



**Da Afghanistan Bank
Financial Supervision Department**

**BIOGRAPHICAL AND FINANCIAL REPORT
FOR BANK SHAREHOLDER**

GENERAL INFORMATION AND INSTRUCTIONS

This *Biographical and Financial Report* (report) is used by individuals as a part of an application to the Licensing Department of Da Afghanistan Bank (DAB.)

Preparation

Use of this form is not mandatory. Alternative formats, if used, however, must provide all requested information, including the certification of correctness. All questions must be answered with complete and accurate information that is subject to verification. If the answer is "none," "not applicable," or "unknown," so state. Answers of "unknown" should be explained.

The questions are not intended to limit the presentation nor are the questions intended to duplicate information supplied on another form or in an exhibit. For such information, a cross reference to the information is acceptable. If this report is used, questions should be answered in the space provided. Use additional sheets as necessary. If the report is not complete, DAB may either request additional information or return the filing.

Financial statements from individuals must be submitted as of a date not more than 90 days prior to the date the financial report is submitted. All amounts in this report must be based on current market value in local currency, rounded to the nearest thousand, and agree with any totals in the supplementary schedules. In addition to the sample financial schedules, filer may wish to provide supplementary schedules for other items on the financial statement. An answer is required to each item. DAB specifically reserves the right to require additional information and/or statements.

If a filer has been convicted of any criminal offense involving dishonesty, breach of trust, the filer must obtain approval from DAB before being employed by a depository institution.

Each filer must report promptly any material change in the biographical report and/or financial condition that occurs during the review period for this filing.

Confidentiality

Any Applicant desiring confidential treatment of specific portions of the application must submit a request in writing. The request must discuss the justification for the requested treatment. Information for which confidential treatment is requested should be (1) specifically identified in the public portion of the application (by reference to the confidential section); (2) separately bound; and (3) labeled "Confidential." The Applicant should follow the same procedure regarding a request for confidential treatment with regard to the subsequent filing of supplemental information to the application.

DAB will determine whether the information submitted as confidential will be treated as confidential.

BIOGRAPHICAL AND FINANCIAL REPORT

This is filed with respect to:

Name of Institution or Proposed Institution, Location

Type of Filing

- Bank Charter
- Foreign Branch or Agency
- Change in Senior Executive Officer or Director
- Other _____

Position

- Organizer
- Director
- Senior Executive Officer
- Principal Shareholder
- Other _____

BIOGRAPHICAL REPORT

1. Personal Information

(a) Name _____
(Family name) (Given name)

(b) Residence _____
(Street Address)

(City) (State) (Zip Code)

(c) If at residence less than five years, list addresses and dates occupied for past five years.

Date From Date To Full Address (including country)

(d) Date of birth _____
(Month) (Day) (Year)

(e) Place of birth _____
(City or village) (State or province) (Country)

(f) Identity number _____

(g) Citizenship _____
(Country) (Date, if Naturalized)

(h) If not an Afghan citizen, Passport No. _____
Home Country ID No. _____
Father's name: _____
Mother's maiden name: _____
Immigration File No. _____

(i) Telephone and fax numbers where you may be reached during business hours (include country codes):

(j) Trade names and/or other names used in place of given name and period of and reason for use.

<u>Name</u>	<u>Period of Use</u>	<u>Reason for Use</u>
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2. Employment Record

(a) List employment in reverse chronological order for the last five years.

<u>Date From</u>	<u>Date To</u>	<u>Name/Location Nature of Business</u>	<u>Position Held/ Nature of Duties</u>	<u>Reason for Leaving</u>
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(b) Have you ever been dismissed or asked to resign from any past employment? Yes No
If "yes," complete the following:

<u>Employer's Name/ Address/Telephone</u>	<u>Position</u>	<u>Date of Discharge</u>	<u>Explanation</u>
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3. Education and Professional Credentials

List each (a) diploma/degree from high schools, colleges, universities, or other schools, and (b) professional license or similar certificate you now hold or have held (for example, Attorney, Physician, Accountant).

