

Da Afghanistan Bank
Instructions for Financial Reports: Balance Sheet Memoranda Items (Branch)
Frequency: Quarterly

General Instructions

This form should be completed on a quarterly basis. Report specific information on certain assets and liabilities of the bank for the current reporting period as discussed below. Unless otherwise specified, assets and liabilities are to be reported on a gross basis; that is without the deduction of reserves for loans or other valuation allowances.

<u>Item No.</u>	<u>Caption and Instructions</u>
1	<u>Inter Bank Claims– Additional Information:</u> Report claims on financial institutions in the appropriate sub-group below.
1a	<u>Demand Deposits in Private Nonresident Banks:</u> Report the portion of the amount included in Balance Sheet item 2a, <i>Demand Deposits with Banks</i> that consists of amounts due from private nonresident banks.
1b	<u>Demand Deposits in Public Nonresident Banks:</u> Report the portion of the amount included in Balance Sheet item 2a, <i>Demand Deposits with Banks</i> that consists of amounts due from public nonresident banks.
1c	<u>Demand Deposits in Private Resident Banks:</u> Report the portion of the amount included in Balance Sheet item 2a, <i>Demand Deposits with Banks</i> that consists of amounts due from private resident banks.
1d	<u>Demand Deposits in Public Resident Banks:</u> Report the portion of the amount included in Balance Sheet item 2a, <i>Demand Deposits with Banks</i> that consists of amounts due from public resident banks.
1e	<u>Memo: Interest Bearing Balances Included in the Above:</u> Report the amount included in item 2a, 2b,2c and 2d above that consists of interest-bearing demand deposits.
1f	<u>Time Deposits in Private Nonresident Banks:</u> Report the amount included in Balance Sheet item 2b, <i>Time Deposits with Banks</i> that consists of amounts due from private nonresident banks.
1g	<u>Time Deposits in Public Nonresident Banks:</u> Report the amount included in Balance Sheet item 2b, <i>Time Deposits with Banks</i> that consists of amounts due from public nonresident banks.
1h	<u>Time Deposits in Private Resident Banks:</u> Report the amount included in Balance Sheet item 2b, <i>Time Deposits with Banks</i> that consists of amounts due from private resident banks.

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1i	<u>Time Deposits in Public Resident Banks:</u> Report the amount included in Balance Sheet item 2b, <i>Time Deposits with Banks</i> that consists of amounts due from public resident banks.
1j	<u>Loans to Private Nonresident Banks:</u> Report the amount included in Balance Sheet item 2c, <i>Loans to Banks</i> that consists of loans to private nonresident banks.
1k	<u>Loans to Public Nonresident Banks:</u> Report the amount included in Balance Sheet item 2c, <i>Loans to Banks</i> that consists of loans to public nonresident banks.
1l	<u>Loans to Private Resident Banks:</u> Report the amount included in Balance Sheet item 2c, <i>Loans to Banks</i> that consists of loans to private resident banks.
1m	<u>Loans to Public Resident Banks:</u> Report the amount included in Balance Sheet item 2c, <i>Loans to Banks</i> that consists of loans to public resident banks.
1n	<u>Other Receivables from Private Nonresident Banks:</u> Report the amount included in Balance Sheet item 2d, <i>Other Receivables from Banks</i> that consists of other receivables from private nonresident banks.
1o	<u>Other Receivables from Public Nonresident Banks:</u> Report the amount included in Balance Sheet item 2d, <i>Other Receivables from Banks</i> that consists of other receivables from public nonresident banks.
1p	<u>Other Receivables from Private Resident Banks:</u> Report the amount included in Balance Sheet item 2d, <i>Other Receivables from Banks</i> that consists of other receivables from private resident banks.
1q	<u>Other Receivables from Public Resident Banks:</u> Report the amount included in Balance Sheet item 2d, <i>Other Receivables from Banks</i> that consists of other receivables from public resident banks.
2	<u>Loans to Customers:</u> Report loans to NFIs and other clients in the appropriate sub-group below.
2a	<u>Private Sector Non-resident Clients:</u> Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to private sector non-resident clients.

