



Da Afghanistan Bank
Sector wise Past due and Non accrual Schedule
Frequency: Quarterly

General Instructions

This schedule should be completed on quarterly basis as a supplement to the Past due and Non-Accrual Schedule. Report in this schedule loans to customers or customer loan, which is past due or in nonaccrual status in the commercial loan category by sectors. For this item loans to customers categorized as commercial entities are reported before deducting any credit provisions, but including unamortized premium/discount and loan fees or costs. The amount of the loan that should be reported in the appropriate past-due category is the total outstanding loan balance. For an installment loan, the amount already repaid should not be included, but amounts to be paid in the future should be included even if they are not yet past due.

The columns in this schedule are mutually exclusive. Any given asset should be reported in only one column. For loans to commercial customers, this schedule is segregated into four columns: A, B, C, and D.

Column Instructions for Sections I, II, III and IV:

Column A: Report loans to customers and accrued interest on which payment of principal or interest is due and remains unpaid for 31-60 days and for which the bank continues to accrue interest.

Column B: Report loans to customers, and accrued interest on which payment of principal or interest is due and remains unpaid for 61-90 days and for which the bank continues to accrue interest.

Column C: Report the amount of loans to customers, and accrued interest on which the payment of principal or interest is due and remains unpaid **from 91 up to 539 days.** These loans reported in this schedule are to be placed on nonaccrual status.

Column D: Report the amount of loans to customers and accrued which the bank has placed in nonaccrual status, but for which the payment of principal or interest is not past due **540 days.** **Banks should suspend accrual of interest on loans prior to the asset becoming past due 91 days or more when collectability of such assets is uncertain.**



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Section I: Loans to Customers

This section provides information on past due and nonaccrual loans to customers by sectors. The loan categories in this schedule correspond to the loan categories in item 6, *Customers Loans line 6b (2) Other Commercial Loans* on the Balance Sheet.

Item **Caption and Instructions**
No.

1. **Other Commercial Loans:** Report past due and nonaccrual commercial loans in the appropriate column by economic sector. (See the Balance Sheet instructions line item 6b (2), for a complete definition of Other Commercial Loans.)
 - 1.a **Mining:** Report past due and nonaccrual commercial loans in the appropriate column in the mining sector which includes extraction and processing of items like precious metals, gold, oil and gas, salt, gems and other similar items.
 - 1.b **Manufacturing:** Report past due and nonaccrual commercial loans in the appropriate column extended in the manufacturing sector which includes manufacturing of items like carpets, cement, qaraquls, furniture, jewelry and other similar items.
 - 1.c **Trade:** Report past due and nonaccrual commercial loans in the appropriate column extended in the trade sector which includes exports and imports.
 - 1.d **Communication:** Report past due and nonaccrual commercial loans in the appropriate column extended in the communication sector which contributes in the development of the IT sector, telecom sector and other similar sectors.
 - 1.e **Services:** Report past due and nonaccrual commercial loans in the appropriate column extended in the services sector which include areas such as hotels, restaurants, hospitals, external audit firms and other similar areas.
 - 1.f **Utilities:** Report past due and nonaccrual commercial loans in the appropriate column extended in the development of energy sector, general water supply area and other similar areas.
 - 1.g **Others:** Report past due and nonaccrual commercial loans in appropriate column extended to any other sector which cannot be included in the line item 1a through 1f of this report.

- 2 **Total Commercial Loans:** For each column, report the sum of lines 1.a-1.g.