

***Domestic Money Monitoring System***

**DMMS TECHNICAL INSTRUCTION MANUAL**

<b>Identifier:</b> DMMS.001	<b>Revision:</b> 4	<b>Effective Date:</b> 31 <sup>st</sup> of May 2010	<b>Last Update Date:</b> 30 <sup>th</sup> of May 2010	<b>Central Bank of Egypt</b>
Document Catalog Number: 2010/04/Poo5				
<b>Author:</b> Hoda Sadek- Payment systems and Business Technology Sector				

## Technical Instruction Manual

<b>Central Bank of Egypt</b>	Visit CBE web site to retrieve a Technical Instruction Manual Copy
<b>Domestic Money Monitoring System</b>	<a href="http://cbe.org.eg/public/DMMS_Instructionmanual.pdf">http://cbe.org.eg/public/DMMS_Instructionmanual.pdf</a>

# TABLE OF CONTENTS

<i>DMMS TECHNICAL INSTRUCTION Manual</i> .....	1
<b>INTRODUCTION</b> .....	4
I. <b><u>Operating Environment</u></b> .....	4
II. <b><u>Input File Data Format</u></b> .....	4
III. <b><u>What's New in this version</u></b> .....	4
<b>1. FUND FILE</b> .....	5
1.1. <b><u>File / Sheet Name:</u></b> .....	5
1.2. <b><u>Report Design and Validations</u></b> .....	5
<b>2. INTEREST RATES FILE</b> .....	9
2.1. <b><u>File / Sheet Name:</u></b> .....	9
2.2. <b><u>Report Design and Validations</u></b> .....	9
<b>3. INTERBANK FILE</b> .....	11
3.1. <b><u>File / Sheet Name:</u></b> .....	11
3.2. <b><u>Report Design and Validations</u></b> .....	11
<b>4. APPENDICES</b> .....	13
4.1. <b><u>Appendix 1: DMMS- Sample of Static Data (as of 30/05/2010)</u></b> .....	13
4.2. <b><u>Appendix 2: Definitions</u></b> .....	14
4.3. <b><u>Appendix 3: DMMS Input File templates</u></b> .....	18

## INTRODUCTION

Domestic Money Monitoring System "DMMS" is an online-automated web based system providing efficient, secure and accurate flow of data from the market to CBE, as well as enhancing the level of analysis achieved by generating a variety of diverse Business reports.

DMMS consists of 3Sub-systems: Funds, Interbank and Interest Rates and will be used by all Banks in Egypt to report on their "Funds", "Interbank" and "Interest Rates" to CBE using New Input reports templates that are specifically designed for the new system.

This Document is intended to describe those Input Reports templates, noting that the Uploaded Input report must be exactly similar to the template described in this Technical Instruction Manual and any discrepancy will result in file rejection by the system.

A detailed and updated User Manual with system description and characteristics can be found by the following link: [http://cbe.org.eg/public/DMMS\\_UserGuide.pdf](http://cbe.org.eg/public/DMMS_UserGuide.pdf)

The latest updated version of this Instruction Manual can be found by the following link: [http://cbe.org.eg/public/DMMS\\_Instructionmanual.pdf](http://cbe.org.eg/public/DMMS_Instructionmanual.pdf)

### I. Operating Environment

Users will use Web Browser on their own PC's (*Mandatory Application Portfolio : MS Excel 2003 version*) to access the DMM system through extranet trusted network between CBE and Banks to report required reports online in the specific predetermined **Format** (described in this document) and **Dates**.

### II. Input File Data Format

- Input files uploaded by banks **MUST** be in **Excel format** using **MS-Office 2003 ONLY** and following the latest record description provided by CBE in the Technical Instruction Manual that can be accessed on [http://cbe.org.eg/public/DMMS\\_Instructionmanual.pdf](http://cbe.org.eg/public/DMMS_Instructionmanual.pdf)
- Input files uploaded by banks **MUST** match one of the following criteria:
  1. File Type / Format: \_\_\_\_\_ .xls using MS office – Excel 2003 (Exact Version).
  2. File Type / Format: \_\_\_\_\_ .xml using **XML spreadsheet\*** format directly extracted from Banks' related business application or through MS Office-Excel 2003/greater version using **save as function**.

*\* To review the XML spreadsheet header and data structure check [Appendix 3 -DMMS-input templates](#).*

### III. What's New in this version

- 1- Input File Data format (\*.xml).
- 2- DMMS- Bank Codes as shown in [section 4.1 Appendix "1"](#)
- 3- Funds Input File & New definition.
- 4- Interest Rates Input File Notes.

