



**Da Afghanistan Bank
Financial Supervision Department**

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مدیریت عمومی نظارت امور مالی

د مالی چارو د نظارت لوی مدیریت

May 23, 2012

**Supervisory Circular 91-03 (Revised)
"Financial report format for Islamic Banking Window to DAB"**

**To: Board of Supervisors of licensed commercial banks
General Managers of permitted branches of foreign banks**

Please refer to our IBD Circular Letter No. 91-01, dated April 7, 2012 on captioned subject, in terms of which Islamic Banking Windows (IBWs) were asked to send financial reports of IBWs to DAB.

All IBWs of permitted commercial banks are advised to submit Balance sheet , Income statement and Foreign exchange position on monthly bases, and Investment & commitment, Sectorial Investment portfolio, penalty chart and Size deposit on quarterly bases , format of which is enclosed. With effect from 31st May 2012.

The report should reach Islamic Banking Division of FSD along with the consolidated report of your esteem bank. In addition to submitting the hard copy, Please e-mail the soft data to deer.khan@centralbank.gov.af within the same timeline.

If you have any questions about this circular, please contact Islamic Banking Division Financial Supervision Department of DAB.

Very Truly Yours,

Khan Afzal Hadawal
First Deputy Governor,
Da Afghanistan Bank

Handwritten notes and signatures in Dari/Pashto script, including a large signature at the bottom right and a date stamp 26-05-20.



Da Afghanistan Bank (DAB)

Islamic Banking Division of Financial Supervision Department

| | | | |
|-------------------|------------------|------------------------|----------------|
| Form Name: | Balance Sheet () | Frequency | Version |
| Form Code: | | | |
| Bank Name: | | Bank Docket No: | |
| | | Date/Period: | |

| | A | B | C | D | Line code |
|---|-----------|------------|-----------|-----------|-----------|
| | AFN | | | All Other | |
| | Total | Afghani | USD | Currency | |
| I ASSETS | | | | | |
| 1 Cash in Vault & Cash Equilent | | | | | (1) |
| a Cash in Vault | | | | | (1.1) |
| b Current Account with DAB(for Islamic banking) | | | | | (1.2) |
| c Required Reserved Account | | | - | - | (1.3) |
| d Other Claims on DAB (without interest) | | | | | (1.4) |
| | 4,472,057 | ##### # | 2,323,379 | 175,916 | |
| 2 Interbank Trasactions(Mudaraba/ Disclosed product) | | | | | (2) |
| a Demand deposits with banks | | | | | (2.1) |
| d Time deptsits with banks | - | - | - | - | (2.2) |
| c Other deposits with banks | | | | | (2.3) |
| e Deposits with OFIs | | | | | (2.4) |
| f Total Deposits on Financial Institutions | | | | | (2.5) |
| g Less: loss reserves | | | | | (2.6) |
| h Net Interbank Transaction | | | | | (2.7) |
| 3 Customer Receivables | | | | | (3) |
| a Murabaha receivables | | | | | (3.1) |
| b Salam receivables | | | | | (3.2) |
| c Istisna' receivables | | | | | (3.3) |
| d Net sales receivables | | | | | (3.4) |

| | | | | | | |
|------|--|---|----------------|------------|------------------|--------|
| e | Other receivables | | | | | (3.5) |
| g | Total Customer Receivables | | | | | (3.6) |
| | Less: Loss reserves | | | | | (3.7) |
| h | Net Customer Receivables | | | | | (3.8) |
| 4 | Investment Account | | | | | (4) |
| a | Mudaraba Financing | - | - | - | | (4.1) |
| b-i | Deminishig Musharaka | | | | | (4.2) |
| b-ii | Constant Musharaka Financing | - | - | - | | (4.3) |
| c | Investment Securities(Sukuk) | | | | | (4.4) |
| d | Asset acquired for leasing | | | | | (4.5) |
| e | Inventory(Including goods purshcaded for murabaha customer prior to consummation of Mur.agreement) | | | | | (4.6) |
| f | Istisnaa' | | | | | (4.7) |
| g | Other investment(with disclose of significant types) | | | | | (4.8) |
| h | Total Investment | | | | | (4.9) |
| | Less: Loss reserves | | | | | (4.10) |
| i | Net Investement | | | | | (4.11) |
| 5 | Other Assets | | | | | (5) |
| a | Accrude Profit Receivable | | | | | (5.1) |
| b | Prepaid Expenses | | | | | (5.2) |
| c | Suspense Accounts | | | | | (5.3) |
| d | Deferred tax assets | | | | | (5.4) |
| e | All other assets | | | | | (5.5) |
| f | Total other Assets | | | | | (5.6) |
| | Less: Loss Reserves on accounts receivable | | | | | (5.7) |
| h | Net other assets | | | | | (6.8) |
| 6 | Intangible Assets | | | | | (6) |
| 7 | Premises and Other Fixed Assets | | (17,418) | 543,722 | 2,702 | (7) |
| 8 | Total Assets | | | | | (8) |
| | A | | B | C | D | |
| II | LIABILITIES, MINORITY INTEREST, AND CAPITAL | | | | All Other | |
| | Total | | Afghani | USD | Currency | |
| 9 | Interbank Deposits (with mudaraba/ disclosue type of product) | | | | | (9) |
| a | Demand Deposits of Banks | | | - | - | (9.1) |
| b | Time Deposits of Banks | - | - | - | - | (9.2) |
| c | Deposits of OFIs | - | - | - | - | (9.3) |

