



MANUAL FOR PREPARATION OF RETURNS FOR AUTHORISED FIRMS CARRYING OUT BANKING BUSINESS

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The Astana Financial Services Authority,
independent regulator of the Astana International Financial Center,
Prudential division



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PREPARATION OF RETURNS FOR THE AUTHORISED FIRMS CARRYING OUT BANKING BUSINESS**

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Chapter 1. Introduction

1. The purpose of this Manual is to outline templates for reporting on financial and prudential performance and provide guidance on their completion. It is applicable to all authorised firms in the Astana International Financial Center (hereinafter – AIFC) carrying out Banking Business
2. The Manual complies with the AIFC prudential frameworks for authorised firms carrying out banking businesses that are outlined in the AIFC Banking Business Prudential Rules (AIFC Rules No. FR0023 of 2018, hereinafter - BBR) and AIFC Banking Prudential Guideline (No. AFSA-L-GB-2019-0001 of 2019).

Chapter 2. Reporting templates for Authorised Firms carrying out Banking Business

3. The purpose of this Chapter is to set out reporting templates and provide the AIFC authorised firms carrying out Banking Business with instructions on the preparation of financial and prudential reporting.
4. Reporting templates are divided into 2 main areas of supervision:
 - 4.1) Financial statement;
 - 4.2) Prudential supervision;
5. Financial statement reporting templates include:

Template	Annex No.	Comments
Form 10. Assets	Annex 1.1.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 10A. Off-Balance sheet Exposures	Annex 1.2.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 10B. Off-Balance sheet Exposures	Annex 1.3.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 11. Liabilities	Annex 1.4.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 11. Liabilities of Branch	Annex 1.5.	<i>Applicable only for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 12. Shareholder's Equity	Annex 1.6.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 30B. Profits and Losses	Annex 1.7.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>

6. Prudential supervision reporting templates include:

Template	Annex No.	Comments
Form 30. Capital Adequacy	Annex 1.8.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>

Credit Risk Weighted Assets	Annex 1.9.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Credit Risk Weighted Assets – Balance Sheet Exposures	Annex 1.10.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Breakdown of Total Exposures by Risk Weights	Annex 1.11.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Market risk Risk Weighted Assets – Standardised approach	Annex 1.12.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Operational risk Risk Weighted Assets – Basic Indicator Approach	Annex 1.13.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 70. Concentration Risk Summary	Annex 1.14.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 71. Large Exposures	Annex 1.15.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 72. Large Exposures	Annex 1.16.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 80. Liquidity Schedule – Maturity Mismatch	Annex 1.17.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 81. Liquidity Schedule – Maturity Mismatch Calculation	Annex 1.18.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 90. Liquidity Coverage Ratio	Annex 1.19.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>
Form 100. Category of Credit Risk Exposures	Annex 1.20.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 101. Movement in provisions for impairment – Part I	Annex 1.21.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 102. Movement in provisions for impairment – Part II	Annex 1.22.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 103. Restructured Credits	Annex 1.23.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 110. Funding mix	Annex 1.24.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 101. Funding concentration – Counterparty	Annex 1.25.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>

Form 102. Funding concentration – Product	Annex 1.26.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 103. Funding concentration – Currency	Annex 1.27.	<i>Applicable for all AIFC Participants authorised carrying out Banking Business</i>
Form 120. Leverage Ratio	Annex 1.28.	<i>Not applicable for the AIFC Participants doing business in the AIFC as a Branch of a Bank</i>

Chapter 3. Reporting rules

7. AIFC authorised firms carrying out banking business must submit reports outlined in para 5 and 6 of this Manual no later than the last day of the month following the reporting quarter. Reporting must be made in thousands of USD.
8. Reports must be submitted to the Astana Financial Services Authority (hereinafter – AFSA) by way of official e-communication channels. The transmission should include scanned copies of signed reports and supporting Ms Excel documents.

Chapter 4. Conclusion

9. AIFC Participants authorised firms carrying out banking business as a Bank or Subsidiary of a Bank must submit audited annual financial reports and annual reports of significant shareholders within a month following their approval.
10. AIFC Participant authorised firms doing business in the AIFC as a Branch of a Bank must submit the annual report and consolidated audited annual financial report of the Head Office bank within a month following their approval.
11. AIFC Participants authorised firms carrying out banking business must submit audited annual financial report, no later than one month following its approval. The submission of reports should include explanations regarding differences in each template used, where it is applicable.
12. AIFC Participants authorised firms carrying out banking business should be informed on amendments to this Manual in 10 working days after publication on the website of the AFSA.

Annex. 1.1. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Assets Report of

(Bank name, Subsidiary of/ Branch of _____)

on the date _____ (Reporting period, date)

		Period
	FORM 10: Assets	
Line Number	(all amounts rounded to nearest USD '000)	
1	Cash and Cash Balances at Banks	
2	Cash on Hand	
3	Deposits	
4	Money Market Placements	
5	Financial Assets Held for Trading	
6	Derivatives	
7	Equities	
8	Fixed Income & Debt Securities	
9	Loans and Advances	
10	Financing & investments using Islamic contracts	
11	Financial Assets Designated at Fair Value through Profit or Loss	
12	Equities	
13	Fixed Income & Debt Securities	
14	Loans and Advances	
15	Financing & investments using Islamic contracts	
16	Available-for-sale Financial Assets	
17	Equities	
18	Fixed Income & Debt Securities	
19	Loans and Advances	
20	Financing & investments using Islamic contracts	
21	Loans and Receivables	
22	Debt Securities	
23	Loans and advances	
24	Financing & investments using Islamic contracts	
25	Held-to-maturity Investments	
26	Fixed Income & Debt Securities	
27	Loans and Advances	
28	Financing & investments using Islamic contracts	
29	Derivatives - Hedge Accounting	
30	FV changes of the Hedged Items in Portfolio hedge of Int. Rate Risk	
31	Investments in Subsidiaries, Joint Ventures, and Associates	
32	Tangible Assets	
33	Property, Plant, and Equipment	
34	Investment Property	
35	Account Receivables	
36	Prepayments and Security Deposits	
37	Intangible Assets	
38	Goodwill	
39	Other Intangible Assets	

40	Tax Assets	
41	Other Assets	
42	Non-Current Assets and Disposal Groups Classified as Held for Sale	
43	Total Assets	

_____/_____
 (Name, Surname/ Position) (Signature) dd/mm/yyyy
 (Date)

_____/_____
 (Name, Surname/ Position) (Signature) dd/mm/yyyy
 (Date)

Instructions on Annex 1.1. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template for **the Assets reports**.

Assets of the Bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Line 1. **Cash and Cash balances at Banks** – is the total cash and equivalents (deposits, money market placements) of the Bank

Line 5. **Financial Assets Held for Trading** – is the total of financial assets (derivatives, equities, fixed incomes, debt securities, loans, securities, financing and investments using Islamic contracts) for trading

Line 11. **Financial Assets Designated at Fair Value through Profit or Loss** – is the sum of financial assets (Equities, Fixed income, Debt securities, Loans and advances, Financing and investments using Islamic contracts) designated at fair value through Profit or Loss.

Line 16. **Available-for-sale Financial Assets** – is the total of financial assets (Equities, Fixed incomes, Debt securities, Loans, Advances, Financing and Investments using Islamic contracts) available for sale.

Line 21. **Loans and Receivables** – is the total of the bank's Debt Securities, Loans, Advances, Financing and Investments using Islamic contracts.

Line 25. **Held-to-maturity Investments** – is the total of Investments of the bank (Fixed income and debt securities, Loans, Advances, Financing and Investments using Islamic contracts, Derivatives- hedge accounts, FV changes of the Hedged Items in Portfolio hedge of Int. Rate Risk, Investments in Subsidiaries, Joint Ventures and Associates) held to maturity.

Line 32. **Tangible Assets** - is the total of fixed (tangible) assets consisting of Properties, Plants, Equipment, Investment property, Account receivables, Prepayment and Security deposits.

Line 37. **Intangible assets** – is the total of Goodwill, Tax assets, Non-current assets and Disposal groups classified as held for sale, Other intangible assets and Other assets.

Line 43. **Total Assets** – is the total of line 1. Cash and Cash Balances at Banks, line 5. Financial Assets Held for Trading, line 11. Financial Assets Designated at Fair Value through Profit or Loss, line 16. Available-for-sale Financial Assets, line 21. Loans and Receivables, line 25. Held-to-maturity Investments, line 32. Tangible Assets and line 37. Intangible Assets

Annex. 1.2. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Off- Balance Sheet Exposures Report

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

		Period
	FORM 10 A: Off-Balance Sheet Exposures	
Line Number	(all amounts rounded to nearest USD '000)	
1	Direct credit substitutes	
2	Transaction - related contingent items	
3	Short-term self-liquidating trade-related contingent items	
4	Note issuance facilities and revolving underwriting facilities	
5	Transactions, other than SFTs, involving the posting of Securities held by the Bank as Collateral	
6	Asset sales with recourse	
7	Other commitments with certain drawdown	
8	Other commitments	
9	Underwriting commitments on equities and debt securities	
10	Total Off-Balance Sheet Exposures	

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.2. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Off- Balance Sheet Exposures report**.

Off- Balance Sheet Exposures of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Line 10. **Total Off-Balance sheet Exposures** – is the total of line 1. Direct credit substitutes, line 2. Transaction – related contingent items, line 3. Short-term self -liquidating trade- related contingent items, line 4. Note issuance facilities and revolving underwriting facilities, line 5. Transaction, other than SFTs, involving the posting of securities held by the Bank as Collateral, line 6. Asset sales with recourse, line 7. Other commitments with certain drawdown, line 8. Other commitments and line 9. Underwriting commitments on equities and debt securities.

Annex. 1.3. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Off- Balance Sheet Exposures Report

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

Line Number		Largest 10 Committed Credit Lines & utilisation			
		Name of Counterparty	Amount of Credit Line Approved	Amount drawn by the borrower	Undrawn commitments - available to the borrower
	(all amounts rounded to nearest USD '000)				
	FORM 10B: Off-Balance Sheet Exposures				
1	Counterparty 1				
2	Counterparty 2				
3	Counterparty 3				
4	Counterparty 4				
5	Counterparty 5				
6	Counterparty 6				
7	Counterparty 7				
8	Counterparty 8				
9	Counterparty 9				
10	Counterparty 10				
11	Total - Committed lines and drawals for the largest 10 Counterparties				
12	Total - Committed lines and drawals for all Counterparties				

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
(Date)

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
(Date)

Instructions on Annex 1.3. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Off- Balance Sheet Exposures report**.

Off- Balance Sheet Exposures of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This report is on total of 10 largest Off- Balance sheet exposures (line 11.) in comparison with Total Off- Balance sheet exposures (line 12.).

Annex. 1.4. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Liabilities Report of

(Bank name, Subsidiary of/ _____)
on the date _____ (Reporting period, date)

		Period
	FORM 11: Liabilities	
Line Number	(all amounts rounded to nearest USD '000)	
1	Financial Liabilities Held For Trading	
2	Derivatives	
3	Short positions	
4	Debt securities issued by the bank	
5	Liabilities from Use of Islamic Contracts	
6	Other Financial Liabilities	
7	Financial liabilities designated at fair value through profit and loss	
8	Debt securities issued by the bank	
9	Liabilities from Use of Islamic Contracts	
10	Other Financial Liabilities	
11	Financial Liabilities Measured At Amortised Cost	
12	Debt securities issued by the bank	
13	Liabilities from Use of Islamic Contracts	
14	Other Financial Liabilities	
15	Deposits	
16	Deposits from Banks and Financial Institutions	
17	Deposits from any other sources	
18	Funding raised through the use of Unrestricted PSiAs	
19	Derivatives-Hedge Accounting	
20	FV changes of the Hedged Items in Portfolio hedge of Int. Rate Risk	
21	Provisions - Total	
22	Pensions, other defined benefit obligations - pre & post employment	
23	Restructuring	
24	Provisions for open Litigations and claims including Tax claims	
25	Commitments and Guarantees given	
26	Problem Credits (bad and doubtful debt)	
27	Other Provisions	
28	Current Liabilities	
29	Tax Liabilities	
30	Other Liabilities	
31	Liabilities included in disposal groups classified as held for sale	
32	TOTAL LIABILITIES	
33	TOTAL SHAREHOLDERS EQUITY	
34	TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.4. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Liabilities reports**.

