



Da Afghanistan Bank
Past due and Nonaccrual Schedule
Frequency: Quarterly

General Instructions

This schedule should be completed on a quarterly basis. Report in this schedule loans to non-financial institutions (NFIs), claims on financial institutions, debt securities, accrued interest, and derivatives which are past due or in no accrual status. For this item, loans to NFIs and claims on financial institutions 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. Debt securities should be reported at their balance sheet value as of the reporting date. Derivatives should be reported at their positive fair value as of the reporting date.

The columns in this schedule are mutually exclusive. Any given asset should be reported in only one column. For loans, claims on financial institutions, and debt securities, this schedule is segregated into four columns: A, B, C, and D. For past due derivative exposure, this schedule is segregated into columns A and B as described below in Section V.

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

Column A: Report loans to NFIs, claims on financial institutions, debt securities, 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. If the bank has ceased the accrual of interest on loans or other assets reported in this schedule 31-60 days past due, such amounts should be reported in column D.

Column B: Report loans to NFIs, claims on financial institutions, debt securities, 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. If the bank has ceased the accrual of interest on loans or other assets reported in this schedule 61-90 days past due, such amounts should be reported in column D.

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

Column D: Report the amount of loans to NFIs, claims on financial institutions, debt securities, and accrued which the bank has placed in nonaccrual status, but for which the payment of principal or interest is not past due **from 540 days**. **Banks should suspend accrual of interest on**



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loans or other assets prior to the asset becoming past due 91 days or more when collectability of such assets is uncertain.

Section I: Loans to Customers

This section provides information on past due and nonaccrual 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. Unplanned overdrafts should be reported as past due in this schedule if the account remains continuously overdrawn for 31 days or more. For the definition of an unplanned overdraft, see the glossary entry *Overdrafts*.

<u>Item No.</u>	<u>Caption and Instructions</u>
1	<u>Loans to Government or its instrumentalities:</u> Report past due and nonaccrual 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 Budget.)
2	<u>Commercial Loans:</u> Report past due and nonaccrual 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	<u>Agricultural Loans:</u> Report past due and nonaccrual agricultural loans in the appropriate column. (See the Balance Sheet instructions line item 6c, for a complete definition of Agricultural Loans.)
4	<u>Consumer Loans:</u> Report past due and nonaccrual consumer loans in the appropriate column. (See the Balance Sheet instructions line item 6d, for a complete definition of Consumer Loans.)
5	<u>Residential Mortgage Loans to Individuals:</u> Report past due and nonaccrual 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	<u>All Other Loans:</u> Report all other past due and nonaccrual loans to non-financial institutions and other clients which cannot be properly reported elsewhere in this schedule.



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

Section II: Inter bank Claims

This section provides information on past due and nonaccrual claims on financial institutions by type. The categories reported in this schedule correspond to the categories on the Balance Sheet items 2a through 2e. Unplanned overdrafts should be reported as past due in this schedule if the account remains continuously overdrawn for 31 days or more.

Item No. **Caption and Instructions**

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

Section III: Debt Securities

This section provides information on all past due and nonaccrual debt securities. Report past due and nonaccrual debt securities in the appropriate column.

Section IV: Accrued Interest



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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 a complete definition of Interest Receivable.)

Section V: Derivatives

This section requests past due information on all derivative contracts that are carried as assets (those with gross positive fair value). Do not include past due data on derivatives with gross negative fair values.

Item No. **Caption and Instructions**

- 12 **All Past Due Derivatives with Gross Positive Fair Value:** Report only the gross positive fair value of past due derivatives in the appropriate columns A and B. Under column A, report the fair value of all foreign exchange rate, interest rate, equity, commodity and other derivative contracts on which a required payment by the bank's counterparty is past due 1 through 30 days. In column B, report the fair value of all foreign exchange rate, interest rate, equity, commodity and other derivative contracts on which a required payment by the bank's counterparty is past due over 30 days.