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2b	<u>Public Sector Non-resident Clients:</u> Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to public sector non-resident clients.
2c	<u>Private Sector Resident Clients:</u> Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to private sector resident clients.
2d	<u>Public Sector Resident Clients:</u> Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to public sector resident clients.
3	<u>Other Commercial Loans to Customers:</u> Report other commercial loans to NFIs and other clients in the appropriate sub-group below. The sum of the sub-items 3a through 3g shall be equal to the line item 6b (2) of the balance sheet.
3a	<u>Mining:</u> Report here the loans extended in the mining sector which includes extraction and processing of items like precious metals, gold, oil and gas, salt, gems and other similar items.
3b	<u>Manufacturing:</u> Report here the loans extended in the manufacturing sector which includes manufacturing of items like carpets, cement, qaraquls, furniture, jewelry and other similar items.
3c	<u>Trade:</u> Report here the loans extended in the trade sector which includes exports and imports.
3d	<u>Communication:</u> Report here the loans extended in the communication sector which contributes in the development of the IT sector, telecom sector and other similar sectors.
3e	<u>Services:</u> Report here the loans extended in the services sector which include areas such as hotels, restaurants, hospitals, external audit firms and other similar areas.
3f	<u>Utilities:</u> Report here the loans extended in the development of energy sector, general water supply area and other similar areas.
3g	<u>Other Sectors:</u> Report here the amount of loan extended to any other sector which cannot be included in the line item 3a through 3f of this report.
4	<u>Breakdown of Other:</u> a: b:

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c:

d:

e:

f:

g:

h:

i:

j:

For more details please insert a row after 4j

5 ***SME Loan:*** A loan is categorized as an SME loan if the *borrower* is an enterprise that meets the following characteristics:

- The enterprise employs between 10 and 100 persons, ***and***
- The enterprise's total assets are less than AFN 50 million, ***or*** the enterprise's annual revenues are less than AFN 50 million, or both.

Examples of loans that would not be considered SME Loans. A loan to an enterprise whose total assets ***and*** annual revenues are greater than AFN 50 million would not be considered an SME loan. A loan to an enterprise with fewer than 10 employees or more than 100 employees would not be considered an SME loan, regardless of the enterprise's total assets or annual revenues.

Loan size. Note that the size of the loan is not a factor in determining whether it is categorized as an SME loan for statistical purposes. Loan size is, however, a factor in determining whether the loan is categorized as a microcredit. (Banks are free to adopt their own definitions for internal purposes, if they wish, but all reporting to DAB must be done according to these standardized definitions.)

6 ***Micro Credit:*** A loan is categorized as a micro credit if ***all*** of the following statements are true:

- The loan does not meet the above definition of "SME Loan."
- The loan amount is AFN 500,000 or less.
- The loan has a business purpose rather than a consumer purpose; that is, the loan was granted to foster production of a good or service. (Loans given for consumer purposes, such as expenses for medical services, weddings, home

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improvements, education, etc., are considered to be consumer loans, reported on line 6d of the Balance Sheet, and are not considered microcredits for statistical purposes.)

- 7** **Investment in Unconsolidated Subsidiaries and Associated Companies:** Report investment in unconsolidated subsidiaries and associated companies in the appropriate sub-group below.
- 7a** **Investment in Private Non-resident Enterprises:** Report the amount of investment included in Balance Sheet item 8 that consists of investment in private non-resident enterprises.
- 7b** **Investment in Public Non-resident Enterprises:** Report the amount of investment included in Balance Sheet item 8 that consists of investment in public non-resident enterprises.
- 7c** **Investment in Private Resident Enterprises:** Report the amount of investment included in Balance Sheet item 8 that consists of investment in private resident enterprises.
- 7d** **Investment in Public Resident Enterprises:** Report the amount of investment included in Balance Sheet item 8 that consists of investment in public resident enterprises.
- 8** **Pledged Assets:** Report under the appropriate sub-group the total amount of assets pledged to secure deposits, repurchase transactions, borrowings or other liabilities (regardless of the balance of the deposits or liabilities against which the assets are pledged), or for any other purpose, and deposits that are assets of the reporting bank with banks blocked to secure potential liabilities. Report all amounts at their balance sheet value after deducting credit reserves.
- 8a** **Cash in Vault and Deposits with Banks:** Report the amount of the reporting bank's cash and deposits with other banks included in item 1 of the Balance Sheet, *Cash in Vault and Current Account with BNB*, item 2a, *Demand Deposits with Banks*, and item 2b, *Time Deposits with Banks*, which have been pledged.
- 8b** **Securities:** Report in this item the total amount of securities included in Balance Sheet item 4, *Trading Account*, and item 5, *Investment Account*, which have been pledged. Securities should be reported at their balance sheet value as of the reporting date.
- 8c** **Other Assets:** Report in this item the total amount of any other balance

