

REPORTING GUIDE FOR NBFCs

MONETARY AND FINANCIAL STATISTICS



Statistics Department
STATE BANK OF PAKISTAN

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No.DSDSD.MFS./2024-155920

November 07, 2024

The Presidents/ Chief Executives
All NBFCs

Dear Sir/ Madam

Monthly Statement of Liabilities & Assets

1. State Bank of Pakistan Act 1956, Section 4C (f), empowers SBP to “collect and produce statistics relevant to the Bank's objectives and functions.” As per SBP letter No.DS.PD.99.92/2005-491 dated 19th January, 2005 (https://www.sbp.org.pk/departments/stats/NBFC_Guide/Letter.pdf) and reporting guidelines (https://www.sbp.org.pk/departments/stats/NBFC_Guide/index.htm) all NBFCs are required to submit their Liabilities and Assets to SBP by 20th of the following month.
2. You are advised to submit subject statement by 10th of the following month through email NBFC.Data@sbp.org.pk or through Data Acquisition Portal (DAP) of SBP (with effect from data for January 2025). All other instructions pertaining to subject dataset remain the same.
3. For any query on subject data, please feel free to contact Ms. Fatima Javaid through telephone (02133138253/02133138297) or email (NBFC.Data@sbp.org.pk).

Yours Sincerely

Sd/-

(Dr. Muhammad Nadim Hanif)
Director

Statistics and Data Services Department



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**Statistics
Department**
Fax # 021 921 2569

No.DS.PD.99.92/2005-491

19 January 2005

All NBFCs,

Dear Sir or Dear Madam

Revised monthly statement of liabilities & assets

We are in persuasion to the goal of achieving the soundness of the financial system for sustainable healthy growth and prosperity of the country, and side by side keeping the pace with the international community to strengthen the architecture of the international financial system after observing financial crises of 1990s. This requires an efficient statistical system for requisition and dissemination of data based on internationally acceptable standards, customized to country conditions and meeting to the requirements of maximum stakeholders.

Paving the way to this destination, Statistics Department of State Bank of Pakistan being responsible for the compilation of Monetary and Financial Statistics and Flow of Funds Accounts of Pakistan has initiated the implementation of internationally accepted standards of quality and compatibility recommended in the United Nations System of National Accounts 1993 (SNA93), and Monetary & Financial Statistics Manual (MFSM2000) of IMF.

To achieve these objectives, we have revised the statement of monthly liabilities and assets being submitted to the Statistics Department under the instructions contained in BSD circular of 24 April 1993, consisting of the detailed classifications of transactions based on stocks and flows of liabilities and assets. As there are new areas of classification, sectorizations and terminologies, we are enclosing "[Reporting Guide for NBFCs](#)" which includes questionnaire for reporting, the concepts and definitions along with guidelines for reporting.

The revised statement will be effective from the month of January 2005 and on regular basis in future. Last date for the submission of the statement is 20th of the following month to which data relate.

We welcome any suggestions for improvement, comments and clarifications in this regard. You may contact us through fax # 92-21-9212569 or at e-mail addresses of the MFSM implementation team provided in the guide.

Yours truly

-Sd-

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INTRODUCTION

PURPOSE OF THE GUIDE

1. In view of the exposed weaknesses in the international financial system, highlighting the fact that globalization brings risks as well as important benefits to the international community mobilized to strengthen the “architecture” of the international financial system. An important element of the "architecture" initiative involves the development and implementation of internationally accepted standards.
2. The IMF developed standards or codes of good practices in its main areas of responsibility in consultation with experts from the member countries and international standard setting bodies to guide member countries in the dissemination of economic and financial data to the public. These standards—the Special Data Dissemination Standard and the General Data Dissemination System—comprise a number of elements of good practice in data dissemination. As an essential complement to, and outgrowth of, these standards, the IMF intensified efforts to assist countries through the development of internationally agreed guidelines on statistical methodology in the field of Balance of Payments, Government Finance, and Monetary and Financial Statistics. The concepts set out are harmonized with those of the System of National Accounts 1993.
3. Statistics Department, State Bank of Pakistan is revising the data collection requirements in lines with the Monetary and Financial Statistics Manual (MFSM2000), to go side by side with the international community. The data collected through this questionnaire are of much importance for the estimating monetary and financial aggregates.
4. The main purpose of the reporting guide is to provide guidelines to the respondents for reporting the data on monetary and financial statistics. It can be useful for other stakeholders since it covers the conceptual framework, definitions, harmonized with the United Nations’ System of National Accounts 1993 - SNA93.
5. We assume that the guide would be helpful for reporting data. The suggestions for improvement are welcome.

VALUE ADDITION

1. This guide is aimed at introducing the data providers with the concepts definitions, and requirements of the data users, so that to ensure:
 - a. Data compatibility
 - b. Data quality and accuracy
 - c. Data consistency
 - d. Data reliability
2. The data compiled and disseminated would meet the international standards of quality and requirements
3. The data thus compiled would be the best indicator of financial soundness
4. The data would provide good estimates for monetary policy to the policy makers
5. Multidimensional data access to the researchers
4. That total assets and liabilities are equal
5. To get a soft copy of the questionnaire from the Statistics Department, State Bank of Pakistan
6. To locate the Questionnaire available on SBP website at link
<http://www.sbp.org.pk/departments/stats/QNBFC.pdf>

WHILE REPORTING, MAKE SURE:

1. To read description of major categories of assets and liabilities given in the manual before filling the questionnaire (Annexure III)
2. To fill the amounts in columns where applicable
3. That all items of assets and liabilities are reported in thousands of Pak Rupees

II. CONCEPTUAL FRAMEWORK

Monetary Statistics consist of a comprehensive set of stock and flow data on the financial and non-financial assets and liabilities of financial corporations. The organization and presentation of monetary statistics, follow a hierarchical approach based on two general data frameworks— sectoral balance sheets and surveys.

A. SECTORAL BALANCE SHEETS

The purpose of the sectoral balance sheets is to provide a framework for the collection and presentation of data in a format that facilitates the presentation of flow of funds for the financial corporations sector. The data for a sectoral balance sheet are obtained from the individual institutional units within a financial corporations sub-sector and are classified into standard components, in accordance with the sectorization, instrument classification, and accounting principles. In addition, sectoral balance sheets are directly useful for analyses requiring sub-sector data that are more highly disaggregated than the asset and liability categories shown in the corresponding financial sub-sector surveys. The structure of the analytical accounts of monetary and financial statistics is given in Annexure I. The data required for developing these accounts

will be reported through a questionnaire (Annexure III).

B. SURVEYS OF FINANCIAL CORPORATIONS

These surveys utilize, and rearrange into analytical presentations, the data in the sectoral balance sheets. These surveys comprise:

- Central bank survey (CBS)
- Other depository corporation survey (ODCS)
- Other financial corporation survey (OFCS)

The two higher-level surveys based on the above surveys: -

- Depository corporations survey - DCS (CBS and ODCS are consolidated to obtain DCS)
- Financial corporations survey – FCS (CBS, ODCS and OFCS are consolidated to obtain FCS)

In this guide we are providing the specimen of OFCS and the higher-level survey FCS. Financial statistics consist of a comprehensive set of stock and flow data on the financial assets and liabilities of all sectors of an economy and between these sectors and the rest of the world. The financial statistics are developed within the framework of the SNA93, which provides for comprehensive coverage of production, distribution, and all non-financial and financial stocks and flows

for the total economy as well as for each its sectors. The broad components of the 1993 SNA are the:

- Current accounts
- Accumulation accounts
 - Capital account
 - Financial account
 - Other changes in assets account
 - Revaluation account
 - Other changes in volume account

Balance sheets that together provide an integrated system for measuring economic flows and the resulting stocks of non-financial and financial assets and liabilities

- Opening balance
- Changes in stock positions
- Closing balance

Flow of funds data, presented in a matrix form showing the financial transactions among all sub-sectors of an economy, are a particular focus of the financial statistics. Fully articulated flow of funds statements are, in essence, extensions of the financial account into three-dimensional matrices that show the transactions in financial assets and liabilities among sectors / sub-sectors and non-residents. The components of basic flow of funds account and detailed flow of funds account are provided in Annexure I.

C. SECTORIZATION OF ECONOMY

Institutional units differ with respect to their economic objectives, functions, and behaviour and are grouped into sectors that include units with similar characteristics. The units of the economy are grouped into the following mutually exclusive institutional sectors:

1) RESIDENT UNITS

FINANCIAL CORPORATIONS

1. Central bank
2. Other depository corporations
 - a. Deposit money corporations
 - b. Other deposits accepting institution
3. Other financial intermediaries; except insurance corporations and pension funds
4. Insurance corporations and pension funds
5. Financial auxiliaries

GENERAL GOVERNMENT

1. Central government; and
 - a. Federal government excluding NPIs and public enterprises
 - b. Federal government NPIs
2. State and local government (Provincial governments)
 - a. Provincial government excluding NPIs and public enterprises
 - b. Provincial governments NPIs

NON-FINANCIAL CORPORATIONS

1. Public non-financial corporations;
2. Other non-financial corporations (Private non-financial corporation)
 - a. National private non-financial corporations; and
 - b. Foreign controlled non-financial corporations.

HOUSEHOLDS

1. Employers
2. Own account workers
3. Employees
4. Recipient of property and transfer income

NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS (NPISH)

II) REST OF THE WORLD (NON-RESIDENT UNITS)

Financial assets are financial claims (e.g., currency, deposits, and securities) that have demonstrable value. MSFM and the 1993 SNA define financial assets as a subset of economic assets—entities over which ownership rights are enforced, individually or collectively, by institutional units and from which economic benefits can be derived by holding or using the assets over a period of time. Most financial assets are financial claims arising from contractual

relationships entered into when one institutional unit provides funds to another. Despite the absence of a corresponding liability, monetary gold and SDRs are also considered to be financial assets. Transactions in non-monetary gold are treated as transactions in non-financial assets.

D. CLASSIFICATION OF ASSETS / LIABILITIES

FINANCIAL ASSETS (ASSETS / LIABILITIES)

- Monetary gold and SDRs (this is the holding of central bank)
- Currency and deposits
- Securities other than shares
- Loans
- Shares and other equity
- Insurance technical reserves
- Financial derivatives
- Other accounts receivable / payable

NON-FINANCIAL ASSETS

- Produced assets
 - Tangible fixed assets
 - Intangible fixed assets
 - Inventories
 - Valuables
- Non-produced assets
 - Tangible produced assets
 - Intangible produced assets

E. RESIDENCY CRITERIA

Residence is particularly important attribute of an institutional unit in the balance of payments because the identification of transactions between residents and non-residents underpins the system. The concept of residence is based on sectoral transactor's centre of economic interest. An institutional unit has a centre of economic interest and is a

resident unit of a country when from some location, dwelling, place of production, or other premises within the economic territory of country, the unit engages and intends to continue engaging, either indefinitely or over a finite period usually a year, in economic activities and transactions on a significant scale. The one-year period is suggested only as a guideline and not as an inflexible rule.

E: THE PRINCIPLE OF ACCRUAL ACCOUNTING

Transactions are recorded when economic value is created, transformed, exchanged, transferred, or extinguished. Claims and liabilities arise when there is a change in ownership.

III. FLOWS

A. ECONOMIC TRANSACTIONS

A *transaction* itself is defined as an economic flow that reflects the creation, transformation, exchange, transfer, or extinction of economic value and involves changes in ownership of goods and/ or financial assets, the provision of services, or the provision of labour and capital.

B. TRANSACTION CHANGES

These are the changes occurred in the position of the financial/ non-financial assets / liabilities net acquisition/ disposal during the accounting period. For example;

1. Net currency received during the reporting period. (Assets)
2. Net of bank deposits placed with financial institutions and withdrawn from them during the reporting period (Assets)
3. Deposits and interest credited minus withdrawals from the accounts of individuals/ institutions during the reporting period i.e. net of credit and debit in the deposit accounts (Liabilities).
4. Net of loans disbursed and repaid by the NBFIs during the reporting period (Assets)
5. Net of acquisition and disposal of liability in the shape of borrowings during the reporting period (Liabilities)
6. Net investment in securities other than shares i.e., securities purchased minus securities matured/ claimed during the reporting period (Assets).
7. Net of securities issued and redeemed during the reporting period (Liabilities).
8. Net investment in shares and other equity of corporations i.e., total shares acquired *minus* shares disposed off during the period (Assets).
9. All subsequent changes in the paid-up capital through issuance of shares (Liabilities)
10. For financial derivatives:
 - a) The difference between the rate agreed upon and the rate prevailing market rate at the time of contract
 - b) Streams of interest receipts resulting from swap arrangements.
 - c) At the time of settlement, the difference between the values (which are measured in the unit of accounts and at the prevailing exchange rate) of the currencies.
11. Receivable/payable items generated during the reporting period.
12. Total premium paid for the subsequent period *minus* premium consumed during the reporting period and outstanding claims that have to be settled with the insurance corporations— Insurance Technical Reserves (Assets).

13. Non-financial asset acquired during the reporting period after adding the cost of ownership transfer if born by the NBFI *minus* transferring of non-financial asset to another entity by sale or gift after deduction of cost of ownership transfer if born by the NBFI.

C. VALUATION CHANGES

Holding gains or losses resulting from changes in market prices, exchange rate changes and fair value where market is not available that accrue during the accounting period to owners of non-financial/ financial assets and liabilities e.g., in case of financial derivative, at the time of settlement, the difference between prevailing exchange rate and exchange rate at the time of contract.

D. OTHER CHANGES IN VOLUME

Changes in non-financial assets and financial assets and liabilities during an accounting period those are not due to transactions or revaluations. These include changes arising from reclassification of sectors / instruments, exceptional and catastrophic events, including destruction from disasters or illegal seizure of assets without compensation etc. Examples: -

1. Uncompensated seizures due to non-payment of taxes, fines or similar levies.
2. Reclassification of securities that have been converted into shares.

3. Loan changed as grant etc.,
4. Writing off of loan by the banks due to bankruptcy or other factors etc;
5. Reclassification of loans as securities other than shares, in accordance with the rule that loans that become negotiable (i.e., marketable).
6. Reclassification of sectors by privatization etc.
7. Reclassification of securities that have been converted to shares and other equity, under the conversion options in securities contract.

IV. DEFINITIONS / TERMINOLOGIES

A. DESCRIPTION OF MAJOR COMPONENTS OF ASSETS & LIABILITIES

I. ASSETS

i. CURRENCY (CASH IN HAND)

Notes and coins that are of fixed nominal values and accepted as legal tender in an economy that are issued by the central bank and/or government.

This category should also include currency that is no longer legal tender, but that can be exchanged immediately for current legal tender.

NATIONAL CURRENCY (PAKISTANI CURRENCY NOTES AND COINS)

PAKISTANI BANK NOTES

These are promissory notes (or bank notes) issued by the State Bank of Pakistan in various denominations, with the promise to pay the said denomination (face value) in Rupee when called for payment. These are issued with the guarantee of the Government of Pakistan.

PAKISTANI RUPEE COINS

These are the currency coins issued by the Islamic Republic of Pakistan with various denominations of currency units (Rupee). All Pakistani currency coins (excluding subsidiary coins) issued by the federal government are to be reported here.

PAKISTANI SUBSIDIARY COINS

The decimal coins issued by the federal government in sub-denomination of a

rupee are called subsidiary coins (paisa 50 / 25).

ENCASHMENT OF GOVERNMENT BONDS AND CERTIFICATES

These are bonds / certificates like prize bonds purchased over the counter for value to surrender to State Bank of Pakistan / Savings centres. The value of the instruments on the reporting date is reported under cash against this head.

FOREIGN CURRENCY (FOREIGN CURRENCY NOTES AND COINS)

All foreign currency notes and coins are liability of the foreign governments or non-resident issuing authorities / central banks. These are claims of the economy upon non-residents.

ii. TRANSFERABLE DEPOSITS

All demand deposits in national or in foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits. These deposits include special savings accounts with a possibility of direct payments to third parties, savings accounts balances subject to automatic transfer to regular transferable deposits, and money-market fund that have unrestricted third-party transferability privileges.

Transferable deposits that are held in banks in the process of liquidation should

continue to be classified as transferable deposits even though they cannot immediately be used for direct third-party payments.

Deposits denominated in national currency should be recorded at book value (outstanding amount plus accrued interest).

This category includes transferable deposits with SBP, deposit money institutions, other deposit accepting institutions or with non-residents.

iii. OTHER DEPOSITS

These represent all claims other than transferable deposits in national currency or in foreign currency that are represented by evidence of deposits.

Other deposits include:

- Sight deposits (which permit immediate cash withdrawals but not direct third-party transfers);
- Non-transferable savings deposits and term deposits;
- Financial corporations' liabilities in the form of shares or similar evidence of deposits that are legally or in practice, redeemable immediately or at relatively short notice;
- Shares of money-market funds that have restrictions on third-party transferability;
- Call money deposits;
- Margin payments related to options or futures contracts, as

are very short-term repurchase agreements

This category includes deposits other than transferable deposits with SBP, deposit money institutions, other deposit accepting institutions or with non-residents. National currency and foreign currency equivalent to Pak rupees should be reported separately.

iv. INVESTMENT IN SECURITIES OTHER THAN SHARES

NBFCs' investments in financial assets that are normally traded in the financial markets and that give the holders the unconditional right to receive stated fixed sums on a specified dates or the unconditional right to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term securities other than shares. Examples are; Government treasury bills, Federal government bonds, Federal investment bonds, commodity bonds, Pakistan investment bonds, corporate bonds and debentures, negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial paper, TFCs, PTCs, Modaraba certificates, and negotiable securities backed by loans or other assets.

Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated

enterprise on dissolution are also included in this category.

GOVERNMENT TREASURY BILLS

These are short-term debt instrument issued by the government treasury to raise funds for the government or to regulate money supply through open market operations of the central bank;. Their market transactions are managed by the State Bank of Pakistan on behalf of the treasury.

PAKISTAN INVESTMENT BONDS

These are long term (3, 5, 10, 15 & 20 years maturity) debt obligation issued by the government, offering a risk free investment to the bond holders at premium interest rates depending on the maturity of the bond. Interest on PIBs is paid through bank accounts. Income tax on interest amount is deducted at 10%.

FEDERAL INVESTMENT BONDS

This is a long term (3, 5 & 10 years maturity) debt obligation issued by the government from June 1991, offering a risk free investment to the bond holders at premium interest rates was fixed as 13%, 14% and 15% depending on the maturity of the bond. Interest payments on FIB are made through interest warrants. Income tax on interest amount is deducted at 20%.

FEDERAL GOVERNMENT BONDS

This is a long-term debt obligation issued by the government started during nationalization,. These were issued for

various purposes such as for banks nationalization, petroleum, shipping, vegetable oil, Shahnawaz Bhutto Sugar Mills, Heavy Mechanical Complex, and land reforms etc.

FEDERAL GOVERNMENT COMMODITY BONDS

These bonds are issued by the government when repayment of commodity financing by the governmental institutions is not materialized at the maturity date. In other words it is negotiation / conversion of commodity operation loans in to bonds

OTHER FEDERAL GOVERNMENT BONDS / SECURITIES

These loan securities started from 1963 having fixed interest rate and specific maturity with the object that the proceeds of the loan will be devoted to meet the capital expenditure of the government. Subscription of the loan was received for one day only. The interest was paid on half yearly basis. These loans were issued in the forms of certificates and promissory notes. This category would also include the residual bonds / securities issued by the federal government and not covered anywhere else.

PROVINCIAL GOVERNMENT SECURITIES / BONDS / PERMANENT LOANS

Provincial governments loan securities started from 1963 having fixed interest rate and specific maturity with the object that the proceeds of the loan will be

devoted to meet the capital expenditure of the government. Subscription of the loan securities was received for one day only. The interest was paid on half yearly basis. These loans were issued in the forms of stock certificates and promissory notes. This category also includes any type of provincial governments' debt obligations/ bonds and negotiable certificates etc.

LOCAL GOVERNMENT SECURITIES / BONDS

All type of certificates issued by the local/ city governments, which are evidence of debt on which the issuer promises to pay the holder a specified amount of interest for a specified length of time, and to repay the loan on its maturity.

COMMERCIAL PAPERS

Unsecured promissory notes of relatively low risk and short maturity of 3 to 6 months, issued by highly rated large corporations who usually maintain backup credit lines with their banks to ensure payment at maturity; notes, bills, and acceptances arising out of commercial, industrial or agricultural transactions of short - term maturity, self liquidating and used as trade financing instruments for non-speculative purposes.

BANKERS' ACCEPTANCES

A bankers' acceptance involves the acceptance by a financial corporation of

a draft or bill of exchange and the unconditional promise to pay a specific amount at a specified date i.e., held for maturity. These are treated as actual financial assets even though no funds may have been exchanged.

NEGOTIABLE CODS

A deposit instrument; a receipt issued by a bank as an evidence of a deposit specifying the amount, the period of the deposit, and the rate of the interest. There are several types of deposit certificates issued in domestic or foreign currency; since certificate of deposits are negotiable instruments, these are freely traded in secondary money market. The CODs that are not negotiable would be treated as other deposits.

NEGOTIABLE LOANS

Loans that have become negotiable de facto (securitization of mortgage loans, claims on credit card holders and other loans) are known as negotiable loans

DEBENTURES

Long-term securities that give the holders the unconditional right to one or both of: (a) a fixed or contractually determined variable money income in the form of coupon payments, i.e. payment of interest is not dependent on earnings of the debtors, (b) a stated fixed sum as a repayment of principal on a specified date or dates when the security is redeemed.

WAPDA BONDS

Certificates issued by WAPDA promising to pay the holder a specified amount of interest for a specified length of time, and to repay the loan on its maturity.

PARTICIPATION TERM CERTIFICATES

A certificate or note evidencing ownership by the holder, but without voting rights of a stated percentage of a "package" or "pool" of mortgages which pays interest at a stated rate. The term finance certificates are redeemable in quarterly / half yearly instalments.

INVESTMENT IN FOREIGN SECURITIES

Investments in bonds/ financial assets issued by the non-residents that are normally traded in the financial markets and that give the holders the unconditional right to receive stated fixed sums on a specified dates or the unconditional right to fixed money incomes or contractually determined variable money incomes.

v. LOANS EXTENDED

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest.

The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the

outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan.

The loan valuation is not adjusted for expected losses. The value of a loan portfolio should be adjusted downward only when (1) loans are actually written off as un-collectible or (2) when the outstanding amount of the loan has been reduced through formal debt reorganization.

They include commodity operations, trade financing, government self employment schemes, working capital loans, fixed investment loans, bills purchased & discounted, reverse Repo, money at call, consumer financing, as well as financial leases & similar arrangements. Loans are categorized as short-term and long-term loans. This includes loans extended to financial institutions against the applicable types.

COMMODITY OPERATIONS

Advances provided either to public sector corporations (including government) or private sector for the procurement of commodities that is, cotton, rice, wheat, sugar etc. Advances to government provided other than the commodity operations should not be reported here.

EXPORT FINANCING - EXPORT FINANCE SCHEME PRE-SHIPMENT PART-I

This is pre-shipment concessionary finance to the exporters for financing the exports of eligible commodities on case-by-case basis against individual Firm Export Order or Irrevocable Letter of Credit.

