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شماره/کنه:

Da Afghanistan Bank
(Central Bank of Afghanistan)
Financial Supervision Department

تاریخ: 1392/03

مکتوب متحد المال محاسبه 92/01

عنوان: معرفی شش فورمه جدید (بیلانس شیت مدغم، گزارش نفع و ضرر مدغم، سرمایه مقرراتی، وضعیت باز تبادله اسعار نسبت سیالیت اصغری، آگاهی درک از نرخ تکتانه)

28 جوزا 1392 (18 ماه جون 2013)

عنوانی: به مدیر محترم عمومی فرع مجوز بانک الفلاح!

به اساس فیصله مؤرخ 1391/12/29 شورای عالی د افغانستان بانک که طی مکتوب متحد المال شماره 398/299 در رابطه به نگهداشت سرمایه ابتدائی و عواید نگهداری شده به مدیر عمومی بانک الفلاح ابلاغ گردیده است، اینک می نگارم؛

بدین وسیله به آگاهی شما رسانیده میشود که امریت نظارت امور مالی شش فورم جدید راپوردهی شامل بیلانس شیت مدغم، گزارش نفع و ضرر مدغم، سرمایه مقرراتی، وضعیت باز تبادله اسعار، نسبت سیالیت اصغری، آگاهی از نرخ تکتانه را در گزارشات مالی اضافه نموده است، که این فورم ها بعد از تکمیل مانند سایر گزارشات مالی به امریت نظارت امور مالی د افغانستان بانک ارسال گردد.

طوریکه شروع مجوز بانک های خارجی مکلف به ارائه گزارشات مالی بطور ماهوار و ربعوار به د افغانستان بانک میباشند، دور اول گزارش دهی فورم های جدید پس از دو ماه از قرار معلومات اخیر برج جولای 2013 که مصادف به 09 ماه اسد میباشد، الی 10 اگست سال جاری به مدیریت محاسبه و راپور دهی امریت نظارت امور مالی ارائه گردد.

جدول و هدایات جهت بکار برد فورم های فوق الذکر ضمیمه متحد المال هذا برای معلومات بیشتر به شما ارسال میگردد. همچنان شما میتوانید سافت کاپی آنرا از سایت انترنیتی www.centralbank.gov.af د افغانستان بانک بدست بیاورید.

اگر راجع به این مکتوب متحد المال سوال داشته باشید لطفاً با محترم ناصر خان غازی مدیر بخش محاسبه و راپوردهی امریت نظارت امور مالی به شماره 0202105130 و یا 0799410075 ویا به ایمیل آدرس ذیل به تماس شده حل مطلب نمایند.

nasir.ghazi@centralbank.gov.af

بالحترام

نورالله احمدی
رئیس کل د افغانستان بانک

 Da Afghanistan Bank (DAB) Financial Supervision Department (FSD)			
Form Name:	Balance Sheet (Consolidated)	Frequency:	Version:
Form Code:			
Bank Name:		Bank Docket No:	
		Date Period:	

Balance Sheet (Consolidated)