## 1. FUND FILE

### 1.1. File / Sheet Name:

- Your Fund File name can be any <name>.xls Or <name>.xml <sup>(1)</sup>
- It **Must** contain only **ONE** sheet named "FUND".

To Review the latest record description: [http://cbe.org.eg/public/DMMS\\_Instructionmanual.pdf](http://cbe.org.eg/public/DMMS_Instructionmanual.pdf)

### 1.2. Report Design and Validations

#### 1.2.1. FUND SHEET – ROW 1 – CELL "A1" : (Mandatory)

1.2.1.1. Record description format <sup>(2)</sup>: *Operation\_ID;Business\_Day;Bank\_ID;NumberofReacords*

1.2.1.2. Record Variables and description:

<i>Record Variables</i>	<i>Business Description</i>	<i>Allowed Values / format</i>	<i>Example</i>
<i>Operation ID</i>	Operation ID is fixed value per DMMS subsystem.	<i>Identity</i> According to <a href="#">Appendix "1"</a>	Fund's Operation ID = 2
<i>Business Day</i>	Business Day <b>Must</b> match the Predetermined opened day for reporting on the DMMS.	YYYYMMDD	20100106
<i>Bank ID</i>	The reporting Bank code.	<i>Identity</i> According to <a href="#">Appendix "1"</a>	"Banque Misr" Bank code =400
<i>Number of Records</i>	The number of rows that contains reporting data in the table, starting from Row 10.	<i>Integer</i>	If the bank will report on Five funds, expected Number of Records = 5

#### 1.2.1.3. Cell "A1" Example

If the open day on DMMS for Fund subsystem is 31<sup>st</sup> of January 2010 and the reporter is Banque Misr who has Five (5) Funds to report on, then the cell "A1" must contain the following: 2;20100131;400;5

#### 1.2.2. FUND SHEET – ROW 2: ROW 5

**Must** be empty.

**N.B:** DMMS will neglect any data in the above mentioned rows.

#### 1.2.3. FUND SHEET – ROW 6: ROW 9 (Optional)

1.2.3.1. Record description labels: Table's columns labels as shown [in Appendix "3"](#)

<sup>(1)</sup> Using MS office – Excel 2003 (Exact Version) for \*. XLS extension **OR** using \*.XML spreadsheet format directly extracted from Banks' related business application or through MS Office-Excel 2003/greater version using save as function.

<sup>(2)</sup> All mentioned data are separated by semi-colon";" with no spaces.

#### 1.2.4. **FUND SHEET – ROW 10 : ROW N (Mandatory)**

The data reported by banks **must** start from Row 10 to row N (where N≥10) with no empty rows in between.

##### 1.2.4.1. Record description format.

###### General Requirements:

- If any record variable has no value, "0" **must** be entered (reported) **EXCEPT** for *Dates and Method of calculation*.
- If *Dates and/or Method of calculation* have no value, the cell must be left blank.
- All amounts must be reported in **EGP THOUSAND EXCEPT** *Certificates amounts and Certificates NAV* are in **EGP**.
- *No. of certificates, No. of New Certificates, No. of Redeemed Certificates, Average Duration and Average Maturity* must be reported in real numbers.
- Any incorrect or mismatch in the report header or any lookup will result in file rejection by the system.

##### 1.2.4.2. Record Variables and description:

<i>Sheet Column</i>	<i>Record Variables</i>	<i>Description</i>	<i>Cell Value</i>	<i>Max. Length</i>
A	<i>Serial Number</i>	Each row with data should have a serial no, which should follow an ascending sequence. <b>It's the only optional field column.</b>	Integer	3
B	<i>Currency ID</i>	<i>Identity:</i> Each Currency has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix 1"</a>	Integer	
C	<i>Fund ID</i>	<i>Identity:</i> Each Fund has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
D	<i>Fund Type ID</i>	<i>Identity:</i> Each Fund Type has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix"1"</a>	Integer	
E	<i>Fund Sub-Type ID</i>	<i>Identity:</i> Each Fund Sub-Type has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
F	<i>Manager ID</i>	<i>Identity:</i> Each Fund's management company has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
G	<i>Issuance Date</i>	The Fund's Issuance date.	Date YYYYMMDD	
H	<i>Initial Amount</i>	Amount <b>must</b> be in <b>EGP THOUSAND</b> .	Integer	11
I	<i>Current Amount</i>			11