(a) <u>School's Name/Location</u>	<u>From</u>	<u>To</u>	<u>Degree</u>
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(b) <u>License</u>	<u>Issuing Authority</u>	<u>Date Issued</u>	<u>Expiration</u>
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4. Business and Banking Affiliations

(a) List any businesses with which you are associated.

<u>Business Name/ Location</u>	<u>Nature of Business</u>	<u>Position/ Relationship</u>	<u>Percent Ownership</u>	<u>From</u>
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(b) List any financial institutions with which you are or have been associated as an officer, director, partner, trustee, or owner (10% ownership or more of any class of stock).

<u>Financial Institution/ Location</u>	<u>Nature of Business</u>	<u>Position/ Relationship</u>	<u>Percent Ownership</u>	<u>From</u>	<u>To</u>
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(c) Are you in the process of being considered for a senior executive officer or board position by any other enterprise?

Yes No

If "yes," provide the name and address of the other enterprise.

5. Legal and Related Matters

(If "yes" is answered to any item in (a) - (e) below, describe the situation in detail, including the name and location of the institution, business, or parties involved, the date(s), nature of the charge/association/proceeding, name and address of court involved, and the disposition.)

(a) Have you ever been the subject, in your individual or business capacity, of a prior or current application or notice that was filed and subsequently denied, withdrawn, or otherwise failed to obtain favorable action, or other regulatory matter and/or administrative action pertaining to any financial institution? Yes No

(b) Have you been associated as a senior executive officer, director, or principal shareholder (owning 10% or more of the outstanding stock) with any financial institution that has been subject to any enforcement action or have you been personally subject to a prohibition or removal order, or other enforcement action? Yes No

(c) Have you ever been involved, or are you currently involved, in any lawsuit, formal or informal investigation, examination, or administrative proceeding (excluding routine or customary audits, inspections, and investigations) issued against, entered into by, or involving you or a company with which you are or were associated that may result in or resulted in any sanction, fine, monetary damage, loss of right or benefit, revocation of license, agreements, undertakings, consents or orders with any federal or state court, any department, agency, or commission of the U.S. government or state, municipal, or foreign government entity? Yes No

(d) Have you or any business or enterprise with which you have been associated as an officer, including a senior executive officer, board member, or principal shareholder of 10% or more of outstanding stock, filed for bankruptcy or forfeited property? Yes No

(e) Have you ever defaulted on a personal loan, loan to your company, or loan in which you were a guarantor? If "yes," provide complete details, including direct and indirect debt terms, defaulted amount, and lender.

Yes No

- (f) Have you or any business or enterprise with which you are or were associated as an officer, including a senior executive officer, board member or principal shareholder (owning 10% or more of the outstanding stock), been the subject of any law enforcement agency's charge, arrest, indictment, or conviction? Yes No

If "yes," complete the following:

<u>Name/Type of Business</u>	<u>Relationship/ Stock Owned</u>	<u>Nature of Charge/Proceeding</u>	<u>Date of Charge</u>	<u>Jurisdiction Location</u>	<u>Disposition</u>	<u>Date</u>
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6. Additional Information

Present any other information you believe is important to evaluate your filing. If you are involved in the organization of a new institution, discuss your specific role.

FINANCIAL REPORT

FINANCIAL STATEMENT AS OF _____
 (in thousands)

Assets	Amount	Liabilities and Net Worth	Amount
1. Cash on hand and in financial institutions		8. Accounts payable	
2. Marketable securities (Schedule A)		9. Notes payable and other loans (Schedule F)	
3. Other securities		10. Real estate mortgages (Schedule C)	
4. Notes receivable (Schedule B)		11. Other liabilities (Schedule G)	
5. Real estate (Schedule C)		TOTAL LIABILITIES	
6. Proprietary interests (Schedule D)		12. Net worth (Total assets less total liabilities)	
7. Other assets (Schedule E)			
TOTAL ASSETS		TOTAL LIABILITIES AND NET WORTH	

CONTINGENT LIABILITIES

In addition to the liabilities listed above, have you endorsed, guaranteed, or become otherwise indirectly or contingently liable for the debts of others or through a pending lawsuit? Yes No If "yes," complete the following:

Name and address of Debtor/Obligor	Name and address of Creditor/Obligee	Description and Value of Collateral	Date Due	Current Amount
TOTAL				

SUPPORTING SCHEDULES

Schedules must agree in total with the appropriate item contained in the Financial Statement of this report.
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Schedule A - Marketable Securities

Indicate all debt and equity securities listed on an exchange or otherwise regularly traded in an open market. Separate debt and equity securities. Securities of closely held corporations should be listed on Schedule D--Proprietary Interests. The description should include the name of the issuer; the principal amount or number of shares held; and the interest rate, if applicable. Small holdings may be aggregated and shown as "other" provided that they account for no more than 10% of marketable securities.

Description	Market Value
TOTAL (carry forward to item 2)	

Schedule B - Notes Receivable

The description should include the name of the obligor; the note's maturity and terms of repayment; and a description of any collateral. If the note is payable to you and others jointly, indicate only your beneficial interest under Current Balance.

Description	Current Balance
TOTAL (carry forward to item 4)	

Schedule C - Real Estate and Related Loans

List all real estate in which you hold a beneficial interest. Submit year-end financial statements, including profit and loss statements, for the last two years for each investment (exclude residence) in which you have an interest equal to 10% or more of your net worth. Also submit a cash flow statement on any investment property valued at greater than 10% of net worth.

Description and Location (City and State)	Owner of Property	% Ownership	Mortgage Holder	Maturity Date	Current Market Value*	Current Mortgage Balance**
TOTAL						

* Carry TOTAL forward to item 5
 ** Carry TOTAL forward to item 10

Schedule D - Proprietary Interests

List all business enterprises in which you hold a beneficial interest. The term "business enterprise" includes any form of business, regardless of its legal structure. Do not include interests listed on a securities exchange or otherwise regularly traded (those interests are included at Schedule A. (Submit year-end financial statements, including profit and loss and cash flow statements, for the last two years for each business interest in which you have an interest equal to 10% or more of your net worth).

Name and Address of Business	Legal Form of Business	Nature of Business	% Ownership	Current Value
TOTAL (carry forward to item 6)				

Schedule E - Other Assets

If any one asset amounts to 10% or more of net worth, briefly describe the asset.

Description	Basis for Valuation	Current Value
TOTAL (carry forward to item 7)		

Schedule F - Notes Payable and Other Loans

Indicate all loans or notes payable other than real estate mortgages listed in Schedule C. Loan origination information must include the original date, loan amount, and co-makers, if any, and their percent obligation. Small obligations may be aggregated and shown as "other" provided that they account for no more than 20% of other loans and notes payable. Indicate any debt that is contractually delinquent by an asterisk next to the current balance.

Name and Address of Creditor and Loan Origination Information	Description and Value of Collateral	Maturity Date	Current Balance
TOTAL (carry forward to item 9)			

Schedule G - Other Liabilities

If any one liability amounts to 10% or more of net worth, briefly describe it. Include interest and taxes due and unpaid, other debts accrued and other liabilities.

Payable To	Description	Maturity Date	Current Balance
TOTAL (carry forward to item 11)			

Cash Flow Statement

<u>Sources of Cash</u>	20	20	Year to Date 20	Projected Next Year 20
Salaries, wages, commissions, or other employment income				
Rents, royalties, and investments				
Income from dividends and interest				
Other sources				
Total cash received				
<u>Uses of Cash</u>				
Personal living expenses (rent, household)				
Fixed obligations				
Income taxes				
Other uses				
Total cash outlay				
NET CASH FLOW (deficit)				

CERTIFICATION*

I understand that DBA may conduct extensive checks into my background, experience, and related matters in conjunction with my application or filing. I certify that the information contained in the biographical report and/or financial report has been carefully examined by me and is true, correct, and complete. I acknowledge that any misrepresentation or omission of a material fact, with respect to the foregoing, constitutes fraud and may subject me to legal sanctions.

Signed this _____ day of _____, _____.

Signature*

Print or type name

Title (if applicable)

* If a joint financial statement is being submitted, both parties should complete the "Certification."