Liabilities of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 1. **Financial liabilities held for trading** – is the total of financial liabilities (Derivatives, Short positions, Debt securities issued by the bank, Liabilities from use of Islamic contracts and Other financial liabilities) held for trading.

Line 7. **Financial liabilities designated at fair value through profit and loss** – is the total of financial liabilities (Debt securities issued by the bank, Liabilities from use of Islamic contracts and Other financial liabilities) designated at fair value through profit and loss.

Line 11. **Financial liabilities measured at amortised cost** – is the total of financial liabilities (Debt securities issued by the bank, Liabilities from use of Islamic contracts and Other financial liabilities) measured at amortised cost.

Line 15. **Deposits** – is the total of accepted deposits at balance booking value (from Banks and Financial institutions, any other sources and funding raised through the use of Unrestricted PSiAs) on the reporting period.

Line 21. **Provisions Total** - is the total of provisions on Pensions, other defined benefit obligations – pre and post-employment, Restructurings, Provisions for open Litigaions and claims including Tax claims, Commitments and Guarantees given. Problem credits (bad and doubtful debt) and Other provisions

Line 32. **Total liabilities** – is the total of lines 1, 7, 11, 15, 19, 20, 21, 28, 29, 30 and 31

Line 33. **Total shareholders' equity** – is the line 25 of Annex. 1.6. Shareholders' equity Report

Line 34. **Total Liabilities and Shareholders' equity** – is the total of lines 32 and 33.

Annex. 1.5. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Liabilities Report of

_____ **doing business in the AIFC as Branch**
on the date _____ *(Reporting period, date)*

		Period
	FORM 11: Liabilities	
Line Number	(all amounts rounded to nearest USD '000)	
1	Financial Liabilities Held For Trading	
2	Derivatives	
3	Short positions	
4	Debt securities issued by the bank	
5	Liabilities from Use of Islamic Contracts	
6	Other Financial Liabilities	
7	Financial liabilities designated at fair value through Profit and Loss	
8	Debt securities issued by the bank	
9	Liabilities from Use of Islamic Contracts	
10	Other Financial Liabilities	
11	Financial Liabilities Measured At Amortised Cost	
12	Debt securities issued by the bank	
13	Liabilities from Use of Islamic Contracts	
14	Other Financial Liabilities	
15	Deposits	
16	Deposits from Banks and Financial Institutions	
17	Deposits from any other sources	
18	Funding raised through the use of Unrestricted PSiAs	
19	Derivatives-Hedge Accounting	
20	FV changes of the Hedged Items in Portfolio hedge of Int. Rate Risk	
21	Provisions - Total	
22	Pensions, other defined benefit obligations - pre & post employment	
23	Restructuring	
24	Provisions for open Litigations and claims including Tax claims	
25	Commitments and Guarantees given	
26	Problem Credits (bad and doubtful debt)	
27	Other Provisions	
28	Current Liabilities	
29	Tax Liabilities	
30	Other Liabilities	
31	Liabilities included in disposal groups classified as held for sale	
32	Head Office Account	
33	TOTAL LIABILITIES	

_____/_____ <i>(Name, Surname/ Position)</i>	_____ <i>(Signature)</i>	_____ <i>(Date)</i>
_____/_____ <i>(Name, Surname/ Position)</i>	_____ <i>(Signature)</i>	_____ <i>(Date)</i>

Instructions on Annex 1.5. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Liabilities reports of the AIFC Participants Authorised Firms Carrying out Banking Business doing business in the AIFC as a branch of a Bank.**

Liabilities of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC.**

This Template is **applicable only** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 1. **Financial liabilities held for trading** – is the total of financial liabilities (Derivatives, Short positions, Debt securities issued by the bank, Liabilities from use of Islamic contracts and Other financial liabilities) held for trading.

Line 7. **Financial liabilities designated at fair value through profit and loss** – is the total of financial liabilities (Debt securities issued by the bank, Liabilities from use of Islamic contracts and Other financial liabilities) designated at fair value through profit and loss.

Line 11. **Financial liabilities measured at amortised cost** – is the total of financial liabilities (Debt securities issued by the bank, Liabilities from use of Islamic contracts and Other financial liabilities) measured at amortised cost.

Line 15. **Deposits** – is the total of accepted deposits at balance booking value (from Banks and Financial institutions, any other sources and funding raised through the use of Unrestricted PSiAs) on the reporting period.

Line 21. **Provisions Total** - is the total of provisions on Pensions, other defined benefit obligations – pre and post-employment, Restructurings, Provisions for open Litigaions and claims including Tax claims, Commitments and Guarantees given. Problem credits (bad and doubtful debt) and Other provisions

Line 33. **Total liabilities** – is the total of lines 1, 7, 11, 15, 19, 20, 21, 28, 29, 30, 31 and 32

Annex. 1.6. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Shareholder's Equity Report of

(Bank name, Subsidiary of _____)
on the date _____ (Reporting period, date)

		Period
	FORM 12: Shareholder's Equity	
Line Number	(all amounts rounded to nearest USD '000)	
1	Equity Share Capital	
2	Paid up Equity Share Capital	
3	Share Capital - called but not paid up	
4	Equity Share Premium	
5	Equity component of compound financial instruments	
6	Other Equity	
7	Accumulated Other Comprehensive Income	
8	Tangible Assets	
9	Intangible Assets	
10	Actuarial gains or loss on defined benefit pension plans	
11	Hedge of net investments in foreign operations [effective portion]	
12	Foreign currency translation	
13	Hedging derivatives. Cash flow hedges [effective portion]	
14	Available-for-sale financial assets	
15	Non-current assets and disposal groups classified as held for sale	
16	Other	
17	Retained Earnings	
18	Other Reserves	
19	B010D_24010 - Reserves or accumulated losses of investments, joint ventures and associates	
20	B010D_24020 - Other	
21	(-) Treasury Shares	
22	Profit Or Loss Attributable To Owner Of the Parent	
23	(-) Interim Dividends	
24	Minority Interest [Non -Controlling Interest]	
25	TOTAL SHAREHOLDERS EQUITY	

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.6. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Shareholder's Equity reports**.

Shareholder's equity of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 1. Equity share capital – is the total of Paid up equity share capital and share capital – called but not paid up.

Line 7. **Accumulated other comprehensive income** – is the total of tangible and intangible assets, actuarial gains or losses on defined benefit pension plans, hedge of net investments in foreign operations (effective portion), foreign currency translations, hedging derivatives (Cash flow hedges (Effective portion), available-for-sale financial assets, non-current assets and disposal groups classified as held for sale, other.

Line 18. **Other reserves** – is the total of reserves or accumulated losses of investments, joint ventures and associates, other reserves.

Line 25. **Total shareholder's equity** – is the total of lines 1, 4, 5, 6, 7, 17, 18, 21, 22, 23 and 24.

Annex. 1.7. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Profit and Losses Report of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

		Period
	FORM B30: Profit and Loss	
Line Number	(all amounts rounded to nearest USD '000)	
1	Net Interest Income	
2	Interest Income	
3	Cash and Cash Balances at Banks	
4	Financial assets held for trading	
5	Financial assets designated at fair value through profit or loss	
6	Available-for-sale financial assets	
7	Loans and receivables	
8	Held-to-maturity investments	
9	Derivatives - Hedge accounting, interest rate risk	
10	Other assets	
11	(Interest Expenses)	
12	(Financial liabilities held for trading)	
13	(Financial liabilities designated at FV through profit/loss)	
14	(Financial liabilities measured at amortised cost)	
15	(Debt securities issued)	
16	(Other Financial Liabilities)	
17	(Derivatives - Hedge accounting, interest rate risk)	
18	(Deposits)	
19	(Other liabilities)	
20	Net Income from Islamic financing & investments	
21	Profits Receivable from Islamic financing	
22	Profits Payable on funds raised through Islamic contracts	
23	Dividend Income	
24	Net Fee and Commission Income	
25	Fee and Commission Income	
26	Asset/Fund Management Activities	
27	Advisory Services	
28	Brokerage Activities	
29	Trade Finance	
30	Arranging	
31	Other	
32	(Fee and Commission Expenses)	
33	Asset/Fund Management Activities	
34	Advisory Services	
35	Brokerage Activities	
36	Trade Finance	
37	Arranging	
38	Other	
39	Gains or (-) losses:	

40	Net gains or losses on derecognition of financial assets and liabilities not measured at FV	
41	Net gains or losses on financial assets and liabilities held for trading	
42	Net gains or losses on financial assets and liabilities designated at FV	
43	Net gains or losses from hedge accounting	
44	Net gains or losses on exchange differences	
45	Net gains or losses on derecognition of investment in subsidiaries and associates	
46	Net gains or losses on derecognition of non financial assets other than those held for sale	
47	Net Other Operating Income	
48	Other Operating Income	
49	Intra-group Services	
50	Other	
51	Other Operating Expenses	
52	Intra-group Services	
53	Other	
54	Administrative Expenses	
55	Payrolls, wages & other personnel expenses	
56	Other administrative expenses	
57	Depreciation	
58	Provisions or (Reversal of Provisions)	
59	Commitments and guarantees given	
60	Other provisions	
61	Impairment provisions or their reversals on financial assets not measured at FV	
62	Impairment provisions or their reversals on investments in subsidiaries or associates	
63	Impairment provisions or their reversals on non-financial assets	
64	Negative goodwill recognised in profit or loss	
65	Share of the profit or (-) loss of investments in subsidiaries and associates	
66	Profit or (-) Loss Before Tax from Continuing Operations	
67	Tax expense or (-)income related to profit/loss from continuing operations	
68	Profit or (-) Loss After Tax from Continuing Operations	
69	Profit or (-) Loss After Tax from Discontinued Operations	
70	Profit or (-) loss before tax from discontinued operations	
71	(Tax expense or (-) income related to discontinued operations)	
72	Profit or (-) Loss for the Reporting Period	
73	Attributable to Non-Controlling Interests	
74	Attributable to Owners of the parent	

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
(Date)

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
(Date)

Instructions on Annex 1.7. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Profit and Losses reports**.

Profit and Losses Report of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Line 1. **Net interest income** – is the interest incomes *on cash and cash balances at banks, financial assets held for trading, financial assets designated at fair value through profit and loss, financial assets available for sale, loans and receivables, investments held to maturity, derivatives- hedge*

accounting, interest rate risk and other assets excluding interest expenses on *financial liabilities held for trading, financial liabilities designated at FV through profit and losses, financial liabilities measured at amortised cost, debt securities issued, other financial liabilities, derivatives -hedge accounting, interest rate risk, deposits and other liabilities*.

Line 20. **Net income from Islamic financing and investments** – is the total of profits receivables from Islamic financing and payable on funds raised through Islamic contracts.

Line 24. **Net fee and commission incomes** – is fee and commissions incomes excluding expenses on *assets/funds management activities, advisory services, brokerage activities, trade finance, arranging and others*.

