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Financial Supervision Department

مدیریت عمومی نظارت امور مالی

د مالی چارو د نظارت لوی مدیریت

April 27, 2010

Accounting Circular 89/01

To: **Chief Executive Officers of Licensed Commercial Banks and General Managers of Permitted Branches of Foreign Banks**

This is to inform you all that Financial Supervision Department of DAB has made revisions to Balance Sheet Memo report.

Attached please copy of the amended report with the changes highlighted. The 1st filing to the breakdown of Other in Balance Sheet Memo take place on or before 15 May 2010 based on data as of 30th April 2010; after the 1st filing onward this format submit to FSD on quarterly basis. The softcopy of amended report will be sent to you through email.

If you have any questions regarding this circular, please contact Nasir Khan Ghazi, Section Director Accounting and Reporting of Financial Supervision Department at 0752006189, 0799410075 or nasir.ghazi@centralbank.gov.af

Very truly yours

Kawush Jahish "Hazrat",
Deputy and Acting Director General,
Financial Supervision Department,
Da Afghanistan Bank (DAB).

[Handwritten signature and stamp]
1389

Da Afghanistan Bank (DAB)
Financial Supervision Department (FSD)

Form Name:	Balance Sheet Memoranda	Version:	Frequency:
Form Code:		Display Unit:	AFN in thousands
Bank Name:		Date/Period:	dd/mm/yyyy

1 Interbank Claims - Additional Information:

- a Demand Deposits in Private Non-resident Banks
- b Demand Deposits in Public Non-resident Banks
- c Demand Deposits in Private Resident Banks
- d Demand Deposits in Public Resident Banks
- e Memo: Interest Bearing Deposits Included in the Above
- f Time Deposits in Private Non-resident Banks
- g Time Deposits in Public Non-resident Banks
- h Time Deposits in Private Resident Banks
- i Time Deposits in Public Resident Banks
- j Loans to Private Non-resident Banks
- k Loans to Public Non-resident Banks
- l Loans to Private Resident Banks
- m Loans to Public Resident Banks
- n Other Receivables from Private Non-resident Banks
- o Other Receivables from Public Non-resident Banks
- p Other Receivables from Private Resident Banks
- q Other Receivables from Public Resident Banks

2 Loans to Customers

- a Private Sector Non-resident Clients
- b Public Sector Non-resident Clients
- c Private Sector Resident Clients
- d Public Sector Resident Clients

3 Commercial Loans

A Commercial Real Estate and Construction

a Construction and Buildings

B Other Commercial Loans

B1 Infrastructure Projects

- a Power
- b Road and Railway
- c Dams
- d Mines
- e Other infrastructure projects

B2 Manufacturing and Industry

- a Manufacturing & Products of Metal wood plastic rubber leather paper
- b Manufacturing handmade and machine products
- c Cement and Construction Materials

B3 Trade

- a Textile
- b Wholesale
- c Machineries
- d Petroleum and Lubricants
- e Spare parts
- f Electronics
- g Cement and other construction Material
- h Food Items
- i All other Items
- j Retail trading

B4 Service

- a Education
- b Hotel and Restaurant
- c Telecommunication/Scratch cards Distributors
- d Ground Transportation
- e Air Transportation
- f Health and Hygienic
- g Media, Advertisements, Printer
- h All other Services

B5 Livestock and farms

- a Livestock and farming

4 Medium Loans

5 Small Loans

6 Micro Loans

7 Investment in Unconsolidated Subsidiaries and Associated Companies

- a Investment in Private Non-resident Enterprises

Total	Afghanis	USD	All Other Currencies	Line code
				(1)
				(1.1)
				(1.2)
				(1.3)
				(1.4)
				(1.5)
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				(1.15)
				(1.16)
				(1.17)
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				(3.2.23)
				(3.2.24)
				(3.2.25)
				(3.2.26)
				(3.2.27)
				(4)
				(5)
				(6)
				(7)
				(7.1)

- b Investment in Public Non-resident Enterprises
c Investment in Private Resident Enterprises
d Investment in Public Resident Enterprises
- 8 Pledged Assets
Report the total amount of pledged assets
- a
b
c
d
- 9 Other Assets - Identity of Obligor
a Other Assets Representing Claims on Private Non-resident Entities
b Other Assets Representing Claims on Public Non-resident Entities
c Other Assets Representing Claims on Private Resident Entities
d Other Assets Representing Claims on Public Resident Entities