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	sheet assets which are pledged and not reported on lines 5a and 5b above. Include here loans that collateralize the reporting bank's mortgage bonds.
8d	<u>Total Pledged Assets:</u> Report in this item the total of items 5a, 5b and 5c.
9	<u>Other Assets – Identity of Obligor:</u> Report other assets in the appropriate sub-group below.
9a	<u>Other Assets Representing Claims on Private Non-resident Entities:</u> Report the amount of other assets included in Balance Sheet item 9g that consists of other assets representing claims on private non-resident entities.
9b	<u>Other Assets Representing Claims on Public Non-resident Entities:</u> Report the amount of other assets included in Balance Sheet item 9g that consists of other assets representing claims on public non-resident entities
9c	<u>Other Assets Representing Claims on Private Resident Entities:</u> Report the amount of other assets included in Balance Sheet item 9g that consists of other assets representing claims on private resident entities.
9d	<u>Other Assets Representing Claims on Public Resident Entities:</u> Report the amount of other assets included in Balance Sheet item 9g that consists of other assets representing claims on public resident entities.
10	<u>Other Assets:</u> Itemize and report the account total of any item which is greater than 2.5 million afghani <u>and also</u> exceeds 20% of the amount reported in Balance Sheet item 9g, <i>Other Assets</i> .
11	<u>Inrerbank deposits – additional Information:</u> In the appropriate sub-group below, report the total amount of obligations to financial institutions included in Balance Sheet item 14, <i>Deposits of Financial Institutions</i> , item 17, <i>Short-Term Borrowings</i> , and item 18, <i>Long-Term Borrowings</i> .
11a	<u>Demand Deposits of Private Nonresident Banks:</u> Report the amount included in item 14a, <i>Demand Deposits of Banks</i> , which consists of demand deposits of private nonresident banks.
11b	<u>Demand Deposits of Public Nonresident Banks:</u> Report the amount included in item 14a, <i>Demand Deposits of Banks</i> , which consists of

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	demand deposits of public nonresident banks.
11c	<u>Demand Deposits of Private Resident Banks:</u> Report the amount included in item 14a, <i>Demand Deposits of Banks</i> , which consists of demand deposits of private resident banks.
11d	<u>Demand Deposits of Public Resident Banks:</u> Report the amount included in item 14a, <i>Demand Deposits of Banks</i> , which consists of demand deposits of public resident banks.
11e	<u>Memo: Interest Bearing Amounts Included in the Above:</u> Report the amount included in item 8a, 8b, 8c and 8d above that consists of interest-bearing demand deposits.
11f	<u>Time Deposits of Private Nonresident Banks:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits of Banks</i> that consists of time deposits of private nonresident banks.
11g	<u>Time Deposits of Public Nonresident Banks:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits of Banks</i> that consists of time deposits of public nonresident banks.
11h	<u>Time Deposits of Private Resident Banks:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits of Banks</i> that consists of time deposits of private resident banks.
11i	<u>Time Deposits of Public Resident Banks:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits of Banks</i> that consists of time deposits of public resident banks.
11j	<u>Deposits of Private Nonresident OFIs:</u> Report the amount included in Balance Sheet item 14c, <i>Deposits of OFIs</i> that consists of deposits of private nonresident OFIs.
11k	<u>Deposits of Public Nonresident OFIs:</u> Report the amount included in Balance Sheet item 14c, <i>Deposits of OFIs</i> that consists of deposits of public nonresident OFIs.
11l	<u>Deposits of Private Resident OFIs:</u> Report the amount included in Balance Sheet item 14c, <i>Deposits of OFIs</i> that consists of deposits of private resident OFIs.