J	<b>No. of Certificates</b>	Real number (not in Thousand).	Integer	10
K	<b>No. of New Certificates</b>			10
L	<b>No. of Redeemed Certificates</b>			10
M	<b>NAV of certificate (Net Asset Value)</b>		Integer	11
N	<b>Last Coupon Amount</b>	Amount <b>must</b> be in <b>EGP THOUSAND</b> .	Integer	11
O	<b>Last Coupon Date</b>	Date of the last Coupon for the Fund.	Date YYYYMMDD	
P	<b>Equity Local</b>	Amount <b>must</b> be in <b>EGP THOUSAND</b> .	Integer	11
Q	<b>Equity GDR (Global Depository Receipt)</b>		Integer	11
R	<b>T-Bonds</b>		Integer	11
S, Y, AN, AS, AX, BB, BH, BL	<b>Maximum Maturity Date</b>	Date of Maximum Maturity. (Will be repeated for <i>T-Bonds, Corporate Bonds, CDs&lt;3Y, CDs&gt;3Y, Repos, Reverse Repos, Foreign Assets, Other</i> )	Date YYYYMMDD	
T, Z, AE, AJ, AO, AT, AY, BC, BI, BM	<b>Weighted Average Duration</b>	Real numbers not in Thousand. (Will be repeated for <i>T-Bonds, Corporate Bonds, T-Bills, Deposits, CDs&lt;3Y, CDs&gt;3Y, Repos, Reverse Repos, Foreign Assets, Other</i> )	Integer	11
U, AA, AF, AK, AP, AU,	<b>Weighted Average Maturity</b>	Real numbers not in Thousand. (Will be repeated for <i>T-Bonds, Corporate Bonds, T-Bills, Deposits, CDs&lt;3Y, CDs&gt;3Y</i> )		11
V, AB, AG, AL, AQ, AV, AZ, BD, BF, BJ	<b>Yield%</b>	<ul style="list-style-type: none"> <li>➤ The Cell value is percentage.</li> <li>➤ <b>Must</b> have <b>1</b> Digit after the decimal point.</li> <li>➤ Will be repeated for <i>T-Bonds, Corporate Bonds, T-Bills, Deposits, CDs&lt;3Y, CDs&gt;3Y, Repos, Reverse Repos, Other Mutual Funds, Foreign Assets</i></li> </ul>	<ul style="list-style-type: none"> <li>✓ Percentage</li> <li>✓ Decimals : 1</li> </ul>	4 example: (2.1%)
W, AC, AH	<b>Method of calculation</b>	<p>The only accepted Text values are "MTM", "HTM" or Blank if not applicable.</p> <ul style="list-style-type: none"> <li>➤ "HTM" : <b>Held To Maturity</b></li> <li>➤ "MTM" : <b>Market To Market</b>.</li> </ul> <p>(Will be repeated for <i>T-Bonds, Corporate Bonds, T-Bills</i>)</p>	Text	3

X	<b>Corporate Bonds</b>	Amount <b>must</b> be in <b>EGP THOUSAND.</b>	Integer	11
AD	<b>T-Bills</b>			11
AI	<b>Deposits, A/C</b>			11
AM	<b>CDs Less than 3 years (Not Exempted)</b>			11
AR	<b>CDs More than 3 years (exempted)</b>			11
AW	<b>Repos</b>			11
BA	<b>Reverse Repos</b>			11
BE	<b>Other Mutual Funds</b>			11
BG	<b>Foreign Assets</b>			11
BK	<b>Other</b>			11
BN, BP, BR	<b>Holdings Retail (Foreign, Arab, Egyptian)</b>			11
BO, BS, BQ	<b>Holdings Corporate</b>			11
BT	<b>Bank's holding in the fund</b>			11



## 2. INTEREST RATES FILE

### 2.1. File / Sheet Name:

- Your Interest Rate File (MS Office Excel 2003 format) name can be any <name>.xls Or <name>.xml<sup>(1)</sup>
- It **Must** contain only **TWO** sheets one named "LOANS", the other named "DEPOSITS".

To Review the latest record description: [http://cbe.org.eg/public/DMMS\\_Instructionmanual.pdf](http://cbe.org.eg/public/DMMS_Instructionmanual.pdf)