EXPORT FINANCING - EXPORT FINANCE SCHEME POST-SHIPMENT PART-I

This credit facility exclusively at post-shipment stage is admissible for maximum 180 days from the date of shipment or up to the date of realization of export proceeds, whichever is earlier.

EXPORT FINANCING - EXPORT FINANCE SCHEME PART II

Under this Scheme, an exporter may avail of a concessionary export finance limit in a financial year equal to half of the export performance, through export of eligible commodities, in the preceding financial year (July – June). The limit is available to the exporter on a revolving basis like a cash credit account.

EXPORT FINANCING - OTHERS

Any other financing extended to the exporters by the financial institutions out of their own resources other than under any type of export finance scheme.

IMPORT FINANCING

It is financing to importers to provide liquidity to pay for exports. Each loan is related to one specific import transaction and the term of the financing

can vary depending on the type of products imported and the requirements of the importer.

ADVANCES UNDER GOVERNMENT SELF FINANCE SCHEME

To create self-employment opportunities for young people i.e., to start their own business, government of Pakistan introduces self-employment schemes for them. Advances made by banks/ financial institutions to them under these schemes are advances under government self-employment scheme.

WORKING CAPITAL

Short-term financing other than trade finance made to support the current operations of a business enterprise mainly for the procurement of raw material and stock in trade etc. The working capital facility is provided for short periods, generally from six months to one year, depending upon the cash flow projections of the borrower.

FIXED INVESTMENT - LMM

Advances provided for the purchase of locally manufactured machinery for the projects on concessionary rates. Such facility is extended usually for long periods of time. The repayment is staggered over a number of years depending upon the cash generation and repayment capacity of the project.

FIXED INVESTMENT

Advances (small & heavy loans) provided for the purchase of land, building, and

foreign manufactured machinery etc. for the projects. Such facility is extended usually for long periods of time. The repayment is staggered over a number of years depending upon the cash generation and repayment capacity of the project.

CONSUMER FINANCING

Consumer loans are mostly extended to households to finance consumer durables, or retail purchases as a line of credit pre-approved by a financial institution or customized loan for a single purchase. These include house building loans, auto loans, credit cards, consumer durables, and other personal loans to meet personal, family or household needs.

BILLS PURCHASES & DISCOUNTED

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

CALL MONEY LENDING

Money at call in fact is unsecured lending transactions with no underlying collateral. Transactions are based entirely on trust and goodwill of the players. These are usually overnight transactions to banks and NBFIs but can be extended if mutually agreed upon between lender bank and borrower bank. However, the lenders NBFIs place their money on call and has the right to 'call' it back even before its maturity.

REPURCHASE AGREEMENT LENDING (REVERSE REPO)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer—i.e., the “cash provider”

IMPORT BILLS

Under the usual circumstances, the importer would be required to have cash on deposit with the Letters of Credit (LC) issuing bank in an amount equal to the LC value (plus bank fees). When cash flow position does not permit the importer to make such a deposit, the banker provides the solution. Import bills advance is a kind of short-term finance offered by the bank to the importer according to its demand upon receiving the bills under L/C and collection.

FINANCIAL LEASES AND SIMILAR ARRANGEMENTS

A finance lease is a contract where by lesser purchases goods that is put at the disposal of the lessee and the lessee pays rentals that enable the lesser over the period of contract to cover all or virtually

all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred to from the legal owner of the goods (lessor) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets / liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as Lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

CORPORATE SECTOR ADVANCES

Include advances provided to public limited companies, government corporations formed under special charters/statutes and such entities, which do not come under the definition of SMEs.

ADVANCES TO SMEs

Advances provided to an entity, ideally not a public limited company, which does not employ more than 250 persons (if it is manufacturing concern) and 50 persons (if it is trading / service concern) and also fulfils the following criteria of either 'a' and 'c' or 'b' and 'c' as relevant:

- A trading / service concern with total assets at cost excluding land and building up to Rs 50 million.
- A manufacturing concern with total assets at cost excluding land and building up to Rs 100 million.
- Any concern (trading, service or manufacturing) with net sales not exceeding Rs 300 million as per latest financial statements.

The advances provided to individuals for business purposes will also be reported under SMEs.

OTHER ADVANCES

Any other advances provided to any entity, which do not fall under the above-mentioned categories.

vi. SHARES AND OTHER EQUITY (ASSETS)

All instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends. There are several types of shares, including common stock, preferred stock, treasury stock, and dual class shares. Preferred shares have priority

over common shares in the distribution of dividends and assets. A dual class equity structure has several classes of shares (for example Class A, class B, and class C) each with its own advantages and disadvantages. Treasury stock are shares that have been bought back from the public.

Preferred stocks or shares are also included in this category. Shares and other equity as assets are to be reported separately as quoted and non-quoted. Mutual funds and NIT units are to be included under this category, for the reason that they give rise to the equity of issuing institution.

QUOTED SHARES - ORDINARY

Shares are usually traded on a stock exchange, where people and organisations may buy and sell shares in a wide range of companies. A given company will usually only trade its shares in one market, and it is said to be quoted, or listed, on that stock exchange. However, some large, multinational corporations are listed on more than one exchange. They are referred to as inter-listed shares. Shares quoted on stock exchange are part of this category.

NON-QUOTED SHARES - ORDINARY

The shares those are not traded on a stock exchange are defined as non-quoted shares. Shares that are not

quoted on stock exchange are part of this category.

NIT UNITS

These are open-end mutual funds that are issued by National Investment Trust. NIT units' unique attraction is that it provides investors with a one-window entry to Pakistan's equity markets, which at times can be illiquid and volatile.. Capitalization is not fixed and normally shares are issued, as people want them.

MUTUAL FUNDS

These are pooling together the savings of large number of investors for attractive yield and appreciation in value. A mutual fund is a diversified portfolio of investment, managed by fund manager, who has necessary expertise of investment. Investment is made in types of securities (equity or debt) according to the investment policies laid down in the prospectus/offering document.

There are two types of mutual funds, which are:

- Open-end mutual funds
- Closed-end mutual funds

OPEN-ENDED MUTUAL FUND

Open-end mutual funds are those where subscription and redemption of shares are allowed on continues basis. The price at which the shares of open-end funds offered for subscription and redemption is determined by the NAV after adjusting for any sales load or redemption fee. In Pakistan there exists only four open ended

mutual funds; National Investment (Unit) Trust (NIT) in the public sector and Pakistan Stock Market Fund (PSM), Pakistan Income Fund (PIF) and Unit Trust of Pakistan (UTP) in private sector.

CLOSED-END MUTUAL FUND

Closed-end mutual funds are those where the shares are initially offered to the public and are then traded in the secondary market. The trading usually occurs at a slight discount to the NAV. Over a period of time, the mutual fund managers have developed a variety of investment products to cater for the requirement of investors, having different needs. These include:

- Growth funds
- Balanced funds
- Income funds

GROWTH FUNDS

The "growth funds" offer potential for appreciation in share value, while the current income may be low. The fluctuation in share price may also be high. Such funds invest in stocks and have tendency to outperform other funds and other modes of savings over a period of time.

BALANCED FUNDS

The "growth and income funds" or "balanced funds", offer prospects of both moderate appreciation in share value as well as current income. The fluctuation in share price may be low.

Such funds invest in stocks, corporate debts and Government paper.

INCOME FUNDS

The "bond fund" or "income funds", offer good current income but very little potential for growth. Such funds invest in government paper, bonds issued by municipal or local bodies, corporate debts and in stocks of utility companies, offering regular return.

PREFERRED STOCKS / SHARES WITH CLAIMS ON RESIDUAL VALUE

Preferred stocks are shares of a corporation, which represent ownership in a corporation with the distinction that if company earnings are sufficient, and dividends are to be paid, dividends must be first paid to these holders of stock. Preferred shares have priority over common shares in the distribution of dividends and assets. Preferred stock/shares that provide for participation in the residual value on dissolution of an incorporated enterprise should be reported under this category.

INVESTMENT IN SHARES OUTSIDE PAKISTAN

An investment in the companies outside Pakistan, which makes the investor a part-owner of that company whose shares he has bought. Shareholders are rewarded with annual dividends if the company makes sufficient profits and capital growth in the value of their shares if the company attracts other interested investors. These

should be reported under non-residents category.

vii. INSURANCE TECHNICAL

RESERVES

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- Prepayments of premiums, and
- Reserves against outstanding claims with insurance companies

PRE PAID INSURANCE PREMIUM

These are prepayments of premium held by insurance corporations (including automobile, health, term life, accident/injury, income maintenance, and other forms of non-life insurance).

At the end of the accounting period when the balance sheet is drawn up, parts of the insurance premium payable during the accounting period are intended to cover risks in the subsequent period. These prepayments of premiums are assets of the policyholders and form part of the insurance technical reserves. Total premium paid for the subsequent period less premium consumed during the reporting period would be reported.

OUTSTANDING INSURANCE CLAIMS

These are reserves that insurance enterprises hold in order to cover the amounts they expect to pay out in

respect of claims that are not yet settled or claims that may be disputed. Reserves against outstanding claims are therefore considered being assets of the beneficiaries and liabilities of the insurance enterprises.

viii. FINANCIAL DERIVATIVES

Financial derivatives are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

UNREALIZED GAIN ON FORWARD

FOREIGN EXCHANGE CONTRACTS

In a forward contract, the counter parties agree to exchange, on a specified date, a specified quantity of an underlying item (real or financial) at an agreed-upon contract price. Either party to a forward contract is a potential debtor. The unrealized gain to be received due to difference between the rates agreed upon and the rate prevailing market rate should be reported under this item. You lock in today's exchange rate instead of a volatile currency exchange rate in the future that could significantly devalue your purchasing power.

UNREALIZED GAIN ON CURRENCY

SWAPS

CURRENCY SWAPS

The best way to outline how Currency Swaps can save you money is by using an example.

Let's say the deal you just signed has to be paid in Euros today. However, you don't have Euros but you will be getting a payment in Euros in a few weeks.

Instead of buying Euros today and then selling them back when you receive your payment, you can arrange a Swap.

It allows you to borrow the Euros you need to pay for the purchase you just made, and then pay them later.

The one fee that you pay for the Swap, will be less than the two fees you'd pay if you bought today, and sold tomorrow.

UNREALIZED GAIN ON INTEREST RATE

SWAPS

It is the exchange of one set of cash flows for another. A pre-set index, notional amount and set of dates of exchange determine each set of cash flows. The most common type of interest rate swap is the exchange of fixed rate flows for floating rate flows.

UNREALIZED GAIN ON OPTION

CONTRACTS

The purchaser of an option contract pays premium to the writer of the option. In return, the buyer acquires the right but not the obligation to buy (call option) or sell (put option) a specified

underlying item (real or financial) at an agreed-upon contract price (the strike price) on or before a specified date. The buyer of an option acquires an asset, and the option writer incurs a liability.

However, an option may expire without worth; it is exercised only if settling the contract is advantageous to the buyer.

Therefore, unrealized gains through these contracts would be reported here.

UNREALIZED GAIN ON FUTURES

CONTRACTS

Futures are standardized forms of forward contracts mostly traded on organized exchanges. An exchange-traded obligation to buy or sell a financial instrument or to make a payment at one of the exchange's fixed delivery dates, the details of which are transparent publicly on the trading floor and for which contract settlement takes place through the exchange's clearinghouse. The counter party in a futures transaction is the exchange. On the other hand, a forward is mostly an over-the-counter (OTC) transaction and the counter party is the contracting party. Therefore, unrealized gains through these contracts would be reported here.

ix. OTHERS ACCOUNTS RECEIVABLE

Financial assets consisting of trade credit and advances, Dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure

account, suspense items and miscellaneous asset items.

TRADE CREDIT & ADVANCES

Unlike loans, trade credit is non-interest bearing credit facility. It is extended directly for sales of goods, supplies and materials on deferred payments to a buyer. Interest is charged if the debtor defers payments from the schedule. Advances are extended for work in progress (if classified or to be classified as such under inventories by the debtor) and prepayments for goods and services. These do not include loans to finance trade credit, which are classified under loans.

DIVIDENDS RECEIVABLE

Dividends receivable on corporate shares arise from the recording of dividends when the dividends are declared, rather than when the dividends are paid.

SETTLEMENT ACCOUNTS

Settlement accounts should be used to account for differences in the time of recording of (1) purchases or sale of financial assets, on the trade dates when change of ownership occur and (2) the subsequent payments for the financial assets on the settlement dates.

ITEMS IN THE PROCESS OF COLLECTION

Items in process of collection include checks or other types of transferable items that are posted directly to depositors' accounts, but these are

unavailable for use until after the transferable items have cleared through the central bank or clearing organization. If neither posted to depositors' accounts nor cleared, these are contra assets/liabilities.

HEAD OFFICE / INTER-BRANCH

ADJUSTMENT

All adjustments made with head offices or branches and are receivable would be reported under this head

DEFERRED COST/PRELIMINARY

EXPENSES

This relates to the cost incurred for subsequent periods, which are reflected as ASSETS. This includes preliminary, formation and pre-operating expenses, discount allowed on the issue of shares if any and expenses incurred on the issue of shares including any sums paid by way of commission or brokerage on the issue of shares, to the extent not written off or adjusted.

SUSPENSE ACCOUNT

It is a temporary holding account for errors and omissions, items that having no proper classification pending until the determination of the proper account about their allocation.

MISCELLANEOUS ASSET ITEMS

These include claims, damages, accruals for miscellaneous fees, fines, forfeitures, penalties, other prepaid expenses, receivable from brokers, receivable from government under VHS (voluntary golden

hand shake) scheme, stationary and stamps on hand etc, etc.

x. NON-FINANCIAL ASSETS

Entities from which their owners may derive economic benefits by holding them or using them over a period of time are called non-financial assets.

Non-financial assets consist of tangible assets, both produced and non-produced, and intangible assets for which no corresponding liabilities are recorded. Produced assets comprise non-financial assets that have come into existence as outputs from production processes.

Produced assets consist of:

- i. Fixed assets—assets that are used repeatedly, or continuously, in production processes for more than one year and that may be tangible (dwellings, other buildings and structures, machinery and equipment, and cultivated assets, such as livestock for breeding and plantations) or intangible (mineral exploration, computer software, and entertainment, literary, or artistic originals),
- ii. Inventories (materials and supplies, work-in-progress, finished goods, and goods for resale), and
- iii. Valuables (assets that are acquired and held primarily as stores of value).

Non-produced non-financial assets are both tangible and intangible assets that come into existence other than through processes of production.

Tangible non-produced assets include land, subsoil assets, water resources, etc. Intangible non-produced assets include patents, leases, and purchased goodwill. For balance sheet purposes these assets shall be reported net of accumulated depreciation.

RESIDENTIAL BUILDING / DWELLINGS ON FREE HOLD LAND

Dwellings on freehold land are buildings on freehold land that are used entirely or primarily as residences, including any associated structures, such as garages, and all permanent fixtures customarily installed in residences; movable structures, such as caravans, used as principal residences of households are included.

OTHER BUILDINGS AND STRUCTURES ON FREEHOLD LAND (CAPITAL WORK IN PROGRESS - CIVIL WORKS)

The other buildings and structures on freehold land category of non-financial, produced, tangible fixed assets consists of non-residential buildings and other structures, such as civil engineering works on freehold land.

RESIDENTIAL BUILDING / DWELLINGS ON LEASE HOLD LAND

Dwellings on leasehold land are buildings on leasehold land that are used entirely or

primarily as residences, including any associated structures, such as garages, and all permanent fixtures customarily installed in residences; movable structures, such as caravans, used as principal residences of households are included.

OTHER BUILDING AND STRUCTURES ON LEASEHOLD LAND (CAPITAL WORK IN PROGRESS - CIVIL WORKS)

The other buildings and structures on leasehold land category consist of non-residential buildings and other structures, such as civil engineering works on freehold land.

FURNITURE AND FIXTURE

All type of furniture and fixtures other than those acquired under financial leases for the purpose of business

ELECTRICAL, OFFICE AND COMPUTER EQUIPMENTS

All office equipments other than those acquired through financial leases use for the business including counting and computing equipments, printers, scanners, photocopiers, fax machines etc.

OTHER MACHINERY AND EQUIPMENT

The other machinery and equipment category of non-financial, produced, tangible fixed assets other than those acquired through financial lease consists of machinery and equipment assets not classified as “transport equipment” and “office equipment”.

VEHICLES

Vehicles (as assets) other than those acquired through financial leases consist of equipment for moving people and objects, other than any such equipment acquired by households for final consumption. Transport equipments such as motor vehicles, trailers, ships, aircrafts, motorcycles, bicycles etc.

GOLD (VALUED AT PRICE NOT EXCEEDING CURRENT MARKET PRICE)

Gold, held primarily as stores of value.

OTHER VALUABLES

Valuables are produced assets that are not used primarily for production or consumption, that are expected to appreciate or at least not to decline in real value, that do not deteriorate over time under normal conditions and that are acquired and held primarily as stores of value

FURNITURE AND FIXTURES UNDER FINANCE LEASE

All type of furniture and fixtures those acquired through financial leases for the purpose of business

ELECTRICAL, OFFICE AND COMPUTER EQUIPMENTS UNDER FINANCE LEASE

All office equipments acquired through financial leases use for the business including counting and computing equipments, printers, scanners, photocopiers, fax machines etc

**OTHER MACHINERY AND EQUIPMENT
UNDER FINANCE LEASE**

The other machinery and equipment category of non-financial, produced, tangible fixed assets acquired through financial lease consists of machinery and equipment assets not classified as “transport equipment” and “office equipment”.

VEHICLES UNDER FINANCE LEASE

Vehicles (as assets) acquired through financial leases consists of equipment for moving people and objects, other than any such equipment acquired by households for final consumption.

Transport equipments such as motor vehicles, trailers, ships, aircrafts, motorcycles, bicycles etc.

**OTHER TANGIBLE FIXED ASSETS
(PRODUCED)**

Consists other tangible produced assets not specified elsewhere. Produced assets are non-financial assets that have come into existence as outputs from production processes.

**OTHER TANGIBLE NON-PRODUCED
ASSETS**

Any other tangible non-produced assets not specified elsewhere. Non-produced assets are those that occur in nature and over which ownership may be enforced and transferred. Environmental assets over which ownership rights have not, or cannot, be enforced such as open seas or air are excluded.

COMPUTER SOFTWARE

Computer software is an asset consisting of computer programs, program descriptions and supporting materials for both systems and applications software; included are purchased software and software developed on own account, if the expenditure is large.

**FREE HOLD LAND (AT COST) UNDERLYING
BUILDING AND STRUCTURE**

Value of freehold land on which dwellings, non-resident buildings and structures are constructed or into which their foundation are dug, including yards and gardens deemed an integral part of dwellings.

RECREATIONAL FREEHOLD LAND

Recreational freehold land that is used as privately owned amenity land, parklands and pleasure grounds and publicly owned parks and recreational areas.

**FREE HOLD LAND- OTHER THAN
UNDERLYING BUILDING AND STRUCTURE**

Freehold land other than freehold land underlying buildings and structures consist of land not elsewhere classified, including private gardens and plots not cultivated for subsistence or commercial purposes, communal grazing land, land surrounding dwellings in excess of those yards and gardens deemed an integral part of farm and non-farm dwellings.

**LEASEHOLD LAND UNDERLYING
BUILDING AND STRUCTURE**

Value of leasehold land on which dwellings, non-resident buildings and

structures are constructed or into which their foundation are dug, including yards and gardens deemed an integral part of dwellings.

LEASEHOLD LAND - RECREATIONAL

Recreational leasehold land that is used as privately owned amenity land, parklands and pleasure grounds and publicly owned parks and recreational areas.

LEASEHOLD LAND- OTHER THAN UNDERLYING BUILDING AND STRUCTURE

Leasehold land other than leasehold land underlying buildings and structures consist of land not elsewhere classified, including private gardens and plots not cultivated for subsistence or commercial purposes, communal grazing land, land surrounding dwellings in excess of those yards and gardens deemed an integral part of farm and non-farm dwellings.

PURCHASED GOODWILL

Purchased goodwill is the difference between the value paid for an enterprise as a going concern and the sum of its assets less the sum of its liabilities, each item of which has been separately identified and valued; the value of goodwill includes anything of long-term benefit to the business that has not been separately identified as an asset

ENTERTAINMENT, LITERARY OR ARTISTIC ORIGINALS (INTANGIBLE FIXED ASSETS)

Entertainment, literary or artistic originals are the original films, sound recordings, manuscripts, tapes, models, etc, on which drama performances, radio and television programming, musical performances, sporting events, literary and artistic output, etc, are recorded or embodied.

OTHER INTANGIBLE FIXED ASSETS (PRODUCED)

Other intangible fixed assets are new information, specialized knowledge, etc, not elsewhere classified, whose use in production is restricted to the units that have established ownership rights over them or to other units licensed by the latter.

OTHER INTANGIBLE NON-PRODUCED ASSETS

Other intangible non-produced assets not elsewhere classified that are constructs of society. They are evidenced by legal or accounting actions, such as the granting of patent or the conveyance of some economic benefit to a third party.

ACCUMULATED DEPRECIATION ON NON-FINANCIAL ASSETS

Accumulated depreciation on non-financial assets means total reduction in value of non-financial assets at the end of the accounting period resulting from physical deterioration, normal obsolescence or normal accidental damage etc.

**ACCUMULATED AMORTIZATION ON
OTHER INTANGIBLE FIXED ASSETS**

Accumulated reduction/ normal
obsolescence in the value of other
intangible fixed assets

II. LIABILITIES AND OWNERS EQUITY

i. TRANSFERABLE DEPOSITS

Transferable deposits represent the funds in Pak rupees and foreign currency placed with the NBFIs by customers (all sectors of the economy) that the NBFIs are obligated to repay on demand or after a specific period of time i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque and otherwise commonly used to make payments. The reporting of foreign currency accounts would be made in equivalent Pak rupees. Presently NBFIs do not accept transferable deposits.

ii. OTHER DEPOSITS

All claims of customers on NBFIs other than transferable deposits in national currency or in foreign currency that are represented by evidence of deposit. NBFIs commonly raise funds through issuing certificate of deposits. Sector wise information of deposit holders is required to be reported under this category. Call deposits and restricted deposits are also non-transferable deposits.

i. CALL DEPOSITS

These include short notice and special notice deposits. The date of withdrawal is not appointed when deposit is conducted and the types are chosen in advance (one day call deposits, seven days call deposits etc), and the bank is informed about the date and the amount of withdrawal.

ii. OTHER DEPOSITS (RESTRICTED DEPOSITS)

Includes compulsory savings deposits like, employees provident fund accounts, staff pension funds, employees security deposit, staff guarantee fund, import deposits, and similar types of deposits related to international trade, security deposits, margin deposits and sundry deposits etc.

iii. SECURITIES OTHER THAN SHARES (LIABILITIES)

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. These may be commercial papers, bankers' acceptances, TFCs, debentures; participation terms certificates, modaraba certificates, negotiable CODs, negotiable loans and other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an

incorporated enterprise on dissolution are included in this category.