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11m	<u>Deposits of Public Resident OFIs:</u> Report the amount included in Balance Sheet item 14c, <i>Deposits of OFIs</i> that consists of deposits of public resident OFIs.
11n	<u>Short-Term Loans from Private Nonresident Banks:</u> Report the amount included in Balance Sheet item 17b, <i>Short-Term Borrowings from Banks</i> that consists of short-term loans from private nonresident banks.
11o	<u>Short-Term Loans from Public Nonresident Banks:</u> Report the amount included in Balance Sheet item 17b, <i>Short-Term Borrowings from Banks</i> that consists of short-term loans from public nonresident banks.
11p	<u>Short-Term Loans from Private Resident Banks:</u> Report the amount included in Balance Sheet item 17b, <i>Short-Term Borrowings from Banks</i> that consists of short-term loans from private Resident banks.
11q	<u>Short-Term Loans from Public Resident Banks:</u> Report the amount included in Balance Sheet item 17b, <i>Short-Term Borrowings from Banks</i> that consists of short-term loans from private nonresident banks.
11r	<u>Long-Term Loans from Private Nonresident Banks:</u> Report the amount included in Balance Sheet item 18a, <i>Memo: Borrowing from Banks Included in the Above</i> that consists of long-term loans from private nonresident banks.
11s	<u>Long-Term Loans from Public Nonresident Banks:</u> Report the amount included in Balance Sheet item 18a, <i>Memo: Borrowing from Banks Included in the Above</i> that consists of long-term loans from public nonresident banks.
11t	<u>Long-Term Loans from Private Resident Banks:</u> Report the amount included in Balance Sheet item 18a, <i>Memo: Borrowing from Banks Included in the Above</i> that consists of long-term loans from private resident banks.
11u	<u>Long-Term Loans from Public Resident Banks:</u> Report the amount included in Balance Sheet item 18a, <i>Memo: Borrowing from Banks</i>

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	<i>Included in the Above</i> that consists of long-term loans from public resident banks.
12	<u>Deposits by Customers:</u> Report deposits by Customers and other clients in the appropriate sub-group below.
12a	<u>Demand Deposits by Private Non-resident Entities:</u> Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of private nonresident entities.
12a(1)	<u>By Natural Person:</u> Natural person means individual or household.
12a(2)	<u>By Legal Person:</u> Legal person means organization or enterprise.
12b	<u>Demand Deposits by Public Non-resident Entities:</u> Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of public nonresident entities.
12c	<u>Demand Deposits by Private Resident Entities:</u> Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of private resident entities.
12c(1)	<u>By Natural Person:</u> Natural person means individual or household.
12c(2)	<u>By Legal Person:</u> Legal person means organization or enterprise.
12d	<u>Demand Deposits by Public Resident Entities:</u> Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of public resident entities.
12e	<u>Time Deposits by Private Non-resident Entities:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits by NFIs and Other Clients</i> which consists of time deposits of private nonresident entities.
12e(1)	<u>By Natural Person:</u> Natural person means individual or household.
12e(2)	<u>By Legal Person:</u> Legal person means organization or enterprise.
12f	<u>Time Deposits by Public Non-resident Entities:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits by NFIs and Other</i>

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	<i>Clients</i> which consists of time deposits of public nonresident entities.
12g	<u>Time Deposits by Private Resident Entities:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits by NFIs and Other Clients</i> which consists of time deposits of private resident entities.
12g(1)	<u>By Natural Person:</u> Natural person means individual or household.
12g(2)	<u>By Legal Person:</u> Legal person means organization or enterprise.
12h	<u>Time Deposits by Public Resident Entities:</u> Report the amount included in Balance Sheet item 14b, <i>Time Deposits by NFIs and Other Clients</i> which consists of time deposits of public resident entities.
12i	<u>Savings Deposits by Private Non-resident Entities:</u> Report the amount included in Balance Sheet item 14c, <i>Savings Deposits by NFIs and Other Clients</i> which consists of time deposits of private nonresident entities.
12i(1)	<u>By Natural Person:</u> Natural person means individual or household.
12i(2)	<u>By Legal Person:</u> Legal person means organization or enterprise.
12j	<u>Savings Deposits by Public Non-resident Entities:</u> Report the amount included in Balance Sheet item 14c, <i>Savings Deposits by NFIs and Other Clients</i> which consists of time deposits of public nonresident entities.
11k	<u>Savings Deposits by Private Resident Entities:</u> Report the amount included in Balance Sheet item 14c, <i>Savings Deposits by NFIs and Other Clients</i> which consists of time deposits of private resident entities.
12k(1)	<u>By Natural Person:</u> Natural person means individual or household.
12k(2)	<u>By Legal Person:</u> Legal person means organization or enterprise.
12l	<u>Savings Deposits by Public Resident Entities:</u> Report the amount included in Balance Sheet item 14c, <i>Savings Deposits by NFIs and Other Clients</i> which consists of time deposits of public resident entities.
13	<u>Long-term Borrowings from NFIs and Other Clients:</u> Report deposits by NFIs and other clients in the appropriate sub-group below.