### 2.2. Report Design and Validations

#### 2.2.1. INTEREST RATE SHEET – ROW 1 – CELL "A1" (Mandatory)

2.2.1.1. Record description format <sup>(2)</sup>: *Operation\_ID;Business\_Day;Bank\_ID;NumberofReacords*

#### 2.2.1.2. Record Variables and description:

<i>Record Variables</i>	<i>Business Description</i>	<i>Allowed Values / format</i>	<i>Example</i>
<i>Operation ID</i>	Operation ID is fixed value per <b>DMMS</b> subsystem.	<i>Identity</i> According to <a href="#">Appendix "1"</a>	Interest Rate's Operation ID = 1
<i>Business Day</i>	Business Day <b>Must</b> match the Predetermined opened day for reporting on the <b>DMMS</b> .	YYYYMMDD	20100106
<i>Bank ID</i>	The reporting Bank code.	<i>Identity</i> According to <a href="#">Appendix "1"</a>	"Banque Misr" Bank ID =400
<i>Number of Records</i>	The number of rows that contains reporting data in the table, starting from Row 10.	<i>Integer</i>	If the bank will report One row of data then expected Number of Records =1

#### 2.2.1.3. CELL "A1" Example

If the open day on **DMMS** for Interest Rate subsystem is 31<sup>st</sup> of January 2010 and the reporter is Banque Misr who will report One row of data only then the cell "A1" must contain the following: **1;20100131;400;1**

#### 2.2.2. LOANS / DEPOSITS SHEET – ROW 2: ROW 5

**Must** be empty.

**N.B:** DMMS will neglect any data in the above mentioned rows.

#### 2.2.3. LOANS / DEPOSITS SHEET – ROW 6: ROW 9 (Optional)

2.2.3.1. Record description labels: Table's columns labels as shown [in Appendix "3"](#)

<sup>(1)</sup>Using MS office – Excel 2003 (Exact Version) for \*. XLS extension **OR** using \*.XML spreadsheet format directly extracted from Banks' related business application or through MS Office-Excel 2003/greater version using save as function.

<sup>(2)</sup>All mentioned data are separated by semi-colon";" with no spaces.

## 2.2.4. LOANS / DEPOSITS SHEET – ROW 10 : ROW N (Mandatory)

The data reported by banks **must** start from Row 10 to row N (where N≥10) with no empty rows in between.

### 2.2.4.1. Record description format.

#### General Requirements:

- IF any record variable has no value, "0" **must** be entered (reported) **EXCEPT** for Dates.
- IF a Date record has no value, the cell must be left blank.
- All amounts **Must** be reported in **Million**. (EGP Million **OR** USD Million).
- All Percentages **Must** have **THREE** decimals (0.000%).
- Any incorrect or mismatch in the report header or any lookup will result in file rejection by the system.

### 2.2.4.2. Record Variables and description:

Sheet Column	Record Variables	Description	Cell Value	Max. Length
A	<i>Serial Number</i>	Each row with data should have a serial no, which should follow an ascending sequence. <b>It's the only optional field column.</b>	Integer	3
B	<i>Interest Rate ID</i>	<i>Identity:</i> Interest Rate ID <b>must</b> be either ➤ "D" for Deposits sheet or ➤ "L" for Loans sheet.	Text	1
C	<i>Currency ID</i>	<i>Identity:</i> Each Currency has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
D	<i>Date</i>	Reporting Date.	Date <b>YYYYMMDD</b>	
E	<i>Amount</i>	➤ Amount <b>must</b> be in <b>Million</b> (EGP Million <b>OR</b> USD Million). ➤ <b>Must</b> have <b>1</b> Decimal.	✓ Number ✓ Decimals : 1	13 (x.0)
F	<i>Weighted Average (W.Avg)</i>	➤ The Cell value is percentage. ➤ <b>Must</b> have <b>3</b> Decimals.	✓ Percentage ✓ Decimals : 3	6 (x.000%)
G	<i>Minimum Rate (Min. Rate)</i>	➤ The Cell value is percentage. ➤ <b>Must</b> have <b>3</b> Decimals.	✓ Percentage ✓ Decimals : 3	6 (x.000%)
H	<i>Maximum Rate (Max. Rate)</i>	➤ The Cell value is percentage. ➤ <b>Must</b> have <b>3</b> Decimals.	✓ Percentage ✓ Decimals : 3	6 (x.000%)

### 3. INTERBANK FILE

#### 3.1. File / Sheet Name:

- Your Interbank File (MS Office Excel 2003 format) name can be any <name>.xls Or <name>.xml <sup>(1)</sup>
- It **Must** contain only **ONE** sheet named "INTERBANK".