10 Other Assets

Report amounts greater than AFN 2.5 million and
that exceed 20% of Item 9g of the Balance Sheet

- a
b
c
d
e
- 11 Interbank Deposits - Additional Information
a Demand Deposits of Private Non-resident Banks
b Demand Deposits of Public Non-resident Banks
c Demand Deposits of Private Resident Banks
d Demand Deposits of Public Resident Banks
e Memo: Interest Bearing Deposits Included in the Above
f Time Deposits of Private Non-resident Banks
g Time Deposits of Public Non-resident Banks
h Time Deposits of Private Resident Banks
i Time Deposits of Public Resident Banks
j Deposits of Private Non-resident OFIs
k Deposits of Public Non-resident OFIs
l Deposits of Private Resident OFIs
m Deposits of Public Resident OFIs
n Short-term Loans from Private Non-resident Banks
o Short-term Loans from Public Non-resident Banks
p Short-term Loans from Private Resident Banks
q Short-term Loans from Public Resident Banks
r Long-term Loans from Private Non-resident Banks
s Long-term Loans from Public Non-resident Banks
t Long-term Loans from Private Resident Banks
u Long-term Loans from Public Resident Banks

12 Deposits by Customers

- a Demand Deposits by Private Non-resident Entities
1) By Natural Person
2) By Legal Person
b Demand Deposits by Public Non-resident Entities
c Demand Deposits by Private Resident Entities
1) By Natural Person
2) By Legal Person
d Demand Deposits by Public Resident Entities
e Time Deposits by Private Non-resident Entities
1) By Natural Person
2) By Legal Person
f Time Deposits by Public Non-resident Entities
g Time Deposits by Private Resident Entities
1) By Natural Person
2) By Legal Person
h Time Deposits by Public Resident Entities
i Savings Deposits by Private Non-resident Entities
1) By Natural Person
2) By Legal Person
j Savings Deposits by Public Non-resident Entities
k Savings Deposits by Private Resident Entities
1) By Natural Person
2) By Legal Person
l Savings Deposits by Public Resident Entities

13 Long-term Borrowings from Customers

- a Long-term Borrowings from Private Non-resident Entities
b Long-term Borrowings from Public Non-resident Entities
c Long-term Borrowings from Private Resident Entities
d Long-term Borrowings from Public Resident Entities

14 Other Liabilities

- a Obligations of Private Non-resident Entities
b Obligations of Public Non-resident Entities
c Obligations of Private Resident Entities
d Obligations of Public Resident Entities

15 Equity Capital

- a Owned by Private Non-resident Entities
b Owned by Public Non-resident Entities
c Owned by Private Resident Entities
d Owned by Public Resident Entities

16 Blocked Deposits

				(3.2)
				(7.3)
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				(15)
				(15.1)
				(15.2)
				(15.3)
				(15.4)
				(16)

a

b

c

d

e

				(17)
				(18)
				(18.1)
				(18.2)
				(18.3)
				(18.4)
				(18.5)
				(19)
				(19.1)
				(19.2)
				(19.3)
				(19.4)
				(19.5)

Signatures:

Balance Sheet Memoranda Items Schedule
(Values in '000)

Bank Name: _____

Date/Period: _____

Bank Code: _____

1 Claims on Financial Institutions - Additional Information:

- a Demand Deposits in Private Non-resident Banks
- b Demand Deposits in Public Non-resident Banks
- c Demand Deposits in Private Resident Banks
- d Demand Deposits in Public Resident Banks
- e Memo: Interest Bearing Deposits Included in the Above
- f Time Deposits in Private Non-resident Banks
- g Time Deposits in Public Non-resident Banks
- h Time Deposits in Private Resident Banks
- i Time Deposits in Public Resident Banks
- j Loans to Private Non-resident Banks
- k Loans to Public Non-resident Banks
- l Loans to Private Resident Banks
- m Loans to Public Resident Banks
- n Other Receivables in Private Non-resident Banks
- o Other Receivables in Public Non-resident Banks
- p Other Receivables in Private Resident Banks
- q Other Receivables in Public Resident Banks

