



Da Afghanistan Bank

Instructions for Financial Reports: (Breakdown of Deposits by Size and Category)

Frequency: Quarterly

General Instruction

This form is to be submitted quarterly, and will be used by DAB and ADIC to:

- 1) Monitor the liquidity position of bank and,
- 2) Estimate the level of insured deposit at each bank.

Following the balance sheet, deposits are first broken down by type of institution: financial institutions and non-financial institution/other clients. Next, for each type of institution, deposits are broken down by whether they are demand, time, or savings deposits.

The additional detail required by this form is a further breakdown of each type of deposit by size of deposit account. There are six size categories shown on the form. For example, in the box corresponding to Demand Deposits of Legal Entities – Amount AFN 1,000,001 to AFN 5,000,000, report the total monetary value of all demand deposit of legal entities in account in which the current balance is within those amounts. In the box corresponding to Demand Deposits of Legal Entities – Number – AFN 1,000,001 to AFN 5,000,000, report the total number of all such account. Repeat this exercise for all categories of deposit shown on the form.

Finally, deposits of non-financial institutions and other client are required to be broken down depending on whether the customer is a natural person (individual), legal entity (non-governmental organization, single proprietorship, partnership, or corporation), or government entity (units of the central, provincial, or district government; independent agencies of the government; and state-owned enterprises except financial institution). Government deposits are not required to be broken down into demand, time, and savings deposits.

Definitions

Natural person: Means individual or household.

Amount: Means the total of two or more quantities; the aggregate.

Number: means the sum, total, count or aggregate of collection of units, or the like: A number of people who are depositors in a bank.

Legal person: Means organization or enterprise.



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Item No	Caption & Instruction
I	<u>INTERBANK Deposits:</u> Report all deposits by financial institutions in the appropriate category below.
1	<u>Demand Deposits of Banks:</u> Report deposit balances due to banks with no stated maturity, including correspondent accounts in the appropriate columns (A – F). The total must be equal to item 13.a column A of Balance Sheet.
2	<u>Time Deposits of Banks:</u> Report deposit balances due to banks with a stated maturity, including overnight placements in the appropriate columns (A-F). The total must be equal to item 13.b column A of Balance Sheet.
3	<u>Deposits of OFIs:</u> Report all deposit balances due to all other financial entities. The total must be equal to item 13.c column A of Balance Sheet.
4	<u>Total Deposits of Financial Institutions:</u> Report the total deposits from line (1-3)
5	<u>Deposits Accounts having zero balances:</u> Report all financial institution deposit accounts having zero balances in Lin 5 of Column G.
6	<u>Total deposit Accounts of Financial Institutions:</u> Total of lines 4 and 5 for numbers of deposits
II	<u>Deposits of Customers:</u> Report all deposits from non-financial institutions and other clients in the appropriate columns (A-F).
7	<u>Demand Deposits:</u> Report all demand deposit accounts from NFIs and other clients, including both interest bearing and non-interest bearing in the appropriate columns (A-F). A demand deposit is a deposit that has no fixed term nor withdrawal notification requirements. Funds in demand deposits are payable immediately upon demand. This total must be equal to item 14.a of Balance Sheet.



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- 8** **Time Deposits:** Report all time deposits from NFIs and other clients. A time deposit is a deposit for which the deposit contract has a fixed period of time during which the depositor may not withdraw the funds without penalty.
This total must be equal to item 14.b of Balance Sheet.
- 9** **Savings Deposits:** Report all savings deposits from NFIs and other clients. Also report in this item all other non-demand, non-time deposits. These are deposits which do not have a fixed term, but are not payable immediately upon demand because the deposit contract includes a withdrawal notification requirement.
This total must be equal to item 14.c of Balance Sheet.
- 10** **Deposits of Government:**
Report the deposits of the central government and governmental Institutions.
- 11** **Total Deposits of Natural Persons:**
Report the total deposits of all natural persons described in the General Instruction.
- 12** **Total Deposits of Legal Entities:**
Report the total deposits of all legal persons described in the General Instruction.
- 13** **Total Deposits of Customers:**
Report the sum of line number 10, 11, and 12
- 14** **Deposit Accounts having zero balances:** Report all non-financial institution accounts having zero balances in Line 14 of Column G.
- 15** **Total Deposit Accounts of Customers:** Report the sum of the numbers of accounts on lines 13 and 14.