COMMERCIAL PAPERS

These are unsecured obligations issued by an NBF to finance its short-term credit needs, such as accounts receivable and inventory. Maturities typically range from 2 to 270 days. Commercial papers are available in a wide range of denominations, can be either discounted or interest bearing, and usually have a limited or nonexistent secondary market. Companies with high credit ratings usually issue commercial papers, meaning that the investment is almost always relatively low risk.

BANKERS' ACCEPTANCE

A bankers' acceptance involves the acceptance by a financial corporation of a draft or bill of exchange and the unconditional promise to pay a specific amount at a specified date. These are treated as actual financial assets even though no funds may have been exchanged.

NEGOTIABLE CODS

A deposit instrument; a receipt issued by an NBF to an NBF as an evidence of a deposit specifying the amount, the period of the deposit, and the rate of the interest. There are several types of deposit certificates issued in domestic or foreign currency; since certificate of deposits are negotiable instruments, these are freely traded in secondary money market.

NEGOTIABLE LOANS

Loans that have become negotiable de facto (securitization of mortgage loans, and other loans) are known as negotiable loans.

iv. LOANS (BORROWINGS)

Financial liabilities of NBFs are created when creditors (financial institutions) directly lend funds to NBFs. They include repurchase arrangements not included in national broad money definitions (Repo), money at call, export refinance from SBP, government lending funds, over drawn nostro accounts, borrowing under LMM/LMFR from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The creditor's outstanding claims at any time should equal to the debtor's obligation, which comprises the outstanding principal amount plus any accrued interest.

REPURCHASE AGREEMENT BORROWINGS (REPO)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

MONEY AT CALL AND SHORT NOTICE IN PAKISTAN

These are unsecured borrowing transactions from financial institutions without underlying collateral. These transactions are based entirely on trust and goodwill of the players. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity.

GOVERNMENT LENDING FUNDS

This is actually line of credit for financial institutions provided by the Government of Pakistan (GOP) through international donor agencies like World Bank, ADB etc who provide funds for industrial credit (for purchase of machinery, equipment etc) only. The GOP guarantees these funds.

International agencies provide these funds to GOP and GOP lend these funds for industrial credit to financial institutions only.

OVERDRAWN LOCAL ACCOUNT

Overdrawn funds from the accounts with other banks/ branches operating in Pakistan

Overdrawn nostro accounts

Overdrawn funds from the accounts maintained with the rest of the world

FINANCIAL LEASES AND SIMILAR ARRANGEMENTS

Goods acquired for disposal from a bank/NBFI that purchases these goods and receives rentals to cover all or virtually all costs including interests over the period of contract.

The entire risks and rewards of ownership are de facto transferred to from the legal owner of the goods (lesser bank/NBFI) to the user of the goods (lessee NBFI) of an asset. Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser bank/NBFI and liability of the lessee NBFI. At the time of ownership change the market value of the asset is recorded as liabilities of the lessee NBFI. For subsequent periods principal payments will be subtracted for determining the outstanding liability.

BORROWINGS FROM SUBSIDIARY COMPANIES

Borrowings other than subordinated loans from companies that are owned/ controlled by the NBFIs

BORROWINGS FROM MANAGED

MODARABAS

Any type of borrowing from managed modarabas i.e., the companies solely engaged in the floatation and management of Modaraba, having paid-up capital of not less two and half million rupees.

BORROWINGS FROM ASSOCIATED UNDERTAKINGS

All types of borrowings from associated undertakings are to be covered here.

BORROWINGS FROM DIRECTORS

Loans and borrowings from the directors of the NBFIs

BORROWINGS FROM CHIEF EXECUTIVE

Borrowings from chief executives of the NBFIs

SUBORDINATED LOANS FROM SUBSIDIARY COMPANIES

Funds raised by the NBFIs from subsidiary companies, managed modarabas, associated undertakings, director or chief executives with the provision that all other liability holders have priority in the event of failure of the institution. Such debts are created by a subordination agreement under which a creditor acknowledges that his claim is secondary to the claim of other creditors, such as depositors. Subordinated TFCs issued by an NBFi to subsidiary companies managed modarabas, associated undertakings, director or chief executives according to SBPs guidelines are also to be reported under subordinated loans.

BORROWING FROM SBP

Funds raised from SBP under 1) usance bills 2) against promissory notes; 3) Borrowings from SBP against approved securities; 4) under export refinance scheme; 5) under LMM/LMFR; 6)

under export oriented projects; 7) any other borrowings from SBP.

v. OTHER ACCOUNTS PAYABLE

These accounts consist of provision for loan losses, provision for other losses, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up/ return/ interest payable, mark-up on NPL & investment, income account, miscellaneous liability items.

PROVISION FOR LOAN LOSSES

Setting aside a part of NBFT's income to cover anticipated loan losses; such provisioning may be made as a percentage of various classes of non-performing loans or may be for specific loan identified as irrecoverable, and is part of banking supervision guidelines and requirements.

PROVISION FOR OTHER LOSSES

Setting aside a part of NBFT's income to cover anticipated losses other than loan losses.

BRANCH ADJUSTMENT ACCOUNT

All adjustments made with head offices or branches and are payable.

UN-REMITTED HEAD OFFICE EXPENSES

Expenses made by head office on your behalf, which have not yet been remitted.

ADVANCE PAYMENTS

Amounts received in advance for any contract but the contract has not yet fully materialized.

CURRENT TAXATION (PROVISIONS LESS PAYMENTS) ACCRUED TAX

Taxes chargeable to an accounting period but not yet paid.

DIVIDENDS

Distribution of earnings to shareholders prorated by the class of security and paid in the form of money, stock, scrip, or, rarely, company products or property.

The amount is decided by the Board of Directors and is usually paid quarterly.

Mutual fund dividends are paid out of income, usually on a quarterly basis from the fund's investments.. Dividend payable is the liability of NBFC and fall under this category.

SOCIAL CONTRIBUTIONS

These are the actual or imputed payments to social insurance schemes to make provisions for social insurance benefits to be paid or to the employees' benevolent funds.

SETTLEMENT ACCOUNTS

A settlement account is any account you wish to have funds settled into at the end of the transaction. Settlement accounts within other accounts payable should show a financial corporation's obligations for payments on future settlement dates for assets that were purchased on trade dates.

EMPLOYEES PROVIDENT FUND ACCOUNT

These are compulsory savings deposits of employees arising from an official

requirement that a share of a worker's earnings be placed in a deposit account that can be accessed only after a specified period or from which withdrawals may be made only for specified purposes.

STAFF PENSIONS FUNDS

Liability of a bank in the form of staff pensions funds whether contributed by the employee or the NBFI.

EMPLOYEE'S SECURITY DEPOSITS/ STAFF GUARANTEE FUND

Securities / guarantees if held from the employees or on behalf of employees against employment, or for any other benefit, which is a liability of the NBFIs

SUSPENSE ACCOUNTS

An account that is used to store short-term funds or securities until a permanent decision is made about their allocation.

DEFERRED TAX LIABILITIES

Deferred tax liabilities arise from timing difference between recognized tax liabilities in an NBFI's account and tax liabilities reported to the tax authorities; the tax amount due in one period but deferred for payment in another period.

ACCRUED WAGES

Wages and salaries, which have not been paid and are outstanding at the end of the accounting period

ACCRUED RENT

In finance, rent is a fixed income per period from property, land or any real estate. It is also a contractual amount paid

for the use of machinery or equipment such as transport vehicles.

MARGIN DEPOSITS

These are trade related deposits placed by the importers/ exporters to meet the exchange rate fluctuations etc.

SUNDRY DEPOSITS

Various type of deposits for which claimant is not available, e.g., dormant accounts of non-operative accounts etc.

MISCELLANEOUS LIABILITY ITEMS

Includes credit balances in the cash credit, certificates, margin on L/cs and on guarantees, and other liabilities items not specified elsewhere. This includes provision against off-balance sheet obligations.

vi. SHARES & OTHER EQUITY

Shares and other equity comprise all instruments and records acknowledging, after the claims of all creditors have been met, claims on the residual value of an NBFI. Financial transactions by non-residents related to immovable assets and unincorporated enterprises are included under shares and other equity. Reinvested / retained earnings of non-resident corporations are also recorded in this category.

PAID-UP CAPITAL

The term, Paid-up capital (share capital) or Shares would be used synonymously for the money raised through sale of stocks. It includes shares fully paid in cash, issued as bonus shares and shares

issued for consideration other than cash.

Preferred stocks or shares, which also provide for participation in the distribution of the residual value on dissolution of an incorporated enterprise (preferred in distribution over ordinary shareholders), are included. Corporations sometimes purchase their own shares in the market. These reacquired shares (called treasury shares) are not included in holdings of shares. Branches of Foreign Banks would report "Head office capital account / assigned capital" under this head as non-quoted shares.

PAID-UP CAPITAL CASH

Total amount fully paid in cash by shareholders for their shares of capital stock.

PAID-UP CAPITAL BONUS SHARES

Bonus shares are issued free of cost to shareholders to convert reserves of the NBFCs into capital stock. The NBFCs equity remains unchanged, so that the shareholder's participation, while remaining constant, is distributed over a larger number of shares.

PAID-UP CAPITAL IN CONSIDERATION OTHER THAN CASH

Shares of an NBFI issued in consideration other than cash means the shares issued against services or any other obligations provided by the shareholders.

PAID-UP CAPITAL UNQUOTED/NOT-LISTED

These are unquoted shares, which are not traded on stock exchanges or other organized financial markets.

OTHER EQUITY

The portion or part of equity that is not paid-up capital (shares) will be treated as other equity. This item would include retained earnings, current year result, general & special reserves and revaluation adjustments.

RETAINED EARNINGS

The category of retained earnings shows all earnings (after-tax profit) from the overall operations of the NBFIs less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks of the NBFIs.

CURRENT YEAR RESULT

(UNAPPROPRIATED PROFIT/LOSS)

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result of the NBFIs.

GENERAL AND SPECIAL RESERVES

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and Special reserves should be valued as the nominal amount of earnings that have been retained.

VALUATION ADJUSTMENT:

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets of the banks except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

B. SECTORAL DEFINITIONS

i. DEPOSIT MONEY INSTITUTIONS

These consist of resident depository corporations and quasi corporations, which have any liabilities in the form of deposits payable on demand, transferable by cheques or otherwise useable for making payments. Scheduled banks, specialized banks and Punjab provincial cooperative banks in Pakistan fall under this category.

ii. FOREIGN CONTROLLED

Foreign controlled non-financial corporations are resident non-financial corporations controlled by non-residents. It is difficult to determine the degree of effective control in a corporation that has majority ownership shares, the general rule is that owners should exercise majority control in the form of greater than 50% the voting shares.

iii. PUBLIC ENTERPRISES

Resident corporations controlled by the government. Control may be exercised through ownership of more than half the

voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

iv. OTHER DEPOSIT ACCEPTING INSTITUTIONS

These consist of resident depository corporations and quasi corporations, which have any liabilities in the form of deposits that may not be readily transferable or in the form financial instruments such as short-term certificates of deposits, which are close substitutes for deposits.

v. OTHER FINANCIAL INTERMEDIARIES

Corporations engaged in financial intermediation, which raise funds on financial markets, but not in the form of deposits, and use them to acquire other kind of financial assets. These include discount houses, venture capital companies, mutual funds, housing finance companies and cooperative banks except Punjab provincial cooperative bank etc.

vi. FINANCIAL AUXILIARIES

Corporations such as securities brokers, loan brokers, floatation corporations, insurance brokers etc. they also include corporations whose principal function is to guarantee, by endorsement, bills or similar instruments intended for discounting or refinancing by financial

corporations, and also corporations which arrange hedging instruments such as swaps, options, and futures or other instruments which are continually being developed as a result of wide-ranging financial innovation.

vii. NPIs (MARKET)

NPIs engaged in market production are classified as entities, which charge fees determined by their costs of production and which are sufficiently high to have a significant influence on the demand of their services, but any surpluses must be retained within these entities as their status as “NPI”.

viii. NPIs (NON-MARKET)

Non-market producers that provide most of their output free or at prices that are not economically significant (i.e., at prices that do not significantly influence amounts supplied or amounts purchased). NPIs engaged mainly in non-market production fall into two main groups:

- i. The NPIs that are mainly controlled and financed by the government
- ii. Those NPIs providing non-market goods and services to households and financed mainly by transfers from non-government sources – households, corporations, or non-residents etc. These are commonly termed as NPISHs, a separate sector of the economy.

ix. EMPLOYERS

The employers' are self-employed persons with paid employees.

x. OWN ACCOUNT WORKERS

The employers' are self-employed persons without paid employees.

xi. EMPLOYEES

These are persons, which receive income from their employers.

xii. RECIPIENT OF PROPERTY AND TRANSFER INCOMES

These are persons, which receive income from property or transfers as the largest source.

xiii. ACCUMULATED DEPRECIATION:

Accumulated depreciation is that has taken place on a particular asset up to the present time.

ANNEXURE - I

STRUCTURE OF OTHER FINANCIAL CORPORATION SURVEY					
	Opening Stock	Trans.	Valuation Changes	Other Changes in Volume	Closing Stock
Net foreign assets					
Claims on non-residents					
Foreign currency					
Deposits					
Securities other than shares					
Loans					
Financial derivatives					
Others					
<i>less</i> : Liabilities to non-residents					
Deposits					
Securities other than shares					
Loans					
Financial derivatives					
Others					
Claims on depository corporations					
Currency					
Other claims					
Net claims on central government					
Claims on central government					
Securities					
Other claims					
<i>less</i> : Liabilities to central government					
Deposits					
Other liabilities					
Claims on other sectors					
State and local government					
Public non-financial corporations					
Other non-financial corporations					
Other resident sectors					
Deposits					
<i>Of which: Depository corporations</i>					
Securities other than shares					
<i>Of which: Depository corporations</i>					
Loans					
<i>Of which: Depository corporations</i>					
Financial derivatives					
<i>Of which: Depository corporations</i>					
Insurance technical reserves					
Net equity of house holds in life insurance reserves					

STRUCTURE OF OTHER FINANCIAL CORPORATION SURVEY					
	Opening Stock	Trans.	Valuation Changes	Other Changes in Volume	Closing Stock
Net equity of house holds in pension funds					
Prepayment of premiums and reserves against outstanding claims					
<i>Of which: Depository corporations</i>					
Trade credit and advances					
<i>Of which: Depository corporations</i>					
Shares and other equity					
Funds contributed by owners					
Retained earnings					
General and special reserves					
Valuation adjustments					
Other items (net)					
Other liabilities					
<i>less: Other assets</i>					
<i>plus: Consolidation adjustment</i>					
Net foreign assets					
Claims on non-residents					
<i>less : Liabilities to non-residents</i>					
Domestic claims					
Net claims on central government					
Claims on central government					
<i>less: Liabilities to central government</i>					
Claims on other sectors					
State and local government					
Public non-financial corporations					
Other non-financial corporations					
Other resident sectors					
Currency outside financial corporations					
Deposits					
Securities other than shares					
Loans					
Financial derivatives					
Insurance technical reserves					
Trade credit and advances					
Shares and other equity					
Other items (net)					
Other liabilities					
<i>less: Other assets</i>					
<i>plus: Consolidation adjustment</i>					

BASIC FLOW OF FUNDS ACCOUNT I												
	Central Bank		Other Depository Corporations		Central Government		Other Domestic Sectors		Rest of the World		Total	
Account	U	R	U	R	U	R	U	R	U	R	U	R
Saving and capital transfers												
Capital accumulation												
<i>Net lending (+) or borrowing(-)</i>												
Monetary gold and SDRs												
Currency and deposits												
Securities other than shares												
Loans												
Other (shares and other equity, insurance technical reserves, financial derivatives, and other accounts receivable/payable)												
Total resources and uses												

Notes: Shaded areas indicate cells that are not applicable.

R = Resources, which are equal to saving and capital transfers of each sector plus net incurrence of financial liabilities.

U = Uses, which are equal to capital accumulation and net acquisition of financial assets.

BASIC FLOW OF FUNDS ACCOUNT II

Account	Central Bank		Other Depository Corporations		Other Financial Corporations		Central Government		Public Non-financial Corporations		Other Domestic Sectors		Rest of the World		Total	
	U	R	U	R	U	R	U	R	U	R	U	R	U	R	U	R
Saving and capital transfers																
Capital accumulation																
<i>Net lending (+) or borrowing(-)</i>																
Monetary gold and SDRs																
Currency and deposits																
Securities other than shares																
Loans																
Shares and other equity																
Insurance technical reserves																
Financial derivatives																
Other accounts receivable/ Payable																
Total resources and uses																

DETAILED FLOW OF FUNDS

Financial assets of:	Financial corporations			Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
	Central bank	Other Depository Corps.	Other Financial Corps.							
Types of claim and debtor	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1. Monetary gold and SDRs										
2. Currency and deposits										
a. Currency										
- National										
- Foreign										
b. Transferable deposits										
i). In national currency										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
ii). In foreign currency										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										

DETAILED FLOW OF FUNDS

Financial assets of:	Financial corporations			Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
	Central bank	Other Depository Corps.	Other Financial Corps.							
Types of claim and debtor	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
- Non-residents										
c. Other deposits										
i). In national currency										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
ii). In foreign currency										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
3. Securities other than share										
- Central bank										
- Other depository corporations										

DETAILED FLOW OF FUNDS

Financial assets of:	Financial corporations									
	Central bank	Other Depository Corps.	Other Financial Corps.	Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Types of claim and debtor										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
4. Loans										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
5. Shares and other equity										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										

DETAILED FLOW OF FUNDS

Financial assets of:	Financial corporations			Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
	Central bank	Other Depository Corps.	Other Financial Corps.							
Types of claim and debtor	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
- Other resident sectors										
- Non-residents										
6. Insurance technical reserves										
a. Net equity of households on life insurance reserves & on pension funds										
b. Prepayments of premiums and reserves against outstanding claims										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
7. Financial derivatives										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										

DETAILED FLOW OF FUNDS

Financial assets of:	Financial corporations			Central Govt.	Provincial & Local Govts.	Public Non-financial Corps.	Other Non-financial Corps.	Other resident sectors	Non-residents	Total
	Central bank	Other Depository Corps.	Other Financial Corps.							
Types of claim and debtor	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
8. Other accounts receivable/ payable										
a. Trade credit and advances										
- Central bank										
- Other depository corporations										
- Other financial corporations										
- Central government										
- Provincial and local government										
- Public non-financial corporations										
- Other non-financial corporations										
- Other resident sectors										
- Non-residents										
b. Other										
- Resident sectors										
- Non-residents										

DETAILED FLOW OF FUNDS

DETAILED FLOW OF FUNDS										
Liabilities of		Financial corporations								
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	
										Types of claim and creditors
										1. Monetary gold and SDRs
										2. Currency and deposits
										a. Currency
										i. National
										ii. Foreign
										b. Transferable deposits
										i. In national currency
										- Central bank
										- Other depository corporations
										- Other financial corporations
										- Central government
										- Provincial and local government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										ii. In foreign currency
										- Central bank
										- Other depository corporations
										- Other financial corporations
										- Central government
										- Provincial and local

DETAILED FLOW OF FUNDS

DETAILED FLOW OF FUNDS										
Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	Types of claim and creditors
										government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										c. Other deposits
										i. In national currency
										- Central bank
										- Other depository corporations
										- Other financial corporations
										- Central government
										- Provincial and local government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										ii. In foreign currency
										- Central bank 1
										- Other depository corporations
										- Other financial corporations
										- Central government

DETAILED FLOW OF FUNDS

DETAILED FLOW OF FUNDS										
Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	Types of claim and creditors
										- Provincial and local government
										- Public non-financial corporations
										- Other non-financial corporations
										- Other resident sectors
										- Non-residents
										3. Securities other than share
										a. Central bank
										b. Other depository corporations
										b. Other financial corporations
										c. Central government
										d. Provincial and local government
										e. Public non-financial corporations
										f. Other non-financial corporations
										g. Other resident sectors
										h. Non-residents
										4. Loans
										a. Central bank
										b. Other depository corporations
										c. Other financial corporations
										d. Central government

DETAILED FLOW OF FUNDS

DETAILED FLOW OF FUNDS										
Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	
										Types of claim and creditors
										e. Provincial and local government
										f. Public non-financial corporations
										g. Other non-financial corporations
										h. Other resident sectors
										i. Non-residents
										5. Shares and other equity
										a. Central bank
										b. Other depository corporations
										c. Other financial corporations
										d. Central government
										e. Provincial and local government
										f. Public non-financial corporations
										g. Other non-financial corporations
										h. Other resident sectors
										i. Non-residents
										6. Insurance technical reserves
										a. Net equity of households on life insurance reserves and on pension funds
										b. Prepayments of premiums and reserves against outstanding claims

DETAILED FLOW OF FUNDS

DETAILED FLOW OF FUNDS										
Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	
										Types of claim and creditors
										i. Central bank
										ii. Other depository corporations
										iii. Other financial corporations
										iv. Central government
										v. Provincial and local government
										vi. Public non-financial corporations
										vii. Other non-financial corporations
										viii. Other resident sectors
										ix. Non-residents
										7. Financial derivatives
										a. Central bank
										b. Other depository corporations
										c. Other financial corporations
										d. Central government
										e. Provincial and local government
										f. Public non-financial corporations
										g. Other non-financial corporations
										h. Other resident sectors
										i. Non-residents
										8. Other accounts receivable/ payable

DETAILED FLOW OF FUNDS

DETAILED FLOW OF FUNDS										
Liabilities of							Financial corporations			
Total	Non-residents	Other resident sectors	Other Non-financial Corps.	Public Non-financial Corps.	Provincial & Local Govts.	Central Govt.	Other Financial Corps.	Other Depository Corps.	Central bank	
(10)	(9)	(8)	(7)	(6)	(5)	(4)	(3)	(2)	(1)	
										Types of claim and creditors
										a. Trade credit and advances
										i. Central bank
										ii. Other depository corporations
										iii. Other financial corporations
										iv. Central government
										v. Provincial and local government
										vi. Public non-financial corporations
										vii. Other non-financial corporations
										viii. Other resident sectors
										ix. Non-residents
										b. Other
										i. Resident sectors
										ii. Non-residents

Annexure - II

Financial Sector

1. Depository Corporations

Deposit Money Institutions

1. Allied Bank Limited
2. Arif Habib Bank Limited
3. Askari Bank Limited
4. Atlas Bank Limited
5. Bank Al-Falah Ltd.
6. Bank Al-Habib Ltd.
7. BankIslami Pakistan Limited
8. Dawood Islamic Bank Limited
9. Dubai Islamic Banking Pakistan Limited
10. Emirates Global Islamic Bank Limited
11. Faysal Bank Ltd.
12. Habib Bank Ltd.
13. Habib Metropolitan Bank Limited
14. JS Bank Limited
15. KASB Bank Ltd.
16. MCB Bank Limited
17. Meezan Bank Limited
18. Mybank Limited
19. NIB Bank Limited
20. Samba bank Ltd (Formerly Crescent Commercial Bank Limited)
21. SILKBANK LIMITED
22. Soneri Bank Ltd.
23. Standard Chartered Bank (Pakistan) Limited
24. The Royal Bank of Scotland Limited (Formerly ABN AMRO (Pakistan) Ltd)
25. United Bank Ltd.
26. Al-Barka Islamic Bank BSC
27. Barclays Bank PLC, Pakistan
28. Citi Bank NA
29. Deutsche Bank AG
30. HSBC Bank Middle East Limited (Formerly The Hong Kong Shanghi Banking Corporation Ltd)
31. Oman International Bank SAOG
32. The Bank of Tokyo-Mitsubishi Ltd.
33. First Women Bank Ltd.
34. National Bank of Pakistan
35. The Bank of Khyber
36. The Bank of Punjab
37. Industrial Development Bank of Pakistan
38. SME Bank Limited
39. The Punjab Provincial Co-operative Bank Ltd. (PPCB)
40. Zarai Taraqiati Bank Limited