Line 39. **Gains or (-) Losses** – is the total of net gains or losses on derecognition of financial assets and liabilities not measured at FV, financial assets and liabilities held for trading, financial assets and liabilities designated at FV, exchange differences, derecognition of investment in subsidiaries and associates, derecognition of non financial assets other than those held for sale and from hedge accounting.

Line 47. **Net other operating incomes** – is other operating incomes excluding expenses on intra-group services and other operating incomes/ expenses

Line 54. **Administrative expenses** – is the total of payrolls, wages, and other personnel expenses, depreciation and other administrative expenses.

Line 58. **Provisions or (Reversal of provisions)** – is the total of commitments and guarantees given, other provisions, impairment provisions or their reversals on financial assets not measured at FV, investments in subsidiaries and associates, non- financial assets.

Line 66. **Profit or (-) Loss before tax from continuing operations** – is the total of lines 1, 20, 24, 39, 47 and excluding lines 54, 58, 64 and 65.

Line 68. **Profit or (-) Loss After Tax from Continuing Operations** – is line 66 excluding tax expense or (-)income related to profit/loss from continuing operations

Line 72. **Profit or (-) Loss for the Reporting Period** – is the total of the line 68, 69, 70 and 71.

Annex. 1.8. to the Manual for Preparation of Returns for Authorised Firms
Carrying out Banking Business

Capital Adequacy Report of

(Bank name, Subsidiary of _____)
on the date _____ (Reporting period, date)

Form 30: CAPITAL ADEQUACY							
Period:							
All amounts rounded to nearest USD '000							
Summary data on capital adequacy	Line No	Risk Weighted Assets (RWAs)					
		Credit	Operational	Market			
		A	B	C			
Risk weighted Assets	1						
Minimum required Capital							
Minimum Capital Ratios - Capital as % of RWAs (Line 1 multiplied by cell C4)	2						
Minimum Capital Ratios with Capital Conservation Buffer - Capital as % of RWAs (Line 1 multiplied by cell C4)	3						
		Percentages			Amounts		
		Common Equity Tier 1	Total Tier 1	Total Capital (Tier 1 + Tier 2)	Common Equity Tier 1	Total Tier 1	Total Tier 1 and 2
Required capital adequacy ratio and amounts		A	B	C	D	E	F
Required Minimum capital adequacy ratio (%)	4						
Add-on: idiosyncratic requirement specified by the AFSA (ICR - pillar 2)	5						
Minimum capital ratio prior to buffers (total of lines 4 and 5)	6						
Add-on: capital conservation buffer	7						
Total minimum required capital adequacy ratio (total of lines 6 & 7)	8						
Capital adequacy ratio of the Bank	9						
Capital Excess (Shortfall)							
Excess/(shortfall) capital and reserve funds prior to the buffer requirements and other specified minima	10						
Excess/(shortfall) capital and reserve funds	11						
Common Equity Tier 1 capital	Line No	Balance at	Balance at	Movement			

		A	B	C
Common Equity Tier 1 capital (total of lines 13 to 16)	12			
Paid up capital	13			
Retained earnings	14			
<i>Less: unappropriated profits</i>	15			
Accumulated other comprehensive income/reserves	16			
<i>of which:</i>				
Unrealised gains and losses on available for sale items	17			
Gains and losses on derivatives held as cash flow hedges	18			
Gains and losses resulting from converting foreign currency subsidiaries to the parent company	19			
Actuarial reserve	20			
Unrealised gains and losses from a foreign currency hedge of a net investment in a foreign operation	21			
Property revaluation reserve	22			
Share-based payment reserve	23			
Other reserves	24			
Minority interest recognised in Common Equity Tier 1 capital	25			
Total Common Equity Tier 1 capital prior to regulatory adjustments (lines 12 plus 25)	26			
Total of specified adjustments to and deductions from Common Equity Tier 1 capital (total of lines 28 to 42)	27			
Goodwill, net of related deferred tax liability	28			
Intangible assets, other than goodwill, net of related deferred tax liability	29			
Deferred tax assets, excluding temporary differences, net of related deferred tax liabilities	30			
Investments in own shares, excluding amounts already derecognised in terms of IFRS	31			
Reciprocal cross holdings in common equity	32			
Cash flow hedge reserve	33			
Cumulative gains and losses due to changes in own credit risk on fair valued liabilities	34			
Defined benefit pension fund assets	35			
Securitisation gain on sale (expected future margin income)	36			
Investments in the capital of financial entities where the bank does not own more than 10% of the issued common share capital (amount above the 10% threshold)	37			
Investments in the common stock of financial entities (amount above 10% threshold)	38			
Mortgage servicing rights (amount above 10% threshold)	39			
Deferred tax assets arising from temporary differences (amount above the 10% threshold)	40			
Regulatory adjustments to be applied to common equity tier 1 capital and reserves due to insufficient additional tier 1 capital and reserves to cover specified deductions	41			
Other regulatory adjustments (<i>please specify</i>)	42			

Common Equity Tier 1 capital after regulatory adjustments and deductions (line 26 less line 27)	43			
Amount exceeding the 15% threshold	44			
Eligible Common Equity Tier 1 capital (line 43 less line 44)	45			
Additional Tier 1 capital and reserve funds and Total Tier 1 capital and reserve funds	Line No	Balance at the end of the reporting period	Balance at the end of the previous reporting period	Movement during the reporting period
		A	B	C
Additional Tier 1 capital prior to regulatory adjustments and deductions (total of lines 47, 50, and 51)	46			
Additional Tier 1 capital instruments issued	47			
<i>of which:</i>				
classified as equity in terms of Financial Reporting Standards	48			
classified as liabilities in terms of Financial Reporting Standards	49			
Instruments recognised as Additional Tier 1 capital issued by subsidiaries to third parties	50			
Additional Tier 1 unimpaired reserve funds	51			
Total of specified adjustments and deductions from Additional Tier 1 capital	52			
<i>of which:</i>				
Regulatory adjustments to and deductions from Additional Tier 1 capital	53			
Regulatory adjustments to and deductions from Tier 2 capital that are deducted from Additional Tier 1 capital due to insufficient Tier 2 capital to allow the relevant adjustment or deduction	54			
Eligible Additional Tier 1 capital (line 46 less line 52)	55			
Total Eligible Tier 1 capital (line 45 plus line 55)	56			
Tier 2 capital and Total capital	Line No	Balance at the end of the reporting period	Balance at the end of the previous reporting period	Movement during the reporting period
		A	B	C
Tier 2 capital prior to regulatory adjustments and deductions (total of lines 58, 60, 62)	57			
Tier 2 capital instruments issued	58			
<i>of which:</i>				
directly issued instruments subject to phase out from tier 2 capital	59			
Instruments recognised as Tier 2 capital issued by subsidiaries to third parties	60			
<i>of which:</i>				

instruments issued by subsidiaries subject to phase out	61			
Tier 2 unimpaired reserve funds	62			
<i>of which:</i>				
general allowance for credit impairment: standardised approach	63			
Total of regulatory adjustments to and deductions from Tier 2 capital	64			
Qualifying Tier 2 capital (line 57 less line 64)	65			
Total capital (Total of line 56 and line 65)	66			
<i>of which:</i>				
allocated to support market risk	67			

Memorandum items: Reconciliation in respect of unappropriated profits	Line No	Current reporting period
		A
Opening balance of unappropriated profits	68	
Movements during the period in respect of:		
Current profits/(loss) after tax	69	
Payment of dividends	70	
Transfers (to)/from appropriated profits	71	
Transfers (to)/from reserves not qualifying as common equity tier 1 capital	72	
Closing balance of unappropriated profits (total of lines 68 to 72)	73	

Memorandum items: Capital adequacy ratios adjusted for unappropriated profits	Line No	Capital adequacy ratios: percentages		
		Common Equity Tier 1	Total Tier 1	Total Tier 1 and 2
		A	B	C
Capital adequacy ratio including unappropriated profits	74			

Base Capital requirement	75		
Total Capital less Base Capital requirement (Line 66 less line 75)	76		

_____/_____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

_____/_____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.8. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Capital Adequacy Report**.

Capital Adequacy Report of the Bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 76. **Total Capital less Base Capital requirement** – is the difference between line 66. Total capital and line 75. Base Capital requirement.

Line 66. **Total capital** – is the total of line 56. Total Eligible Tier 1 capital and line 65. Qualifying Tier 2 capital.

Line 56. **Total Eligible Tier 1 capital** – is the total of line 45. Eligible Common Equity Tier 1 capital and line 55. Eligible Additional Tier 1 capital.

Line 55. **Eligible Additional Tier 1 capital** – is difference between line 46. Additional Tier 1 capital prior to regulatory adjustment and deductions and line 52. Total of specified adjustment and deductions from Additional Tier 1 capital.

Line 45. **Eligible Common Equity Tier 1 capital** – is difference between line 43. Common Equity Tier 1 capital after regulatory adjustments and deductions and line 44. Amount exceeding the 15% threshold.

Line 43. **Common Equity Tier 1 capital after regulatory adjustments and deductions** – is difference between line 26. Total Common Equity Tier 1 capital prior to regulatory adjustments and line 27. Total of specified adjustments to and deductions from Common Equity Tier 1 capital.

Line 26. **Total Common Equity Tier 1 capital prior to regulatory adjustments** – is the total of line 12. Common Equity Tier 1 capital and line 25. Minority interest recognised in Common Equity Tier 1 capital.

Line 12. **Common Equity Tier 1 capital** – is the total of line 13. Paid up capital, line 14. Retained earnings with excluded line 15. Unappropriated earnings (only positive values), line 16. Accumulated other comprehensive incomes/reserves.

Annex. 1.9. to the Manual for Preparation of Returns for Authorised Firms
Carrying out Banking Business

Credit Risk Weighted Assets Report of

(Bank name, Subsidiary of _____)
on the date _____ (Reporting period, date)

Credit Risk Weighted Assets (Credit RWAs)					
Period:					
(All amounts rounded to nearest USD '000)					
Standardised approach:	Line No	Exposures before CRM	Exposures after CRM	Risk-weight %	Risk weighted exposure
On-Balance Sheet Assets		A	B	C	D
1. Claims on Sovereigns (total of 2, 3 and 4)	1			N/A	
1.1 Claims on the Republic of Kazakhstan	2			0%	
1.2 Claims on National Bank of Kazakhstan	3			0%	
1.3 Claims on Other Sovereigns (total of 5 to 11)	4			N/A	
1.3.1 AAA to AA-	5			0%	
1.3.2 A+ to A-	6			20%	
1.3.3 BBB+ to BBB-	7			50%	
1.3.4 BB+ to BB-	8			100%	
1.3.5 B+ to B-	9			100%	
1.3.6 Below B-	10			150%	
1.3.7 Unrated	11			100%	
2. Claims on Public Sector Entities (PSEs) (total of 13, 24 and 32)	12			N/A	
2.1 Claims on non-commercial PSEs from Kazakhstan (total of 14, 15 and 16)	13			N/A	
2.1.1 Total claims on non-commercial Kazakhstan PSEs	14			0%	
2.1.2 Total claims on non-commercial GCC PSEs - relevant domestic currency	15			0%	
2.2 Claims on other Sovereign non-commercial PSEs (total of 25 to 31)	16			N/A	
2.2.1 AAA to AA-	17			20%	
2.2.2 A+ to A-	18			50%	
2.2.3 BBB+ to BBB-	19			100%	
2.2.4 BB+ to BB-	20			100%	
2.2.5 B+ to B-	21			100%	
2.2.6 Below B-	22			150%	
2.2.7 Unrated	23			100%	
2.3 Claims on Commercial PSEs (total of 33 to 39)	24			N/A	
2.3.1 AAA to AA-	25			20%	
2.3.2 A+ to A-	26			50%	