	A	B	C	D	Line code
	Total	Afghani	USD	All Other Currency	
1 ASSETS					
1 Cash in Vault and Claims on DAB					(1)
a Cash in Vault					(1.1)
b Correspondent Accounts with DAB					(1.2)
c Required Reserved Account					(1.3)
d Overnight Deposits Account with DAB					(1.4)
e DAB Capital Notes					(1.5)
f Other Claims on DAB					(1.6)
2 Interbank Claims					(2)
a Demand Deposits with Banks					(2.1)
b Time Deposits with Banks					(2.2)
c Loans to Banks					(2.3)
d Other Receivables from Banks					(2.4)
e Loans to Other Financial Institutions					(2.5)
f Total Interbank Claims					(2.6)
g Less: loss reserves					(2.7)
h Net Interbank Claims					(2.8)
3 Claims under Securities Repurchase Agreements					(3)
4 Trading Account Assets					(4)
5 Investment Account					(5)
a Held to Maturity Investments					(5.1)
b Available for Sale Investments					(5.2)
6 Customer Loans					(6)
a Loans to the Government or its instrumentalities					(6.1)
b Commercial Loans					(6.2)
(1) Commercial Real Estate and Construction Loans					(6.2.1)
(2) Other Commercial Loans					(6.2.2)
c Agricultural Loans					(6.3)
d Consumer Loans					(6.4)
e Residential Mortgage Loans to Individuals					(6.5)
f All Other Loans					(6.6)
g Total Customer Loans					(6.7)
h Less: Loss reserves					(6.8)
i Net customer Loans					(6.9)
j Memo					
Loans purchased included in above					(6.10)
7 Repossessed Assets					(7)
8 Investments in Unconsolidated Subsidiaries and Associated Companies					(8)
9 Other Assets					(9)
a Hedging Derivatives					(9.1)
b Accrued Interest Receivable					(9.2)
c Prepaid Expenses					(9.3)
d Accounts Receivable					(9.4)
e Suspense Accounts					(9.5)
f Deferred tax assets					(9.6)
g All other assets					(9.7)
h Total other Assets					(9.8)
i Less: Loss Reserves on accounts receivable					(9.9)
j Net other assets					(9.10)
10 Intangible Assets					(10)
11 Premises and Other Fixed Assets					(11)
12 Total Assets					(12)

II LIABILITIES, MINORITY INTEREST, AND CAPITAL

- 13 Interbank Deposits
a Demand Deposits of Banks
b Time Deposits of Banks
c Deposits of Other Financial Institutions
- 14 Customers Deposits
a Demand Deposits
b Time Deposits
c Savings Deposits
- 15 Total Deposits
- 16 Borrowings under Securities Repurchase Agreements
- 17 Short-term Borrowings
a From DAB
b From Banks
c Other
- 18 Long-term Borrowings
a Memo: Borrowings from banks included in the above
- 19 Subordinated Debt and Debt/Equity (Hybrid) Instruments
a Subordinated Debt
b Debt/Equity (Hybrid) Instruments
- 20 Other Liabilities
a Trading Liabilities
b Hedging Derivatives
c Accrued Interest Payable
d Suspense Accounts
e Deferred Income
f Deferred tax Liabilities
g Loss Reserves for off-Balance Sheet Commitments
h All other Liabilities
- 21 Total Liabilities
- 22 Minority Interest in Consolidated Subsidiaries
- 23 Equity Capital
a Common Stock
b Share Premium on Common Stock
c Preferred Stock and Related Premium
d Reserves
(1) Retained Profit/Loss, Previous Years
(2) Legal Reserve
(3) Other Reserves
(4) Cumulative FX Translation Adjustment
e Other Equity Components
(1) Revaluation - Fixed Assets
(2) Revaluation - Available for Sale Investments
(3) Revaluation - Cash Flow Hedges
f Profit/Loss, Current Year
g Total Equity Capital
- 24 Total Liabilities, Minority Interest, and Capital
- 25 Memo: Credit Substitutes and Other Off-Balance Sheet Commitments

A	B	C	D	
Total	Afghani	USD	All Other Currency	
				(13)
				(13.1)
				(13.2)
				(13.3)
				(14)
				(14.1)
				(14.2)
				(14.3)
				(15)
				(16)
				(17)
				(17.1)
				(17.2)
				(17.3)
				(18)
				(18.1)
				(19)
				(19.1)
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				(20)
				(20.1)
				(20.2)
				(20.3)
				(20.4)
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				(20.6)
				(20.7)
				(20.8)
				(21)
				(22)
				(23)
				(23.1)
				(23.2)
				(23.3)
				(23.4)
				(23.4.1)
				(23.4.2)
				(23.4.3)
				(23.4.4)
				(23.5)
				(23.5.1)
				(23.5.2)
				(23.5.3)
				(23.6)
				(23.7)
				(24)
				(25)

The Bank CEO

Date

Responsible Person (name and phone)

Signature

Form Name:	Income Statement (Branch)	Frequency:	Version:
Form Code:			
Bank Name:		Bank Docket No.:	
		Date/Period:	