Other Deposit Accepting Institutions- NBFCs

Other Deposits Accepting - DFIs

1. Pak-Brunei Investment Company Limited
2. Pak-China Investment Company Limited
3. Pak-Iran Joint Investment Company Limited
4. Pakistan Kuwait Investment Company Limited
5. Pak Libya Holding Company Limited
6. Pak Oman Investment Company Limited
7. Saudi Pak Industrial & Agricultural Investment Company Limited

Other Deposit Accepting - Microfinance Institutes

1. First Microfinance Bank
2. Kashf Microfinance Bank Ltd
3. Khushhali Bank
4. Network Microfinance Bank
5. Pak Oman Microfinance Bank Ltd
6. Rozgar Microfinance Bank
7. Tameer Microfinance Bank

Other Deposit Accepting - NBFCs

1. Al-Zamin Leasing Corporation Ltd.
2. Al-Zamin Leasing Modaraba
3. Asian Housing Finance Ltd.
4. Askari Leasing Company Ltd.
5. Balochistan Provincial Co-Operative Bank
6. Capital Assets Leasing Corp.Ltd.
7. Escorts Investment Bank Ltd.
8. First Credit and Investment Bank Ltd.
9. First Dawood Investment bank
10. Grays Leasing Ltd.
11. IGI Investment Bank Ltd.
12. Innovative Investment Bank Ltd
13. Invest Capital Investment Bank Ltd.
14. Karakoram Cooperative bank Ltd.
15. Orix Investment Bank Pakistan Ltd.
16. Orix Leasing Pakistan Ltd.
17. Pak Gulf Leasing Company Ltd.
18. Pakistan Industrial & Commercial Leasing
19. Saudi Pak Leasing Co.Ltd.
20. Security Investment Bank Ltd.
21. Security Leasing Corporation Ltd.
22. Sigma Leasing Corporation Ltd.
23. Standard Chartard Leasing Ltd.
24. Standard Chartered Modaraba
25. Trust Investment Bank Limited

2. Non-Depository Institutions - NBFCs

Financial Intermediaries – Mutual Funds

1. ABL-Income Fund
2. AKD-Income Fund
3. AKD-Index Tracker Funds
4. AKD-Opportunity Funds
5. AMZ-Plus Income Fund
6. AMZ-Plus Stock Fund
7. Al-Falah GHP Principal Protected Fund
8. Al-Falah Alpha Fund
9. Al-Falah GHP Income Multiplier Fund
10. Al-Falah GHP Islamic Fund
11. Al-Falah GHP Value Fund
12. Al-Meezan Mutual Fund limited
13. Asian Stocks Fund ltd.
14. Atlas Fund of Funds
15. Atlas Income fund
16. Atlas Islamic Fund
17. Atlas Islmic Income Fund
18. Atlas stock market Fund,
19. Crosby Dragon Fund
20. Dawood Islamic Fund
21. Dawood Money market dund
22. Equity Participation Fund
23. Fayasal Saving Growth Fund
24. Faysal Balanced Growth fund
25. Faysal Income & Growth Fund
26. First Dawood Mutual Fund
27. Golden Arrow Selected Stocks Funds Ltd.
28. HBL-Income Fund
29. HBL-Multi Asset Fund
30. HBL-Stock Fund
31. JS-A30+ Fund
32. JS-Aggressive Assets Allocations Fund
33. JS-Aggressive Income Fund
34. JS-Value Fund (Balanced Fund)
35. JS-Capital Protected Fund
36. JS-Capital Protected Fund 11
37. JS-Capital Protected Fund 1V
38. JS-Fund of Funds
39. JS-Growth Fund
40. JS-Income fund
41. JS-Islamic fund
42. KASB-Balance Funds Ltd
43. KASB-Funds Ltd
44. KASB-Islamic Income Fund
45. KASB-Liquid Fund
46. KASB-Stock Market Funds Ltd
47. MCB Dynamic Cash Fund
48. MCB Dynamic Allocation Fund
49. MCB Dynamic Stock Fund
50. Meezan Balance Fund,
51. Meezan Islamic Fund
52. Meezan Islamic Income Fund
53. Metrobank Pakistan Perpetual Fund
54. Metrobank Pakistan Sovereign Fund
55. NAFA-Cash Fund
56. NAFA-Income Fund
57. NAFA-Islamic Income Fund
58. NAFA-Islamic Multi Asset Fund
59. NAFA-Multi Fund
60. NAFA-Stock Fund
61. NAMCO Balance Fund
62. NAMCO Income Fund
63. National Investment Trust
64. NIT Loc Limited
65. National Income Fund
66. NIT Management Ltd (NIT- Non Loc)
67. PICIC-Energy fund
68. PICIC-Growth Fund
69. PICIC-Investment Fund
70. Pak. Oman Advantage Fund
71. Pakistan Capital Market Fund
72. Pakistan Capital Protected Fund 1
73. Pakistan Cash Management Fund
74. Pakistan Income Emhancement Fund
75. Pakistan Income Fund
76. Pakistan International Element Islamic Fund
77. Pakistan Premier Fund Ltd.
78. Pakistan Stock Market fund
79. Pakistan Strategic Allocation Fund
80. Safeway Mutual Fund
81. UBL-Capital Protected Fund 1
82. Unit Trust of Pakistan(UTP)
83. United Composit Protected Fund-1
84. United Composite Islamic Fund
85. United Growth and Income Fund
86. United Islamic Income Fund
87. United Money Market Fund
88. United Stock Advantage Fund
89. Pak Oman Advantage Islamic Fund
90. Pak Oman Advantage Stock Fund
91. POBOP Advantage Plus Fund
92. Pak Oman Advantage Islamic Income Fund
93. Askari Assets Allocation
94. NAFA GOVERNMENT SECRTITIES LIQUID FUND
95. JS Principal Secure Fund-I
96. Meezan Capital Protected Fund
97. JS-Large Cap. Fund

Financial Intermediaries

Financial Intermediaries – Asset Management Companies

1. ABL Asset Management company
2. AKD-Investment Management Limited

3. AMZ-Asset Management Ltd.
4. Al-Falah GHP Investment Management Ltd.
5. Al-Meezan Investment Management Limited
6. Alliance Investment Management Ltd.
7. Arif Habib Investment Ltd.
8. Atlas Assets Management Limited
9. BMA Assets Management Company Limited
10. Crosby Asset Management Limited
11. Dawood Capital Management Limited
12. Faysal Asset Management Limited
13. HBL-Asset Management Ltd.
14. JS-Investment Limited
15. MCB Asset Management Company Ltd.
16. National Asset Management Company Ltd.
17. National Fullerton Assets Management Ltd.
18. PICIC-Asset Management Company Limited
19. Pak.Oman Asset Management
20. UBL-Fund Managers Ltd

2. Atlas Pension Islamic Fund
3. JS-Islamic Pension Saving Fund
4. JS-Pension saving Fund
5. Meezan Tahaffuz Pension Fund-Debt Sub Fund
6. Meezan Tahaffuz Pension Fund-Equity Fund
7. Meezan Tahaffuz Pension Fund-Money Market
8. Pakistan Islamic Pension Fund Debt Sub- Fund
9. Pakistan Islamic Pension Fund Equity Sub- Fund
10. Pakistan Islamic Pension Fund Money Market Sub-Fund
11. Pakistan Pension Fund- (Money Market)
12. Pakistan Pension Fund-Sub Debt
13. Pakistan Pension Fund-sub Equity

Financial Intermediaries – Housing Finance Companies

1. House Building Finance Corporation

Financial Intermediaries – Leasing Companies

1. NBP leasing Limited (Capital limited)
2. SME Leasing Ltd.

Financial Intermediaries – Modarabas

1. B.F.Modaraba
2. BRR Guardian Modaraba (International Modaraba)
3. Crescent standard Modaraba
4. First Constellation Modaraba
5. First Elite Capital Modaraba
6. First Fidelity Leasing Modaraba
7. First Habib Bank Modaraba
8. First Habib Modaraba,
9. First I.B.L.Modaraba
10. First Imrooz Modaraba
11. First National Bank Modaraba
12. First Pak Modaraba
13. First Paramount Modaraba
14. First Tri-Star Modaraba
15. First Udl Modaraba
16. First Alnoor Modaraba
17. KASB Modaraba
18. Modaraba Al-Mali
19. Unicap Modaraba

Financial Intermediaries – Pension Funds

1. Atlas Pension Fund

Financial Auxiliaries Financial Auxiliaries - Exchange Companies

1. H&H Exchange Co. (Pvt) Ltd.
2. Khanani & Kalia International(Pvt) Ltd.
3. NBP Exchange Company Ltd.
4. Glaxy Exchange Company (Pvt) Ltd.
5. Dollar East Exchange Co. (Pvt) Ltd.
6. Zarco Exchange Company (Pvt) Ltd.
7. Wall Street Exchange Company (Pvt) Ltd.
8. Noble Exchange International (Pvt) Ltd
9. Malik Exchange (Pvt) Ltd.
10. Riaz Exchange Company (Pvt) Ltd.
11. Al-Hameed Int. Money Exchange (Pvt) Ltd.
12. Pakistan Currency Exchange Co.(Pvt) Ltd.
13. Paracha International Exchange (Pvt) Ltd.
14. Fair-Deal Exchange Company (Pvt) Ltd.
15. Al-Rahim Exchange Company (Pvt) Ltd.
16. P.B.S. Exchange Company (Pvt) Ltd.
17. A.A Exchange Company (Pvt) Ltd
18. Money Masters Currency Exchange Company-
19. Sky Exchange Company-B (Pvt) Ltd.
20. World Wide Exchange Company-B (Pvt) Ltd.
21. Rajgan Exchange Company-B (Pvt) Ltd.
22. Great Union Exchange Company-B (Pvt) Ltd
23. United Exchange Company-B (Pvt) Ltd.
24. Premier Exchange Company-B (Pvt) Ltd.
25. Union Exchange Company-B (Pvt) Ltd.
26. Muhammadi Exchange Company-B (Pvt) Ltd.
27. Chase Exchange Company-B (Pvt) Ltd.
28. Swiss International Exchange Company-B
29. East West Exchange Company-B (Pvt) Ltd.
30. Madina Exchange Company-B (Pvt) Ltd.
31. Mega Currency Exchange Company-B (Pvt) L
32. Time Exchange Company-B (Pvt) Ltd.
33. Usman International Exchange Company-B
34. World Exchange Company-B (Pvt) Ltd.
35. Islamabad Exchange Company-B (Pvt) Ltd.
36. Universal Exchange Company-B (Pvt) Ltd.

37. Mars Exchange Company-B (Pvt) Ltd.
38. World Express Exchange Company-B (Pvt)
39. Chanda Exchange Company-B (Pvt) Ltd.
40. Karwan Exchange Company-B (Pvt) Ltd.
41. Best Way Exchange Company-B (Pvt) Ltd.
42. Al-Pine International Exchange Company-B
43. International Exchange Company-B (Pvt)
44. Orient Exchange Company-B (Pvt) Ltd.
45. Capital Exchange Company-B (Pvt) Ltd.
46. Habib Currency Exchange A (Pvt) Ltd.,
47. Royal International Exchange Company A (Pvt) Ltd.,
48. Al-Quaim Exchange Company Ltd.
49. Habib Qatar International Exchange (Pvt) Ltd
50. SIBL Exchange Ltd.
51. Others - Exchange Companies

Financial Auxiliaries – Stock Exchanges & Brokerage Houses

1. Karachi Stock Exchange (Guarantee) Ltd.
2. Lahore Stock Exchange (Guarantee) Ltd.
3. Islamabad Stock Exchange (Guarantee) Ltd.
4. Central Depository Company of Pakistan Limited
5. AMZ Securities (Private) Limited
6. BMA Capital Management Limited
7. Continental Capital Management (Pvt) Ltd
8. Elixir Securities Pakistan (Private) Limited
9. Finex Securities Limited
10. Global Securities Pakistan Limited
11. Invest Capital & Securities (Pvt) Ltd
12. Jahangir Siddiqui Capital Markets (Pvt.) Ltd.

Life & Non-life Insurance Corporations

Life Insurance Corporations

Public

1. State Life Insurance Corporation Ltd.

Private

1. American Life Insurance Company Ltd.
2. New Jubilee Life Insurance Company Ltd.
3. E. F. U. Life Insurance Company Ltd.
4. Metropolitan Life Assurance Company Ltd.

Non-life Insurance Corporations

Public

1. National Insurance Corporation
2. Pakistan Reinsurance Company Ltd.

Private

1. Adamjee Insurance Company Ltd.
2. Agro General Insurance Company Ltd.
3. Allianz EFU Health Insurance Company Ltd.
4. Alflah Insurance Company Ltd
5. Alpha Insurance Company Ltd.
6. Asia Insurance Company Ltd.
7. Asian Mutual Insurance Company Ltd.
8. Askari General Insurance Company Ltd.
9. Atlas Insurance Company Ltd.
10. Beema Insurance Company Ltd.
11. Business & Industrial Insurance Company Ltd.
12. Capital Insurance Company Ltd.
13. Central Insurance Company Ltd.
14. Century Insurance Company Ltd.
15. Co-operative Insurance Society of Pakistan Ltd.
16. Credit Insurance Company Ltd.
17. Crescent Star Insurance Company Ltd.
18. Dadabhoy Insurance Company Ltd.
19. E.F.U.General Insurance Company Ltd.
20. East West Insurance Company Ltd.
21. Excel Insurance Company Ltd.
22. Habib Insurance Company Ltd.
23. International General Insurance Co. of Pakistan Ltd.
24. New Jubilee Insurance Comapny Ltd.
25. North Star Insurance Company Ltd.
26. Pakistan General Insurance Company Ltd.
27. Pakitan Mutual Insurance Company Ltd.
28. PICIC Insurance Ltd.
29. Platinum Insurance Company Ltd.
30. Premier Insurance Company Ltd.
31. Progressive Insurance Company Ltd.
32. Reliance Insurance Company Ltd.
33. Saudi Pak Insurance Company Ltd
34. Seafield Insurance Co. Ltd.
35. Security General Insurance Company Ltd.
36. Shaheen Insurance Company Ltd.
37. Sliver Star Insurance Company Ltd.
38. Trakker Direct Insurance Company Ltd.
39. UBL Insurers Ltd
40. United Insurance Company of Pakistan Ltd.
41. Universal Insurance Company Ltd.
42. Pak Qatar General Takaful Ltd.
43. Pak Kuwait Takaful Company Ltd
44. Takaful Pakistan Ltd.
45. Pak Qatar Family Takaful Ltd.

Foreign

1. ACE Insurance Aid Pacific Ltd.
2. New Hampshire Insurance Company Ltd.

General Government Institutions/ Units

Federal Government Units/ Depts. Ministries etc.

1. Abandoned Properties Organisation
2. Agricultural Census Organisation
3. Agricultural Livestock Products, Marketing & Grading Department
4. Agricultural Research Division
5. Airports Security Force
6. Animal Quarantine Department
7. Anti Narcotics Force
8. Pakistan Atomic Energy Commission, Islamabad
9. Auditor General of Pakistan
10. Aviation Division
11. Banking & Finance Service Commission, Islamabad
12. Bureau of Emigration & Overseas Employment
13. Cabinet Division
14. Cabinet Secretariat
15. Cantt / Garrison Directorate
16. Cement Research & Development Institute, Lahore
17. Central Board of Film Censors
18. Central Board of Revenue
19. Central Bureau of Education
20. Central Copyright Office
21. Central Inspectorate of Mines
22. Central Testing Laboratories
23. Chief Coordinator (R&R) and Chief Commissionerate Afghan Refugees
24. Chief Coordinator of Computerisation (Customs, Central Excise & Sales Tax)
25. Chief Coordinator of Computerisation (Income Tax)
26. Chief Engineer Adviser/Chairman Flood Commission
27. Civil Defence Department
28. Collectorates of Central Excise Duty
29. Collectorates of Customs
30. Collectorates of Sales Tax / Income Tax / Wealth Tax
31. Commissioners of Income Tax
32. Controller Air force Accounts
33. Controller Military Accounts
34. Controller Naval Accounts
35. Culture & Sports Division
36. Custodian of Enemy Property
37. Defence Division
38. Department of Archaeology & Museums
39. Department of Archives
40. Department of Communication Security
41. Department Of Controller Of Insurance
42. Department of Explosives
43. Department of Libraries
44. Department of Petroleum and Energy Resources
45. Department of Plant Protection
46. Department of Shipping Control and Mercantile Marine
47. Department of Stationery & Forms
48. Department of Supplies
49. Department of Tourist Services
50. Director General of Food
51. Director General of Gas
52. Director General of Intelligence & Investigation (Customs & Excise)
53. Director General of Oil
54. Director General of Petroleum Concessions
55. Director General Staff Welfare
56. Director General, Federal Seed Certification Department
57. Director General, Fertilizer Imports Department
58. Directorate of Accounts
59. Directorate of Central Health Establishment
60. Directorate of Films & Publications
61. Directorate of Malaria Control
62. Directorate of Research & Reference
63. Directorate of Research and Statistics
64. Directorate of T. B. Control
65. Directorate of Workers Education
66. Directorate of Works Education
67. Economic Affairs Division
68. Election Commission of Pakistan, Islamabad
69. Energy Wing
70. Environment and Urban Affairs Division
71. Establishment Division
72. Estate Office (Management)
73. Experts Advisory Cell
74. Export Promotion Bureau
75. External Publicity Wing
76. Federal Bureau of Statistics
77. Federal Directorate of Education
78. Federal Government Libraries
79. Federal Govt. Employees Immigration Fund
80. Federal Govt. Services Hospital, Isl. (Attached Dispensaries at Isl./Rwp.)
81. Federal Inspectorate General Development Projects
82. Federal Investigation Agency
83. Federal Rural Development Engineering Cell
84. Federal Service Tribunal
85. Federal Water Management Cell
86. Finance Division
87. Frontier Constabulary
88. Frontier Corps
89. Frontier Works Organisation
90. Hajj Deposits
91. Health Division
92. Immigration & Passports
93. Implementation Tribunal For Newspaper Employees
94. Indus Basin Tarbella Development Fund
95. Information and Broadcasting Division
96. Inspection & Audit (Income Tax)
97. Inspection & Training (Custom, Central Excise & Sales Tax)
98. Inspectorate of Drugs
99. Intelligence Bureau

100. Inter Provincial Co-Ordination Division
101. Interior Division
102. Investment Promotion Bureau
103. Labour Division
104. Labour Welfare Commission
105. Law And Justice Division
106. Live Stock Division
107. Management Services Division
108. Manpower & Overseas Pakistanis Division
109. Marine Fisheries Department
110. Maritime Security Agency
111. Ministry of Commerce
112. Ministry of Communications
113. Ministry of Culture, Sports & Youth Affairs
114. Ministry of Defence
115. Ministry of Education
116. Ministry of Finance & Revenue
117. Ministry of Food, Agriculture & Livestock's
118. Ministry of Foreign Affairs
119. Ministry of Health
120. Ministry of Housing and Works
121. Ministry of Industries, Production & Special Initiatives
122. Ministry of Information and Broadcasting
123. Ministry of Interior
124. Ministry of Kashmir Affairs and Northern Affairs
125. Ministry of Labour, Manpower & Overseas Pakistanis
126. Ministry of Law, Justice & Human Rights
127. Ministry of Local Government And Rural Development
128. Ministry of Minorities Affairs
129. Ministry of Petroleum & Natural Resources
130. Ministry of Planning and Development
131. Ministry of Population Welfare
132. Ministry of Railways
133. Ministry of Religious Affairs, Zakat & Ushr
134. Ministry of Science & Technology
135. Ministry of States & Frontier Regions
136. Ministry of Water and Power
137. Ministry of Women Development
138. Narcotics Control Division
139. National Assembly Accounts
140. National Assembly Secretariat
141. Pakistan National Centre
142. National Commission For Child Welfare and Development
143. National Council for Conservation of Wild Life, Islamabad
144. National Council of Social Welfare
145. National Documentation Centre
146. National Electric Power Regulatory Authority (NEPRA)
147. National Finance Commission, Islamabad
148. National Highway Authority
149. National Hijra Council
150. National Industrial Relations Commission (NIRC)
151. National Saving Centres
152. National Seed Registration Department
153. National Talent Pool
154. National Training Bureau
155. Office of Chief Commissioner, Northern Areas, Gilgit
156. Office of Judicial Commissioner, Northern Areas, Gilgit
157. Office of The Surveyor General of Pakistan
158. Pakistan Housing Authority
159. Pakistan Agricultural Research Council
160. Pakistan Armed Services Board Secretariat
161. Pakistan Baitul Mal (PBM)
162. Pakistan Central Cotton Committee
163. Pakistan Coast Guards
164. Pakistan Commissioner for Indus Water (PCIW)
165. Pakistan Computer Bureau
166. Pakistan Environment Planning & Architectural Consultants Ltd.
167. Pakistan Environmental Protection Agency (PEPA)
168. Board of Investment
169. Pakistan Law Commission
170. Pakistan Manpower Institute
171. Pakistan Marine Academy
172. Pakistan Mint
173. Pakistan Movement Museum
174. Pakistan Museum of National History
175. Pakistan Narcotics Control Board
176. Pakistan Oilseeds Development Board
177. Pakistan Public Works Department
178. Pakistan Rangers
179. Pakistan Sports Board
180. Pakistan Tobacco Board
181. Planning and Development Division
182. Population Census Organisation
183. President Secretariat (Public/Personnel)
184. Press Information Department
185. Prime Minister's Inspection Commission
186. Prime Minister's Secretariat (Public/Internal)
187. Private Power & Infrastructure Board
188. Private Power Cell (PPC)
189. Privatization Commission, Islamabad
190. Provincial Sports Committee
191. Regional Commissioners of Income Tax
192. Regional Offices, Ministry of Local Government & Rural Development
193. Registration Organisation
194. Revenue Division
195. Senate Accounts
196. Senate Secretariat
197. Software Export Board
198. Special Banking Courts
199. Special Communication Organisation
200. Special Courts/Tribunals
201. Special Education and Social Welfare Division
202. States and Frontier Regions Division
203. Statistics Division
204. Surface Water Hydrology
205. T. B. Centre Rawalpindi