2.3.3 BBB+ to BBB-	27			100%	
2.3.4 BB+ to BB-	28			100%	
2.3.5 B+ to B-	29			100%	
2.3.6 Below B-	30			150%	
2.3.7 Unrated	31			100%	
3. Claims on Multilateral Development Banks (total of 41 and 42)	32			N/A	
3.1 Claims on Multilateral Development Banks eligible for 0% Risk Weight	33			0%	
3.2 Claims on Multilateral Development Banks not eligible for 0% Risk Weight (total of 43 - 49)	34			N/A	
3.2.1 AAA to AA-	35			20%	
3.2.2 A+ to A-	36			50%	
3.2.3 BBB+ to BBB-	37			50%	
3.2.4 BB+ to BB-	38			100%	
3.2.5 B+ to B-	39			100%	
3.2.6 Below B-	40			150%	
3.2.7 Unrated	41			50%	
4. Total Claims on Banks (Total of 51 and 59)	42			N/A	
4.1 Claims (other than equity) on banks with an original maturity of greater than three months (total of 52 to 58)	43			N/A	
4.1.1 AAA to AA-	44			20%	
4.1.2 A+ to A-	45			50%	
4.1.3 BBB+ to BBB-	46			50%	
4.1.4 BB+ to BB-	47			100%	
4.1.5 B+ to B-	48			100%	
4.1.6 Below B-	49			150%	
4.1.7 Unrated	50			50%	
4.2 Claims (other than equity) on banks, being claims with an original maturity of three months or less (total of 60 to 66)	51			N/A	
4.2.1 AAA to AA-	52			20%	
4.2.2 A+ to A-	53			20%	
4.2.3 BBB+ to BBB-	54			20%	
4.2.4 BB+ to BB-	55			50%	
4.2.5 B+ to B-	56			50%	
4.2.6 Below B-	57			150%	
4.2.7 Unrated	58			20%	
5. Total Claims on Securities and Investment Companies (Total of 68 and 76)	59			N/A	
5.1 Claims on Securities and Investment Companies subject to capital requirements similar to banks (total of 69 to 75)	60			N/A	
5.1.1 AAA to AA-	61			20%	

5.1.2 A+ to A-	62			50%	
5.1.3 BBB+ to BBB-	63			50%	
5.1.4 BB+ to BB-	64			100%	
5.1.5 B+ to B-	65			100%	
5.1.6 Below B-	66			150%	
5.1.7 Unrated	67			50%	
5.2 Claims on Securities and Investment Companies NOT subject to capital requirements similar to banks (total of 77 to 83)	68			N/A	
5.2.1 AAA to AA-	69			20%	
5.2.2 A+ to A-	70			50%	
5.2.3 BBB+ to BBB-	71			100%	
5.2.4 BB+ to BB-	72			100%	
5.2.5 B+ to B-	73			150%	
5.2.6 Below B-	74			150%	
5.2.7 Unrated	75			100%	
6. Total Claims on Corporates (total of 85 and 93)	76			N/A	
6.1 Claims (other than equity) on corporate counterparties (total of 86 to 92)	77			N/A	
6.1.1 AAA to AA-	78			20%	
6.1.2 A+ to A-	79			50%	
6.1.3 BBB+ to BBB-	80			100%	
6.1.4 BB+ to BB-	81			100%	
6.1.5 B+ to B-	82			150%	
6.1.6 Below B-	83			150%	
6.1.7 Unrated	84			100%	
6.2 All claims (other than equity) on Small and Medium Enterprises	85			100%	
7. Claims on Special-Purpose Vehicles (SPVs) (total of 95 and 103)	86			N/A	
7.1 Securitisation and resecuritisation (total of 96 to 102)	87			N/A	
7.1.1 AAA to AA-	88			50%	
7.1.2 A+ to A-	89			100%	
7.1.3 BBB+ to BBB-	90			100%	
7.1.4 BB+ to BB-	91			150%	
7.1.5 B+ to B-	92			150%	
7.1.6 Below B-	93			250%	
7.1.7 Unrated	94			150%	
7.2 Specialised lending	95			N/A	
9. Claims secured against mortgages (Total of 106 and 110)	96			N/A	
9.1 Claims secured against residential mortgages (Total of 107 - 109)	97			N/A	
9.1.1 where LVR 0% - 80%	98			35%	
9.1.2 where LVR > 80% but < 100%	99			75%	
9.1.3 where LVR ≥ 100%	100			100%	

9.2 Claims secured by mortgage on commercial real estate	101			100%	
10. Unsettled and failed transactions (total of 112 and 117)	102			N/A	
10.1 Delivery-versus-payment transactions (total of 113 - 116)	103			N/A	
10.1.1 5 to 15 days	104			100%	
10.1.2 16 to 30 days	105			625%	
10.1.3 31 to 45 days	106			937,50%	
10.1.4 46 days or more	107			1250%	
10.2 Non-delivery-versus-payment transactions	108			100%	
		Unsecured exposure	Net exposure	Risk-weight %	Risk weighted exposure
11. Past due claims (Total of 119 and 123)	109			N/A	
11.1 Unsecured portion of any claim (other than a loan or claim secured against eligible residential mortgages) that is classified as substandard, doubtful or loss where specific provisions are: (Total of 120 to 122)	110			N/A	
11.1.1 Less than 20 per cent of the unsecured amount of the claim	111			150%	
11.1.2 Equal to or more than 20 per cent but less than 50% of the unsecured amount of the claim	112			100%	
11.1.3 Equal to or more than 50 per cent of the unsecured amount of the claim	113			50%	
11.2 Loans and claims secured against eligible residential mortgages that are classified as substandard, doubtful or loss where the specific provision is: (Total of 124 and 125)	114			N/A	
11.2.1 Less than 20 per cent of the unsecured amount of the claim	115			100%	
11.2.2 Equal to or more than 20 per cent of the unsecured amount of the claim	116			50%	
			Average daily balance	Risk-weight %	Risk weighted exposure
12. Cash items (Total of 127 to 129)	117			N/A	
12.1 Notes and coins	118			0%	
12.2 Gold bullion held and backed by gold bullion liabilities	119			0%	
12.3 Cash items in the process of collection	120			20%	
13. Other assets (Total of 127 to 131 and 142)	121			N/A	

13.1 Investments in premises, plant and equipment and all other fixed assets	122			150%	
13.2 Claims on all fixed assets under operating leases	123			100%	
13.3 Equity exposures that are not deducted from capital and are listed on a recognised exchange	124			300%	
13.4 Equity exposures that are not deducted from capital and are not listed on a recognised exchange	125			400%	
13.5 Investments in Funds (Total of 132 and 139)	126			N/A	
13.5.1 Investments in Rated Funds (Total of 133 - 138)	127			N/A	
13.5.1.1 AAA to AA-	128			20%	
13.5.1.2 A+ to A-	129			50%	
13.5.1.3 BBB+ to BBB-	130			100%	
13.5.1.4 BB+ to BB-	131			100%	
13.5.1.5 B+ to B-	132			150%	
13.5.1.4 Below BB-	133			150%	
13.5.2 Investments in unrated funds (total of 140 and 141)	134			N/A	
13.5.2.1 Listed	135			100%	
13.5.2.2 Unlisted	136			150%	
13.6 All other assets and claims not specified elsewhere	137			100%	
14. Total on-balance sheet credit risk-weighted assets	138			N/A	

Standardised approach: Credit capital requirements Off-Balance Sheet	Line No	Notional principal amount	Credit conversion factor %	Credit equivalent amount	Risk weighted exposure
Non-market related off-balance sheet items		A	B	C	D
1. Nature of transaction					
1.1 Direct credit substitutes					
1.1.1 Guarantees	139		100%		
1.1.2 Credit derivatives - sold protection in the banking book	140		100%		
1.1.3 Standby letters of credit	141		100%		
1.1.4 Bill endorsements	142		100%		
1.1.5 Other	143				
1.2 Performance-related contingencies	144		50%		
1.3 Trade-related contingencies	145		20%		
1.4 Lending of securities or posting of securities as collateral	146		100%		
1.5 Assets sold with recourse	147		100%		
1.6 Forward asset purchases	148		100%		
1.7 Partly paid shares and Securities	149		100%		
1.8 Placements of forward deposits	150		100%		

1.9 Note issuance and underwriting facilities	151		50%		
1.10 Other commitments (total of 162 to 165)	152	0			
1.10.1 Commitments with certain drawdown	153		100%		
1.10.2 Commitments with an original maturity of one year or less	154		20%		
1.10.3 Commitments with an original maturity of over one year	155		50%		
1.10.4 Commitments that can be unconditionally cancelled at any time without notice	156		0%		
1.11 All other non-market-related off-balance sheet transactions	157				
1.12 Total non-market-related off-balance sheet risk-weighted credit exposures	158	X			

Market Related off-balance sheet exposures	Line No	Notional principal amount	Credit conversion factor %	Potential future exposure	Current exposure	Credit equivalent amount	Risk weighted exposure
		A	B	C	D	E	F
2.1 Interest rate contracts	159						
2.1.1 Residual maturity 1 year or less	160		0%				
2.1.2 Residual maturity > 1 year to 5 years	161		0,50%				
2.1.3 Residual maturity > 5 years	162		1,50%				
2.1.4 Total	163						
2.2 Foreign exchange and gold contracts	164						
2.2.1 Residual maturity 1 year or less	165		1%				
2.2.2 Residual maturity > 1 year to 5 years	166		5%				
2.2.3 Residual maturity > 5 years	167		7,50%				
2.2.4 Total	168						
2.3 Equity contracts	169						
2.3.1 Residual maturity 1 year or less	170		6%				
2.3.2 Residual maturity > 1 year to 5 years	171		8%				
2.3.3 Residual maturity > 5 years	172		10%				
2.3.4 Total	173						
2.4 Precious metal contracts (other than gold)	174						
2.4.1 Residual maturity 1 year or less	175		7%				
2.4.2 Residual maturity > 1 year to 5 years	176		7%				
2.4.3 Residual maturity > 5 years	177		8%				
2.4.4 Total	178						

2.5 Other commodity contracts (other than precious metals)	179					
2.5.1 Residual maturity 1 year or less	180		10%			
2.5.2 Residual maturity > 1 year to 5 years	181		12%			
2.5.3 Residual maturity > 5 years	182		15%			
2.5.4 Total	183					
2.6 Other market-related contracts	184					
2.6.1 Residual maturity 1 year or less	185		10%			
2.6.2 Residual maturity > 1 year to 5 years	186		12%			
2.6.3 Residual maturity > 5 years	187		15%			
2.6.4 Total	188					
2.7 Total market-related off-balance sheet risk-weighted credit exposures	189					
Total off-balance sheet risk-weighted credit exposures (non-market-related and market-related)	190					
Total Risk-Weighted Credit Exposure	191					

_____/_____
 (Name, Surname/ Position) (Signature) dd/mm/yyyy
 (Date)

_____/_____
 (Name, Surname/ Position) (Signature) dd/mm/yyyy
 (Date)

Instructions on Annex 1.9. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of the **Credit Risk Weighted Assets**.

Credit Risk Weighted Assets of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

For each assets item has given its own risk weight. The Risk Weighted Exposure is exposure of the risk weighted assets after credit risk mitigation had been applied.

Line 1. **Claims on Sovereigns** - is the total of the Banks claims on Sovereigns detailed in line 2. Claims on the Republic of Kazakhstan, line 3. Claims on National Bank of Kazakhstan and line 4. Claims on Other Sovereigns.

Line 12. **Claims on Public Sector Entities (PSEs)** – is the total of claims on public sector entities detailed in line 13. Claims on non-commercial PSEs from Kazakhstan, line 16. Claims on other Sovereign non-commercial PSEs and line 24. Claims on Commercial PSEs.