To Review the latest record description, [http://cbe.org.eg/public/DMMS\\_Instructionmanual.pdf](http://cbe.org.eg/public/DMMS_Instructionmanual.pdf)

#### 3.2. Report Design and Validations

##### 3.2.1. INTERBANK SHEET – ROW 1 – CELL "A1" (Mandatory)

3.2.1.1. Record description format <sup>(2)</sup>: *Operation\_ID;Business\_Day;Bank\_ID;NumberofReacords*

3.2.1.2. Record Variables and description:

<i>Record Variables</i>	<i>Business Description</i>	<i>Allowed Values / format</i>	<i>Example</i>
<i>Operation ID</i>	Operation ID is fixed value per <b>DMMS</b> subsystem.	<i>Identity</i> According to <a href="#">Appendix "1"</a>	Interbank Operation ID = 3
<i>Business Day</i>	Business Day <b>Must</b> match the Predetermined opened day for reporting on the <b>DMMS</b> .	<b>YYYYMMDD</b>	20100106
<i>Bank ID</i>	The reporting Bank code.	<i>Identity</i> According to <a href="#">Appendix "1"</a>	"Banque Misr" Bank ID =400
<i>Number of Records</i>	The number of rows that contains reporting data in the table, starting from Row 10.	<i>Integer</i>	If the bank will report 10 deals then expected Number of Records = 10

##### 3.2.1.3. Example

If the open day on DMMS Interbank subsystem is 31<sup>st</sup> of January 2010 and the reporter is Banque Misr who reports Ten (10) Interbank transactions then the cell "A1" must contain the following: **3;20100131;400;10**

##### 3.2.2. INTERBANK SHEET – ROW 2: ROW 8

**Must** be empty.

**N.B:** DMMS will neglect any data in the above mentioned rows.

##### 3.2.3. INTERBANK SHEET – ROW 9 (Optional)

3.2.3.1. Record label description: Table's columns labels as shown [in Appendix "3"](#)

<sup>(1)</sup> Using MS office – Excel 2003 (Exact Version) for \*. XLS extension **OR** using \*.XML spreadsheet format directly extracted from Banks' related business application or through MS Office-Excel 2003/greater version using save as function.

<sup>(2)</sup> All mentioned data are separated by semi-colon";" with no spaces.

### 3.2.4. **INTERBANK SHEET – ROW 10 : ROW N (Mandatory)**

The data reported by banks **must** start from Row 10 to row N (where N≥10) with no empty rows in between.

#### 3.2.4.1. Record description format:

- IF any record variable has no value, "0" **must** be entered (reported) **EXCEPT** for *Dates*.
- IF a *Date record* has no value, the cell must be left blank.
- All amounts must be reported in **EGP Million**.
- *No. of Days* is a real number.
- All Percentages **Must** have **THREE** decimals (0.000%).
- Any incorrect or mismatch in the report header or any lookup will result in file rejection by the system.

#### 3.2.4.2. Record Variables and description:

Sheet Column	Record Variables	Description	Cell Value	Max. Length
A	<i>Serial Number</i>	Each row with data should have a serial no. It's the only optional field column	Integer	3
B	<i>Currency ID</i>	<i>Identity:</i> Each Currency has a unique ID. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
C	<i>Maturity Category ID</i>	<i>Identity:</i> Each Maturity Category has a unique ID depending on the no. of days. <b>Allowed Values</b> as per <a href="#">Appendix"1"</a>	Integer	
D	<i>Trade Date</i>	Date Of the deal.	Date YYYYMMDD	
E	<i>Start Date</i>	Date when the deal is active.	Date YYYYMMDD	
F	<i>Lender ID</i>	<i>Identity:</i> The Lender Bank code. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
G	<i>Borrower ID</i>	<i>Identity:</i> The Borrower Bank code. <b>Allowed Values</b> as per <a href="#">Appendix "1"</a>	Integer	
H	<i>Amount</i>	<ul style="list-style-type: none"> <li>➤ Amount <b>must</b> be in <b>EGP Million</b>.</li> <li>➤ <b>Must</b> have <b>2</b> Decimals</li> </ul>	<ul style="list-style-type: none"> <li>✓ Number</li> <li>✓ Decimals : 2</li> </ul>	14 (x.00)
I	<i>Interest Rate</i>	<ul style="list-style-type: none"> <li>➤ Cell value is Percentage.</li> <li>➤ <b>Must</b> have <b>3</b> Decimals</li> </ul>	<ul style="list-style-type: none"> <li>✓ Percentage</li> <li>✓ Decimals : 3</li> </ul>	7 (x.000%)
J	<i>Number of Days</i>	Real Number	Integer	4
K	<i>Maturity Date</i>	The transaction's maturity date.	Date YYYYMMDD	

## 4. APPENDICES

The document attached in Appendix 1 is just a sample of System static data; the latest (updated) static data can be found in the DMMS– System Maintenance reports section.