2 Loans to NFIs and Other Clients

- a Private Sector Non-resident Clients
- b Public Sector Non-resident Clients
- c Private Sector Resident Clients
- d Public Sector Resident Clients

3 Other Commercial Loans to NFIs and Other Clients

- a Mining
- b Manufacturing
- c Trade
- d Communication
- e Service
- f Utilities
- g Others

Breakdown of Others

5 SME Loans

6 Micro Credit Loans

7 Investment in Unconsolidated Subsidiaries and Associated Companies

- a Investment in Private Non-resident Enterprises
- b Investment in Public Non-resident Enterprises
- c Investment in Private Resident Enterprises
- d Investment in Public Resident Enterprises

8 Pledged Assets

Report the total amount of pledged assets

a

b

c

d

9 Other Assets - Identity of Obligor

- a Other Assets Representing Claims on Private Non-resident Entities
- b Other Assets Representing Claims on Public Non-resident Entities
- c Other Assets Representing Claims on Private Resident Entities
- d Other Assets Representing Claims on Public Resident Entities

10 Other Assets

Report amounts greater than AFN 2.5 million and that exceed 20% of item 9c of the Balance Sheet

a Deferred Tax

b

c

d

e

11 Obligations to Financial Institutions - Additional Information

- a Demand Deposits of Private Non-resident Banks
- b Demand Deposits of Public Non-resident Banks
- c Demand Deposits of Private Resident Banks
- d Demand Deposits of Public Resident Banks
- e Memo: Interest Bearing Deposits Included in the Above
- f Time Deposits of Private Non-resident Banks
- g Time Deposits of Public Non-resident Banks
- h Time Deposits of Private Resident Banks
- i Time Deposits of Public Resident Banks
- j Short-term Loans from Private Non-resident Banks
- k Deposits of Private Non-resident OFIs
- l Deposits of Public Non-resident OFIs
- m Deposits of Private Resident OFIs
- n Deposits of Public Resident OFIs
- o Short-term Loans from Public Non-resident Banks
- p Short-term Loans from Private Resident Banks
- q Short-term Loans from Public Resident Banks
- r Long-term Loans from Private Non-resident Banks
- s Long-term Loans from Public Non-resident Banks
- t Long-term Loans from Private Resident Banks
- u Long-term Loans from Public Resident Banks

Total	Afghanis	USD	All Other Currencies	Line code
				(1)
				(1.1)
				(1.2)
				(1.3)
				(1.4)
				(1.5)
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				(11.14)
				(11.15)
				(11.16)
				(11.17)
				(11.18)
				(11.19)
				(11.20)
				(11.21)