Line 32. **Claims on Multilateral Development Banks** – is the total of claims on multilateral development banks detailed in lines 33. Claims on Multilateral Development Banks eligible for 0% Risk Weight and line 34. Claims on Multilateral Development Banks not eligible for 0% Risk Weight.

Line 42. **Total Claims on Banks** – is the total of claims on banks detailed in line 43. Claims (other than equity) on banks with an original maturity of greater than three months and line 51. Claims (other than equity) on banks, being claims with an original maturity of three months or less.

Line 59. **Total claims on Securities and Investment Companies** – is the total of claims on securities and investment companies detailed in line 60. Claims On Securities And Investment Companies Subject To Capital Requirements Similar To Banks and line 68. Claims On Securities And Investment Companies Not Subject To Capital Requirements Similar To Banks.

Line 76. **Total Claims on Corporates** – is the total of the claims on corporates detailed in line 77. Claims (other than equity) on corporate counterparties and line 85. All claims (other than equity) on Small and Medium Enterprises.

Line 86. **Claims on Special-Purpose Vehicles (SPVs)** – is the total of claims on special purpose vehicles detailed in line 87. Securitisation and resecuritisation and line 95. Specialised lending.

Line 96. **Claims secured against mortgages** – is the total of claims secured against mortgages detailed in line 97. Claims secured against residential mortgages and line 101. Claims secured by mortgage on commercial real estate.

Line 102. **Unsettled and failed transactions** – is the total of the unsettled and failed transactions detailed in line 103. Delivery-versus-payment transactions and line 108. Non-delivery-versus-payment transactions.

Line 109. **Past due claims** – is the total of past due claims detailed in line 110. Unsecured portion of any claim (other than a loan or claim secured against eligible residential mortgages) that is classified as substandard, doubtful or loss where specific provisions and line 114. Loans and claims secured against eligible residential mortgages that are classified as substandard, doubtful or loss where the specific provision.

Line 117. **Cash Item** – is the total of notes and coins, gold bullion held and backed by gold bullion liabilities, cash items in the process of collection.

Line 121. **Other assets** – is the total of line 122. Investments in premises, plant and equipment and all other fixed assets, line 123. Claims on all fixed assets under operating leases, line 124. Equity exposures that are not deducted from capital and are listed on a recognised exchange, line 125. Equity exposures that are not deducted from capital and are not listed on a recognised exchange, line 126. Investments in Funds and line 137. All other assets and claims not specified elsewhere.

Line 138. **Total on-balance sheet credit risk-weighted assets** – is the total of line 1. Claims on Sovereigns, line 12. Claims on Public Sector Entities (PSEs), line 32. Claims on Multilateral Development Banks, line 42. Total Claims on Banks, line 59. Total Claims on Securities and Investment Companies, line 76. Total Claims on Corporates, line 86. Claims on Special-Purpose Vehicles (SPVs), line 96. Claims secured against mortgages, line 102. Unsettled and failed transactions, line 109. Past due claims, line 117. Cash items and line 121. Other assets.

Line 158. **Total non-market-related off-balance sheet risk-weighted credit exposures** – is the total of risk weighted exposures of line 139. Guarantees, line 140. Credit derivatives - sold protection in the banking book, line 141. Standby letters of credit, line 142. Bill endorsements,

line 143. Other, line 144. Performance-related contingencies, line 145. Trade-related contingencies, line 146. Lending of securities or posting of securities as collateral, line 147. Assets sold with recourse, line 148. Forward asset purchases, line 149. Partly paid shares and securities, line 150. Placements of forward deposits, line 151. Note issuance and underwriting facilities, line 152. Other commitments and line 157. All other non-market-related off-balance sheet transactions.

Line 163. **Total Risk weighted exposures of Interest rate contracts** – is the total of risk weighted exposures of interest rate contracts by residual maturities represented by periods 1 year or less, over 1 year and less 5 years and over 5 years.

Line 168. **Total Risk weighted exposure of Foreign exchange and gold contracts** - is the total of risk weighted exposures of foreign exchange and gold contracts by residual maturities represented by periods 1 year or less, over 1 year and less 5 years and over 5 years.

Line 173. **Total Risk weighted exposure of Equity contracts** - is the total of risk weighted exposures of equity contracts by residual maturities represented by periods 1 year or less, over 1 year and less 5 years and over 5 years.

Line 178. **Total Risk weighted exposure of Precious metal contracts (other than gold)** - is the total of risk weighted exposures of other than gold precious metal contracts by residual maturities represented by periods 1 year or less, over 1 year and less 5 years and over 5 years.

Line 183. **Total Risk weighted exposure of Other commodity contracts (other than precious metals)** - is the total of risk weighted exposures of other than precious metals other commodity exposures by residual maturities represented by periods 1 year or less, over 1 year and less 5 years and over 5 years.

Line 188. **Total Risk weighted exposure of Other market- related contracts** - is the total of risk weighted exposures of other market- related contracts by residual maturities represented by periods 1 year or less, over 1 year and less 5 years and over 5 years.

Line 189. **Total market-related off-balance sheet risk-weighted credit exposures** – is the total risk weighted exposures of line 163. Total Risk weighted exposures of Interest rate contracts, line 168. Total Risk weighted exposure of Foreign exchange and gold contracts, line 173. Total Risk weighted exposure of Equity contracts, line 178. Total Risk weighted exposure of Precious metal contracts (other than gold), line 183. Total Risk weighted exposure of Other commodity contracts (other than precious metals) and line 188. Total Risk weighted exposure of Other market- related contracts.

Line 190. **Total off-balance sheet risk-weighted credit exposures (non-market-related and market-related)** – is the total of risk weighted exposures of line 158. Total non-market-related off-balance sheet risk-weighted credit exposures and line 189. Total market-related off-balance sheet risk-weighted credit exposures.

Line 191. **Total Risk-Weighted Credit Exposure** - is the total of risk weighted exposure of line 138. Total on-balance sheet credit risk-weighted assets and line 190. Total off-balance sheet risk-weighted credit exposures (non-market-related and market-related).

Annex. 1.10. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Credit Risk Weighted Assets- Balance Sheet exposures Report of

(Bank name, Subsidiary of _____)

on the date _____ (Reporting period, date)

Line No	(all amounts rounded to nearest USD '000)	ORIGINAL ON BALANCE SHEET EXPOSURE	ORIGINAL OFF BALANCE SHEET EXPOSURE (PRE CONVERSION)	ORIGINAL OFF BALANCE SHEET EXPOSURE (POST CONVERSION)	(-) VALUE ADJUSTMENTS AND PROVISIONS ASSOCIATED WITH THE ORIGINAL EXPOSURE	EXPOSURE NET OF VALUE ADJUSTMENTS AND PROVISIONS	CREDIT RISK MITIGATION (CRM) TECHNIQUES WITH SUBSTITUTION EFFECTS ON THE EXPOSURE					CREDIT RISK MITIGATION TECHNIQUES AFFECTING THE EXPOSURE AMOUNT			FULLY ADJUSTED EXPOSURE VALUE		
							UNFUNDED CREDIT PROTECTION		FUNDED CREDIT PROTECTION		SUBSTITUTION OF THE EXPOSURE DUE TO CRM		NET EXPOSURE AFTER CRM SUBSTITUTION EFFECTS	FINANCIAL COLLATERAL		(-) VOLATILITY MATURITY FOREX ADJUSTMENT	ADJUSTED COLLATERAL VALUE
							GUARANTEES	CREDIT DERIVATIVES	FINANCIAL COLLATERAL: SIMPLIFIED METHOD	OTHER FUNDED CREDIT PROTECTION	(-) TOTAL OUTFLOWS	(+) TOTAL INFLOWS					
	Credit Risk RWAs - Balance Sheet Exposures																
	ASSET CLASS																
1	Sovereigns, Central governments or central banks																
2	Public Sector Enterprises																
3	Multilateral developments banks																
4	Banks																
5	Securities and Investment entities																
6	Corporates																

7	SMEs & Regulatory Retail																
8	Securitisation exposures																
9	Claims secured on Mortgages (total of items 9 and 10)																
10	Residential																
11	Commercial																
12	SPVs and Specliased lending																
13	Equity Investments																
14	Others																
	TOTAL																

_____/_____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

_____/_____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.10. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of the **Credit Risk Weighted Assets- Balance Sheet exposures Report**.

Credit Risk Weighted Assets- Balance Sheet exposures of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Credit Risk Mitigation (CRM) Techniques used by the Bank must comply with BBR and the AIFC Banking Prudential Guideline, No. AFSA–L–GB-2019-0001 of 2019 (BPG).

Annex. 1.11. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Breakdown of total Exposures by Risk Weights Report of

_____ (Bank name, Subsidiary of _____)

on the date _____ (Reporting period, date)

Line Number		FULLY ADJUSTED EXPOSURE VALUE (E*)	RISK WEIGHTS											RISK WEIGHTED EXPOSURE AMOUNT	
			0%	10%	20%	50%	100%	150%	225%	350%	650%	1000%	1250%		
	Breakdown of Total Exposures by Risk Weights														
	ASSET CLASS														
1	Sovereigns, Central governments or central banks														
2	Public Sector Enterprises														
3	Multilateral developments banks														
4	Banks														
5	Securities and Investment entities														
6	Corporates														
7	SMEs & Regulatory Retail														
8	Securitisation exposures														
9	Claims secured on Mortgages (total of items 9 and 10)														
10	Residential														
11	Commercial														
12	SPVs and Specliased lending														
13	Equity Investments														
14	Others														
	TOTAL														

_____/_____/_____ dd/mm/yyyy
(Name, Surname/ Position) (Signature) (Date)

_____/_____/_____ dd/mm/yyyy
(Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.11. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of the **Breakdown of total Exposures by Risk Weights Report**.

Breakdown of total Exposures by Risk Weights of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

At the **Breakdown of total Exposures by Risk Weights** Report, Assets should be classified according to the classes in the table by risk weights.

Annex. 1.12. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Market risks Risk Weighted Averages – Standardised approach Report of

(Bank name, Subsidiary of _____)
on the date _____ (Reporting period, date)

CAPITAL ADEQUACY							
Period							
(All amounts rounded to nearest USD '000)							
Market risk RWAs - Standardised approach							
Interest-bearing instruments risk	Line no.	Position		Risk Factor		Required Capital	
		A	B	C	C		
Specific risk (total of lines 2 to 4, 8, 12 to 16, and 20 to 23)	1						
	2		0,00%				
Other sovereign exposure rated AAA to AA-	3		0,00%				
Other sovereign exposure rated A+ to A- (total of lines 5 to 7)	4						
Up to 6 months	5		0,25%				
More than 6 months but less than or equal to 24 months	6		1,00%				
More than 24 months	7		1,60%				
Other sovereign exposure rated BBB+ to BBB- (total of lines 9 to 11)	8						
Up to 6 months	9		0,25%				
More than 6 months but less than or equal to 24 months	10		1,00%				
More than 24 months	11		1,60%				
Other sovereign exposure rated BB+ to BB-	12		8,00%				
Other sovereign exposure rated B+ to B-	13		8,00%				
Other sovereign exposure rated below B-	14		12,00%				
Unrated sovereign exposure	15		8,00%				
Qualifying instruments (total of lines 17 to 19)	16						
Up to 6 months	17		0,25%				
More than 6 months but less than or equal to 24 months	18		1,00%				
More than 24 months	19		1,60%				
Other exposures rated BB+ to BB-	20		8,00%				
Other exposure rated B+ to B-	21		12,00%				
Other exposure rated below B-	22		12,00%				
Unrated non-sovereign exposure	23		8,00%				
		Physical position		Derivatives	Net Position	Risk Factor	Required capital