206. Technical Assistance Project (Tap Cell)
207. Textile Quota Management Directorate
208. The Assistant Drugs Controller
209. The Controller, Patents & Designs
210. The Directorate General of Minerals
211. The Directorate of Clinical Training
212. The Geological Survey of Pakistan
213. Tourism Division
214. Trade Mark Registry
215. Works Division
216. Youth Affairs Division
217. Zoological Survey Department
218. Parliamentary Affairs Division
219. National Accountability Bureau
220. Supreme Court of Pakistan
221. High Courts
222. Civil Armed Forces
223. Combined Military Hospital
224. Directorate Hajj (Hajj Wing)
225. Directorate of Dock Workers Safety (DDWS)
226. Education Department
227. E-Govt Directorate
228. Emergency Relief Cell
229. Engineering Development Board (EDB)
230. Field Organization List & Main Task
231. Frequency Allocation Board (FAB)
232. Military Lands & Cantonment Departments
233. Ministry of Economic Affairs & Statistics
234. Ministry of Environment
235. Ministry of Information Technology
236. Ministry of Narcotics Control
237. Ministry of Parliamentary Affairs
238. Ministry of Ports and Shipping
239. Ministry of Privatisation
240. Ministry of Social Welfare and Special Education
241. Ministry of Textile Industry
242. Ministry of Tourism
243. National Commission for Human Development
244. National Fund for Cultural Heritage (NFCH)
245. Nuclear Institute of Food and Technology
246. Pakistan National Accreditation Council (PNAC)
247. Pakistan Nuclear Regulatory Authority
248. Pakistan Planning & Management Institute
249. Pakistan Military Accounts Department
250. Political Agents
251. Textile Commissioners Organization (TCO)
252. Threadline Gallery of Pakistan
253. Ministry of Defence Production

5. Appropriate Technology Development Organisation
6. Area Study Centre, Quaid-E-Azam University
7. Area Study Centre, University of Balochistan
8. Area Study Centre, University of Karachi
9. Area Study Centre, University of Peshawar
10. Area Study Centre, University of Punjab
11. Area Study Centre, University of Sindh
12. Authority For Preservation of Moenjodaro
13. Azad Kashmir University
14. Bahauddin Zakariya University, Multan
15. Balochistan University, Quetta
16. Board of Advancement of Literature, Lahore
17. Central Jail Staff Training Institute
18. Centre For Clinical Psychology, Lahore
19. Centre of Clinical Biology
20. Centre of Excellence in Analytical Chemistry, University of Sindh
21. Centre of Excellence in Geology, Peshawar
22. Centre of Excellence in Labour Administration & Training
23. Centre of Excellence in Mar-Biol, University of Karachi
24. Centre of Excellence in Mines, University of Balochistan
25. Centre of Excellence in Physical Chemistry, University of Peshawar
26. Centre of Excellence in Solid State Physics, Punjab University
27. Centre of Excellence in W/R Eng. University of Engineering, Lahore
28. Chairman of Inter Board Committee, Islamabad
29. Civil Services Academy
30. College of Physicians & Paramedical Sciences
31. College of Physicians & Surgeons
32. Commission For Islamization of Economy, Islamabad
33. Computer Training Centre, Islamabad
34. Securities & Exchange Commission of Pakistan
35. Cotton Board
36. Council of Islamic Ideology, Islamabad
37. Council of Works & Housing Research
38. Curriculum Research & Development Centre, Lahore
39. Dawood College of Engineering & Technology
40. Director General of New & Renewable Energy Resources
41. Director General, Pakistan Forest Institute
42. Drug Abuse Prevention Resource Centre
43. Employees Old Age Benefit Institution
44. Evacuee Trust Property Board
45. Fatima Jinnah Women University, Rawalpindi
46. Federal Academy of Ideology of Pakistan
47. Federal Board of Intermediate & Secondary Education, Islamabad
48. Federal Employees' Benevolent Fund and Group Insurance
49. Federal Government Educational Institutions

Federal Government NPIs

1. Academy of Education Planning & Management
2. Agricultural Prices Commission
3. Allama Iqbal Open University, Islamabad
4. Applied Economics Research Centre, University of Karachi

50. Federal Government Schools/Colleges
51. Federal Govt. Urdu Arts College
52. Federal Govt. Urdu Science College
53. Federal Institute of Education & Research, Islamabad
54. Federal Judicial Academy
55. Federal Land Commission, Islamabad
56. Federal Public Service Commission
57. Federal Shariat Court of Pakistan
58. Food & Vegetables Development Board
59. Foreign Services Training Institute
60. G. I. Khan Research & Technology Institute, Topi
61. Gomal University, Dera Ismail Khan
62. Hej Research Institute of Chemistry, Karachi
63. Hydrocarbon Development Institute of Pakistan
64. Industrial Technical Assistance Centre, Pakistan
65. Information Services Academy, Islamabad
66. Institute For Agriculture & Nuclear Biology
67. Institute of Arabic & Islamic Studies, Islamabad
68. Institute of Bankers In Pakistan
69. Institute of Business Administration, Karachi
70. Institute of Chartered Accountants
71. Institute of Cost & Management Accountants of Pakistan
72. Institute of Education
73. Institute of Educational Technology
74. Institute of Engineers of Pakistan
75. Institute of Foreign Trade of Pakistan
76. Institute of Industrial Relation & Workers' Education
77. Institute of Nuclear Anatomy Research, Larkana
78. Institute of Nuclear Medicines & Oncology
79. Institute of Promotion of Science, Education & Training
80. Institute of Pure and Applied Physics
81. Institute of Regional Studies
82. Institute of Strategic Studies
83. Institute of Training of National Savings, Islamabad
84. International Islamic University, Islamabad
85. International Sedimentation, Water Logging & Sanitation
86. Iqbal Academy, Lahore
87. Islamabad Capital Territory
88. Islamabad College For Girls
89. Islamabad Model College For Boys
90. Islamabad Model College For Girls
91. Islamia University, Bahawalpur
92. Islamic Research Institute, Islamabad
93. Jawaid Azfar Computer Centre
94. Jinnah Post Graduate Medical Centre (JPMC)
95. Kahuta Research Laboratories (K.R.L.)
96. Karachi Nuclear Power Plant (KANUPP)
97. Karachi University
98. Leather Industries & Development Organisation
99. Leather Products Development Centre
100. Literacy & Mass Education Commission
101. Markazi Urdu Science Board
102. Mass Literacy Commission
103. Quaid-Awam University of Science & technology (Old Name : Mehran University of Engineering & Technology)
104. Metal Industrial Research & Development Centre
105. Monopoly Control Authority
106. Municipal Training Research Institute
107. Muqtadira Qaumi Zuban
108. National Academy For Higher Education, Islamabad
109. National Agricultural Research Centre
110. National Book Council of Pakistan
111. National Centre For Rural Development, Islamabad
112. National Centre For Transfer of Technology
113. National Centre of Excellence in Molecular Biology (CEMB)
114. National College of Arts
115. National College of Textile Engineering
116. National Commission of Education & Training, Islamabad
117. National Council For Rehabilitation of Disabled Persons
118. National Council of Homeopathy
119. National Council of Tib, Islamabad
120. National Education Council, Islamabad
121. National Educational Equipment Centre
122. National Energy Conservation Centre (ENERCON)
123. National Institute of Information Technology
124. National Institute For Special Education, Islamabad
125. National Institute of Cardiovascular Diseases
126. National Institute of Child Health
127. National Institute of Culture & Sports
128. National Institute of Electronics
129. National Institute of Folk & Traditional Heritage
130. National Institute of Health, Islamabad
131. National Institute of Historical & Cultural Research
132. National Institute of Malaria Research & Training
133. National Institute of Medicine Oncology & Radiotherapy
134. National Institute of Modern Languages
135. National Institute of Oceanography
136. National Institute of Pakistan Studies
137. National Institute of Population Studies
138. National Institute of Power, Lahore
139. National Institute of Psychology
140. National Institute of Public Administration
141. National Institute of Science & Technology
142. National Institute of Silicon Technology
143. National Institute of Sports & Culture
144. National Language Authority
145. National Language Institute, Islamabad
146. National Leprosy Control Board
147. National Mass Transit Authority
148. National Museum of Science & Technology, Lahore
149. National Police Academy
150. National Research Institute of Fertility Control
151. National Research Institute of Reproductive Physiology

152. National Sports Training & Coaching Centre, Lahore
153. National Tariff Commission, Islamabad
154. National Training Development Institute, Islamabad
155. National Transport Research Centre
156. National Trust of Disabled Persons
157. National Zakat Foundation
158. NED University of Engineering & Technology, Karachi
159. Overseas Workers Foundation
160. Pakistan Academy For Rural Development
161. Pakistan Academy of Letters, Islamabad
162. Pakistan Academy of Sciences, Islamabad
163. Pakistan Administrative Staff College, Lahore
164. Pakistan Council For Science & Technology
165. Pakistan Council of Appropriate Technology, Islamabad
166. Pakistan Council of Research in Water Resources
167. Pakistan Council of Scientific & Industrial Research (PCSIIR)
168. Pakistan Cricket Board
169. Pakistan Design Institute
170. Pakistan Engineering Council
171. Pakistan Environmental Planning and Archaeological Council
172. Pakistan Forest Institute
173. Pakistan Hockey Federation
174. Pakistan Institute of Archaeological Training & Research
175. Pakistan Institute of Development Economics, Islamabad
176. Pakistan Institute of Entrepreneurship Training
177. Pakistan Institute of Finance And Trade
178. Pakistan Institute of International Affairs
179. Pakistan Institute of Management, Karachi
180. Pakistan Institute of Medical Sciences, Islamabad
181. Pakistan Institute of National Affairs, Lahore
182. Pakistan Institute of Nuclear Science
183. Pakistan Institute of Statistical Training, Lahore
184. Pakistan Institute of Tourism & Hotel Management
185. Pakistan Medical & Dental Council
186. Pakistan Medical Research Council
187. Pakistan Meteorological Department
188. Pakistan National Council of The Arts
189. Pakistan Nursing Council
190. Pakistan Science Foundation
191. Pakistan Space & Upper Atmosphere Research Commission
192. Pakistan Standards Institute
193. Pakistan Study Centre, University of Balochistan
194. Pakistan Study Centre, University of Karachi
195. Pakistan Study Centre, University of Peshawar
196. Pakistan Study Centre, University of Punjab
197. Pakistan Study Centre, University of Sindh
198. Pakistan Textile Crafts Development Organisation
199. Peoples Program
200. Peshawar University
201. Pharmacy Council of Pakistan
202. Poultry Development Centre, Rawalpindi
203. Quaid-E-Azam Academy
204. Quaid-E-Azam Mazar Management Board, Karachi
205. Quaid-E-Azam Memorial Fund
206. Quaid-E-Azam University, Islamabad
207. Razmak Cadet College
208. Secretariat Training Institute
209. Shah Abdul Latif Bhatai University, Khairpur
210. Sharia Academy, Islamabad
211. Sheikh Zayed Post Graduate Medical Institute
212. Sindh Agriculture University, Tandojam
213. Sindh Madressah Tul-Islam, Karachi
214. Sindh University, Jamshoro
215. Textile Industry Research & Development Centre
216. The Punjab University
217. Training Centre, KANUPP
218. Higher Education Commission (University Grants Commission)
219. University of Agriculture, Faisalabad
220. University of Agriculture, Peshawar
221. University of Arid Agriculture, Rawalpindi
222. University of Engineering & Technology, Lahore
223. University of Engineering & Technology, Peshawar
224. University of Science & Technology, Rawalpindi
225. Urdu Dictionary Board
226. Urdu Science Board, Lahore
227. Veterinary Research Institute Lahore
228. Workers' Welfare Board
229. Workers Welfare Fund
230. National Database & Registration Authority
231. Central Cotton Research Institute
232. Centre For Applied & Molecular Biology (Camb)
233. Dawah & Ziarat Wing
234. Balochistan University of Information Technology & Management Sciences, Quetta
235. Ecotourism Society Pakistan (ESP)
236. Federal Urdu University of Arts, Sciences and Technology
237. Institute of Radiology and Nuclear Medicine
238. National Alien Registration Authority
239. National Institute of Labour Administration Training (NILAT)
240. National Institute of Biology and Genetic Engineering
241. National Productivity Organisation (NPO)
242. National University of Science & Technology (NUST)
243. Pakistan Council of Renewable Energy Technologies (PCRET)
244. PAK-Swiss Precision Mechanics & Instrument Centre
245. University of Engineering & Technology, Texila
246. Virtual University
247. Pakistan Squash Federation
248. National Law University
249. Sardar Bahadur Khan University

250. Kohat University of Science & Technology
251. Other Federal Government Institutes

AJK - AJK Government Units/ Depts. Ministries etc.

1. Azad Kashmir Logging & Saw Mills Corporation
2. Bagh Development Authority, Azad Kashmir
3. Mineral & Industrial Dev. Corporation (MIDC), Azad Kashmir
4. Mirpur Development Authority, Azad Kashmir
5. Muzaffarabad Development Authority, Azad Kashmir
6. Pearl Development Authority, Rawalakot, Azad Kashmir
7. Auqaf Department, Azad Kashmir
8. Azad Kashmir High Court
9. Azad Kashmir Supreme Court
10. Central Zakat Fund, Azad Kashmir
11. Chairman Local Zakat Committee, Azad Kashmir
12. Collector of Land Acquisition
13. Custodian Evacuee Properties, Azad Kashmir
14. Deputy Commissioner Azad Kashmir
15. Director General Agriculture
16. Education Department, Azad Kashmir
17. Food Department, Azad Kashmir
18. Forest Department, Azad Kashmir
19. Public Works Department, Azad Kashmir
20. Revenue Board, Azad Kashmir
21. Senior Member Board of Revenue
22. Accountant General, Azad Kashmir
23. Assistant Commissioner Rawalkot A.K.
24. Relief Commissioner Azad Kashmir
25. Director Health, A.K.
26. Director Social Welfare A.K.
27. Commissioner Mangla Dam Affairs (Mangla Uprising Project)
28. Other Azad Kashmir Government Institutes

AJK City/ Local Government Units

1. Chairman Municipal Committee, Azad Kashmir
2. Local Government, Azad Kashmir

AJK Government NPIs

1. B.I.S.E - Azad Kashmir
2. Hydro Electric Board, Azad Kashmir

Baluchistan – Baluchistan Government Units/ Depts. Ministries etc.

1. Agriculture and Co-Operatives Department, Baluchistan
2. Baluchistan Development Authority

3. Board of Revenue, Balochistan
4. Bolan Mining Enterprises
5. Chief Engineer (Design), Balochistan
6. Chief Engineer Communication & Works, Balochistan
7. Chief Engineer Irrigation, Balochistan
8. Chief Minister's Secretariat Balochistan
9. Commissioners/Deputy Commissioners, Balochistan
10. Communication and Works Department, Balochistan
11. Director Agriculture Engineering, Balochistan
12. Director Agriculture Planning, Balochistan
13. Director Agriculture Research, Balochistan
14. Director Bureau of Curriculum and Extension Centre, Balochistan
15. Director General Agriculture and Cooperatives Department, Balochistan
16. Director General Local Government, Balochistan
17. Director Industries Department, Balochistan
18. Director Irrigation Extension Department, Balochistan
19. Director Mineral Resources Development, Balochistan
20. Director Small Industries Balochistan
21. Directorate of Education Colleges, Balochistan
22. Directorate of Education Schools, Balochistan
23. Directorate of Technical Education, Balochistan
24. Education Department, Balochistan
25. Executive Engineer (B & R) Division, Balochistan
26. Executive Engineer (E & P), Balochistan
27. Executive Engineer Construction Division, Balochistan
28. Executive Engineer Gas Communication and Works Department
29. Executive Engineer Maintenance Division
30. Executive Engineer Project Division, Balochistan
31. Executive Engineer Workshop Division
32. Fisheries Department, Balochistan
33. Food Department, Balochistan
34. Forest Department, Balochistan
35. Health Department, Balochistan
36. Home Department, Balochistan
37. Industries Department, Balochistan
38. Information Department, Balochistan
39. Inspector General of Police, Balochistan
40. Irrigation and Power Department, Balochistan
41. Labour and Manpower Department, Balochistan
42. Lasbela Development Authority
43. Law Department, Balochistan
44. Local Government Department, Balochistan
45. Planning and Development Department, Balochistan
46. Project Directors, Balochistan
47. Public Health Engineering Department, Balochistan
48. Quetta Development Authority
49. Secretary Agriculture and Co-Operative Department, Balochistan

50. Secretary Communication and Works Department, Balochistan
51. Secretary Education Government, Balochistan
52. Secretary Home Department, Balochistan
53. Secretary Industries Department, Balochistan
54. Secretary Irrigation and Power Department, Balochistan
55. Secretary Local Government Department, Balochistan
56. Services and General Administration Department, Balochistan
57. Sports and Culture Department, Balochistan
58. Superintending Engineer B & R, Balochistan
59. Superintending Engineer E&M Circle, Balochistan
60. Superintending Engineer Maintenance Circle, Balochistan
61. Superintending Engineer P&D Cell C&W, Balochistan
62. Urban Planning Department, Balochistan
63. Ziarat Valley Development Authority, Balochistan
64. Zakat and Social Welfare Department, Balochistan
65. Finance Department, Balochistan
66. Water And Sanitation Authority, Balochistan
67. Balochistan Education Foundation
68. Livestock Department
69. Gawadar Development Authority
70. Other Balochistan Government Institutes

Baluchistan City/ Local Government Units

1. Union Councils /Districts Councils, Balochistan
2. Municipal Corporations/Committees/Town Committees, Balochistan

Baluchistan Government NPIs

1. B.I.S.E - Quetta
2. Balochistan Engineering College, Khuzdar
3. Balochistan Sports Board
4. Balochistan Text Book Board
5. Government Colleges, Balochistan
6. Government Schools, Balochistan
7. Government Vocational Institutes, Balochistan

NWFP - NWFP Government Units/ Depts. Ministries etc.

1. Abbottabad Development Authority
2. Administrator, Auqaf Department, NWFP
3. Agricultural Development Authority, NWFP
4. Agriculture Department, NWFP
5. Board of Revenue, NWFP
6. Chairman, Workers Welfare Board, NWFP
7. Chief Minister's Secretariate, NWFP
8. Collector Land Acquisition (Bor), NWFP

9. Commerce and Mineral Development Department, NWFP
10. Commissioners/Deputy Commissioners, NWFP
11. Communication and Works Department, NWFP
12. Director General Project Management Unit, Peshawar
13. Directorate of Education Colleges, NWFP
14. Directorate of Education Schools, NWFP
15. Directorate of Labour Welfare, NWFP
16. Directorate of Livestock and Dairy Development, Peshawar
17. Directorate of Manpower and Training, Peshawar
18. Directorate of Social Welfare, Peshawar
19. Directorate of Sports Board, NWFP
20. Directorate of Technical Education, NWFP
21. Education Department, NWFP
22. Government Colleges, NWFP
23. Government Schools, NWFP
24. Government Vocational Institutes, NWFP
25. Gulyat Development Authority
26. Hazara Development Authority
27. Hazara Hill Tracts Improvement Trust
28. Health Department, NWFP
29. Home Department, NWFP
30. Industries Department, NWFP
31. Information, Sports & Tourism Department, NWFP
32. Kohat Development Authority
33. Labour and Transport Department, NWFP
34. Law Department, NWFP
35. Local Government Department, NWFP
36. Local Govt. & Rural Development Department, NWFP
37. Malakand Division Development Authority
38. Managing Director, Provincial Urban Development Board, Peshawar
39. Managing Director, Small Industries Development Board, Peshawar
40. Mardan Development Authority
41. N.W.F.P Forest Development Corporation
42. N.W.F.P Small Industries Development Board
43. Peshawar Development Authority
44. Physical Planning & Housing Department
45. Project Director Tamer-I-Watan Programme, NWFP
46. Sarhad Development Authority (SDA)
47. Sarhad Industrial Development Board
48. Sarhad Minerals Ltd.
49. SDA-Bricks & Tiles Project D.I.Khan
50. SDA-Chitral Antimony Mining Project
51. SDA-Chitral Metallogenic Mineral Exploration Project
52. SDA-Cold Storage & Ice Plant
53. SDA-Dir Copper Project
54. SDA-Goitre Control Project
55. SDA-Hazara Phosphate Exploration Project
56. SDA-Industrial Estate, Gadoon
57. SDA-Industrial Estate, Hattar

58. SDA-Industrial Estate, Peshawar
59. SDA-Kakul Phosphate Mining
60. SDA-Khazana Distillery Plant
61. SDA-Khazana Sugar Mills
62. SDA-Kohistan Lead Zink Min.Explo. Project
63. SDA-Malakand Chromite Depo. Explo. Project
64. SDA-Mdw Syanite Project
65. SDA-Mineral Testing Laboratories,Hayatabad
66. SDA-Survey Inv. Mineral Bearing Areas, Peshawar
67. Zakat and Social Welfare Department, NWFP
68. Finance Department, NWFP
69. Food Department, NWFP
70. Police Training Centre Hangu, NWFP
71. Directorate of Special Education, NWFP
72. Forest Department NWFP
73. Mansehra Development Authority
74. Other NWFP Government Institutes

NWFP City/ Local Government Units

1. Municipal Corporations/Committees/Town Committees, NWFP
2. Union Councils/Districts Councils, NWFP

NWFP Government NPIs

1. B.I.S.E - Abbottabad
2. B.I.S.E - Peshawar
3. B.I.S.E - Saidu Sharif
4. Director Agriculture Research Institute, Peshawar
5. Frontier Education Foundation, NWFP
6. N.W.F.P Sports Board
7. N.W.F.P Text Book Board
8. N.W.F.P. Employees' Social Security Institute
9. Pak German Wood Working Centre, Peshawar
10. Pushto Adabi Board, NWFP
11. B.I.S.E - Bannu, NWFP
12. B.I.S.E - Kohat, NWFP
13. Elementary Education Foundation

Punjab - Punjab Government Units/ Depts. Ministries etc.