| | | | | | | |
|-----------|---|---|---|---|---|-----------------|
| 10 | Customers Deposits(with Mudaraba/disclose type of product) | | | | | (10) |
| a | Demand Deposits | | | | | (10.1) |
| b | Time Deposits | | | | | (10.2) |
| c | Savings Deposits | | | | | (10.3) |
| d | Spesific Investment Deposits | | | | | (10.4) |
| 11 | Total Deposits | | | | | (11) |
| 12 | Short-term Borrowings(Salam, Istisna'/'disclosue) | | | | | (12) |
| a | From DAB | - | - | - | - | (12.1) |
| b | From Banks | - | - | - | - | (12.2) |
| c | From Customers | | | | | (12.3) |
| d | Other | - | - | - | - | (12.4) |
| 13 | Long-term Borrowings(Salam,Istisna'/'Disclose product) | - | - | - | - | (13) |
| a | From DAB | | | | | (13.1) |
| b | From Banks | | | | | (13.2) |
| c | Customers | | | | | (13.3) |
| d | Other | | | | | (13.4) |
| 14 | Other Liabilities | | | | | (14) |
| a | Accrued Profit Payable | | | | | (14.1) |
| b | Suspense Accounts | | | | | (14.2) |
| c | Deferred Income | | | | | (14.3) |
| d | Deferred tax Liabilities | | | | | (14.4) |
| e | Loss Reserves for off-Balance Sheet | | | | | (14.5) |
| f | Commitments | | | | | (14.6) |
| | All other Liabilities | | | | | (14.6) |
| 15 | Total Liabilities | | | | | (15) |
| 16 | Equity Capital | | | | | (16) |
| a | Owner' Equity | | | | | (16.1) |
| b | Share Premium on Common Stock | - | | | | (16.2) |
| c | Reserves | | | | | (16.3) |
| (1) | Retained Profit/Loss, Previous Years | | | | | (16.3.1) |
| (2) | Legal Reserve | - | | | | (16.3.2) |
| (3) | Other Reserves | - | | | | (16.3.3) |
| (4) | Cumulative FX Translation Adjustment | - | - | - | - | (16.3.4) |
| d | Other Equity Components | | | | | (16.4) |
| (1) | Revaluation - Fixed Assets | - | | | | (16.4.1) |
| (2) | Revaluation - Available for Sale Investments | - | | | | (16.4.2) |

| | | | | | | | |
|----|---|------------------------------------|--|--|--|--|--------|
| | e | Profit/loss, Current Year | | | | | (16.5) |
| | f | Total Equity Capital | | | | | (16.6) |
| | | | | | | | |
| 17 | | Total Liabilities and Capital | | | | | (17) |
| | | | | | | | |
| 18 | | Memo: Credit Substitutes and Other | | | | | (18) |
| | | Off-Balance Sheet Commitments | | | | | |

The Bank CFO

-

Date

Responsible Person (name and phone)

Signature



Da Afghanistan Bank (DAB)
Islamic Banking Division of Financial Supervision Department

Form Name:

Income Statement

Form Code:

Frequency

Version

Bank Name:

Bank Docket

No:

Date/Period:

1 Profit INCOME

a Profit Income on Time Deposits with Banks

b Profit Income on Other Receivables from Banks

c Profit Income on to OFIs deposits

d Profit income on customer receivable

-1 Murabaha

-2 Salam

-3 Istisnaa'