		Long	Short	Long	Short			
		A	B	C	D	E	F	G
General risk (total of lines 25 to 37)	24							
Residual maturity:								
< 1 month	25						0,00%	
1 - 3 months	26						0,20%	
> 3 months - 6 months	27						0,40%	
> 6 months - 1 year	28						0,70%	
> 1 year - 2 years	29						1,25%	
> 2 years - 3 years	30						1,75%	
> 3 years - 4 years	31						2,25%	
> 4 years - 5 years	32						2,75%	
> 5 years - 7 years	33						3,25%	
> 7 years - 10 years	34						3,75%	
> 10 years - 15 years	35						4,50%	
> 15 years - 20 years	36						5,25%	
> 20 years	37						6,00%	
Vertical disallowances	38							
Horizontal disallowances	39							
Capital requirement: Total interest-bearing instruments risk (total of lines 1, 24, 38 and 39)	40							

Equity and equity indices risk	Line no.	Foreign positions		Positions	Risk Factor	Required capital
		Long	Short			
		A	B			
Equity						
Specific risk (gross equity positions) (total of lines 42 and 43)	41					
Unlisted	42					12,00%
Listed	43					8,00%
General risk (net equity positions)	44					8,00%
Equity Indices						
General risk (net equity positions)	45					8,00%
Equity index add-on (net position) (total of lines 47 and 48)	46					
Diversified indices	47					2,00%
Other indices	48					4,00%
Capital requirement: Total specific equity risk and equity index add-on (total of lines 41 and 46)	49					
Capital requirement: Total general risk (total of lines 44 and 45)	50					
Capital requirement: Total equity risk (total of lines 49 and 50)	51					

	Line no.	Trading book		Banking book		Total	
		Long	Short	Long	Short	Long	Short
		A	B	C	D	E	F
Foreign exchange and gold risk							
Total foreign currency and gold positions	52						
Gold	53						
Foreign currency (total of lines 55 to 61)	54						
EUR	55						
GBP	56						
CHF	57						
JPY	58						
INR	59						
RMB	60						
Other	61						
Capital requirement							Total
Total net open position	62						
Total capital requirement (8% of line 62)	63						

	Line no.	Trading book		Banking book		Total		Aggregate open positions	
		Long	Short	Long	Short	Long	Short	Gross	Net
		A	B	C	D	E	F	G	H
Commodities risk (excl. Gold) (simplified approach)									
Total commodity positions (excl. Gold) (total of lines 65 to 69)	64								
Precious metals (excl. Gold)	65								
Base metals	66								
Minerals	67								
Agricultural products	68								
Other	69								
Capital requirement									Total
Net positions subject to capital requirement	70								0
Gross positions subject to capital requirement	71								0
Total capital requirement (15% of line 70 plus 3% of line 71)	72								0

	Line no.	Interest rates	Equities	Foreign exchange	Commodities	Total
		A	B	C	D	E
		Options risk				
Simplified approach : Positions						
Purchased put & long underlying	73					
Purchased call & short underlying	74					
Purchased put	75					

Purchased call	76					
Capital requirement - Simplified Approach	77					
Delta-plus approach						
Gamma impact	78					
Vega impact	79					
Capital requirement - Delta-plus Approach	80					
Total Capital Requirement	81					

Market Risk Position	Capital charge
Interest Rate Risk	
Equity and Equity Indices Risk	
Foreign Exchange and Gold Risk	
Commodities Risk (Excl. Gold)	
Options Risk	
Total minimum capital required for market risk	
Multiplier	12,5
Total market risk weighted exposure under the Standardised Approach	

_____/_____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

_____/_____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.12. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Market risks Risk Weighted Averages by Standardised approach report**.

Market risks Risk Weighted Average by Standardised approach of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 1. **Specific risk** – is the total of line 3. Other Sovereign exposure rated AAA to AA-, line 4. Other sovereign exposure rated A+ to A- detailed on risk factors of residual maturity, line 8. Other sovereign exposure rated BBB+ to BBB- detailed on risk factors of maturity periods, line 12. Other sovereign exposure rated BB+ to BB-, line 13. Other sovereign exposure rated B+ to B-, line 14. Other sovereign exposure rated below B-, line 15. Unrated sovereign exposure, line 16. Qualifying instruments detailed on risk factors of maturity periods, line 20. Other exposures rated BB+ to BB-, line 21. Other exposure rated B+ to B-, line 22. Other exposure rated below B- and line 23. Other exposure rated below B-.

Line 40. **Capital requirement: Total interest-bearing instruments risk** – is the total of **Required capital** of the line 1. Specific risk, line 24. General risk, line 38. Vertical disallowances and line 39. Horizontal disallowances.

Line 24. **General risk Required capital** – is the total of the net position of interest- bearing instruments detailed by residual maturity by their Risk factors of each maturity.

Line 41. **Specific risk (gross equity positions) Required capital** – is the total of absolute value of line 42. Unlisted and line 43. Listed Equities position weighted by risk factors.

Line 44. **General risk (net equity positions) Required capital of Equities**– is the absolute value of general risk Equities position weighted by risk factors

Line 46. **Equity index add-on (net position)** – is the total of absolute values of equity indices weighted by risk factors of line 47. Diversified indices and line 48. Other indices.

Line 45. **General risk (net equity positions) Required capital of Equity indices** – is the absolute value of general risk Equities position weighted by risk factors

Line 49. **Capital requirement: Total specific equity risk and equity index add-on** - is the total of lines 41. Specific risk (gross equity positions) and 46. Equity index add-on

Line 50. **Capital requirement: Total general risk** – is the total of lines 44 and 45. General risk (net positions)

Line 51. **Capital requirement: Total equity risk** – is absolute value of sum of line 49. Capital requirement: Total specific equity risk and equity index add-on and line 50. Capital requirement: Total general risk

Line 63. **Total capital requirement** – is the line 62. Total net open position multiplied by 8%

Line 72. **Total capital requirement** – is the total of line 70. Net positions subject to capital requirement' total value multiplied by 15% and line 71. Gross positions subject to capital requirements' total value multiplied by 3%.

Line 77. **Capital requirement - Simplified Approach** – is the total of Interest rates, Equities, Foreign exchanges and Commodities by lines 73-76.

Line 80. **Capital requirement - Delta-plus Approach** - is the total of Interest rates, Equities, Foreign exchanges and Commodities by lines 78-79.

Line 81. **Total Capital Requirement** – is the total of total values of line 77. Capital requirement-Simplified approach and line 80. Capital requirement-Delta-plus approach.

Total market risk weighted exposure under the standardised approach - is the total minimum capital required for market risk (sum of Total Capital requirements (Capital charges) of Interest rate risk, Equity and Equity Indices risks, Foreign exchange and Gold risks, Commodities risks (excl. Gold) and Options risks) multiplied by multiplier 12,5.

Annex. 1.13. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Operational risks – Basic indicator approach (Operational risks Risk weighted averages)

Report of _____

(Bank name, Subsidiary of _____)

on the date _____ (Reporting period, date)

CAPITAL ADEQUACY					
Period					
(All amounts rounded to nearest USD '000)					
OPERATIONAL RISK - BASIC INDICATOR APPROACH	Line no.	Financial Year - 1	Financial Year - 2	Financial Year - 3	Average GI
Operational Risk RWAs		A	B	C	D
Details of Gross Income (GI)					
Operating profit/(loss)	1				
Add Provisions & Contingencies	2				
Add Operating expenses	3				
Less Realised profits / Add losses from sale in HTM and AFS categories	4				
Less Income derived from Insurance recoveries	5				
Less Any collection from previously written-off loans or income derived from disposal of real estate etc. during the year under reference	6				
TOTAL GI	7				
Operational Risk Capital Requirement	8				
Risk Weighted Exposures	9				

Notes on computation of the Average Gross Income

1. Gross Income is to be computed gross of any provisions and operating expenses, and excluding realised profits / losses from sale of securities from the Held-to-Maturity and Available-for-Sale categories, extraordinary / irregular items of income and income derived from insurance.

2. In cases where the authorised firm has reported losses in any of the 3 years, the losses should be ignored in the computation of the GI and the average should be computed based on the number of years where the firm reported Gross Income. Where the authorised firm has been in operation for less than 3 years, the average GI should be computed based on the number of years of full operation

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.13. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of the **Operational risk – Basic indicator approach (Operational risks Risk weighted averages) report**.

Operational risk – Basic indicator approach (Operational risks Risk weighted averages) of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Operational risks Report should be reported according to the Gross Incomes of previous 3 years. Gross Income is to be computed gross of any provisions and operating expenses, and excluding realised profits / losses from sale of securities from the Held-to-Maturity and Available-for-Sale categories, extraordinary / irregular items of income and income derived from insurance. In cases where the authorised firm has reported losses in any of the 3 years, the losses should be ignored in the computation of the GI and the average should be computed based on the number of years where the firm reported Gross Income. Where the authorised firm has been in operation for less than 3 years, the average GI should be computed based on the number of years of full operation.

In cases where the authorised firm has reported losses in any of the 3 years, the losses should be ignored in the computation of the GI and the average should be computed based on the number of years where the firm reported Gross Income. Where the authorised firm has been in operation for less than 3 years, the average GI should be computed based on the number of years of full operation.

Annex. 1.14. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Concentration Risk Summary Report of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

FORM 70: Concentration Risk Summary	
Part I - Capital Resources	
10% of the Authorised Firms Total Capital	
25% of the Authorised Firms Total Capital	
50% of the Authorised Firms Total Capital	
100% of the Authorised Firms Total Capital	
800% of the Authorised Firms Total Capital	
Parental Guarantees	
Sum of Connected Counterparty Exposures	
Sum of all Large Exposures post applying exemptions and deductions	

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.14. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Concentration risk summary**.

Concentration Risk Summary of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

10%, 25%, 50%, 100%, 800% of the Authorised Firms Total Capital – should be noted the volume of Authorised Firms Total Capital by given multiplier.

Concept of connected parties is provided in BBR.

Large Exposures policies are provided in BBR.

Annex. 1.15. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Report on Large Exposures of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

	Counterparty	Exposure (Gross)	% of Total Capital prior to applying exemptions and deductions	Amount of Exempt Exposure and Deductions	Exposure post applying deductions and exemptions	% of Total Capital post applying exemptions and deductions
FORM 71: Large Exposures						
Twenty Largest Exposures						
Counterparty (<i>principal counterparty for a group of closely related or connected counterparties</i>)						
Large Exposure 1						
Large Exposure 2						
Large Exposure 3						
Large Exposure 4						
Large Exposure 5						
Large Exposure 6						
Large Exposure 7						
Large Exposure 8						
Large Exposure 9						
Large Exposure 10						
Large Exposure 11						
Large Exposure 12						
Large Exposure 13						
Large Exposure 14						
Large Exposure 15						
Large Exposure 16						
Large Exposure 17						
Large Exposure 18						
Large Exposure 19						
Large Exposure 20						

_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.15. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Large Exposures report**.

Report on Large Exposures of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This reporting template is for analysis of **20 largest exposures** of the Bank counterparties (principal counterparty for a group of closely related or connected counterparties) with outlining the counterparties, gross exposures, % of total capital prior to applying exemptions and deductions, amount of exempt exposure and deductions, exposure post applying deductions and exemptions, % of total capital post applying exemptions and deductions.