12	Deposits by Non-Financial Institution and Other Clients					(12)
a	Demand Deposits by Private Non-resident Entities					(12.1)
	1) By Natural Person					(12.1.1)
	2) By Legal Person					(12.1.2)
b	Demand Deposits by Public Non-resident Entities					(12.2)
c	Demand Deposits by Private Resident Entities					(12.3)
	1) By Natural Person					(12.3.1)
	2) By Legal Person					(12.3.2)
d	Demand Deposits by Public Resident Entities					(12.4)
e	Time Deposits by Private Non-resident Entities					(12.5)
	1) By Natural Person					(12.5.1)
	2) By Legal Person					(12.5.2)
f	Time Deposits by Public Non-resident Entities					(12.6)
g	Time Deposits by Private Resident Entities					(12.7)
	1) By Natural Person					(12.7.1)
	2) By Legal Person					(12.7.2)
h	Time Deposits by Public Resident Entities					(12.8)
i	Savings Deposits by Private Non-resident Entities					(12.9)
	1) By Natural Person					(12.9.1)
	2) By Legal Person					(12.9.2)
j	Savings Deposits by Public Non-resident Entities					(12.10)
k	Savings Deposits by Private Resident Entities					(12.11)
	1) By Natural Person					(12.11.1)
	2) By Legal Person					(12.11.2)
l	Savings Deposits by Public Resident Entities					(12.12)
13	Long-term Borrowings from NFIs and Other Clients					(13)
a	Long-term Borrowings from Private Non-resident Entities					(13.1)
b	Long-term Borrowings from Public Non-resident Entities					(13.2)
c	Long-term Borrowings from Private Resident Entities					(13.3)
d	Long-term Borrowings from Public Resident Entities					(13.4)
14	Other Liabilities					(14)
a	Obligations of Private Non-resident Entities					(14.1)
b	Obligations of Public Non-resident Entities					(14.2)
c	Obligations of Private Resident Entities					(14.3)
d	Obligations of Public Resident Entities					(14.4)
15	Equity Capital					(15)
a	Owned by Private Non-resident Entities					(15.1)
b	Owned by Public Non-resident Entities					(15.2)
c	Owned by Private Resident Entities					(15.3)
d	Owned by Public Resident Entities					(15.4)
16	Blocked Deposits					(16)
Report the amount of blocked deposits reported in items 13 and 14 of the Balance Sheet						
17	Deposits Guaranteed by the Deposit Insurance Fund					(17)
Report deposits from NFIs and Other Clients that are guaranteed by the Deposit Insurance Fund						
18	Concentrations of Deposits by NFIs and Other Clients					(18)
Report deposit relationships from NFIs and Other Clients which exceed 10% of total deposits by NFIs and Other Clients						
a						(18.1)
b						(18.2)
c						(18.3)
d						(18.4)
e						(18.5)
19	Other Liabilities					(19)
Report amounts greater than AFD 2.5 million and that exceed 20% of item 20e of the Balance Sheet						
a						(19.1)
b						(19.2)
c						(19.3)
d						(19.4)
e						(19.5)

The Bank CFO

Date

Responsible Person (name and phone)

Signature

General Instructions

This form should be completed on a quarterly basis. Report specific information on certain assets and liabilities of the bank for the current reporting period as discussed below. Unless otherwise specified, assets and liabilities are to be reported on a gross basis; that is without the deduction of reserves for loans or other valuation allowances.

Item No. Caption and Instructions

- 1 **Claims on Financial Institutions – Additional Information:** Report claims on financial institutions in the appropriate sub-group below.
- 1a **Demand Deposits in Private Nonresident Banks:** Report the portion of the amount included in Balance Sheet item 2a, *Demand Deposits with Banks* that consists of amounts due from private nonresident banks.
- 1b **Demand Deposits in Public Nonresident Banks:** Report the portion of the amount included in Balance Sheet item 2a, *Demand Deposits with Banks* that consists of amounts due from public nonresident banks.
- 1c **Demand Deposits in Private Resident Banks:** Report the portion of the amount included in Balance Sheet item 2a, *Demand Deposits with Banks* that consists of amounts due from private resident banks.
- 1d **Demand Deposits in Public Resident Banks:** Report the portion of the amount included in Balance Sheet item 2a, *Demand Deposits with Banks* that consists of amounts due from public resident banks.
- 1e **Memo: Interest Bearing Balances Included in the Above:** Report the amount included in item 2a, 2b, 2c and 2d above that consists of interest-bearing demand deposits.
- 1f **Time Deposits in Private Nonresident Banks:** Report the amount included in Balance Sheet item 2b, *Time Deposits with Banks* that consists of amounts due from private nonresident banks.
- 1g **Time Deposits in Public Nonresident Banks:** Report the amount included in Balance Sheet item 2b, *Time Deposits with Banks* that consists of amounts due from public nonresident banks.
- 1h **Time Deposits in Private Resident Banks:** Report the amount included in Balance Sheet item 2b, *Time Deposits with Banks* that consists of amounts due from private resident banks.