-4 Net sales

-5 Other

e profit income on Investment

1 mudaraba

2.1 Constant Musharaka

2.2 Deminishing Musharaka

3 Sukuk

4 Ijara

5 Inventory

6 Istisnaa'

| A | B | C | D | Line code |
|---------------|---------|-----|------------------|-----------|
| Current Month | | | All Other | |
| Totals | Afghani | USD | Foreign Currency | |
| | | | | (1) |
| | - | - | - | (1.1) |
| - | - | - | - | (1.2) |
| - | - | - | - | (1.3) |
| | | | | (1.4) |
| - | - | - | - | (1.4.1) |
| - | - | - | - | (1.4.2) |
| - | - | - | - | (1.4.3) |
| - | - | - | - | (1.4.4) |
| | | | | (1.4.5) |
| | | | | (1.5) |
| | | | | (1.5.1) |
| | | | | (1.5.2.1) |
| | | | | (1.5.2.2) |
| | | | | (1.5.3) |
| | | | | (1.5.4) |
| | | | | (1.5.5) |
| | | | | (1.5.6) |

| | | | | |
|---|----------------------|--|-------|---------|
| 7 Other | | | | (1.5.7) |
| F Total Profit | | | | |
| Income | | | - | (1.5.8) |
| 2 Profit EXPENSE | | | | (2) |
| a Deposits by Banks | | | | (2.1) |
| b Deposits by OFIs | | | | (2.2) |
| c Time Deposits by NFIs and Other Clients | | | | (2.3) |
| d Savings Deposits by NFIs and Other Clients | | | | (2.4) |
| e Other | | | | (2.5) |
| f Total Profit Expense | | | | (2.6) |
| 3 NET Profit INCOME | | | | (3) |
| | A | | | |
| | Current Month | | | |
| | Totals | | | |
| 4 CREDIT PROVISIONS | | | (4) | |
| a Accrued Provisions | | | (4.1) | |
| b Reintegrated Provisions | - | | (4.2) | |
| c Net Credit Provisions | | | (4.3) | |
| 5 OTHER NON-PROFIT INCOME | | | (5) | |
| a Investment & Financing Servicing Income | | | (5.1) | |
| b Fee Income on Off-balance Sheet Accounts | | | (5.2) | |
| c Service Charges on Deposits | | | (5.3) | |
| d Other Fees and Commissions | | | (5.4) | |
| e All Other Non-profit Income | | | (5.5) | |
| | 30,341 | | | |
| 6 EXPENSE | | | (6) | |
| a Salary, Social Security, and Pension Expense | | | (6.1) | |
| b Net Occupancy Expense | | | (6.2) | |
| c External Service Expense Paid to Shareholders and Affiliates | | | (6.3) | |
| d Other External Service Expense | | | (6.4) | |
| e All Other Non-profit Expense | | | (6.5) | |
| 7 INCOME (LOSS) BEFORE FX REVALUATION, EXTRAORDINARY & TAX ITEMS | | | (7) | |
| 8 FX REVALUATION GAIN/LOSS | | | (8) | |
| 9 TAX | - | | (9) | |
| 11 NET PROFIT/LOSS | | | (10) | |

The Bank CFO

Date

Responsible Person (name and phone)

Signature



Da Afghanistan Bank (DAB)
Islamic Banking Division of Financial Supervision Department

| | | | |
|-------------------|--------------------------------------|------------------------|------------------|
| Form Name: | sectorial investment portfolio | Version | Frequency |
| Form Code: | | | Monthly |
| Bank Name: | | Bank Docket No: | |
| Amount: | | Date/Period | |

| S.No | Sectores | Number of investments | Outstanding of Investments | | | Total |
|-------------|----------|-----------------------|----------------------------|-----|-------|-------|
| | | | AFN | USD | OTHER | |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| 6 | | | | | | |
| 7 | | | | | | |
| Grand Total | | | | | - | |

Prepared BY: (Name & Phone number)

The bank Chief Finance Officer (CFO)

Date:

Signature
(CFO):



Da Afghanistan Bank (DAB)
Islamic Banking Division of Financial Supervision Department

| | | | |
|-------------------|---------------------------------|------------------------|------------------|
| Form Name: | provincial investment portfolio | Version | Frequency |
| Form Code: | | | Monthly |
| Bank Name: | | Bank Docket No: | |
| Amount: | | Date/Period | |

| S.No | Province | Number of investments | Outstanding of Investments | | | Total |
|------|------------|-----------------------|----------------------------|-----|-------|-------|
| | | | AFN | USD | OTHER | |
| 1 | Kabul | | | | | |
| 2 | Badakhshan | | | | | |
| 3 | Badghis | | | | | |
| 4 | Baghlan | | | | | |
| 5 | Balkh | | | | | |
| 6 | Bamyan | | | | | |
| 7 | Daykundi | | | | | |
| 8 | Farah | | | | | |
| 9 | Faryab | | | | | |
| 10 | Ghazni | | | | | |
| 11 | Ghor | | | | | |
| 12 | Helmand | | | | | |
| 13 | Heratt | | | | | |
| 14 | Jowzjan | | | | | |
| 15 | Kandahar | | | | | |
| 16 | Kapisa | | | | | |
| 17 | Khost | | | | | |
| 18 | Kunar | | | | | |
| 19 | Kunduz | | | | | |