1 INTEREST INCOME

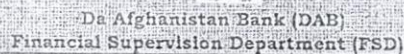
- | | |
|---|--|
| a | Interest Income on Demand Deposits with Banks |
| b | Interest Income on Time Deposits with Banks |
| c | Interest Income on Loans to Banks |
| d | Interest Income on Other Receivables from Banks |
| e | Interest Income on Loans to OFIs |
| | Interest Income on Claims under Securities Repurchase |
| f | Agreements and Other Claims on DAB |
| g | Interest Income on Trading Account |
| h | Interest Income on Investment Account |
| | (1) Afghanistan Government Obligations |
| | (2) Other Domestic Debt Securities |
| | (3) Foreign Debt Securities Issued by Foreign Governments and MDBs |
| | (4) All Other Foreign Debt Securities |
| i | Interest Income on Loans |
| | (1) Loans to Government or its Instrumentalities |
| | (2) Commercial Real Estate and Construction Loans |
| | (3) Other Commercial Loans |
| | (4) Agricultural Loans |
| | (5) Consumer Loans |
| | (6) Residential Mortgage Loans to Individuals |
| | (7) All Other Loans |
| i | Total Interest Income |

2 INTEREST EXPENSE

- | | |
|---|--|
| a | Deposits by Banks |
| b | Deposits by OFIs |
| c | Demand Deposits by Customers |
| d | Time Deposits by Customers |
| e | Savings Deposits by Customers |
| f | Borrowings under Repurchase Agreements |
| g | Short-term Borrowings |
| h | Long-term Borrowings |
| i | All Other Liabilities |
| j | Total Interest Expense |

3 NET INTEREST INCOME

[illegible]



Form Name:	Regulatory Capital Worksheet	Version:	Nov-05	Frequency:	Quarterly
Form Code:					
Bank Name:		Bank Docket No.	23	Catchup Code:	24
		Date/Period:			

Thousand afghanis

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1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26

[illegible]

11/11/2016

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11/11/2011

11/11/2011

[illegible]

Risk-Weight Categories

0% risk weight:

- 6a Cash in Afghani and Fully-convertible Foreign Currencies
- 6b Direct Claims on Central Banks and Central Governments of Category A Countries
- 6c Precious Metals and Precious Stones
- 6d Direct Claims on DAB
- 6e Loans Collateralized by Blocked Deposits
- 6f Other
- 6g Total

6 0% Risk-Weight Total (Above Total x 0%)

20% risk weight

- 7a Loans Collateralized by Claims on Central Banks and Central Governments of Category A Countries
- b Direct Claims on Banks Licensed in Category A Countries
- 7c Short-term Claims on Banks Licensed in Non-Category A Countries
- 7d Loans Collateralized by Claims on or Guaranteed by Multilateral Lending Institutions
- 7e Cash Items in Process of Collection
- 7f Other
- 7g Total

7 20% Risk-Weight Total (Above Total x 20%)

50% risk weight

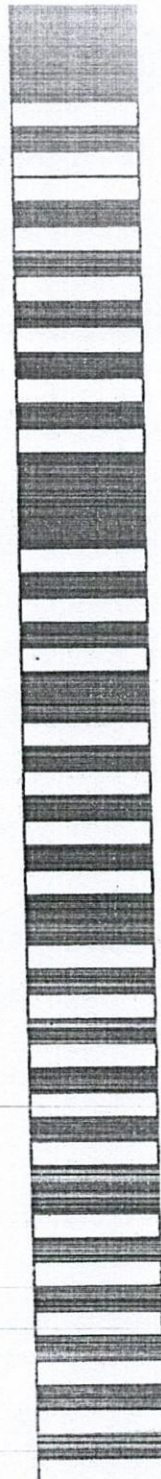
- 8a Qualifying Residential Mortgage Loans
- 8b Qualifying Real Estate Construction Loans
- 8c Other
- 8d Total

8 50% Risk-Weight Total (Above Total x 50%)