Annex. 1.16. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Report on Large Exposures of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

	Connected Counterparty Exemption (Max Limited to 25% of Capital Resources)	Other Exempt Exposures	Credit Risk Mitigation - Simplified Approach (Substitution Effect)				Credit Risk Mitigation - Comprehensive Approach	Provisions and Capital Deductions	Total
			Equity	Debt	Derivative	Commitments and Guarantees	Financial Collateral		
FORM 72: Large Exposures									
Large Exposure 1									
Large Exposure 2									
Large Exposure 3									
Large Exposure 4									
Large Exposure 5									
Large Exposure 6									
Large Exposure 7									
Large Exposure 8									
Large Exposure 9									
Large Exposure 10									
Large Exposure 11									
Large Exposure 12									
Large Exposure 13									
Large Exposure 14									
Large Exposure 15									
Large Exposure 16									
Large Exposure 17									
Large Exposure 18									
Large Exposure 19									
Large Exposure 20									

_____/_____
(Name, Surname/ Position) _____ dd/mm/yyyy
(Signature) (Date)

_____/_____
(Name, Surname/ Position) _____ dd/mm/yyyy
(Signature) (Date)

Instructions on Annex 1.16. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Large Exposures report**.

Report on Large Exposures of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Annex. 1.17. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Liquidity Schedule – Maturity Mismatch Report of

(Bank name, Subsidiary of _____)

on the date _____ (Reporting period, date)

	Mark to market	Discount mark to market	Overdue	Demand (incl. next	8 days & under (excl. next day)	Over 8 days to 1 month	Over 1 month to 3 months	Over 3 months to 6 months	Total from cash basis	Over 6 mn to 1 yr	Over 1 yr to 3 yrs	Over 3 yrs to 5 yrs	Total maturity
FORM 80:Liquidity Schedule - Maturity Mismatch													
Inflows													
Highly Liquid / Marketable Assets													
Cash & Central Bank Balances													
Govt Securities (Sovereign) and Treasuries													
Highly liquid equities													
Highly liquid corporate debt and Commercial paper													
Total													
Inflow on a Cashflow Basis													
Non-marketable securities													
Inter-bank													
Intergroup / related													
Corporate													
Govt / public sector													
Repos / reverse repos													
Forward foreign exchange													
Forward sales and purchases													
Swaps & Forward Rate Agreements													
Commodities													

Trade related letters of credit																				
Fees																				
Other funding sources																				
Total Inflows																				
Total Inflows on Cashflow Basis																				
Total Outflows on a Cashflow Basis																				
Non-marketable securities																				
Inter-bank																				
Intergroup / related																				
Corporate																				
Govt / public sector																				
Repos / reverse repos																				
Forward foreign exchange																				
Forward sales and purchases																				
Swaps & FRAs																				
Commodities																				
Trade related letters of credit																				
Dividends																				
Other outflows																				
Other Off-Balance Sheet																				
Total Outflows																				

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy

Instructions on Annex 1.17. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of the **Liquidity Schedule and Maturity Mismatch report**.

Liquidity Schedule and Maturity Mismatch of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Annex. 1.18. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Liquidity Schedule – Maturity Mismatch Report of

(Bank name, Subsidiary _____)

on the date _____ (Reporting period, date)

FORM 81:Liquidity Schedule - Maturity Mismatch			
		S - 8 Days	S - 1 Month
	Calculation of Liquidity Mismatches		
	Type of Business		
1	Total discounted marketable assets		
2	Total standard inflows		
3	Total standard outflows		
4	Total relevant deposits		
5	Mismatch as a % of total deposits		

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.18. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of the **Liquidity Schedule – Maturity Mismatch Report**.

Liquidity Schedule – Maturity Mismatch of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 5. **Mismatch as a % of total deposits** – is counted by formula:

Line 5. = $\frac{(\text{Line 1.} + \text{Line 2.} - \text{line 3.})}{\text{Line 4.}}$

Annex. 1.19. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Liquid Coverage Ratio Report of

(Bank name, Subsidiary of _____)
on the date _____ (Reporting period, date)

		Total Amount US\$(000)	Factor/ Max	Weighted Amounts US\$(000)
	Form 90 - Liquidity Coverage Ratio			
Line No	Stock of High-Quality Liquid Assets			
	A. Level 1 Assets			
1	Coins and bank notes		100,00	
2	Qualifying central bank reserves		100,00	
3	Qualifying marketable securities (sovereigns, CB, PSEs, MDBs)		100,00	
4	Domestic sovereign or CB debt (non-0% risk-weighted)		100,00	
5	Total stock of Level 1 Assets			
6	Adjustments to stock of Level 1 Assets (+/-)			
7	Adjusted amount of Level 1 Assets			
8	B. Level 2 Assets (Maximum 40% of HQLA):			
9	B1. Level 2A Assets			
10	Sovereign, CB, MDBs, PSEs (20% risk weighting)		85,00	
11	Qualifying corporate debt securities rated AA- or higher		85,00	
12	Qualifying covered bonds rated AA- or higher		85,00	
13	Total stock of Level 2A Assets			
14	Adjustments to stock of Level 2A Assets (+/-)			
15	Adjusted amount of Level 2A Assets			
16	B2. Level 2B Assets (Maximum 15% of HQLA)			
17	Qualifying RMBS		75,00	
18	Corporate debt securities rated A+ to BBB-		50,00	
19	Qualifying common equity shares		50,00	
20	Total stock of Level 2B Assets			
21	Adjustments to stock of Level 2B Assets (+/-)			
22	Adjusted amount of Level 2B Assets			
23	Less: Adjustment to stock of HQLA due to cap on Level 2B Assets			
24	Less: Adjustment to stock of HQLA due to cap on Level 2 Assets			
25	Total Value of stock of Highly-Quality Liquid Assets:			
	Cash Outflows			
26	A. Retail Deposits:			
27	Demand deposit and qualifying term deposits with residual maturity or notice period within 30 days			
28	Stable Deposits		5,00	
29	Retail - Less stable deposits		10,00	
30	Retail - Term deposits (residual maturity > 30 days, no withdraw)		0,00	
31	B. Unsecured Wholesale Funding:			
	<i>Funding from:</i>			

32	Small business customers - Stable deposits		5,00	
33	Small business customers - Less stable deposits		10,00	
34	Small bus. cust. - Term dep. (residual maturity > 30 days, no withdraw)		0,00	
35	Operational deposits		25,00	
36	Operational deposits covered by a deposit protection scheme		5,00	
37	Cooperative banks in an institutional network		25,00	
38	Non-financial corporates, sovereigns, CB, MDBs & PSEs		40,00	
39	Non-financial corp., sov., CB, MDBs & PSEs with deposit protection		20,00	
40	Other legal entity customers		100,00	
41	C. Secured Funding:			
42	SFTs backed by Level 1 assets or with CBs		0,00	
43	Secured funding transactions backed by Level 2A assets		15,00	
44	SFTs backed by non-Level 1 or non-Level 2A assets		25,00	
45	Backed by RMBS eligible for inclusion in Level 2B		25,00	
46	Backed by other Level 2B assets		50,00	
47	All other secured funding transactions		100,00	
48	D. Additional Requirements:			
49	Derivatives cash outflows		100,00	
50	Liquidity needs: financing transactions, derivatives & other contracts		100,00	
51	Valuation changes on non-Level 1 posted collat. securing derivatives		20,00	
52	Excess collateral - derivative transactions that could be called		100,00	
53	Liquidity needs - collateral due on derivatives transactions		100,00	
54	Increased liquidity - derivative transactions		100,00	
55	Market valuation changes on derivatives transactions		100,00	
56	<i>ABCP, SIVs, Conduits, etc:</i>			
57	Loss of funding on ABS, covered bonds & other struct. Finan. instruments		100,00	
58	Loss of funding on ABCP, SIVs, SPVs, etc		100,00	
59	<i>Undrawn committed credit and liquidity facilities:</i>			
60	Credit and Liquidity Facilities: Retail and SME clients		5,00	
61	Credit Facil.: Non-financial corporates, sovereigns, CBs, PSEs, MDBs		10,00	
62	Liquidity Facil.: Non-financial corporates, sovereigns, CBs, PSEs, MDBs		30,00	
63	Credit & Liquidity Facil.: Banks subject to prudential supervision		40,00	
64	Credit Facilitites: Other financial institutions		40,00	
65	Liquidity Facilitites: Other financial institutions		100,00	
66	Credit and Liquidity Facilities: Other legal entity customers		100,00	
67	Other contractual obligations to financial institutions		100,00	
68	Other contractual obligations - retail & non-financial corp.		100,00	
69	Other contingent funding obligations			
70	Non-contr. obligations - 3 liquidity draws JV or minority investments		100,00	
71	Trade finance-related obligations (including L/C & guarantees)		5,00	
72	Unconditionally revocable "uncommitted" credit & liquidity facilities		0,00	
73	Guarantees & L/C unrelated to trade finance obligations		10,00	
74	Non-contractual obligations			
75	Debt-buy back requests (incl related conduits)		100,00	
76	Structured products		100,00	
77	Managed funds		100,00	
78	Other non-contractual obligations		100,00	
79	Outstanding debt securities with remaining maturity > 30 days		100,00	
80	Non contractual obligations - short positions covered by collateral		50,00	

81	Other contractual cash outflows		100,00	
82	Total Cash Outflows			
83				
84	Cash Inflows			
85	<i>Secured lending (incl. reverse repos and securities borrowing), with the following as collateral:</i>			
86	Level 1 assets		0,00	
87	Level 2A Assets		15,00	
88	Level 2B Assets - eligible RMBS		25,00	
89	Level 2B Assets - Other assets		50,00	
90	Margin lending backed by all other collateral		50,00	
91	All other assets		100,00	
92	Credit or liquidity facilities provided to the reporting Bank		0,00	
93	Operational deposits held at other financial institutions		0,00	
94	<i>Other inflows by counterparty</i>			
95	Amounts receivable from retail counterparties		50,00	
96	Amounts receivable from non-financial wholesale counterparties		50,00	
97	Amounts receivable from financial institutions		100,00	
98	Net derivative receivables		100,00	
99	Other contractual cash inflows		100,00	
100	Total Cash Inflows			
101	Total Net Cash Outflows			
102				
103	Liquidity Coverage Ratio (LCR)			

_____/_____
 (Name, Surname/ Position) (Signature) dd/mm/yyyy
 (Date)

_____/_____
 (Name, Surname/ Position) (Signature) dd/mm/yyyy
 (Date)

Instructions on Annex 1.19. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **the Liquid coverage ratio report**.

Report on Liquid coverage ratio of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 103. **Liquidity Coverage Ratio** – is ratio of line 25. Weighted Total Value of stock of Highly-Quality Liquid Assets and line 101. Weighted Total Net Cash Outflows.

Line 25. **Weighted Total Value of stock of Highly-Quality Liquid Assets** – is difference from line 22. Weighted Adjusted amount of Level 2B Assets of line 23. Weighted Adjustment to stock of HQLA due to cap on Level 2B Assets and line 24. Weighted Adjustment to stock of HQLA due to cap on Level 2 Assets.

Line 22. **Weighted Adjusted amount of Level 2B Assets** – is the total of line 20. Weighted Total stock of Level 2B Assets and line 21. Weighted Adjustments to stock of Level 2B Assets (+/-)

Line 20. **Weighted Total stock of Level 2B Assets** – is the total of line 17. Weighted Qualifying RMBS, line 18. Corporate debt securities rated A+ to BBB- and line 19. Weighted Qualifying common equity shares

Line 15. **Weighted Adjusted amount of Level 2A Assets** – is the total of line 13. Weighted Total stock of Level 2A Assets and line 14. Weighted Adjustments to stock of Level 2A Assets (+/-)

Line 13. **Weighted Total stock of Level 2A Assets** – is the total of line 10. Weighted Sovereign, CB, MDBs, PSEs (20% risk weighting), line 11. Weighted Qualifying corporate debt securities rated AA- or higher and line 12. Weighted Qualifying covered bonds rated AA- or higher.