Item No. Caption and Instructions

- 1i **Time Deposits in Public Resident Banks:** Report the amount included in Balance Sheet item 2b, *Time Deposits with Banks* that consists of amounts due from public resident banks.
- 1j **Loans to Private Nonresident Banks:** Report the amount included in Balance Sheet item 2c, *Loans to Banks* that consists of loans to private nonresident banks.
- 1k **Loans to Public Nonresident Banks:** Report the amount included in Balance Sheet item 2c, *Loans to Banks* that consists of loans to public nonresident banks.
- 1l **Loans to Private Resident Banks:** Report the amount included in Balance Sheet item 2c, *Loans to Banks* that consists of loans to private resident banks.
- 1m **Loans to Public Resident Banks:** Report the amount included in Balance Sheet item 2c, *Loans to Banks* that consists of loans to public resident banks.
- 1n **Other Receivables from Private Nonresident Banks:** Report the amount included in Balance Sheet item 2d, *Other Receivables from Banks* that consists of other receivables from private nonresident banks.
- 1o **Other Receivables from Public Nonresident Banks:** Report the amount included in Balance Sheet item 2d, *Other Receivables from Banks* that consists of other receivables from public nonresident banks.
- 1p **Other Receivables from Private Resident Banks:** Report the amount included in Balance Sheet item 2d, *Other Receivables from Banks* that consists of other receivables from private resident banks.
- 1q **Other Receivables from Public Resident Banks:** Report the amount included in Balance Sheet item 2d, *Other Receivables from Banks* that consists of other receivables from public resident banks.
- 2 **Loans to NFIs and Other Clients:** Report loans to NFIs and other clients in the appropriate sub-group below.
- 2a **Private Sector Non-resident Clients:** Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to private sector non-resident clients.

Item No. Caption and Instructions

- 2b Public Sector Non-resident Clients:** Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to public sector non-resident clients.
- 2c Private Sector Resident Clients:** Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to private sector resident clients.
- 2d Public Sector Resident Clients:** Report the amount of loans included in Balance Sheet item 6 that consist of loans advanced to public sector resident clients.
- 3 Other Commercial Loans to NFIs and other Clients:** Report other commercial loans to NFIs and other clients in the appropriate sub-group below. The sum of the sub-items 3a through 3g shall be equal to the line item 6b (2) of the balance sheet.
- 3a Mining:** Report here the loans extended in the mining sector which includes extraction and processing of items like precious metals, gold, oil and gas, salt, gems and other similar items.
- 3b Manufacturing:** Report here the loans extended in the manufacturing sector which includes manufacturing of items like carpets, cement, qaraquls, furniture, jewelry and other similar items.
- 3c Trade:** Report here the loans extended in the trade sector which includes exports and imports.
- 3d Communication:** Report here the loans extended in the communication sector which contributes in the development of the IT sector, telecom sector and other similar sectors.
- 3e Services:** Report here the loans extended in the services sector which include areas such as hotels, restaurants, hospitals, external audit firms and other similar areas.
- 3f Utilities:** Report here the loans extended in the development of energy sector, general water supply area and other similar areas.
- 3g Other Sectors:** Report here the amount of loan extended to any other sector which cannot be included in the line item 3a through 3f of this report.

Item No.	Caption and Instructions
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Item No.	Caption and Instructions
	<p>Breakdown of "Others"</p> <p>a. _____</p> <p>b. _____</p> <p>c. _____</p> <p>d. _____</p> <p>e. _____</p> <p>f. _____</p> <p>g. _____</p> <p>h. _____</p> <p>i. _____</p> <p>j. _____</p> <p>k. _____</p> <p>l. _____</p> <p>m. _____</p> <p>n. _____</p> <p>o. _____</p> <p>p. _____</p> <p>q. _____</p> <p>r. _____</p> <p>s. _____</p> <p>t. _____</p> <p>u. _____</p> <p>v. _____</p> <p>w. _____</p> <p>x. _____</p> <p>y. _____</p> <p>z. _____</p>

5 **SME Loan:** A loan is categorized as an SME loan if the *borrower* is an enterprise that meets the following characteristics:

- The enterprise employs between 10 and 100 persons, **and**
- The enterprise's total assets are less than AFN 50 million, **or** the enterprise's annual revenues are less than AFN 50 million, **or both.**

Examples of loans that would not be considered SME Loans. A loan to an enterprise whose total assets **and** annual revenues are greater than AFN 50 million would not be considered an SME loan. A loan to an enterprise with fewer than 10 employees or more than 100 employees would not be considered an SME loan, regardless of the enterprise's total assets or annual revenues.

Loan size. Note that the size of the loan is not a factor in determining whether it is categorized as an SME loan for statistical purposes. Loan size is, however, a factor in determining whether the loan is categorized as a microcredit. (Banks are free to adopt their own definitions for internal purposes, if they wish, but all reporting to DAB must be done according to these standardized definitions.)