1. A.T.C. Ferozewala, Lahore
2. Agriculture (Extension) Punjab
3. Agriculture Department (Punjab)
4. Assistant Director Reclamation and Probation, Punjab
5. Assistant Directors Local Govt. & Rural Development, Punjab
6. Board of Revenue, Punjab
7. Chief Minister's Secretariat, Punjab
8. Chief Statistician, Headquarters Office, Lahore
9. Commissioners/Deputy Commissioners, Punjab
10. Communication and Works Department, Punjab
11. Dera Ghazi Khan Development Authority
12. Director Civil Defence

13. Auqaf Department
14. Director General Katchi Abadis, Lahore
15. Director General Public Relations, Punjab
16. Director General Sports, Punjab
17. Director Labour Welfare, Punjab
18. Director Local Government & Rural Development, Punjab
19. Director of Industries, Multan
20. Director Special Education, Punjab
21. Director Staff Development, Punjab
22. Director Technical Education, Punjab
23. Directorate of Education Colleges, Punjab
24. Directorate of Education Schools, Punjab
25. Directorate of Technical Education, Punjab
26. Education Department, Punjab
27. Faisalabad Development Authority
28. Fisheries Department, Punjab
29. Food Department, Punjab
30. Forest Department, Punjab
31. Forestry Wildlife & Tourism Department, Punjab
32. Government Colleges, Punjab
33. Government Schools, Punjab
34. Government Wool Spinning and Weaving Centre, Jhang
35. Gujranwala Development Authority
36. Health Department, Punjab
37. Home Department, Punjab
38. Housing, Urban Development & Public Health Engineering Department, Punjab
39. Industries, Commerce & Investment Department, Punjab
40. Information, Culture & Youth Affairs Department, Punjab
41. Inspector General of Police, Punjab
42. Irrigation and Power Department, Punjab
43. Labour & Human Resource Department, Punjab
44. Labour Department, Punjab
45. Lahore Development Authority
46. Display Structure Lahore Museum, Lahore
47. Lahore Zoo, Lahore
48. Law and Parliamentary Affairs Department, Punjab
49. Livestock and Dairy Development Department, Punjab
50. Local Government and Rural Development Department, Punjab
51. Managing Director Education Foundation, Punjab
52. Medical Faculty, Lahore
53. Multan Development Authority
54. Murree Development Authority
55. Punjab Employees Social Security Institute
56. Pakistan Girl Guides Association, Punjab
57. Planning and Development Department, Punjab
58. Population Welfare Department, Punjab
59. Printing and Stationery Department, Punjab
60. Provincial Board of Management Workers Children Education, Lahore

61. Punjab Agricultural Development & Supplies Corporation, Lahore
62. Punjab Boy Scouts Association
63. Punjab Council for Rehabilitation of Disabled Persons, Lahore
64. Punjab Flour Milling Corporation
65. Punjab Highways Authority, Lahore
66. Punjab Land Utilization Authority, Lahore
67. Punjab Mineral Development Corporation
68. Punjab Privatization Board, Lahore
69. Punjab Public Service Commission, Lahore
70. Punjab Seed Corporation
71. Punjab Small Industries Corporation
72. Punjab Tourism Development Corporation
73. Punjab Transport Authority
74. Punjab Welfare Trust for Disabled Persons
75. Quaid-E-Azam Library, Bagh-E-Jinnah, Lahore
76. Rawalpindi Development Authority
77. Sargodha Improvement Trust
78. Services General Administration & Information Department, Punjab
79. SG & AD (Implementation and Co-Ordination), Punjab
80. Superintendent Engineer (Build) Education Department, Punjab
81. Technical Training Centres
82. Thal Industries Corporations
83. Waris Shah Complex
84. Water & Sanitation Authority, Punjab
85. Zakat and Ushr Department, Punjab
86. Finance Department, Punjab
87. Advisory Committee Ministry of Women development
88. Chief Engineer, Public Health Engineering
89. Civil Defense Funds
90. Colonies Department
91. Controller, Printing and Stationery
92. Cooperatives Department
93. Environment Protection Department
94. Excise and Taxation Department
95. Fountain House
96. Information Technology Department
97. Pak Maktab Management Board
98. Punjab Rural Support Programme
99. Relief Department, Punjab
100. Revenue Department, Punjab
101. Social Welfare Department, Women Development, & Bait-ul-Maal Department
102. Transport Department
103. Administrator Cooperative Development Fund
104. Destitute and neglected children welfare
105. Multan Institute of Cardiology
106. Punjab Development Fund
107. Punjab Information Technology Board
108. Punjab Libraries Foundation
109. Punjab Workers Welfare Fund
110. Collector Land Acquisition, Punjab
111. Parks & Horticulture Authority

112. Provincial Transport Authority
113. Other Punjab Government Institutes

Punjab City/ Local Government Units

1. Lahore Metropolitan Corporation
2. Municipal Corporations/Committees/Town Committees, Punjab
3. Union Councils/District Councils, Punjab

Punjab Government NPIs

1. Ayub Agricultural Research Institute, Punjab
2. B.I.S.E - Bahawalpur
3. B.I.S.E - Gujranwala
4. B.I.S.E - Lahore
5. B.I.S.E - Multan
6. B.I.S.E - Rawalpindi
7. B.I.S.E - Sargodha
8. Development Cell For Skilled Labour Training, Punjab
9. Economic Research Institute, Punjab
10. Fatima Jinnah Medical College, Lahore
11. Government Vocational Institutes, Punjab
12. Institute of Cardiology, Punjab
13. Institute of Forestry, Faisalabad
14. Jinnah Hospital, Lahore
15. Lahore Arts Council, Punjab
16. Pidb-Punjab Industrial Development Board
17. Provincial Training Board, Punjab
18. Punjab Agriculture Research Institute, Faisalabad
19. Punjab Board of Technical Education, Lahore
20. Punjab Council of Arts
21. Punjab Dental College, Lahore
22. Punjab Economic Research Institute, Lahore (PERI)
23. Punjab Government Servants Benevolent Fund, Lahore
24. Punjab Pharmacy Council, Lahore
25. Punjab Public Library
26. Punjab Social Services Board
27. Punjab Special Education Services Board, Lahore
28. Punjab Sports Board
29. Punjab Text Book Board
30. Punjab Vocational Training Council
31. Rice Research Institute, Kala Shah Kako
32. Salinity Research Institute, Lahore
33. Punjab Teachers Foundation
34. B.I.S.E. Dera Ghazi Khan
35. University of Health Sciences

Sindh - Sindh Government Units/ Depts. Ministries etc.

1. Advocate General's Department, Sindh
2. Agriculture Department, Sindh

3. Agriculture Engineering and Water Management, Sindh
4. Agriculture Extension Department, Sindh
5. Anti-Corruption Department, Sindh
6. Board of Revenue, Sindh
7. Building Department, Sindh
8. Bureau of Supplies & Prices, Sindh
9. Chief Minister's Secretariat, Sindh
10. Civil Defence Department, Sindh
11. Co-Operatives Department, Sindh
12. Co-Ordination Department, Sindh
13. Coastal Development Authority
14. Commissioners/Deputy Commissioners, Sindh
15. Communications and Works Department, Sindh
16. Culture, Tourism, Sports, Youth Affairs, Social Welfare & Women Dev. Department, Sindh
17. Directorate of Education Colleges, Sindh
18. Directorate of Education Schools, Sindh
19. Directorate of Technical Education, Sindh
20. Directorate of Youth Affairs and Sports, Sindh
21. Education Department, Sindh
22. Excise Department, Sindh
23. Finance Department, Sindh
24. Fisheries Department, Sindh
25. Food and Co-operation Department, Sindh
26. Forest Wildlife and Environment Department, Sindh
27. Health Department, Sindh
28. Home Department, Sindh
29. Housing, Town Planning, Katchi Abadies and Environment Department, Sindh
30. Hyderabad Development Authority
31. Industries and Commerce Department, Sindh
32. Information Department, Sindh
33. Inspectorate of Mines, Sindh
34. Irrigation and Power Department, Sindh
35. Karachi Development Authority
36. Karachi Fisheries Harbour Authority
37. Karachi Transport Corporation
38. Labour Appellate Tribunal, Sindh
39. Labour Department, Sindh
40. Land Utilisation Department, Sindh
41. Larkana Development Authority
42. Law Department, Sindh
43. Livestock Department, Sindh
44. Lyari Development Authority
45. Malir Development Authority
46. Manpower and Training Department, Sindh
47. Minimum Wages Board, Sindh
48. Minorities Affairs Department, Sindh
49. Official Agencies Department, Sindh
50. Planning and Development Department, Sindh
51. Police Department, Sindh
52. Population Welfare Department, Sindh
53. Prisons Department, Sindh
54. Public Health Engineering Department, Sindh
55. Relief Department, Sindh
56. Religious Affairs, Auqaf, Minorities Affairs & Zakat

57. Revenue Department, Sindh
58. Road Research Centre Tandojam, Sindh
59. Rural Development Department, Sindh
60. Science and Technology Department, Sindh
61. Sehwan Development Authority, Sindh
62. Services & General Administration Department, Sindh
63. Sindh Agricultural Live Stock Department
64. Sindh Agricultural Supplies Organization
65. Sindh Public Service Commission, Hyderabad
66. Sindh Road Transport Board
67. Sindh Seed Corporation
68. Sindh Service Tribunal
69. Sindh Small Industries Corporation
70. Sindh Sugar Corporation (SSC)
71. Sindh Tourism Development Corporation
72. Sindhi Adabi Board
73. Solicitor's Department, Sindh
74. Taxation Department, Sindh
75. Transport Department, Sindh
76. Wildlife Department, Sindh
77. Mines and Mineral Development
78. Sindh Information Department
79. Sindh Institute of Urology & Transplantation
80. Social Action Programme
81. Sindh Social Relief Fund
82. Sindh Industrial Trade Estate (S.I.T.E.)
83. Other Sind Government Institutes

Sindh City/ Local Government Units

1. Local Government Department, Sindh
2. Municipal Corporations/Committees/Town Committees, Sindh
3. Union Councils/District Councils, Sindh

Sindh Government NPIs

1. B.I.S.E - Karachi
2. B.I.S.E - Hyderabad
3. B.I.S.E - Sukkur
4. B.S.E - Karachi
5. Government Colleges, Sindh
6. Government Schools, Sindh
7. Government Vocational Institutes, Sindh
8. Karachi Water & Sewerage Board
9. Mehran Council of Arts, Sindh
10. Provincial Training Board, Sindh
11. Sindh Board of Technical Education
12. Sindh Employees Social Security Institute
13. Sindh Sports Board
14. Sindh Text Book Board
15. Sindhi Language Authority, Hyderabad
16. Zakat & Social Welfare Department, Sindh

Non-Financial Public Sector Enterprise (NFPSEs)

1. Agricultural Marketing & Storage Ltd.
2. Associated Press of Pakistan
3. Capital Development Authority
4. Civil Aviation Authority
5. Export Processing Zones Authority
6. Federal Administration Tribal Areas Development Corporation-FATA
7. Ghee Corporation of Pakistan
8. Karachi Port Trust
9. Karachi Shipyard & Engineering Works Ltd.
10. Korangi Fisheries Harbour Authority
11. Lakhra Coal Development Company Ltd.
12. National Book Foundation
13. National Construction Ltd.
14. National Film Development Corporation Ltd.
15. National Housing Authority
16. National Logistic Cell
17. National Police Foundation (NPF)
18. National Power Construction Corporation
19. National Radio Telecommunication Corporation
20. National Telecommunication Corporation
21. NFC-Fertilizer Research & Dev. Institute
22. NFC-Institute of Engineering & Fertilizer Research
23. National Fertilizer Corporation of Pakistan Ltd.(NFC)
24. National Fertilizer Marketing
25. NFC-Technical Training Centre
26. Northern Areas Transport Corporation Ltd.
27. NPF-National Pharmacy & Laboratories
28. NPF-Nowshera Sheet Glass Ind. Ltd.
29. Oil & Gas Development Corporation Ltd.(OGDCL)
30. OGDCL-Pirkoh Gas Co. Ltd.
31. Overseas Employment Corporation Ltd.
32. Overseas Pakistani Foundation (OPF)
33. Pakistan Automobile Corporation Ltd.
34. PACO-Republic Motors (Pvt) Ltd.
35. PACO-Sind Engineering (Pvt) Ltd.Ltd.
36. Pak Arab Refinery Ltd.
37. Pakistan Agriculture Storage & Services Corporation Ltd.
38. Pakistan Broadcasting Corporation
39. Pakistan Environment Planning & Research Council
40. Pakistan Mineral Dev. Corp.Ltd. (PMDC)
41. Pakistan National Shipping Corp.
42. Pakistan Petroleum Ltd.
43. Pakistan Post Office Department
44. Pakistan Railway Advisory & Consulancy Services Ltd.
45. Pakistan Railways
46. Pakistan Security Printing Corporation (Pvt) Ltd.
47. Pakistan State Oil Company Ltd. (PSO)
48. Pakistan Steel Fabricating Company Limited
49. Pakistan Steel Mills Corp. Ltd.(PSM)
50. Pakistan Telecommunication Authority(PTA)
51. Pakistan Television Corporation Ltd.
52. Pakistan Trade Fair Corporation
53. Peoples Steel Mills Ltd.
54. SEC-ENAR Petrotech Services
55. PERAC-State Petroleum Refining & Petrocarbon Corporation Ltd.
56. Pakistan International Airlines Corporation Ltd.(PIA)
57. Pakistan Industrial Development Corporation (PIDC) Ltd.
58. Port Qasim Authority
59. Printing Corporation of Pakistan Ltd.
60. Private Sector Energy Development Fund
61. Pakistan Tourism Development Corporation Ltd.(PTDC)
62. Railway Constructions Pakistan Ltd.
63. Resources & Engineering Management Corporation Ltd.
64. Saindak Development Corporations
65. SEC-Federal Light Engineering Corporation Pvt. Ltd.
66. SEC-Heavy Electrical Complex (Pvt) Ltd.
67. SEC-Heavy Foundry & Forge
68. SEC-Heavy Mechanical Complex Ltd.
69. SEC-Pakistan Engineering Company Ltd.
70. SEC-Pakistan Machine Tool Factory (Pvt) Ltd.
71. SEC-Spinning Machinery Co. of Pakistan Ltd.
72. Security Papers Ltd.
73. Shalimar Recording & Broadcasting Company Ltd.
74. State Engineering Corporation (Pvt) Ltd. (SEC)
75. Sui Northern Gas Pipelines Ltd.
76. Sui Southern Gas Company Ltd.
77. Telephone Industries of Pakistan Ltd.
78. Trading Corporation of Pakistan Ltd.
79. Utility Stores Corporation of Pakistan Ltd.
80. Wah Industries Ltd. (WIL)
81. Water & Power Development Authority (WAPDA)
82. WIL International Dyes & Chemicals (Pvt) Ltd.
83. WIL International Detonators
84. WIL Wah Noble Chemicals Ltd.
85. WIL Wah Noble Balochistan Explosive
86. WIL Wah Noble Limited
87. National Engineering Services Pakistan (Pvt) Ltd.
88. Air Weapon Complex, Wah Ordinance Factory
89. Corporate and Industrial Restructuring Corporation
90. Government Holdings (Pvt.) Ltd.
91. Oil & Gas Regulatory Authority(OGRA)
92. Pakistan Electronic Media Regulatory Authority (PEMRA)
93. Pakistan Net Limited
94. PTDC-PTDC Motels (Pvt.) Ltd (Malam Jabba, naran resorts etc are part of th
95. STEDEC Technology Commercialization Corporation of Pakistan (Private) Ltd.
96. Small & Medium Enterprises Development Authority (SMEDA)
97. Lahore Electric Supply Company (LESCO)

98. Gujranwala Electric Power Company - (GEPCO)
99. Faisalabad Electric Supply Company -(FESCO)
100. Islamabad Electric Supply Company - (LESCO)
101. Multan Electric Power Company - (MEPCO)
102. Peshawar Electric Power Company - (PESCO)
103. Hyderabad Electric Supply Company - (HESCO)
104. Quetta Electric Supply Company (QESCP)
105. Tribal Electric Supply Company - (TESCO)
106. Southern Generation Power Company Limited -
Jamshoro
107. Central Power Generation Company Limited - Guddu
108. Northern Power Generation Company Limited -
Muzaffargarh
109. Lakhra Power Generation Company Limited
110. National Transmission And Despatch Company
(NTDC)
111. Other NFPSEs

date	com_code	Items	Code	Opening Stock	Acquisition	Disposal	Valuation changes	Other Changes in Volume	Enter Data		
									Stock	Depreciation	Value
201106	180003	0 Assets	00000000	0	0	0	0	0	0	0	0
201106	180003	1 Currency and Deposits	01000000	0	0	0	0	0	0	0	0
201106	180003	1 Currency	01100000	0	0	0	0	0	0	0	0
201106	180003	1 National Currency (notes & coins)	01110000	0	0	0	0	0	0	0	0
201106	180003	1 Pakistani bank notes	01111000	0	0	0	0	0	0	0	0
201106	180003	2 Pakistani coins	01112000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign Currency (notes & coins)	01120000	0	0	0	0	0	0	0	0
201106	180003	2 Transferable Deposits	01200000	0	0	0	0	0	0	0	0
201106	180003	1 National Currency	01210000	0	0	0	0	0	0	0	0
201106	180003	1 Central bank	01211000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	01212000	0	0	0	0	0	0	0	0
201106	180003	3 Non-residents	01213000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	01220000	0	0	0	0	0	0	0	0
201106	180003	1 Central bank	01221000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	01222000	0	0	0	0	0	0	0	0
201106	180003	3 Non-residents	01223000	0	0	0	0	0	0	0	0
201106	180003	3 Restricted Deposits	01300000	0	0	0	0	0	0	0	0
201106	180003	1 National Currency	01310000	0	0	0	0	0	0	0	0
201106	180003	1 Central bank	01311000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	01312000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	01313000	0	0	0	0	0	0	0	0
201106	180003	4 Financial intermediaries	01314000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	01315000	0	0	0	0	0	0	0	0
201106	180003	6 Central government	01316000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial & local governments	01317000	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	01318000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign Currency	01320000	0	0	0	0	0	0	0	0
201106	180003	1 Central bank	01321000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	01322000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	01323000	0	0	0	0	0	0	0	0
201106	180003	4 Financial intermediaries	01324000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	01325000	0	0	0	0	0	0	0	0
201106	180003	6 Central government	01326000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial & local governments	01327000	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	01328000	0	0	0	0	0	0	0	0
201106	180003	4 Other Deposits	01400000	0	0	0	0	0	0	0	0
201106	180003	1 National Currency	01410000	0	0	0	0	0	0	0	0
201106	180003	1 Central bank	01411000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	01412000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	01413000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	01414000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	01420000	0	0	0	0	0	0	0	0
201106	180003	1 Central bank	01421000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	01422000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	01423000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	01424000	0	0	0	0	0	0	0	0
201106	180003	2 Securities other than shares	02000000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	02100000	0	0	0	0	0	0	0	0

Help

201106	180003	2 long-term	022200000	0	0	0	0	0	0	0	0
201106	180003	1 Central Government	022210000	0	0	0	0	0	0	0	0
201106	180003	1 Foreign exchange bearer certificates (FEBCs)	022211000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency bearer certificates (FCBCs)	022212000	0	0	0	0	0	0	0	0
201106	180003	3 Euro bonds	022213000	0	0	0	0	0	0	0	0
201106	180003	4 Dollar bearer certificates (DBC's)	022214000	0	0	0	0	0	0	0	0
201106	180003	5 Special US \$ bonds	022215000	0	0	0	0	0	0	0	0
201106	180003	6 Other central government long-term Securities	022216000	0	0	0	0	0	0	0	0
201106	180003	2 Non-residents long-term Securities	022220000	0	0	0	0	0	0	0	0
201106	180003	3 Loans extended (Advances)	030000000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	031000000	0	0	0	0	0	0	0	0
201106	180003	1 Short-term	031100000	0	0	0	0	0	0	0	0
201106	180003	1 Money at call	031110000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	031111000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	031112000	0	0	0	0	0	0	0	0
201106	180003	3 Financial intermediaries	031113000	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	031114000	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	031115000	0	0	0	0	0	0	0	0
201106	180003	6 Non-residents	031116000	0	0	0	0	0	0	0	0
201106	180003	2 Reverse repo	031120000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	031121000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	031122000	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	031123000	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	031124000	0	0	0	0	0	0	0	0
201106	180003	1 Public	031124100	0	0	0	0	0	0	0	0
201106	180003	2 Private	031124200	0	0	0	0	0	0	0	0
201106	180003	3 Bills purchased and discounted (inland bills)	031130000	0	0	0	0	0	0	0	0
201106	180003	4 Other advances and financial leases	031140000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	031141000	0	0	0	0	0	0	0	0
201106	180003	1 Public	031141100	0	0	0	0	0	0	0	0
201106	180003	2 Private	031141200	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	031141210	0	0	0	0	0	0	0	0
201106	180003	2 Others	031141220	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	031142000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	031142100	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	031142200	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	031142300	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	031142400	0	0	0	0	0	0	0	0
201106	180003	1 Public	031142410	0	0	0	0	0	0	0	0
201106	180003	2 Private	031142420	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	031142500	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	031142510	0	0	0	0	0	0	0	0
201106	180003	1 Public	031142511	0	0	0	0	0	0	0	0
201106	180003	2 Private	031142512	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	031142520	0	0	0	0	0	0	0	0
201106	180003	1 Public	031142521	0	0	0	0	0	0	0	0
201106	180003	2 Private	031142522	0	0	0	0	0	0	0	0
201106	180003	3 Central Government	031143000	0	0	0	0	0	0	0	0
201106	180003	1 Federal government excluding NPIs & P	031143100	0	0	0	0	0	0	0	0
201106	180003	2 NPIs (Non market)	031143200	0	0	0	0	0	0	0	0
201106	180003	4 Provincial Governments	031144000	0	0	0	0	0	0	0	0

201106	180003	1 Provincial Governments excluding NPIs	031144100	0	0	0	0	0	0	0	0
201106	180003	2 NPIs(Non market)	031144200	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	031145000	0	0	0	0	0	0	0	0
201106	180003	6 Household	031146000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	031146100	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	031146200	0	0	0	0	0	0	0	0
201106	180003	3 Employees	031146300	0	0	0	0	0	0	0	0
201106	180003	4 Receptient of property and transfer income	031146400	0	0	0	0	0	0	0	0
201106	180003	7 Non-profit institutions (NPIs) serving households	031147000	0	0	0	0	0	0	0	0
201106	180003	1 Foreign controlled	031147100	0	0	0	0	0	0	0	0
201106	180003	2 National private	031147200	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	031148000	0	0	0	0	0	0	0	0
201106	180003	2 Long-term	031200000	0	0	0	0	0	0	0	0
201106	180003	1 Advances and financial leases	031210000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	031211000	0	0	0	0	0	0	0	0
201106	180003	1 Public	031211100	0	0	0	0	0	0	0	0
201106	180003	2 Private	031211200	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	031211210	0	0	0	0	0	0	0	0
201106	180003	2 Others	031211220	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	031212000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	031212100	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	031212200	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	031212300	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	031212400	0	0	0	0	0	0	0	0
201106	180003	1 Public	031212410	0	0	0	0	0	0	0	0
201106	180003	2 Private	031212420	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	031212500	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	031212510	0	0	0	0	0	0	0	0
201106	180003	1 Public	031212511	0	0	0	0	0	0	0	0
201106	180003	2 Private	031212512	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	031212520	0	0	0	0	0	0	0	0
201106	180003	1 Public	031212521	0	0	0	0	0	0	0	0
201106	180003	2 Private	031212522	0	0	0	0	0	0	0	0
201106	180003	3 Central Government	031213000	0	0	0	0	0	0	0	0
201106	180003	1 Federal government excluding NPIs & P	031213100	0	0	0	0	0	0	0	0
201106	180003	2 NPIs (Non market)	031213200	0	0	0	0	0	0	0	0
201106	180003	4 Provincial Governments	031214000	0	0	0	0	0	0	0	0
201106	180003	1 Provincial Governments excluding NPIs	031214100	0	0	0	0	0	0	0	0
201106	180003	2 NPIs(Non market)	031214200	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	031215000	0	0	0	0	0	0	0	0
201106	180003	6 Household	031216000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	031216100	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	031216200	0	0	0	0	0	0	0	0
201106	180003	3 Employees	031216300	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property & transfer incomes	031216400	0	0	0	0	0	0	0	0
201106	180003	7 Non-profit institutions (NPIs) serving households	031217000	0	0	0	0	0	0	0	0
201106	180003	1 Foreign controlled	031217100	0	0	0	0	0	0	0	0
201106	180003	2 National private	031217200	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	031218000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	032000000	0	0	0	0	0	0	0	0
201106	180003	1 Short-term	032100000	0	0	0	0	0	0	0	0