### 4.1. Appendix 1: DMMS- Sample of Static Data (as of 30/05/2010)



Sample of DMMS  
static data.xls

---

## 4.2. Appendix 2: Definitions

### 4.2.1. General Terms

<b>Term</b>	<b>Definition</b>
<b>Mutual Fund</b>	<p>A mutual fund is a company that invests in a diversified portfolio of securities. People who buy shares of a mutual fund are its owners or shareholders. Their investments provide the money for a mutual fund to buy securities such as stocks and bonds.</p> <p><b>There are five basic types of mutual funds:</b></p> <ol style="list-style-type: none"> <li>1) Money Market Funds.</li> <li>2) Equity Funds.</li> <li>3) Balanced Funds.</li> <li>4) Holding Funds.</li> <li>5) Islamic Funds.</li> </ol>
<b>Money Market Fund</b>	Money Market Funds invest in a pool of short-term, fixed income instruments. These instruments are relatively stable because of their short maturities and high quality.
<b>Equity Funds</b>	Equity Funds invest primarily in stocks which represents a unit of ownership in a company.
<b>Balanced Funds</b>	Balanced Funds is a blend between Money Market funds and Equity funds. These funds invest in fixed income instruments as well as stocks.
<b>Holding Funds</b>	Holding Funds mainly invest in other funds.
<b>Islamic Funds</b>	Islamic Funds invest principally in Islamic stocks. They can not invest in stocks issued by companies that work in activities such as tobacco, wine...etc
<b>Close-end fund</b>	A close-end fund is a collective investment scheme with a limited number of shares. New shares are rarely issued after the fund is launched and are not; shares are not normally redeemable for cash or securities before Fund liquidation.
<b>Open-end fund</b>	Funds in which the company can always issue more shares outstanding with no restrictions on the amount of shares issued.
<b>Repo</b>	Repo is short for repurchase agreement. Those who deal in government securities use repos as a form of borrowing. A dealer or other holder of government securities (usually T-bills) sells the securities to a lender and agrees to repurchase them at an agreed date and price. They are usually very short-term, from overnight to 30 days or more.
<b>Reverse Repo</b>	The reverse repo is the opposite of repo. In this case, a dealer buys government securities from an investor and then sells them back at a later date for a higher price
<b>Yield</b>	Yield applies to various stated rates of returns on stocks, fixed income and some other investment type insurance products.
<b>Demand accounts</b>	Are deposit accounts held at a financial institution, for the purpose of securely and quickly providing frequent access to funds on demand, through a variety of different channels.
<b>Savings accounts</b>	Are accounts maintained by retail financial institutions that pay interest but cannot be used directly as money (by, for example, writing a cheque). These accounts let customers set aside a portion of their liquid assets while earning a monetary return. Obtaining funds held in a savings account may not be as convenient as from a demand account.
<b>Overdraft</b>	Occurs when withdrawals from a bank account exceeds the available balance which gives the account a negative balance - a person can be said to have "overdrawn".
<b>Personal loan</b>	Is a loan that is not backed by collateral, also known as a signature loan or unsecured loan. Personal loans are based solely upon the borrower's credit rating.
<b>Certificate of deposit</b>	A CD is a time deposit, a financial product commonly offered to consumers by banks and credit unions. A CD has a specific, fixed term (often three months, six months, or one to five years), and, usually, a fixed interest rate. Exempted CDs have maturity 3 years and above and are excluded from the Reserve ratio.
<b>Coupon</b>	Coupon entitles the owner to receive yearly Dividends and is considered as a part of the share.