Da Afghanistan Bank (DAB)
Islamic Banking Division of Financial Supervision Department

| | | | | |
|-------------------|---|------------------------|------------------|--|
| Form Name: | Breakdown of Deposits by Size Category | Version | Frequency | |
| Form Code: | | | Quarterly | |
| | | (Amount in Thousand) | | |
| Bank Name: | | 13701 | | |
| | | 31-Dec-11 | | |
| | | Bank Docket No: | | |
| | | Date/Period | | |

I DEPOSITS OF FINANCIAL INSTITUTIONS IBWS

1-Demand Deposits of Banks IBWs

| | A | B | C | D | E | F | G |
|---|---------------------|--------------------------|------------------------------|--------------------------------|-------------------------------|----------------------|-------|
| | AFN 1 to AFN 50,000 | AFN 50,001to AFN 100,000 | AFN 100,001 to AFN 1,000,000 | AFN 1,000,001 to AFN 5,000,000 | AFN5,000,001to AFN 25,000,000 | Above AFN 25,000,000 | Total |
| Amount | 575 | | | | | | 575 |
| Number | 1 | | | | | | 1 |
| 2 Time Deposits of Banks IBWs | | | | | | | |
| Amount | | | | | | | - |
| Number | | | | | | | - |
| 3-Deposits of Other Financial Institutions IBWs | | | | | | | |
| Amount | | | | | | | - |
| Number | | | | | | | - |
| 4-Total Deposits of Financial Institutions IBWs | | | | | | | |
| Amount | 575 | 0 | 0 | 0 | | 0 | 575 |
| Number | 1 | 0 | 0 | 0 | | 0 | 1 |

II DEPOSITS OF CUSTOMERS

5-Demand Deposits of nature person of Natural Persons

| | | | | | | | |
|--------|--------|--------|---------|---------|---------|---------|-----------|
| Amount | 44,245 | 26,617 | 334,796 | 630,762 | 625,088 | 515,794 | 2,177,302 |
| Number | 5,528 | 355 | 941 | 281 | 65 | 13 | 7,183 |

| Line code |
|-----------|
| 1 |
| 1.1 |
| 1.2 |
| 1.3 |
| 1.4 |
| 2 |
| 2.1 |

| | | | | | | | | | |
|---|--------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----|
| Demand Deposits of Legal Entities | Amount | 24,282 | 15,170 | 259,298 | 761,514 | 1,131,968 | 2,211,532 | 4,403,764 | 2.1 |
| | Number | 2,429 | 211 | 684 | 329 | 146 | 28 | 3,827 | |
| 6-Time Deposits of Natural Persons | Amount | 6,285 | 2,180 | 25,223 | 43,286 | 78,073 | 31,987 | 187,035 | 2.2 |
| | Number | 4,705 | 27 | 66 | 21 | 10 | 1 | 4,830 | |
| Time Deposits of Legal Entities | Amount | | | | | | | - | 2.2 |
| | Number | | | | | | | - | |
| 7-Savings Deposits of Natural Persons | Amount | 258,892 | 104,225 | 471,688 | 277,190 | 290,153 | 493,128 | 1,895,277 | 2.3 |
| | Number | 62,051 | 1,506 | 1,740 | 136 | 28 | 6 | 65,467 | |
| Savings Deposits of Legal Entities | Amount | | | | | | | - | 2.3 |
| | Number | | | | | | | - | |
| 8-Spesific Investment Deposits of Natural persons | Amount | | | | | | | - | 2.4 |
| | Number | | | | | | | | |
| Specific Investment Deposits of Legal Entities | Amount | | | | | | | | 2.4 |
| | Number | | | | | | | - | |
| 9-Total Deposits of Natural Persons | Amount | 309,423 | 133,022 | 831,708 | 951,238 | 993,314 | 1,040,910 | 4,259,614 | 3 |
| | Number | 72,284 | 1,888 | 2,747 | 438 | 103 | 20 | 77,480 | |
| 10-Total Deposits of Legal Entities | Amount | 24,282 | 15,170 | 259,298 | 761,514 | 1,131,968 | 2,211,532 | 4,403,764 | 4 |
| | Number | 2,429 | 211 | 684 | 329 | 146 | 28 | 3,827 | |
| 11- Total Deposits of Customers | Amount | 333,704 | 148,193 | 1,091,006 | 1,712,752 | 2,125,282 | 3,252,441 | 8,663,378 | 5 |
| | Number | 74,713 | 2,099 | 3,431 | 767 | 249 | 48 | 81,307 | |

The Bank CFO

Date

Responsible Person (name and phone)

Signature