6 **Micro Credit:** A loan is categorized as a micro credit if **all** of the following statements are true:

- The loan does not meet the above definition of "SME Loan."
- The loan amount is AFN 500,000 or less.
- The loan has a business purpose rather than a consumer purpose; that is, the loan was granted to foster production of

Item No.	Caption and Instructions
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a good or service. (Loans given for consumer purposes, such as expenses for medical services, weddings, home improvements, education, etc., are considered to be consumer loans, reported on line 6d of the Balance Sheet, and are not considered microcredits for statistical purposes.)

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| 7 | <u>Investment in Unconsolidated Subsidiaries and Associated Companies:</u> Report investment in unconsolidated subsidiaries and associated companies in the appropriate sub-group below. |
| 7a | <u>Investment in Private Non-resident Enterprises:</u> Report the amount of investment included in Balance Sheet item 8 that consists of investment in private non-resident enterprises. |
| 7b | <u>Investment in Public Non-resident Enterprises:</u> Report the amount of investment included in Balance Sheet item 8 that consists of investment in public non-resident enterprises. |
| 7c | <u>Investment in Private Resident Enterprises:</u> Report the amount of investment included in Balance Sheet item 8 that consists of investment in private resident enterprises. |
| 7d | <u>Investment in Public Resident Enterprises:</u> Report the amount of investment included in Balance Sheet item 8 that consists of investment in public resident enterprises. |
| 8 | <u>Pledged Assets:</u> Report under the appropriate sub-group the total amount of assets pledged to secure deposits, repurchase transactions, borrowings or other liabilities (regardless of the balance of the deposits or liabilities against which the assets are pledged), or for any other purpose, and deposits that are assets of the reporting bank with banks blocked to secure potential liabilities. Report all amounts at their balance sheet value after deducting credit reserves. |
| 8a | <u>Cash in Vault and Deposits with Banks:</u> Report the amount of the reporting bank's cash and deposits with other banks included in item 1 of the Balance Sheet, <i>Cash in Vault and Current Account with BNB</i> , item 2a, <i>Demand Deposits with Banks</i> , and item 2b, <i>Time Deposits with Banks</i> , which have been pledged. |
| 8b | <u>Securities:</u> Report in this item the total amount of securities included in Balance Sheet item 4, <i>Trading Account</i> , and item 5, <i>Investment Account</i> , which have been pledged. Securities should be reported at their balance |

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sheet value as of the reporting date.

- 8c **Other Assets:** Report in this item the total amount of any other balance sheet assets which are pledged and not reported on lines 5a and 5b above. Include here loans that collateralize the reporting bank's mortgage bonds.
- 8d **Total Pledged Assets:** Report in this item the total of items 5a, 5b and 5c.
- 9 **Other Assets – Identity of Obligor:** Report other assets in the appropriate sub-group below.
- 9a **Other Assets Representing Claims on Private Non-resident Entities:** Report the amount of other assets included in Balance Sheet item 9c that consists of other assets representing claims on private non-resident entities.
- 9b **Other Assets Representing Claims on Public Non-resident Entities:** Report the amount of other assets included in Balance Sheet item 9c that consists of other assets representing claims on public non-resident entities.
- 9c **Other Assets Representing Claims on Private Resident Entities:** Report the amount of other assets included in Balance Sheet item 9c that consists of other assets representing claims on private resident entities.
- 9d **Other Assets Representing Claims on Public Resident Entities:** Report the amount of other assets included in Balance Sheet item 9c that consists of other assets representing claims on public resident entities.
- 10 **Other Assets:** Itemize and report the account total of any item which is greater than 2.5 million afghani and also exceeds 20% of the amount reported in Balance Sheet item 9c, *Other Assets*.
- 11 **Obligations to Financial Institutions – Other Information:** In the appropriate sub-group below, report the total amount of obligations to financial institutions included in Balance Sheet item 14, *Deposits of Financial Institutions*, item 17, *Short-Term Borrowings*, and item 18, *Long-Term Borrowings*.
- 11a **Demand Deposits of Private Nonresident Banks:** Report the amount included in item 14a, *Demand Deposits of Banks*, which consists of demand deposits of private nonresident banks.