Line 7. **Weighted Adjusted amount of Level 1 Assets** – is the total of line 5. Weighted Total stock of Level 1 Assets and line 6. Weighted Adjustments to stock of Level 1 Assets (+/-)

Line 5. **Weighted Total stock of Level 1 Assets** – is the total of line 1. Weighted Coins and bank notes, line 2. Weighted Qualifying central bank reserves, line 3. Weighted Qualifying marketable securities (sovereigns, CB, PSEs, MDBs) and line 4. Weighted Domestic sovereign or CB debt (non-0% risk-weighted)

Line 101. **Weighted Total Net Cash Outflows** – is the difference of line 82. Weighted Total Cash Outflow and line 100. Weighted Total Cash Inflows.

Line 100. **Weighted Total Cash Inflows** – include line 86. Weighted Level 1 assets, line 87. Weighted Level 2A Assets, line 88. Weighted Level 2B Assets - eligible RMBS, line 89. Weighted Level 2B Assets - Other assets, line 90. Weighted Margin lending backed by all other collateral, line 91. Weighted All other assets, line 92. Weighted Credit or liquidity facilities provided to the reporting Bank, line 93. Weighted Operational deposits held at other financial institutions, line 94. Weighted Other inflows by counterparty, line 95. Weighted Amounts receivable from retail counterparties, line 96. Weighted Amounts receivable from non-financial wholesale counterparties, line 97. Weighted Amounts receivable from financial institutions, line 98. Weighted Net derivative receivables and line 99. Weighted Other contractual cash inflows.

Line 82. **Weighted Total Cash Outflow** – is the total of line 26. Weighted Retail Deposits, line 31. Weighted Unsecured Wholesale Funding, line 41. Weighted Secured Funding, line 48. Weighted Additional Requirements, line 69. Weighted Other contingent funding obligations and line 74. Weighted Non- contractual obligations.

Instructions on Annex 1.20. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Details of stressed/ problem credits**.

Report on Details of stressed/ problem credits of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Details of stressed/ problems credits (amount of exposures, number of exposures and provisions applied) should be provided by credit risk exposures categories and overdue periods.

Annex. 1.21. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Report on Movement in provisions for impairment of

(Bank name, Subsidiary of/ Branch of _____)

on the date _____ (Reporting period, date)

Line No	Form 101	Specific Provision	General Provision	Total Provision
	Movement in provisions for impairment			
1	Opening Balance			
2	Charge from profit and loss			
3	(-) Write-Offs during the period			
4	(-) Recoveries during the period			
5	Other changes			
6	Closing balance			

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.21. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Movement in provisions for impairment**.

Report on Movement in provisions for impairment of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Line 6. Closing Balance – is to be calculated as **sum** of line 1. Opening balance, line 2. Charge from profit and loss, line 5. Other changes by **extracting** line 3. (-) Write-Offs during the period and line 4. (-) Recoveries during the period

Annex. 1.22. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Report on Movement in provisions for impairment – part II of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

	Form 102	Opening Balance	Movements	Closing Balance
Line No	Movement in provisions for impairment - Part II			
1	Performing			
2	Special Mention			
3	Substandard			
4	Doubtful			
5	Loss			

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.22. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Movement in provisions for impairment – part II**.

Report on Movement in provisions for impairment part II of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

Movements in provisions for impairment according to the template given above, must be filled by categories of assets on opening balance, closing balance and movements during within the reporting template.

Annex. 1.23. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Report on Restructured Credits of

(Bank name, Subsidiary of/ Branch of _____)

on the date _____ (Reporting period, date)

Line No		Exposure Type				Prior to Restructuring			Post Restructuring	
		Counterparty	Category of Exposure	Product Type	Geography Distribution	Amount	Tenure	YTM	Amount	Tenure
	FORM 103: Restructured Credits									
1	Item 1									
2	Item 2									
3	Item 3									
4	Item 4									
5	Item 5									
6	Item 6									
7	Item 7									
8	Item 8									
9	Item 9									
10	Item 10									
11	Item 11									
12	Total									

_____ / _____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)
 _____ / _____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.23. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Restructured credits in portfolio of the Bank.**

Report on Restructured Credits of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC.**

The Bank should provide an information on restructured credits by exposure type, tenure, yield to maturity and number of restructures of credit prior and post restructuring.

Annex. 1.24. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Report on Funding Mix of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

		Deposits - Outstanding amount at the end of Period	Deposits - Net flow during the Period	Other - Outstanding Amount at the end of Period	Other - Net Flow during the period
Line No	FORM 110: Funding Mix				
	By Type of Funding Provider				
1	Individual depositors - Retail & Professional				
2	Family Offices				
3	Corporates				
4	Small and Medium Enterprises				
5	Investment Entities including Funds				
6	Sovereign, sub-Sovereign and PSEs				
7	Non-Bank Financial Institutions & Investment Cos				
8	Related Parties & Group entities				
9	Others				
10	Total				

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
(Date)

_____/_____
(Name, Surname/ Position) (Signature) dd/mm/yyyy
(Date)

Instructions on Annex 1.24. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Funding mix of the Bank**.

Report on Funding Mix of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

The Bank should provide an information on funding mix by type of funding providers by deposits and other types- outstanding amount at the end of period and net flow during the period.

Line 10. **Total** – is the total of lines 1-9 types of **funding providers** (Individual depositors – retail and Professional, Family officers, Corporates, Small and medium enterprises, Investment entities including funds, Sovereign, sub-sovereign and PSEs, Non-bank financial institutions and Investment Companies, Related parties and group entities and Other type of funding providers) deposits and other funding types- outstanding amount at the end of period and net flow during the period.

Annex. 1.25. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Funding Concentration – Counterparties of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

	Form 101	Counterparty Name	0 <= 1 month	>1 <= 3 months	>3 <= 6 months	>6 <= 12 months	>1 year	Total
	Funding Concentration - Counterparty							
Line No								
	Counterparty (>1% of Total Liabilities)							
1								
2								
...								

_____ / _____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

_____ / _____ _____ dd/mm/yyyy
 (Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.25. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Funding concentration on counterparties of the Bank**.

Report on Funding concentration – counterparties of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

The Bank should provide the AFSA with an information on funding concentration by counterparties exceeding 1% of the bank’s total liabilities.

Annex. 1.26. to the Manual for Preparation of Returns for Authorised Firms
Carrying out Banking Business

Funding Concentration – Product of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

	Form 102	Product Name	0 <= 1 month	>1 <= 3 months	>3 <= 6 months	>6 <= 12 months	>1 year	Total
	Funding Concentration - Product							
Line No								
	Product (>1% of Total Liabilities)							
1								
2								
...								

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.26. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Funding concentration by products of the Bank.**

Report on Funding concentration – Product of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC.**

The Bank should provide the AFSA with an information on funding concentration by products exceeding 1% of the Bank’s total liabilities.

Annex. 1.27. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Funding Concentration – Currency of

(Bank name, Subsidiary of/ Branch of _____)
on the date _____ (Reporting period, date)

	Form 103	Currency Name	0 <= 1 month	>1 <= 3 months	>3 <= 6 months	>6 <= 12 months	>1 year	Total
	Funding Concentration - Currency							
Line No								
	Currency (>5% of Total Liabilities)							
1								
2								
...								

_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)
_____/_____ (Name, Surname/ Position)	_____ (Signature)	_____ dd/mm/yyyy (Date)

Instructions on Annex 1.27. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Funding concentration by currency type of the Bank.**

Report on Funding concentration – Currency of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC.**

The Bank should provide the AFSA with an information on funding concentration by currency types exceeding 5% of the Bank’s total liabilities.

Annex. 1.28. to the Manual for Preparation of Returns for Authorised
Firms Carrying out Banking Business

Leverage Ratio Report of

(Bank name, Subsidiary of _____)
on the date _____ (Reporting period, date)

Line No	Form 120 - Leverage Ratio	Reporting Quarter		
		Month 1	Month 2	Month 3
	ON-BALANCE SHEET EXPOSURES			
1	On-balance sheet items (exclude derivatives and SFTs, include collateral)			
2	Assets deducted in determining Basel III Tier 1 capital)			
3	Total on-balance sheet exposures			
4				
5	DERIVATIVE EXPOSURES			
6	Replacement cost associated with all Derivative transactions			
7	Add-on amount for PFE associated with all derivative transactions			
8	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the accounting framework			
9	Deductions of receivables assets from cash variation margin provided in derivatives transactions			
10	Exempted CCP leg of client-cleared trade exposures			
11	Adjusted effective notional amount of written credit derivatives			
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives			
13	Total derivative exposures			
14				
15	SECURITIES FINANCING TRANSACTION EXPOSURES			
16	SFT counterparty exposure (with no recognition of accounting netting) after adjusting for sale accounting transactions			
17	Netted amounts of cash payables and cash receivables of gross SFT assets			
18	CCR exposure for SFT transactions			
19	Agent transaction exposures			
20	Total securities financing transaction exposures			
21				
22	OTHER OFF BALANCE SHEET EXPOSURES			
23	Off-balance sheet exposures at gross notional amount			
24	(adjustments for conversion to credit equivalent amounts)			
25	Other off-balance sheet exposures - Total			
26				
27	CAPITAL AND TOTAL EXPOSURES			
28	Tier 1 capital (end of reporting period value)			
29	Total Exposures (end of reporting period value)			
30	LEVERAGE RATIO			
31	End of period leverage ratio (end of reporting period value)			
32	Basel III leverage ratio (avg of the monthly leverage ratios over the quarter)			

_____/_____/_____ _____ dd/mm/yyyy
(Name, Surname/ Position) (Signature) (Date)

_____/_____/_____ _____ dd/mm/yyyy
(Name, Surname/ Position) (Signature) (Date)

Instructions on Annex 1.28. to the Manual for Preparation of Returns for Authorised Firms Carrying out Banking Business are for reporting template of **Leverage ratio of the Bank**.

Leverage Ratio Report of the bank should be recorded and reported in compliance with the **International Financial Reporting Standards** and **requirements of the AIFC**.

This Template is **not applicable** for the AIFC Participants doing business in the AIFC as Branch of a Bank.

Line 3. **Total on- balance sheet exposures** – is the sum of line 1. On- balance sheet items (exclude derivatives and SFTs, include collateral) and line 2. Assets deducted in determining Basel III Tier 1 capital.

Line 13. **Total derivative exposures** – is the total of line 6. Replacement cost associated with all Derivative transactions, line 7. Add-on amount for PFE associated with all derivative transactions, line 8. Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the accounting framework, line 9. Deductions of receivables assets from cash variation margin provided in derivatives transactions, line 10. Exempted CCP leg of client-cleared trade exposures, line 11. Adjusted effective notional amount of written credit derivatives and line 12. Adjusted effective notional offsets and add-on deductions for written credit derivatives.

Line 20. **Total securities financing transaction exposures** – line 16. SFT counterparty exposure (with no recognition of accounting netting) after adjusting for sale accounting transactions, line 17. Netted amounts of cash payables and cash receivables of gross SFT assets, line 18. CCR exposure for SFT transactions and line 19. Agent transaction exposures.

Line 25. **Other off-balance sheet exposures - Total** – is the total of line 23. Off-balance sheet exposures at gross notional amount and line 24. (adjustments for conversion to credit equivalent amounts).

Line 29. **Total Exposures (end of reporting period value)** – is the total of line 3. Total on-balance sheet exposures, line 13. Total derivative exposures, line 20. Total securities financing transaction exposures and line 25. Other off-balance sheet exposures – Total.

Line 31. **End of period leverage ratio (end of reporting period value)** – is ratio of line 28. Tier 1 capital (end of reporting period value) and line 29. Total Exposures (end of reporting period value)

Line 32. **Basel III leverage ratio (avg of the monthly leverage ratios over the quarter)** – is average of the end of reporting period and 2 prior periods leverage ratios.