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13a	<u>Long-term Borrowings from Private Nonresident Entities:</u> Report the amount included in Balance Sheet item 18, <i>Long-term Borrowings</i> which consists of borrowing from private nonresident entities.
13b	<u>Long-term Borrowings from Customers:</u> Report the amount included in Balance Sheet item 18, <i>Long-term Borrowings</i> which consists of borrowing from public nonresident entities.
13c	<u>Long-term Borrowings from Private Resident Entities:</u> Report the amount included in Balance Sheet item 18, <i>Long-term Borrowings</i> which consists of borrowing from private resident entities.
13d	<u>Long-term Borrowings from Public Resident Entities:</u> Report the amount included in Balance Sheet item 18, <i>Long-term Borrowings</i> which consists of borrowing from public resident entities.
14	<u>Other Liabilities:</u> Report other liabilities in the appropriate sub-group below.
14a	<u>Obligations of Private Nonresident Entities:</u> Report the amount included in Balance Sheet item 20h, <i>Other Liabilities</i> which consists of obligations of private nonresident entities.
14b	<u>Obligations of Public Nonresident Entities:</u> Report the amount included in Balance Sheet item 20h, <i>Other Liabilities</i> which consists of obligations of public nonresident entities.
14c	<u>Obligations of Private Resident Entities:</u> Report the amount included in Balance Sheet item 20h, <i>Other Liabilities</i> which consists of obligations of private resident entities.
14d	<u>Obligations of Public Resident Entities:</u> Report the amount included in Balance Sheet item 20h, <i>Other Liabilities</i> which consists of obligations of public resident entities.
15	<u>Equity Capital:</u> Report equity capital in the appropriate sub-group below.
15a	<u>Owned by Private Nonresident Entities:</u> Report the amount included in Balance Sheet item 23g, <i>Total Equity Capital</i> which consists of equity capital owned by private nonresident entities.
15b	<u>Owned by Public Nonresident Entities:</u> Report the amount included in Balance Sheet item 23g, <i>Total Equity Capital</i> which consists of equity capital owned by public nonresident entities.

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| 15c | <u>Owned by Private Resident Entities:</u> Report the amount included in Balance Sheet item 23g, <i>Total Equity Capital</i> which consists of equity capital owned by private resident entities. |
| 15d | <u>Owned by Public Resident Entities:</u> Report the amount included in Balance Sheet item 23g, <i>Total Equity Capital</i> which consists of equity capital owned by public resident entities. |
| 16 | <u>Blocked Deposits:</u> Report the total amount of blocked deposits included in Balance Sheet item 13, <i>Deposits of Financial Institutions</i> , and item 14, <i>Deposits of NFIs and Other Clients</i> . |
| 17 | <u>Deposits Guaranteed by the Deposit Insurance Fund:</u> Report the total amount of all deposits included in Balance Sheet item 15, <i>Deposits of NFIs and Other Clients</i> , that are guaranteed by the Deposit Insurance Fund. (For the time being, this amount should be reported as “0” by all respondents.) |
| 18 | <u>Concentration of Deposits by Customers:</u> Itemize and identify by name each deposit relationship included in Balance Sheet item 15, <i>Deposits by Customers and Other Clients</i> , which exceeds 10% of the total of this item. For this schedule, a deposit relationship is defined as the aggregate of all deposit accounts (demand, time and savings) under common ownership, including accounts under joint ownership where a deposit account is owned by two or more parties. In such accounts, the entire amount of the deposit should be included in the deposit relationship of each of the account holders. |
| 19 | <u>Other Liabilities:</u> Itemize and report the account total of any item which is greater than 2.5 million afghani <u>and also</u> exceeds 20% of the amount reported in Balance Sheet item 20h, <i>Other Liabilities</i> . |