100% risk weight

- 9a All Other Assets
- 9b Minus: Intangible Assets
- 9c Net Deferred Tax Assets
- 9d Deducted Equity Investments
- 9e Equals: Total

9 100% Risk-Weight Total (Above Total x 100%)



Off-balance-sheet items with 0% Credit Conversion Factor

10a Unused Portions of Commitments with Original
Maturity of 1 Year or Less

10b Unused Portions of Commitments that are
Unconditionally Cancelable

10c Total

10 0% Credit Conversion Factor Total (Above Total x 0%)

Off-balance-sheet items with 20% Credit Conversion Factor
Commercial Letters of Credit

11a 0 % Risk Weight

11b 20% Risk Weight

11c 50% Risk Weight

11d 100% Risk Weight

11e Total

11f Risk-Weighted Total

11 20% Credit Conversion Factor Total (Risk-Weighted Total x 20%)

Off-balance sheet items with 100% Credit Conversion Factor
Guarantees and Standby Letters of Credit

12a 0 % Risk Weight

12b 20% Risk Weight

12c 50% Risk Weight

12d 100% Risk Weight

12e Total

12f Risk-Weighted Total

Other

12g 0 % Risk Weight

12h 20% Risk Weight

12i 50% Risk Weight

12j 100% Risk Weight

12k Total

12l Risk-Weighted Total

12 100% Credit Conversion Factor Total (Risk-Weighted Totals x 100%)

13 Total Risk-Weighted Assets

14 Tier 1 Capital Ratio

(Tier 1 Capital as % of Total Risk-Weighted Assets)

15 Regulatory Capital Ratio

(Regulatory Capital as % of Total Risk-Weighted Assets)

Prepared BY: (Name & Phone number)

The bank Chief Executive Officer (CEO):

Date:

Signature (CEO):



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

Form Name: Open Foreign Exchange Positions

Form Code:

Version: Frequency

Quarterly

Bank Name:

Bank Docket No:

Currency Code:

Date Period:

I MONETARY ASSETS

1 Cash in Vault and Direct Claims with DAB

2 Interbank Claims

3 Claims under Securities Repurchase Agreements

4 Trading Account (except derivatives)

5 Held to Maturity Investments

6 Available for Sale Investments

7 Loans to Customers

8 Accrued Interest Receivable and other monetary assets
(except derivatives)

9 Total Monetary Assets

II MONETARY LIABILITIES

10 Interbank Deposits

11 Deposits of Customers

12 Borrowings under Securities Repurchase Agreements

13 Short-term and Long-term Borrowings

14 Subordinated Debt and Debt/Equity (Hybrid) Instruments

15 Accrued Interest Payable and other monetary liabilities
(except derivatives)

16 Total Monetary Liabilities

III DERIVATIVES AFFECTING OPEN FOREIGN EXCHANGE POSITIONS

17 Derivatives Giving Rise to Long Positions, Total:

a Gross Long Forward Agreements

b Gross Long Futures Contracts

c Purchased Options to Buy Foreign Exchange

d Written Options to Buy Foreign Exchange

e Other Derivatives Giving Rise to Long Positions

18 Derivatives Giving Rise to Short Positions, Total:

a Gross Short Forward Agreements

b Gross Short Futures Contracts

c Purchased Options to Sell Foreign Exchange

d Written Options to Sell Foreign Exchange

e Other Derivatives Giving Rise to Short Positions

19 Total Open Foreign Exchange Position (9-16+17-18)

20 Regulatory Capital

21 Open Foreign Exchange Position as % of Reg. Capital

A	B	C	D	E	F	G	Line Code
Total FX Denom	U.S. Dollar	Euro	British Pound	Iranian Tuman	Pakistani Rupee	All other	
							(1)
							(2)
							(3)
							(4)
							(5)
							(6)
							(7)
							(8)
							(9)
							(10)
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							(16)
							(17)
							(17.1)
							(17.2)
							(17.3)
							(17.4)
							(17.5)
							(18)
							(18.1)
							(18.2)
							(18.3)
							(18.4)
							(18.5)
							(19)
							(20)
							(21)