201106	180003	1 Bills purchased and discounted (foreign bills)	032110000	0	0	0	0	0	0	0	0
201106	180003	2 Advances and financial leases	032120000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	032121000	0	0	0	0	0	0	0	0
201106	180003	1 Public	032121100	0	0	0	0	0	0	0	0
201106	180003	2 Private	032121200	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	032121210	0	0	0	0	0	0	0	0
201106	180003	2 Others	032121220	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	032122000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	032122100	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	032122200	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	032122300	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	032122400	0	0	0	0	0	0	0	0
201106	180003	1 Public	032122410	0	0	0	0	0	0	0	0
201106	180003	2 Private	032122420	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	032122500	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	032122510	0	0	0	0	0	0	0	0
201106	180003	1 Public	032122511	0	0	0	0	0	0	0	0
201106	180003	2 Private	032122512	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	032122520	0	0	0	0	0	0	0	0
201106	180003	1 Public	032122521	0	0	0	0	0	0	0	0
201106	180003	2 Private	032122522	0	0	0	0	0	0	0	0
201106	180003	3 Non-residents	032123000	0	0	0	0	0	0	0	0
201106	180003	2 Long-term	032200000	0	0	0	0	0	0	0	0
201106	180003	1 Advances and financial leases	032210000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	032211000	0	0	0	0	0	0	0	0
201106	180003	1 Public	032211100	0	0	0	0	0	0	0	0
201106	180003	2 Private	032211200	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	032211210	0	0	0	0	0	0	0	0
201106	180003	2 Others	032211220	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	032212000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	032212100	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	032212200	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	032212300	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	032212400	0	0	0	0	0	0	0	0
201106	180003	1 Public	032212410	0	0	0	0	0	0	0	0
201106	180003	2 Private	032212420	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	032212500	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	032212510	0	0	0	0	0	0	0	0
201106	180003	1 Public	032212511	0	0	0	0	0	0	0	0
201106	180003	2 Private	032212512	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	032212520	0	0	0	0	0	0	0	0
201106	180003	1 Public	032212521	0	0	0	0	0	0	0	0
201106	180003	2 Private	032212522	0	0	0	0	0	0	0	0
201106	180003	3 Non-residents	032213000	0	0	0	0	0	0	0	0
201106	180003	4 Shares and other equity	040000000	0	0	0	0	0	0	0	0
201106	180003	1 Quoted	041000000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	041100000	0	0	0	0	0	0	0	0
201106	180003	1 Public	041110000	0	0	0	0	0	0	0	0
201106	180003	2 Private	041120000	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	041200000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	041210000	0	0	0	0	0	0	0	0

201106	180003	2 Other deposit accepting institutions	041220000	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	041230000	0	0	0	0	0	0	0	0
201106	180003	4 Insurance and pension funds	041240000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	041241000	0	0	0	0	0	0	0	0
201106	180003	1 Public	041241100	0	0	0	0	0	0	0	0
201106	180003	2 Private	041241200	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	041242000	0	0	0	0	0	0	0	0
201106	180003	1 Public	041242100	0	0	0	0	0	0	0	0
201106	180003	2 Private	041242200	0	0	0	0	0	0	0	0
201106	180003	3 Non-residents	041300000	0	0	0	0	0	0	0	0
201106	180003	2 Non quoted	042000000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	042100000	0	0	0	0	0	0	0	0
201106	180003	1 Public	042110000	0	0	0	0	0	0	0	0
201106	180003	2 Private	042120000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	042121000	0	0	0	0	0	0	0	0
201106	180003	2 Others	042122000	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	042200000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	042210000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	042220000	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	042230000	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	042240000	0	0	0	0	0	0	0	0
201106	180003	1 Public	042241000	0	0	0	0	0	0	0	0
201106	180003	2 Private	042242000	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	042250000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	042251000	0	0	0	0	0	0	0	0
201106	180003	1 Public	042251100	0	0	0	0	0	0	0	0
201106	180003	2 Private	042251200	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	042252000	0	0	0	0	0	0	0	0
201106	180003	1 Public	042252100	0	0	0	0	0	0	0	0
201106	180003	2 Private	042252200	0	0	0	0	0	0	0	0
201106	180003	3 Non-residents	042300000	0	0	0	0	0	0	0	0
201106	180003	5 Insurance Technical Reserve	050000000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	051000000	0	0	0	0	0	0	0	0
201106	180003	1 Public	051100000	0	0	0	0	0	0	0	0
201106	180003	2 Private	051200000	0	0	0	0	0	0	0	0
201106	180003	2 Non-life insurance corporations	052000000	0	0	0	0	0	0	0	0
201106	180003	1 Public	052100000	0	0	0	0	0	0	0	0
201106	180003	2 Private	052200000	0	0	0	0	0	0	0	0
201106	180003	3 Non-resident insurance corporations(life& non-life)	053000000	0	0	0	0	0	0	0	0
201106	180003	6 Financial Derivatives	060000000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	061000000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	061100000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	061200000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	061300000	0	0	0	0	0	0	0	0
201106	180003	1 Public	061310000	0	0	0	0	0	0	0	0
201106	180003	2 Private	061320000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	061400000	0	0	0	0	0	0	0	0
201106	180003	1 Public	061410000	0	0	0	0	0	0	0	0
201106	180003	2 Private	061420000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	061500000	0	0	0	0	0	0	0	0
201106	180003	1 Public	061510000	0	0	0	0	0	0	0	0

201106	180003	2 Private	061520000	0	0	0	0	0	0	0	0
201106	180003	6 Central Government	061600000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial & Local Government	061700000	0	0	0	0	0	0	0	0
201106	180003	8 Other Resident Sectors	061800000	0	0	0	0	0	0	0	0
201106	180003	9 Nonresidents	061900000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	062000000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	062100000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	062200000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	062300000	0	0	0	0	0	0	0	0
201106	180003	1 Public	062310000	0	0	0	0	0	0	0	0
201106	180003	2 Private	062320000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	062400000	0	0	0	0	0	0	0	0
201106	180003	1 Public	062410000	0	0	0	0	0	0	0	0
201106	180003	2 Private	062420000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	062500000	0	0	0	0	0	0	0	0
201106	180003	1 Public	062510000	0	0	0	0	0	0	0	0
201106	180003	2 Private	062520000	0	0	0	0	0	0	0	0
201106	180003	6 Central Government	062600000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial & Local Government	062700000	0	0	0	0	0	0	0	0
201106	180003	8 Other Resident Sectors	062800000	0	0	0	0	0	0	0	0
201106	180003	9 Nonresidents	062900000	0	0	0	0	0	0	0	0
201106	180003	7 Other accounts receivable	070000000	0	0	0	0	0	0	0	0
201106	180003	1 Resident Sectors	071000000	0	0	0	0	0	0	0	0
201106	180003	1 Dividends receivable	071100000	0	0	0	0	0	0	0	0
201106	180003	2 Settlement accounts	071200000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	071210000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	071211000	0	0	0	0	0	0	0	0
201106	180003	1 Public	071211100	0	0	0	0	0	0	0	0
201106	180003	2 Private	071211200	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	071212000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	071212100	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	071212200	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	071212300	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	071212400	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	071212500	0	0	0	0	0	0	0	0
201106	180003	6 Insurance corporations	071212600	0	0	0	0	0	0	0	0
201106	180003	3 Central government	071213000	0	0	0	0	0	0	0	0
201106	180003	4 Provincial governments	071214000	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	071215000	0	0	0	0	0	0	0	0
201106	180003	6 Other resident sector	071216000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	071220000	0	0	0	0	0	0	0	0
201106	180003	1 Financial Corporations	071221000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	071221100	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	071221200	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	071221300	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	071221400	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	071221500	0	0	0	0	0	0	0	0
201106	180003	6 Insurance corporations	071221600	0	0	0	0	0	0	0	0
201106	180003	2 Central government	071222000	0	0	0	0	0	0	0	0
201106	180003	3 Items in the process of collection	071300000	0	0	0	0	0	0	0	0
201106	180003	4 Miscellaneous assets items	071400000	0	0	0	0	0	0	0	0

201106	180003	1 Suspense account	071410000	0	0	0	0	0	0	0	0
201106	180003	2 Prepayment of taxes	071420000	0	0	0	0	0	0	0	0
201106	180003	3 Prepayment of rent	071430000	0	0	0	0	0	0	0	0
201106	180003	4 Prepaid operating expenses	071440000	0	0	0	0	0	0	0	0
201106	180003	5 Other miscellaneous asset items	071450000	0	0	0	0	0	0	0	0
201106	180003	2 Non- resident sector	072000000	0	0	0	0	0	0	0	0
201106	180003	1 Dividends receivable non-residents	072100000	0	0	0	0	0	0	0	0
201106	180003	2 Settlement accounts non-residents	072200000	0	0	0	0	0	0	0	0
201106	180003	3 Items in the process of collection	072300000	0	0	0	0	0	0	0	0
201106	180003	4 Miscellaneous assets items - non-residents	072400000	0	0	0	0	0	0	0	0
201106	180003	8 Non-financial assets	080000000	0	0	0	0	0	0	0	0
201106	180003	1 Produced assets	081000000	0	0	0	0	0	0	0	0
201106	180003	1 Tangible fixed assets	081100000	0	0	0	0	0	0	0	0
201106	180003	1 Dwellings(residential buildings)	081110000	0	0	0	0	0	0	0	0
201106	180003	1 Building on freehold land	081111000	0	0	0	0	0	0	0	0
201106	180003	2 Building on leasehold land	081112000	0	0	0	0	0	0	0	0
201106	180003	2 Other buildings and structures	081120000	0	0	0	0	0	0	0	0
201106	180003	1 Building on freehold land	081121000	0	0	0	0	0	0	0	0
201106	180003	2 Building on leasehold land	081122000	0	0	0	0	0	0	0	0
201106	180003	3 Machinery and equipment	081130000	0	0	0	0	0	0	0	0
201106	180003	1 Transport equipments	081131000	0	0	0	0	0	0	0	0
201106	180003	2 Furniture & Fixtures	081132000	0	0	0	0	0	0	0	0
201106	180003	3 Office equipments	081133000	0	0	0	0	0	0	0	0
201106	180003	4 Other machinery & equipments	081134000	0	0	0	0	0	0	0	0
201106	180003	4 Other tangible fixed assets n.e.s	081140000	0	0	0	0	0	0	0	0
201106	180003	2 Intangible fixed assets	081200000	0	0	0	0	0	0	0	0
201106	180003	1 Computer software	081210000	0	0	0	0	0	0	0	0
201106	180003	2 Entertainment, literary or artistic originals	081220000	0	0	0	0	0	0	0	0
201106	180003	3 Other intangible fixed assets n.e.s	081230000	0	0	0	0	0	0	0	0
201106	180003	3 Inventories	081300000	0	0	0	0	0	0	0	0
201106	180003	4 Valuables	081400000	0	0	0	0	0	0	0	0
201106	180003	2 Non-produced assets	082000000	0	0	0	0	0	0	0	0
201106	180003	1 Tangible non-produced assets	082100000	0	0	0	0	0	0	0	0
201106	180003	1 Land	082110000	0	0	0	0	0	0	0	0
201106	180003	1 Land underlying Buildings and structures	082111000	0	0	0	0	0	0	0	0
201106	180003	1 Freehold land	082111100	0	0	0	0	0	0	0	0
201106	180003	2 Leasehold land	082111200	0	0	0	0	0	0	0	0
201106	180003	2 Recreational land	082112000	0	0	0	0	0	0	0	0
201106	180003	3 Other land n.e.s	082113000	0	0	0	0	0	0	0	0
201106	180003	2 Other tangible non-produced assets n.e.s	082120000	0	0	0	0	0	0	0	0
201106	180003	2 Intangible non-produced assets	082200000	0	0	0	0	0	0	0	0
201106	180003	1 Leases and other transferable contracts	082210000	0	0	0	0	0	0	0	0
201106	180003	2 Purchased goodwill	082220000	0	0	0	0	0	0	0	0
201106	180003	3 Other intangible non-produced assets n.e.s	082230000	0	0	0	0	0	0	0	0
201106	180003	1 Liabilities	100000000	0	0	0	0	0	0	0	0
201106	180003	1. Time deposits	110000000	0	0	0	0	0	0	0	0
201106	180003	1 Restricted deposits	111000000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	111100000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	111110000	0	0	0	0	0	0	0	0
201106	180003	1 Public	111111000	0	0	0	0	0	0	0	0

201106	180003	2 Private	11112000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	11112100	0	0	0	0	0	0	0	0
201106	180003	2 Others	11112200	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	11120000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	11121000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	11122000	0	0	0	0	0	0	0	0
201106	180003	3 Financial intermediaries	11123000	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	11124000	0	0	0	0	0	0	0	0
201106	180003	3 Household	11130000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	11131000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	11132000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	11133000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes (	11134000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	11140000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	11200000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	11210000	0	0	0	0	0	0	0	0
201106	180003	1 Public	11211000	0	0	0	0	0	0	0	0
201106	180003	2 Private	11212000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	11212100	0	0	0	0	0	0	0	0
201106	180003	2 Others	11212200	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	11220000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	11221000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	11222000	0	0	0	0	0	0	0	0
201106	180003	3 Financial intermediaries	11223000	0	0	0	0	0	0	0	0
201106	180003	4 Financial auxiliaries	11224000	0	0	0	0	0	0	0	0
201106	180003	3 Household	11230000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	11231000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	11232000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	11233000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes (	11234000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	11240000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposits	11200000	0	0	0	0	0	0	0	0
201106	180003	1 National Currency	11210000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	11211000	0	0	0	0	0	0	0	0
201106	180003	1 Public	11211100	0	0	0	0	0	0	0	0
201106	180003	2 Private	11212000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	11212100	0	0	0	0	0	0	0	0
201106	180003	2 Others	11212200	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	11220000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	11221000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	11222000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	11223000	0	0	0	0	0	0	0	0
201106	180003	1 Public	11223100	0	0	0	0	0	0	0	0
201106	180003	2 Private	11223200	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	11224000	0	0	0	0	0	0	0	0
201106	180003	1 Public	11224100	0	0	0	0	0	0	0	0
201106	180003	2 Private	11224200	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	11225000	0	0	0	0	0	0	0	0
201106	180003	1 Public	11225100	0	0	0	0	0	0	0	0
201106	180003	2 Private	11225200	0	0	0	0	0	0	0	0
201106	180003	6 Insurance and pension funds	11226000	0	0	0	0	0	0	0	0

201106	180003	1 Life insurance corporations	112126100	0	0	0	0	0	0	0	0
201106	180003	1 Public	112126110	0	0	0	0	0	0	0	0
201106	180003	2 Private	112126120	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	112126200	0	0	0	0	0	0	0	0
201106	180003	1 Public	112126210	0	0	0	0	0	0	0	0
201106	180003	2 Private	112126220	0	0	0	0	0	0	0	0
201106	180003	3 Pension funds	112126300	0	0	0	0	0	0	0	0
201106	180003	1 Public	112126310	0	0	0	0	0	0	0	0
201106	180003	2 Private	112126320	0	0	0	0	0	0	0	0
201106	180003	3 Central Government	112130000	0	0	0	0	0	0	0	0
201106	180003	1 Federal government excluding NPIs & Public	112131000	0	0	0	0	0	0	0	0
201106	180003	2 NPIs (Non market)	112132000	0	0	0	0	0	0	0	0
201106	180003	4 Provincial Governments	112140000	0	0	0	0	0	0	0	0
201106	180003	1 Provincial Governments excluding NPIs	112141000	0	0	0	0	0	0	0	0
201106	180003	2 NPIs(Non market)	112142000	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	112150000	0	0	0	0	0	0	0	0
201106	180003	6 Household	112160000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	112161000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	112162000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	112163000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes (	112164000	0	0	0	0	0	0	0	0
201106	180003	7 Non-profit institutions (NPIs) serving households	112170000	0	0	0	0	0	0	0	0
201106	180003	1 Foreign controlled	112171000	0	0	0	0	0	0	0	0
201106	180003	2 National private	112172000	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	112180000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	112200000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	112210000	0	0	0	0	0	0	0	0
201106	180003	1 Public	112211000	0	0	0	0	0	0	0	0
201106	180003	2 Private	112212000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	112212100	0	0	0	0	0	0	0	0
201106	180003	2 Others	112212200	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	112220000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	112221000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	112222000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	112223000	0	0	0	0	0	0	0	0
201106	180003	1 Public	112223100	0	0	0	0	0	0	0	0
201106	180003	2 Private	112223200	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	112224000	0	0	0	0	0	0	0	0
201106	180003	1 Public	112224100	0	0	0	0	0	0	0	0
201106	180003	2 Private	112224200	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	112225000	0	0	0	0	0	0	0	0
201106	180003	1 Public	112225100	0	0	0	0	0	0	0	0
201106	180003	2 Private	112225200	0	0	0	0	0	0	0	0
201106	180003	6 Insurance and pension funds	112226000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	112226100	0	0	0	0	0	0	0	0
201106	180003	1 Public	112226110	0	0	0	0	0	0	0	0
201106	180003	2 Private	112226120	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	112226200	0	0	0	0	0	0	0	0
201106	180003	1 Public	112226210	0	0	0	0	0	0	0	0
201106	180003	2 Private	112226220	0	0	0	0	0	0	0	0
201106	180003	3 Pension funds	112226300	0	0	0	0	0	0	0	0

201106	180003	1 Public	112226310	0	0	0	0	0	0	0	0
201106	180003	2 Private	112226320	0	0	0	0	0	0	0	0
201106	180003	3 Central Government	112230000	0	0	0	0	0	0	0	0
201106	180003	1 Federal government excluding NPIs & Public	112231000	0	0	0	0	0	0	0	0
201106	180003	2 NPIs (Non market)	112232000	0	0	0	0	0	0	0	0
201106	180003	4 Provincial Governments	112240000	0	0	0	0	0	0	0	0
201106	180003	1 Provincial Governments excluding NPIs	112241000	0	0	0	0	0	0	0	0
201106	180003	2 NPIs(Non market)	112242000	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	112250000	0	0	0	0	0	0	0	0
201106	180003	6 Household	112260000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	112261000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	112262000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	112263000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes (	112264000	0	0	0	0	0	0	0	0
201106	180003	7 Non-profit institutions (NPIs) serving households	112270000	0	0	0	0	0	0	0	0
201106	180003	1 Foreign controlled	112271000	0	0	0	0	0	0	0	0
201106	180003	2 National private	112272000	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	112280000	0	0	0	0	0	0	0	0
201106	180003	2 Securities other than shares (bonds/debentures etc)	120000000	0	0	0	0	0	0	0	0
201106	180003	1 Short-term	121000000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	121100000	0	0	0	0	0	0	0	0
201106	180003	1 Public	121110000	0	0	0	0	0	0	0	0
201106	180003	2 Private	121120000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	121121000	0	0	0	0	0	0	0	0
201106	180003	2 Others	121122000	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	121200000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	121210000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	121220000	0	0	0	0	0	0	0	0
201106	180003	1 Public	121221000	0	0	0	0	0	0	0	0
201106	180003	2 Private	121222000	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	121230000	0	0	0	0	0	0	0	0
201106	180003	1 Public	121231000	0	0	0	0	0	0	0	0
201106	180003	2 Private	121232000	0	0	0	0	0	0	0	0
201106	180003	4 Insurance and pension funds	121240000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	121241000	0	0	0	0	0	0	0	0
201106	180003	1 Public	121241100	0	0	0	0	0	0	0	0
201106	180003	2 Private	121241200	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	121242000	0	0	0	0	0	0	0	0
201106	180003	1 Public	121242100	0	0	0	0	0	0	0	0
201106	180003	2 Private	121242200	0	0	0	0	0	0	0	0
201106	180003	3 Household	121300000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	121310000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	121320000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	121330000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes	121340000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	121400000	0	0	0	0	0	0	0	0
201106	180003	2 Long-term	122000000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	122100000	0	0	0	0	0	0	0	0
201106	180003	1 Public	122110000	0	0	0	0	0	0	0	0
201106	180003	2 Private	122120000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	122121000	0	0	0	0	0	0	0	0

201106	180003	2 Others	122122000	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	122200000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	122210000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	122220000	0	0	0	0	0	0	0	0
201106	180003	1 Public	122221000	0	0	0	0	0	0	0	0
201106	180003	2 Private	122222000	0	0	0	0	0	0	0	0
201106	180003	3 Other financial intermediaries	122230000	0	0	0	0	0	0	0	0
201106	180003	1 Public	122231000	0	0	0	0	0	0	0	0
201106	180003	2 Private	122232000	0	0	0	0	0	0	0	0
201106	180003	4 Insurance and pension funds	122240000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	122241000	0	0	0	0	0	0	0	0
201106	180003	1 Public	122241100	0	0	0	0	0	0	0	0
201106	180003	2 Private	122241200	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	122242000	0	0	0	0	0	0	0	0
201106	180003	1 Public	122242100	0	0	0	0	0	0	0	0
201106	180003	2 Private	122242200	0	0	0	0	0	0	0	0
201106	180003	3 Household	122300000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	122310000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	122320000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	122330000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes	122340000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	122400000	0	0	0	0	0	0	0	0
201106	180003	3 Loans (Borrowings)	130000000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	131000000	0	0	0	0	0	0	0	0
201106	180003	1 Short-term	131100000	0	0	0	0	0	0	0	0
201106	180003	1 Money at call	131110000	0	0	0	0	0	0	0	0
201106	180003	1 Deposit money institutions	131111000	0	0	0	0	0	0	0	0
201106	180003	2 Other deposit accepting institutions	131112000	0	0	0	0	0	0	0	0
201106	180003	3 Financial intermediaries	131113000	0	0	0	0	0	0	0	0
201106	180003	4 Non-residents	131114000	0	0	0	0	0	0	0	0
201106	180003	5 Others	131115000	0	0	0	0	0	0	0	0
201106	180003	2 Repurchase agreements (Repo)	131120000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	131121000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	131122000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	131123000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	131124000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	131125000	0	0	0	0	0	0	0	0
201106	180003	1 Public	131125100	0	0	0	0	0	0	0	0
201106	180003	2 Private	131125200	0	0	0	0	0	0	0	0
201106	180003	3 Other short-term borrowings & financial lease	131130000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	131131000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	131132000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	131133000	0	0	0	0	0	0	0	0
201106	180003	1 Public	131133100	0	0	0	0	0	0	0	0
201106	180003	2 Private	131133200	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	131134000	0	0	0	0	0	0	0	0
201106	180003	1 Public	131134100	0	0	0	0	0	0	0	0
201106	180003	2 Private	131134200	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	131135000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	131135100	0	0	0	0	0	0	0	0
201106	180003	1 Public	131135110	0	0	0	0	0	0	0	0

