

Directive No. MFI/8/1996

Licensing and Supervision of the Business of Micro-financing Institution
Financial Records and Information

1. Issuing Authority

These directives are issued by the National Bank of Ethiopia pursuant to the authority vested in it by article 41 of the Monetary and Banking Proclamation No. 83/1994 and Article 12 (2) © of the Licensing and Supervision of the Business of Micro-Financing Institutions Proclamation No. 40/1996.

2. Forms and Entries

Records shall be kept and reports shall be submitted to the National Bank of Ethiopia in the form and manner as shown in the tables attached herewith which shall be part hereof.

3. Effective Date

These directives shall enter into force as of 21st day of October 1996.

Dubale Jale
Governor
National Bank of Ethiopia

FROM MFI/001

Profit and Loss Statement (Quarterly)

Name of Institution: _____

Period Ending: _____

(Birr'000)

Income	
1. Interest income from loans	
2. Service charge and commissions	
3. Income from Investment in allied activities	
4. Other operating Income	
Total Income	
Expenses	
5. Employees salaries	
6. Employees benefits	
7. Other administrative expenses	
8. Loan losses (Provisions)	
9. Interest expenses	

10.	General expenses Total Expenses	
11.	Net Operating Profit/Loss	

Name of Officer _____
 Designation _____
 Signature _____ Date _____

From MFI/002

Balance Sheet (Quarterly)

Name of Institution: _____
 Period Ending: _____

(Birr '000)

Assets	Amount	Liabilities & Capital	Amount
1. Cash in hand		1. Savings	
2. Cash in banks		2. Other deposits	
3. Short term investment		3. Borrowing from NBE	
4. Loans		4. Borrowing from other banks	
5. Long term investment		5. Borrowing from non-banks	
6. Fixed assets and inventory		6. Other short term liabilities	
7. Other assets		7. Other long-term liabilities	
		8. Paid-in equity (shareholders)	
		9. Donated equity	
		10. Other capital accounts	
		11. Profit/Loss	
Total		Total	
Off balance sheet items			
1. Unused credit facilities extended to customers			
2. Other items			
Total			

Name of Officer _____
 Designation _____
 Signature _____ Date _____

4. Repeal

Interest rate Directive No. MFI/11/98 is hereby repealed and replaced by these Directives.

5. Effective Date

These Directives shall be effective as of the 1st day of August 1998.

Teklewold Atnafu
Governor
National Bank of Ethiopia

From MFI/003

Credit and Saving Performance

Name of Institution: _____

Period Ending: _____

(Birr '000)

	No. of Accounts	Amount
1. Total loans outstanding		
2. Loans disbursed during the reporting period		
3. Total saving mobilized		
Compulsory Savings		
Voluntary Savings		

Name of Officer _____

Designation _____

Signature _____ Date _____

From MFI/004

Unpaid Balance of Loans and Provisions

Name of Institution: _____

Period Ending: _____

(Birr '000)

Risk Classification	No. of Accounts	Amount
1. Doubtful loans		
2. Bad loans		
3. Total bad & doubtful loans		
4. Less: realizable value of security (if any)		
5. Specific provision required		
6. Specific provision held		
7. Excess/shortfall		
8. General provisions held (if any)		

Name of Officer _____

Designation _____

Signature _____ Date _____