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- 11b **Demand Deposits of Public Nonresident Banks:** Report the amount included in item 14a, *Demand Deposits of Banks*, which consists of demand deposits of public nonresident banks.
- 11c **Demand Deposits of Private Resident Banks:** Report the amount included in item 14a, *Demand Deposits of Banks*, which consists of demand deposits of private resident banks.
- 11d **Demand Deposits of Public Resident Banks:** Report the amount included in item 14a, *Demand Deposits of Banks*, which consists of demand deposits of public resident banks.
- 11e **Memo: Interest Bearing Amounts Included in the Above:** Report the amount included in item 8a, 8b, 8c and 8d above that consists of interest-bearing demand deposits.
- 11f **Time Deposits of Private Nonresident Banks:** Report the amount included in Balance Sheet item 14b, *Time Deposits of Banks* that consists of time deposits of private nonresident banks.
- 11g **Time Deposits of Public Nonresident Banks:** Report the amount included in Balance Sheet item 14b, *Time Deposits of Banks* that consists of time deposits of public nonresident banks.
- 11h **Time Deposits of Private Resident Banks:** Report the amount included in Balance Sheet item 14b, *Time Deposits of Banks* that consists of time deposits of private resident banks.
- 11i **Time Deposits of Public Resident Banks:** Report the amount included in Balance Sheet item 14b, *Time Deposits of Banks* that consists of time deposits of public resident banks.
- 11j **Deposits of Private Nonresident OFIs:** Report the amount included in Balance Sheet item 14c, *Deposits of OFIs* that consists of deposits of private nonresident OFIs.
- 11k **Deposits of Public Nonresident OFIs:** Report the amount included in Balance Sheet item 14c, *Deposits of OFIs* that consists of deposits of public nonresident OFIs.
- 11l **Deposits of Private Resident OFIs:** Report the amount included in Balance Sheet item 14c, *Deposits of OFIs* that consists of deposits of

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private resident OFIs.

11m Deposits of Public Resident OFIs: Report the amount included in Balance Sheet item 14c, *Deposits of OFIs* that consists of deposits of public resident OFIs.

11n Short-Term Loans from Private Nonresident Banks: Report the amount included in Balance Sheet item 17b, *Short-Term Borrowings from Banks* that consists of short-term loans from private nonresident banks.

11o Short-Term Loans from Public Nonresident Banks: Report the amount included in Balance Sheet item 17b, *Short-Term Borrowings from Banks* that consists of short-term loans from public nonresident banks.

11p Short-Term Loans from Private Resident Banks: Report the amount included in Balance Sheet item 17b, *Short-Term Borrowings from Banks* that consists of short-term loans from private Resident banks.

11q Short-Term Loans from Public Resident Banks: Report the amount included in Balance Sheet item 17b, *Short-Term Borrowings from Banks* that consists of short-term loans from public resident banks.

11r Long-Term Loans from Private Nonresident Banks: Report the amount included in Balance Sheet item 18a, *Memo: Borrowing from Banks Included in the Above* that consists of long-term loans from private nonresident banks.

11s Long-Term Loans from Public Nonresident Banks: Report the amount included in Balance Sheet item 18a, *Memo: Borrowing from Banks Included in the Above* that consists of long-term loans from public nonresident banks.

11t Long-Term Loans from Private Resident Banks: Report the amount included in Balance Sheet item 18a, *Memo: Borrowing from Banks Included in the Above* that consists of long-term loans from private resident banks.