#### 4.2.2. Fund Input file definitions

<b>Current amount</b>	The current market value of the fund's total holdings.
<b>Equity Local</b>	Stocks traded at the local stock market including stocks in EGP, USD and Egyptian Depository Receipts.
<b>Equity GDR</b>	Global Depository Receipt ( <b>GDR</b> ) is a receipt for Egyptian shares traded in capital markets in London.
<b>Issuance Date</b>	The date the mutual fund's certificates are first offered for sale
<b>Initial amount</b>	The initial amount invested in the fund immediately after the subscription period.
<b>Last Coupon Amount</b>	The amount of the last profit distributed to clients.
<b>Last Coupon Date</b>	The date of the last profit distributed to clients.
<b>Maximum Maturity Date</b>	Maximum Maturity Date for each Asset class is The longest (utmost) maturity of all that class in the portfolio. <b>Example:</b> Max Maturity date for Bonds in a portfolio that contains 7 Bonds = the longest maturity of the 7 bonds.
<b>Maximum Days To Maturity</b>	Maximum days to Maturity for each Asset class is The longest (utmost) <b>no. of days</b> to maturity of all that class in the portfolio.
<b>Method of calculation</b>	Method of valuing the Asset class, whether: <b>Market To Market</b> or <b>Held To Maturity</b> .
<b>Net Asset Value of certificates (NAV)</b>	Net Asset Value is the market value of the fund's assets less the fund's liabilities, usually expressed as a per-share amount. NAV is calculated by adding up the market value of all the fund's underlying securities, subtracting all of the fund's liabilities then dividing by the number of outstanding shares in the fund.
<b>New Certificates</b>	Newly issued certificates for the reported period
<b>No. of Certificates</b>	Number of outstanding certificates; calculated by adding up the number of new and old certificates then subtracting the number of redeemed certificates. = previous no. of certificates + no. new certificates - no. of redeemed certificates.
<b>No. of Redeemed Certificates</b>	Number of certificates sold by clients for the reported period
<b>Weighted Average Duration – Bonds</b>	<p>Weighted Average Duration of the Bonds in the portfolio. The duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price, and is a measure of bond price volatility with respect to interest rates.</p> $\text{Duration} = \frac{\left[ \frac{\sum t * PV(CF_t)}{\text{Current Mkt Price}} \right]}{1 + \left( \frac{YTM}{N} \right)}$ <p>Where :</p> <ul style="list-style-type: none"> <li>t = Respective Time Period</li> <li>PV = Present Value</li> <li>CF<sub>t</sub> = Cash Flows at respective time period</li> <li>YTM = the security's yield to maturity</li> <li>n = number of coupon periods per year</li> </ul>
<b>Weighted Average Duration - T-Bills</b>	<p>Weighted Average Duration of T-Bills in the portfolio. The duration is The weighted average term to maturity of the cash flows from a T-Bill. The weight of each cash flow is determined by dividing the present value of the cash flow by the price, and is a measure of T-Bill price volatility with respect to interest rates.</p> $\text{Duration} = \frac{\left[ \frac{\sum t * PV(CF_t)}{\text{Current Mkt Price}} \right]}{1 + \left( \frac{YTM}{N} \right)}$ <p>Where :</p> <ul style="list-style-type: none"> <li>t = Respective Time Period</li> <li>PV = Present Value</li> <li>CF<sub>t</sub> = Cash Flows at respective time period</li> <li>YTM = the security's yield to maturity</li> <li>n = number of coupon periods per year</li> </ul>

<b>Weighted Average Duration - Deposits/AC</b>	Weighted Average Duration of the bank deposits in the portfolio. Duration is the approximate percentage change in value for 100 basis point change in rates.
<b>Weighted Average Duration - CDs</b>	Weighted Average Duration of the CDs in the portfolio. Duration is the approximate percentage change in value for 100 basis point change in rates.
<b>Weighted Average Duration - Repos</b>	Weighted Average number of days remaining till the termination of the agreement "maturity date" on which the fund will return the borrowed cash and claim its collateral back from the counterparty.
<b>Weighted Average Duration - Reverse Repos</b>	Weighted Average number of days remaining till the termination of the deals (maturity date) on which the fund will return the received lent out cash from the counterparty and deliver the counterparty's collateral.
<b>Weighted Average Duration -Foreign Assets</b>	<p>Weighted Average Duration of the securities in the portfolio. Duration is the weighted average term to maturity of the cash flows from a fixed income instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price, and is a measure of fixed income instrument price volatility with respect to interest rates. Please note in case of embedded optionality Effective duration will be required</p> $\text{Duration} = \frac{\left[ \frac{\sum t * PV(CF_t)}{\text{Current Mkt Price}} \right]}{1 + \left( \frac{YTM}{N} \right)}$ <p>Where :</p> <ul style="list-style-type: none"> <li>t = Respective Time Period</li> <li>PV = Present Value</li> <li>CF<sub>t</sub> = Cash Flows at respective time period</li> <li>YTM = the security's yield to maturity</li> <li>n = number of coupon periods per year</li> </ul>
<b>Weighted Average Duration –Other</b>	Weighted Average Duration of the securities in the portfolio. Duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price, and is a measure of bond price volatility with respect to interest rates. please note in case of embedded optionality Effective duration will be required
<b>Weighted Average Maturity</b>	Of a specific asset class is the average maturity of all that class in the portfolio.
<b>Yield %</b>	A percentage that measures the cash returns to the security owner.
<b>Yield% - Bonds</b>	The weighted average yield to maturity of all bonds in portfolio. The yield to maturity is the internal rate of return assuming that bond is held until maturity and all coupons were paid.
<b>Yield% - T-Bills</b>	The weighted average yield of all bills in the portfolio.
<b>Yield% - CDs</b>	The weighted average of interest rate return of all bank CDs in the portfolio.
<b>Yield% - Repos</b>	The fixed interest rate of the Repurchase agreement that the Fund already paid during the reporting period for the counterparty of the transaction.
<b>Yield% - Reverse Repos</b>	The fixed interest rate of the Repurchase agreement that the Fund already received during the reporting period from the counterparty of the transaction.
<b>Yield% - Foreign Assets</b>	The weighted Average yield of all securities in the portfolio.
<b>Yield% - Other Mutual funds</b>	The weighted average yields of all other securities in the portfolio.



