



Da Afghanistan Bank  
Assets Classification Schedule Amended  
Frequency: Quarterly

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General Instructions

This schedule should be completed on a quarterly basis. Classify in these schedule assets like loans to non-financial institutions (NFIs), claims on financial institutions, debt securities, accrued interest, off-balance sheet items and other items into different given categories. The classification procedure must follow the guidelines established in DAB's Regulation Three; Assets Classification and Evaluation, Provisioning and Non-accrual Status.

The columns in this schedule are mutually exclusive. Any given asset should be reported in only one column. This schedule is segregated into five columns: A, B, C, D and E with totals reported in column E.

All items on this schedule should be reported on a gross basis; that is, before the deduction of asset loss reserves or other valuation allowances.

The calculation method for required loss reserve must follow the guidelines established in DAB's Regulation Three. Banking organizations may establish higher loss reserves than the required amount.

**Column Instructions for Sections I, II, III, IV, V and VI:**

**(1 To 30) Days Column A 0%:** Report loans to NFIs, claims on financial institutions, debt securities, accrued interest, off-balance sheet items and other items not reportable in the above categories which are in the standard status or category.

**(31 To 60) Days Column B 5%:** Report loans to NFIs, claims on financial institutions, debt securities, accrued interest, off-balance sheet items and other items not reportable in the above categories which are in the watch list status or category.

**(61 To 90) Days Column C 25%:** Report loans to NFIs, claims on financial institutions, debt securities, accrued interest, off-balance sheet items and other items not reportable in the above categories which are in the substandard status or category.

**(91 To 539) Column D 50%:** Report loans to NFIs, claims on financial institutions, debt securities, accrued interest, off-balance sheet items and other items not reportable in the above categories which are in the doubtful status or category.

**Column E:** Report the totals of columns A through D. these totals must agree with the analogous totals on the Balance Sheet. In the case of off-balance sheet items, the total must agree with the analogous totals on the Derivatives and Off-Balance Sheet Items Schedule.

**(Loss 540 Days Charged Off) Column F 100%:** Report loans to NFIs, claims on financial institutions, debt securities, accrued interest, off-balance sheet items and other items not reportable in the above categories which are in the doubtful status or category and immediately remove/charged off from the face of Balance Sheet (Assets side) **after 540 days.**



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**Column H:** Report the required general reserves on standard assets in this column.

**Column I:** Report the actual general reserves on standard assets in this column.

**Column J:** Report the required specific reserves on non-standard assets in this column.

**Column K:** Report the actual specific reserves on non-standard assets in this column.

### **Section I: Loans to NFIs and Other Clients**

This section provides information on loans to NFIs by type. The loan categories in this schedule correspond to the loan categories in item 6, *Loans to NFIs and Other Clients* on the Balance Sheet.

<b><u>Item No.</u></b>	<b><u>Caption and Instructions</u></b>
1	<b><u>Loans to Government or its instrumentalities:</u></b> Report loans extended to the Afghanistan government and regional government authorities in the appropriate column. (See the Balance Sheet instructions line item 6a, for a complete definition of Loans to government and its instrumentalities.)
2	<b><u>Commercial Loans:</u></b> Report commercial loans in the appropriate column. (See the Balance Sheet instructions line items 6b (1) and 6b (2), for a complete definition of Commercial Loans.)
3	<b><u>Agricultural Loans:</u></b> Report agricultural loans in the appropriate column. (See the Balance Sheet instructions line item 6c, for a complete definition of Agricultural Loans.)
4	<b><u>Consumer Loans:</u></b> Report consumer loans in the appropriate column. (See the Balance Sheet instructions line item 6d, for a complete definition of Consumer Loans.)
5	<b><u>Residential Mortgage Loans to Individuals:</u></b> Report residential mortgage loans to individuals in the appropriate column. (See the Balance Sheet instructions line item 6e, for a complete definition of Residential Mortgage Loans to Individuals.)
6	<b><u>All Other Loans:</u></b> Report all other loans to non-financial institutions and other clients which cannot be properly reported elsewhere in this



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**Item No.**      **Caption and Instructions**

schedule.

- 7**      **Total Loans:** For each column, report the sum of lines 1-6.

**Section II: Claims on Financial Institutions**

This section provides information on claims on financial institutions by type. The categories reported in this schedule correspond to the categories on the Balance Sheet items 2a through 2e

**Item No.**      **Caption and Instructions**

- 8**      **Time Deposits with Banks:** Report time deposits from banks in the appropriate column.
- 9**      **Loans to Banks:** Report loans to banks in the appropriate column.
- 10**      **Other Receivables from Banks:** Report other receivables from banks in the appropriate column.
- 11**      **Loans to OFIs:** Report loans extended to investment intermediaries and other financial institutions in the appropriate column.

**Section III: Debt Securities**

This section provides information on all debt securities. Report debt securities in the appropriate column.

**Section IV: Accrued Interest**

This section provides information on accrued interest associated with the items in Sections I through III above. Report accrued interest in the appropriate column. (See the Balance Sheet item 9b for banks and item 8b for branches for a complete definition of Interest Receivable.)



### Section V: Off-balance Sheet Items

This section provides information on off-balance sheet items. Report off-balance sheet items in the appropriate columns.

<b><u>Item No.</u></b>	<b><u>Caption and Instructions</u></b>
12	<b><u>Commercial Letters of Credit:</u></b> Report commercial letters of credit in the appropriate column.
13	<b><u>Standby Letters of Credit:</u></b> Report standby letters of credit in the appropriate column.
14	<b><u>Other Guarantees and Credit Substitutes:</u></b> Report other guarantees and credit substitutes in the appropriate column.

### Section VI: Other Items

This section provides information on other items. Report other items in appropriate columns.

<b><u>Item No.</u></b>	<b><u>Caption and Instructions</u></b>
15	<b><u>Accounts Receivable:</u></b> Report account receivables in the appropriate column.
16	<b><u>Repossessed Assets:</u></b> Report repossessed assets in the appropriate column.