Prepared BY: (Name & Phone number)

The bank Chief Executive Officer (CEO):

Date:

Signature (CEO):



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

Form Name:	Minimum Liquidity Ratio	Version:	Frequency:
Form Code:			
Bank Name:		Bank Docket No.:	
		Currency Code:	
		Date/Period:	

Days	High Liquid Assets	Volatile Liabilities	Liquid Assets	Attracted Funds	Designated Off-balance Sheet Items	Quick Liquidity Ratio	Broad Liquidity Ratio
1						#DIV/0!	#DIV/0!
2						#DIV/0!	#DIV/0!
3						#DIV/0!	#DIV/0!
4						#DIV/0!	#DIV/0!
5						#DIV/0!	#DIV/0!
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7						#DIV/0!	#DIV/0!
8						#DIV/0!	#DIV/0!
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30						#DIV/0!	#DIV/0!
31						#DIV/0!	#DIV/0!
Average	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Note: The shaded cells are all calculated automatically, banks should not enter any items in these cells.

Prepared BY: (Name & Phone number) _____

The bank Chief Executive Officer (CEO): _____

Date: _____

Signature (CEO): _____


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

Form Name:	Interest rate Sensitivity	Version:	Frequency:
Form Code:		Nov/05	Quarterly
Bank Name:		Bank Docket No:	
		Date/Period:	

	A	B	C	D	E	F	G	Line Code
	Total	1 to 30 Days	31 to 90 Days	91 to 180 Days	181 to 365 Days	1 to 5 Years	Over 5 Years	(1)
I ASSETS								
1 Interbank Claims (Interest Bearing Only)								(1.1)
a Demand Deposits with Banks								(1.1.1)
b Memo: With Annualized Interest Rate less than 1%								(1.1.2)
c Time Deposits with Banks								(1.1.3)
d Loans and Other Receivables from Banks and OFIs								(1.1.4)
e Total Claims on Financial Institutions (Interest Bearing)								(1.1.5)
2 Claims under Securities Repurchase Agreements								(1.2)
3 Trading Account								(1.3)
4 Held to Maturity Investments								(1.4)
5 Available for Sale Investments								(1.5)
6 Loans to Customer								(1.6)
a Loans to Budget								(1.6.1)
b Commercial Real Estate and Construction Loans								(1.6.2)
c Other Commercial Loans								(1.6.3)
d Agricultural Loans								(1.6.4)
e Consumer Loans								(1.6.5)
f Residential Mortgage Loans to Individuals								(1.6.6)
g All Other Loans								(1.6.7)
h Total Loans to NFIs and Other Clients								(1.6.8)
7 Total Interest Bearing Assets								(1.7)
II LIABILITIES								(2)
8 Interbank Deposits (Interest Bearing Only)								(2.8)
a Demand Deposits of Banks								(2.8.1)
b Memo: With Annualized Interest Rate less than 1%								(2.8.2)
c Other								(2.8.3)
9 Deposits of Customers (Interest Bearing Only)								(2.9)
a Demand Deposits								(2.9.1)
b Memo: With Annualized Interest Rate less than 1%								(2.9.2)
c Time Deposits								(2.9.3)
d Savings Deposits								(2.9.4)
10 Borrowings under Securities Repurchase Agreements								(2.10)
11 Short-term and Long-term Borrowings								(2.11)
12 Subordinated Debt and Debt/Equity (Hybrid) Instruments								(2.12)
13 Total Interest Bearing Liabilities								(2.13)
III DERIVATIVES AFFECTING INTEREST RATE SENSITIVITY								(3)
14 Interest Rate Contracts								(3.14)
a Gross Long Positions (Non-option)								(3.14.1)
b Gross Short Positions (Non-option)								(3.14.2)
c Net Effect of Interest Rate Options								(3.14.3)
d Net Position								(3.14.4)
15 Total Asset Liability Gap								(3.15)

Prepared BY: (Name & Phone number)

The bank Chief Executive Officer (CEO):

Date:

Signature (CEO):