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- 13 **Long-term Borrowings from NFIs and Other Clients:** Report deposits by NFIs and other clients in the appropriate sub-group below.
- 13a **Long-term Borrowings from Private Nonresident Entities:** Report the amount included in Balance Sheet item 18, *Long-term Borrowings* which consists of borrowing from private nonresident entities.
- 13b **Long-term Borrowings from Public Nonresident Entities:** Report the amount included in Balance Sheet item 18, *Long-term Borrowings* which consists of borrowing from public nonresident entities.
- 13c **Long-term Borrowings from Private Resident Entities:** Report the amount included in Balance Sheet item 18, *Long-term Borrowings* which consists of borrowing from private resident entities.
- 13d **Long-term Borrowings from Public Resident Entities:** Report the amount included in Balance Sheet item 18, *Long-term Borrowings* which consists of borrowing from public resident entities.
- 14 **Other Liabilities:** Report other liabilities in the appropriate sub-group below.
- 14a **Obligations of Private Nonresident Entities:** Report the amount included in Balance Sheet item 20e, *Other Liabilities* which consists of obligations of private nonresident entities.
- 14b **Obligations of Public Nonresident Entities:** Report the amount included in Balance Sheet item 20e, *Other Liabilities* which consists of obligations of public nonresident entities.
- 14c **Obligations of Private Resident Entities:** Report the amount included in Balance Sheet item 20e, *Other Liabilities* which consists of obligations of private resident entities.
- 14d **Obligations of Public Resident Entities:** Report the amount included in Balance Sheet item 20e, *Other Liabilities* which consists of obligations of public resident entities.
- 15 **Equity Capital:** Report equity capital in the appropriate sub-group below.
- 15a **Owned by Private Nonresident Entities:** Report the amount included in Balance Sheet item 23g, *Total Equity Capital* which consists of equity capital owned by private nonresident entities.

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- 15b **Owned by Public Nonresident Entities:** Report the amount included in Balance Sheet item 23g, *Total Equity Capital* which consists of equity capital owned by public nonresident entities.
- 15c **Owned by Private Resident Entities:** Report the amount included in Balance Sheet item 23g, *Total Equity Capital* which consists of equity capital owned by private resident entities.
- 15d **Owned by Public Resident Entities:** Report the amount included in Balance Sheet item 23g, *Total Equity Capital* which consists of equity capital owned by public resident entities.
- 16 **Blocked Deposits:** Report the total amount of blocked deposits included in Balance Sheet item 13, *Deposits of Financial Institutions*, and item 14, *Deposits of NFIs and Other Clients*.
- 17 **Deposits Guaranteed by the Deposit Insurance Fund:** Report the total amount of all deposits included in Balance Sheet item 15, *Deposits of NFIs and Other Clients*, that are guaranteed by the Deposit Insurance Fund. (For the time being, this amount should be reported as "0" by all respondents.)
- 18 **Concentration of Deposits by NFIs and Other Clients:** Itemize and identify by name each deposit relationship included in Balance Sheet item 15, *Deposits by NFIs and Other Clients*, which exceeds 10% of the total of this item. For this schedule, a deposit relationship is defined as the aggregate of all deposit accounts (demand, time and savings) under common ownership, including accounts under joint ownership where a deposit account is owned by two or more parties. In such accounts, the entire amount of the deposit should be included in the deposit relationship of each of the account holders.
- 19 **Other Liabilities:** Itemize and report the account total of any item which is greater than 2.5 million afghani and also exceeds 20% of the amount reported in Balance Sheet item 20e, *Other Liabilities*.

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| 11u | Long-Term Loans from Public Resident Banks: Report the amount included in Balance Sheet item 18a, <i>Memo: Borrowing from Banks Included in the Above</i> that consists of long-term loans from public resident banks. |
| 12 | Deposits by Non Financial Institutions and Other Clients: Report deposits by NFIs and other clients in the appropriate sub-group below. |
| 12a | Demand Deposits by Private Non-resident Entities: Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of private nonresident entities. |
| 12a(1) | By Natural Person: Natural person means individual or household. |
| 12a(2) | By Legal Person: Legal person means organization or enterprise. |
| 12b | Demand Deposits by Public Non-resident Entities: Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of public nonresident entities. |
| 12c | Demand Deposits by Private Resident Entities: Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of private resident entities. |
| 12c(1) | By Natural Person: Natural person means individual or household. |
| 12c(2) | By Legal Person: Legal person means organization or enterprise. |
| 12d | Demand Deposits by Public Resident Entities: Report the amount included in Balance Sheet item 14a, <i>Demand Deposits by NFIs and Other Clients</i> which consists of demand deposits of public resident entities. |
| 12e | Time Deposits by Private Non-resident Entities: Report the amount included in Balance Sheet item 14b, <i>Time Deposits by NFIs and Other Clients</i> which consists of time deposits of private nonresident entities. |
| 12e(1) | By Natural Person: Natural person means individual or household. |