### 4.2.3. Interest Rates Input file definitions

Term	Definition
<b>Loans</b>	All Loans Values in the loan sheet reflect only the Performing Loans. <u>Non performing to be excluded</u>
<b>Maturities</b>	<p><b>N.B.</b> Maturities in both new and outstanding Deposits/Loans should be classified each month according to their <b>maturities upon the deal NOT</b> according to the <b>days left to maturity</b>.</p> <ul style="list-style-type: none"> <li>➤ <b>&lt;= 1 Week :</b> &gt; 1 day      &lt;=7days</li> <li>➤ <b>&lt;= 2 Weeks :</b> &gt; 7 days      &lt;=14days</li> <li>➤ <b>&lt;= 3 Weeks:</b> &gt; 14days      &lt;=21days</li> <li>➤ <b>&lt;= 1 Month:</b> &gt; 21days      &lt;=31days</li> <li>➤ <b>&lt;= 2 Months:</b> &gt; 31days      &lt;=60days</li> <li>➤ <b>&lt;= 3 Months:</b> &gt; 60days      &lt;=91days</li> <li>➤ <b>&lt;= 6 Months:</b> &gt; 91days      &lt;=182days</li> <li>➤ <b>&lt;= 1 Year:</b> &gt; 182days      &lt;= 364days</li> <li>➤ <b>&gt; 1 Year:</b> &gt; 364 days</li> </ul>
<b>Min. Rate:</b>	The least deal rate in the New deals for the respective maturity and <b>must</b> be calculated on simple basis not compound basis.
<b>Max. Rate:</b>	The highest deal rate in the new deals for the respective maturity and must be calculated on simple basis not compound basis.
<b>New Deposits / Loans:</b>	<p>New deals done by the bank during the month. All <b>Renewed</b> deposits and loans must be treated as new deals.</p> <p><b>N.B.</b> Rates applied on staff deposits and loans must be listed in the outstanding deposits/loans and must not be included in the New deposits/loans.</p>
<b>Outstanding Loans / Deposits:</b>	<p>Reflects the balances of those loans / Deposits at <b>end of the month</b>.</p> <p><b>N.B.</b> Rates applied on staff deposits and loans must be listed in the outstanding deposits/loans and must not be included in the New deposits/loans.</p> <p>* Balances of Outstanding deposits reported must be equal to the balances reported to the Banking Supervision Sector in CBE.</p>
<b>Outstanding weighted average:</b>	<p>All rates listed in the OUTSTANDING deposits/loans are simple rates weighted by their amounts as follows:</p> <p style="text-align: center;"><b>The weighted avg. rate for a specific maturity</b> = <math>\frac{\text{Total interest calculated for all amounts} \times 100}{\text{Total amounts}}</math></p> <p style="text-align: center;">= <math>\frac{(\text{amount1} \times \text{its rate} + \text{amount2} \times \text{its rate} + \dots) \times 100}{\text{Total amounts}}</math></p>

#### 4.2.4. Interbank Input file definitions

<b>Term</b>	<b>Definition</b>
<b>Maturities</b>	<ol style="list-style-type: none"> <li>1. <b>Overnight:</b> one working day (can be more than 1 fiscal day depending on the holiday's calendar).</li> <li>2. <b>Less than week:</b> more than one day and less than 7 days. It must not be overnight.</li> <li>3. <b>Week:</b> equals 7 days and not overnight.</li> <li>4. <b>Less than month:</b> more than 7 days and less or equal 27 days.</li> <li>5. <b>Month:</b> more than 27 days and less than or equal 31 days.</li> <li>6. <b>More than month:</b> more than 31 days.</li> </ol>
<b>Start Date</b>	<p>Is the settlement date.</p> <p>Start and Trade dates are different in Forward Deals only.</p>
<b>Trade date</b>	<p>Is the agreement date.</p> <p>Start and Trade dates are different in Forward Deals only.</p>

#### 4.3. Appendix 3: DMMS Input File templates

##### Funds Input file



##### Interbank Input File



##### Interest Rates Input File