201106	180003	2 Private	131135120	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	131135200	0	0	0	0	0	0	0	0
201106	180003	1 Public	131135210	0	0	0	0	0	0	0	0
201106	180003	2 Private	131135220	0	0	0	0	0	0	0	0
201106	180003	6 Central government	131136000	0	0	0	0	0	0	0	0
201106	180003	7 Non-residents	131137000	0	0	0	0	0	0	0	0
201106	180003	2 Long-term	131200000	0	0	0	0	0	0	0	0
201106	180003	1 Borrowings and financial lease Obligations	131210000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	131211000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	131212000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	131213000	0	0	0	0	0	0	0	0
201106	180003	1 Public	131213100	0	0	0	0	0	0	0	0
201106	180003	2 Private	131213200	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	131214000	0	0	0	0	0	0	0	0
201106	180003	1 Public	131214100	0	0	0	0	0	0	0	0
201106	180003	2 Private	131214200	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	131215000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	131215100	0	0	0	0	0	0	0	0
201106	180003	1 Public	131215110	0	0	0	0	0	0	0	0
201106	180003	2 Private	131215120	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	131215200	0	0	0	0	0	0	0	0
201106	180003	1 Public	131215210	0	0	0	0	0	0	0	0
201106	180003	2 Private	131215220	0	0	0	0	0	0	0	0
201106	180003	6 Central government	131216000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial governments	131217000	0	0	0	0	0	0	0	0
201106	180003	8 Non-residents	131218000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	132000000	0	0	0	0	0	0	0	0
201106	180003	1 Short-term	132100000	0	0	0	0	0	0	0	0
201106	180003	1 Other short-term borrowings and financial lease obligations	132110000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	132111000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	132112000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	132113000	0	0	0	0	0	0	0	0
201106	180003	1 Public	132113100	0	0	0	0	0	0	0	0
201106	180003	2 Private	132113200	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	132114000	0	0	0	0	0	0	0	0
201106	180003	1 Public	132114100	0	0	0	0	0	0	0	0
201106	180003	2 Private	132114200	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	132115000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	132115100	0	0	0	0	0	0	0	0
201106	180003	1 Public	132115110	0	0	0	0	0	0	0	0
201106	180003	2 Private	132115120	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	132115200	0	0	0	0	0	0	0	0
201106	180003	1 Public	132115210	0	0	0	0	0	0	0	0
201106	180003	2 Private	132115220	0	0	0	0	0	0	0	0
201106	180003	6 Central government	132116000	0	0	0	0	0	0	0	0
201106	180003	7 Non-residents	132117000	0	0	0	0	0	0	0	0
201106	180003	2 Long-term	132200000	0	0	0	0	0	0	0	0
201106	180003	1 Borrowings and financial lease obligations	132210000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	132211000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	132212000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	132213000	0	0	0	0	0	0	0	0

201106	180003	1 Public	132213100	0	0	0	0	0	0	0	0
201106	180003	2 Private	132213200	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	132214000	0	0	0	0	0	0	0	0
201106	180003	1 Public	132214100	0	0	0	0	0	0	0	0
201106	180003	2 Private	132214200	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	132215000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	132215100	0	0	0	0	0	0	0	0
201106	180003	1 Public	132215110	0	0	0	0	0	0	0	0
201106	180003	2 Private	132215120	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	132215200	0	0	0	0	0	0	0	0
201106	180003	1 Public	132215210	0	0	0	0	0	0	0	0
201106	180003	2 Private	132215220	0	0	0	0	0	0	0	0
201106	180003	6 Central government	132216000	0	0	0	0	0	0	0	0
201106	180003	7 Non-residents	132217000	0	0	0	0	0	0	0	0
201106	180003	4 Financial Derivatives	140000000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	141000000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	141100000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	141200000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	141300000	0	0	0	0	0	0	0	0
201106	180003	1 Public	141310000	0	0	0	0	0	0	0	0
201106	180003	2 Private	141320000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	141400000	0	0	0	0	0	0	0	0
201106	180003	1 Public	141410000	0	0	0	0	0	0	0	0
201106	180003	2 Private	141420000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	141500000	0	0	0	0	0	0	0	0
201106	180003	1 Public	141510000	0	0	0	0	0	0	0	0
201106	180003	2 Private	141520000	0	0	0	0	0	0	0	0
201106	180003	6 Central Government	141600000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial & Local Government	141700000	0	0	0	0	0	0	0	0
201106	180003	8 Other Resident Sectors	141800000	0	0	0	0	0	0	0	0
201106	180003	9 Nonresidents	141900000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	142000000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	142100000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	142200000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	142300000	0	0	0	0	0	0	0	0
201106	180003	1 Public	142310000	0	0	0	0	0	0	0	0
201106	180003	2 Private	142320000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	142400000	0	0	0	0	0	0	0	0
201106	180003	1 Public	142410000	0	0	0	0	0	0	0	0
201106	180003	2 Private	142420000	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	142500000	0	0	0	0	0	0	0	0
201106	180003	1 Public	142510000	0	0	0	0	0	0	0	0
201106	180003	2 Private	142520000	0	0	0	0	0	0	0	0
201106	180003	6 Central Government	142600000	0	0	0	0	0	0	0	0
201106	180003	7 Provincial & Local Government	142700000	0	0	0	0	0	0	0	0
201106	180003	8 Other Resident Sectors	142800000	0	0	0	0	0	0	0	0
201106	180003	9 Nonresidents	142900000	0	0	0	0	0	0	0	0
201106	180003	5 Other accounts payable	150000000	0	0	0	0	0	0	0	0
201106	180003	1 Provision for losses	151000000	0	0	0	0	0	0	0	0
201106	180003	1 Provision for loan losses	151100000	0	0	0	0	0	0	0	0
201106	180003	2 Provision for other losses	151200000	0	0	0	0	0	0	0	0

201106	180003	2 Accumulated depreciation	152000000	0	0	0	0	0	0	0	0
201106	180003	3 Consolidated adjustments for head office & branches	153000000	0	0	0	0	0	0	0	0
201106	180003	4 Other accounts payable - other resident	154000000	0	0	0	0	0	0	0	0
201106	180003	1 Dividends payable	154100000	0	0	0	0	0	0	0	0
201106	180003	2 Settlement accounts	154200000	0	0	0	0	0	0	0	0
201106	180003	1 National currency	154210000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	154211000	0	0	0	0	0	0	0	0
201106	180003	1 Public	154211100	0	0	0	0	0	0	0	0
201106	180003	2 Private	154211200	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	154212000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	154212100	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	154212200	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	154212300	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	154212400	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	154212500	0	0	0	0	0	0	0	0
201106	180003	6 insurance corporations	154212600	0	0	0	0	0	0	0	0
201106	180003	3 Central government	154213000	0	0	0	0	0	0	0	0
201106	180003	4 Provincial governments	154214000	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	154215000	0	0	0	0	0	0	0	0
201106	180003	6 Other resident sector	154216000	0	0	0	0	0	0	0	0
201106	180003	2 Foreign currency	154220000	0	0	0	0	0	0	0	0
201106	180003	1 Financial corporations	154221000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	154221100	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	154221200	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	154221300	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	154221400	0	0	0	0	0	0	0	0
201106	180003	5 Financial auxiliaries	154221500	0	0	0	0	0	0	0	0
201106	180003	6 insurance corporations	154221600	0	0	0	0	0	0	0	0
201106	180003	2 Central government	154222000	0	0	0	0	0	0	0	0
201106	180003	3 Items in the process of collection	154300000	0	0	0	0	0	0	0	0
201106	180003	4 Miscellaneous liability items	154400000	0	0	0	0	0	0	0	0
201106	180003	1 Suspense account	154410000	0	0	0	0	0	0	0	0
201106	180003	2 Provision for expected costs	154420000	0	0	0	0	0	0	0	0
201106	180003	3 Deferred tax liabilities	154430000	0	0	0	0	0	0	0	0
201106	180003	4 Accrued wages	154440000	0	0	0	0	0	0	0	0
201106	180003	5 Accrued rent	154450000	0	0	0	0	0	0	0	0
201106	180003	6 Accrued taxes	154460000	0	0	0	0	0	0	0	0
201106	180003	7 Other miscellaneous liability items	154470000	0	0	0	0	0	0	0	0
201106	180003	5 Other accounts payable - other non-residents	155000000	0	0	0	0	0	0	0	0
201106	180003	1 Dividends payable non-residents	155100000	0	0	0	0	0	0	0	0
201106	180003	2 Settlement accounts non-residents	155200000	0	0	0	0	0	0	0	0
201106	180003	3 Miscellaneous liability items - non-residents	155300000	0	0	0	0	0	0	0	0
201106	180003	6 Shares and other equity	160000000	0	0	0	0	0	0	0	0
201106	180003	1 Quoted	161000000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	161100000	0	0	0	0	0	0	0	0
201106	180003	1 Public	161110000	0	0	0	0	0	0	0	0
201106	180003	2 Private	161120000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	161121000	0	0	0	0	0	0	0	0
201106	180003	2 Others	161122000	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	161200000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	161210000	0	0	0	0	0	0	0	0

201106	180003	2 Deposit money institutions	161220000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	161230000	0	0	0	0	0	0	0	0
201106	180003	1 Public	161231000	0	0	0	0	0	0	0	0
201106	180003	2 Private	161232000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	161240000	0	0	0	0	0	0	0	0
201106	180003	1 Public	161241000	0	0	0	0	0	0	0	0
201106	180003	2 Private	161242000	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	161250000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	161251000	0	0	0	0	0	0	0	0
201106	180003	1 Public	161251100	0	0	0	0	0	0	0	0
201106	180003	2 Private	161251200	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	161252000	0	0	0	0	0	0	0	0
201106	180003	1 Public	161252100	0	0	0	0	0	0	0	0
201106	180003	2 Private	161252200	0	0	0	0	0	0	0	0
201106	180003	3 Central Government	161300000	0	0	0	0	0	0	0	0
201106	180003	1 Federal government excluding NPIs & Public ent	161310000	0	0	0	0	0	0	0	0
201106	180003	2 NPIs (Non market)	161320000	0	0	0	0	0	0	0	0
201106	180003	4 Provincial Governments	161400000	0	0	0	0	0	0	0	0
201106	180003	1 Provincial Governments excluding NPIs	161410000	0	0	0	0	0	0	0	0
201106	180003	2 NPIs(Non market)	161420000	0	0	0	0	0	0	0	0
201106	180003	5 Local governments	161500000	0	0	0	0	0	0	0	0
201106	180003	6 Household	161600000	0	0	0	0	0	0	0	0
201106	180003	1 Employers	161610000	0	0	0	0	0	0	0	0
201106	180003	2 Own account workers	161620000	0	0	0	0	0	0	0	0
201106	180003	3 Employees	161630000	0	0	0	0	0	0	0	0
201106	180003	4 Recipients of property and transfer incomes	161640000	0	0	0	0	0	0	0	0
201106	180003	7 Non-residents	161700000	0	0	0	0	0	0	0	0
201106	180003	2 Non-Quoted	162000000	0	0	0	0	0	0	0	0
201106	180003	1 Non-financial corporations	162100000	0	0	0	0	0	0	0	0
201106	180003	1 Public	162110000	0	0	0	0	0	0	0	0
201106	180003	2 Private	162120000	0	0	0	0	0	0	0	0
201106	180003	1 NPIs (Market)	162121000	0	0	0	0	0	0	0	0
201106	180003	2 Others	162122000	0	0	0	0	0	0	0	0
201106	180003	2 Financial Corporations	162200000	0	0	0	0	0	0	0	0
201106	180003	1 Central Bank	162210000	0	0	0	0	0	0	0	0
201106	180003	2 Deposit money institutions	162220000	0	0	0	0	0	0	0	0
201106	180003	3 Other deposit accepting institutions	162230000	0	0	0	0	0	0	0	0
201106	180003	1 Public	162231000	0	0	0	0	0	0	0	0
201106	180003	2 Private	162232000	0	0	0	0	0	0	0	0
201106	180003	4 Other financial intermediaries	162240000	0	0	0	0	0	0	0	0
201106	180003	1 Public	162241000	0	0	0	0	0	0	0	0
201106	180003	2 Private	162242000	0	0	0	0	0	0	0	0
201106	180003	5 Insurance and pension funds	162250000	0	0	0	0	0	0	0	0
201106	180003	1 Life insurance corporations	162251000	0	0	0	0	0	0	0	0
201106	180003	1 Public	162251100	0	0	0	0	0	0	0	0
201106	180003	2 Private	162251200	0	0	0	0	0	0	0	0
201106	180003	2 Non-Life insurance corporations	162252000	0	0	0	0	0	0	0	0
201106	180003	1 Public	162252100	0	0	0	0	0	0	0	0
201106	180003	2 Private	162252200	0	0	0	0	0	0	0	0
201106	180003	3 Central Government	162300000	0	0	0	0	0	0	0	0
201106	180003	1 Federal government excluding NPIs & Public ent	162310000	0	0	0	0	0	0	0	0

2009

Reporting Guide by
Muhammad Naeem

HOW TO USE NBFCs SPREADSHEET BASE QUESTIONNAIRE FOR REPORTING TO SBP.



Statistics & Data Warehouse Department
STATE BANK OF PAKISTAN

Mission Statement

"Our mission is to ensure timely dissemination of high quality statistics for the monetary and macro-economic policies leading to the prosperity of Pakistan"

Vision Statement

"The Statistics and Data Warehouse Department aspires to set and maintain the highest standards of excellence in the compilation and dissemination of efficient statistics."

Preface

The Statistics & Data Warehouse Department of State Bank of Pakistan takes initiatives to adopt internationally recognized standard best practices of data collection, compilation & dissemination to provide sound footings with quality data to the policy makers, researchers and other national and international stakeholders. This department ensures timely dissemination of high quality statistics for the monetary and macro-economic policies leading to the prosperity of Pakistan.

This document “Development of computer program for NBFCs Data acquisition through spreadsheet” will ease the officials of NBFCs for the purpose of accurate and efficient reporting. The team of Statistics & DWH department expects warm response from the official of NBFCs as commitment to the nation to make our data-bases strong in quality. The data-bases are the assets of the nation and useful to the variety of stakeholders.

Development of computer program for NBFCs Data acquisition through spreadsheet is the first phase of the developmental project “Training to NBFCs & Insurance cos. For Reporting Monetary & Financial Statistics”.

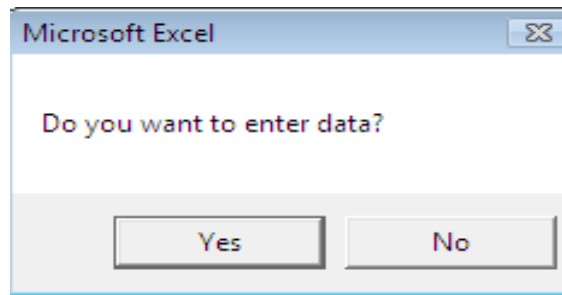
After successfully accomplishing this project two week comprehensive training were imparted to all NBFCs and Insurance companies on basic concepts & working of the data acquisition system.

The team wishes to acknowledge, with thanks, its indebtedness for the guidance of the Director Statistics & DWH department , Departmental management team and valuable contributions made by officers of Monetary & Financial Statistics Divisions who facilitated the completion of this project.

Procedure

Below is the stepwise description of Visual basic base NBFCs data acquisition system.

- 1 Reporting officer need to make a folder name “NBFCs” on their PC in directory: D (path like D:\NBFCs).
- 2 Download questionnaire from SBP web on below link.
http://www.sbp.org.pk/departments/stats/NBFC_Guide/index.htm
, Save this file "NBFC_BS" in the folder name “NBFCs”.
- 3 By Opening file user will receive message below automatically



Or click "Enter_Data" button for data input.

Enter_Data

The screenshot shows the Microsoft Excel interface. The ribbon includes 'View', 'Developer', 'Add-Ins', and 'Extols'. The 'Extols' group contains buttons for 'Unprotect Sheet', 'Protect Workbook', 'Share Workbook', and 'Track Changes'. Below the ribbon, a table is visible with columns for 'Opening stock', 'Transactions', 'Valuation changes', 'Other changes in', and 'Closing stock'. The 'Enter_Data' button is highlighted in the Help menu, and an arrow points from the 'Enter_Data' text above to this button.

Code	Opening stock	Transactions	Valuation changes	Other changes in	Closing stock
0000000	0	0	0	0	0
0000000	0	0	0	0	0

Note: Stepwise guide line is available in the Help menu.

Please read help guide before using this questionnaire

Back

- 1 Please make a folder name "NBFCs" on your PC in directory :D (path like D:\NBFCs). Save this file "NBFC_BS" in the folder name "NBFCs".
- 2 Open this file you will receive message for data entry automatically or click this button for data input
- 3 Please insert essential information through this inputform. Select your company name from the list box given in inputform
- 4 Please date format must be (yyyymm) e.g 200901, 200902.
- 5 All fields of the input form are essential except comments & mobile no.
- 6 Enter all these information in this input box and then save it with save button given in input box.
- 7 note: if you are submitting data for the new month open previous month file & simply change the reporting month field & Save it.

The screenshot shows a help guide with numbered instructions and an 'Input Form' window. The 'Input Form' contains fields for 'Company Name', 'Company Address', 'Company Address1', 'Reporting Month', 'Name of the Reporting Officer', 'Contact No', 'Mobile No', and 'Comments'. There are 'Save', 'Edit', 'ClearAll', and 'Exit' buttons at the bottom. Arrows from the instructions point to the corresponding fields in the input form. A 'Back' button is also visible in the top right of the help guide area.

This Data acquisition system is linked with the visual basic program which will automatically perform following tasks sequentially.

A. All those essential information that companies used to miss previously, system (Program-protected spreadsheet) will require all essential information through below input box.

The screenshot shows a window titled "Input Form" with a standard Windows-style title bar (minimize, maximize, close buttons). The form contains the following elements:

- Company Name:** A dropdown menu.
- Company Address:** A single-line text input field.
- Company Address1:** A single-line text input field.
- Reporting Month:** A single-line text input field with a small vertical cursor on the left. Below it is the text "yyyymm".
- Name of the Reporting Officer:** A single-line text input field.
- Contact No:** A single-line text input field.
- Mobile No:** A single-line text input field.
- Comments:** A multi-line text area. Above it is the text: *"If You have any suggestion to improve data quality do inform Statistics & DWH Department of SBP."*
- Buttons:** At the bottom, there are four buttons: "Save" (green text), "Edit", "ClearAll" (red text), and "Exit".

Below are the list of essential information that input box will call to proceed

- Companies code with name.
- Address.
- Contact no.
- Reporting month.
- Name of the reporting officer.
- Comments if any.

Note; User will have to select company name to combo box list

Input Form

Company Name

ABL-Income Fund-301003
ABL-Income Fund-301003
AKD-Income Fund-301004
AKD-Index Tracker Funds-301005
AKD-Investment Management Limited-302006
AKD-Opportunity Funds-301007
Al-Falah GHP Investment Management Ltd. -302008
Al-Falah GHP Principal Protected Fund-301009
Al-Falah Alpha Fund-301010

Reporting Month
yyyyymm

Contact No

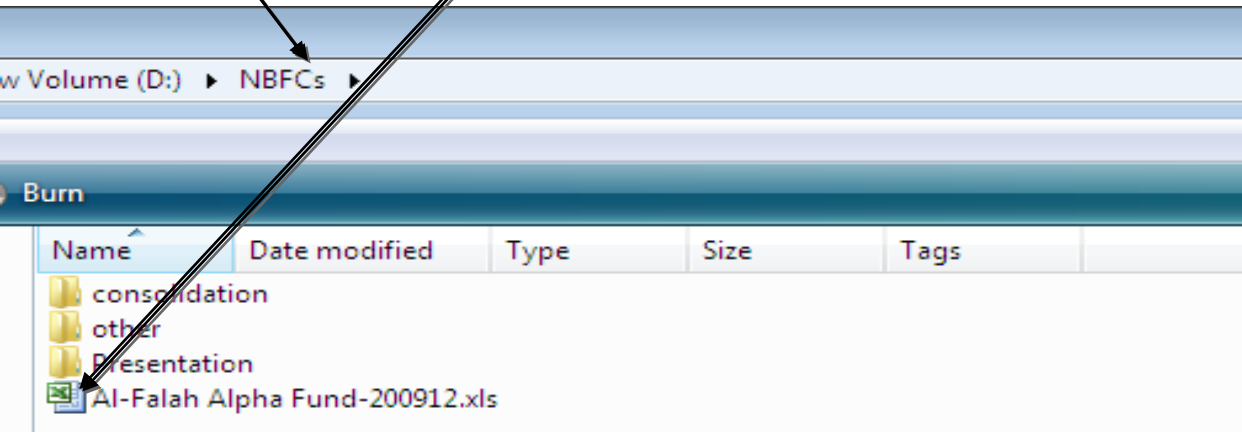
Mobile No

Comments
"If You have any suggestion to improve data quality do inform Statistics & DWH Department of SBP."

Save Edit ClearAll Exit

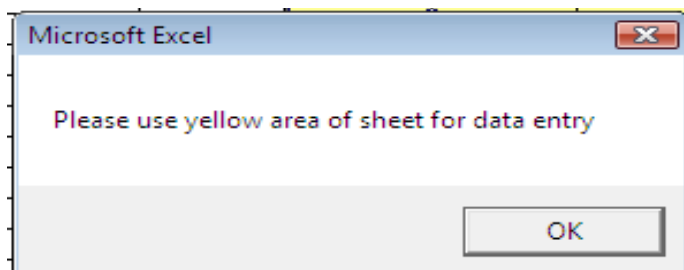
As all above information are entered in input box, click "save" file will be automatically save in path :(D\NBFCs) with filename

(Company name)(Reporting month)

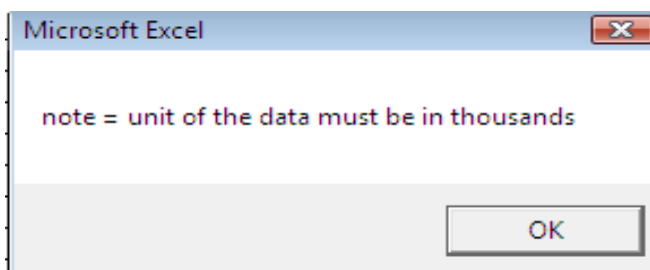


B. Following data validation checks are built-in in every relevant cell which will guide user for the valid entry.

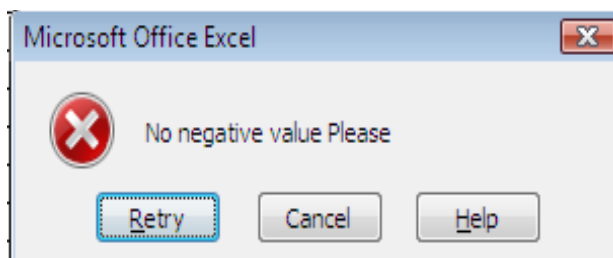
- 1. All other cells are locked besides input area which is specified by yellow color.**



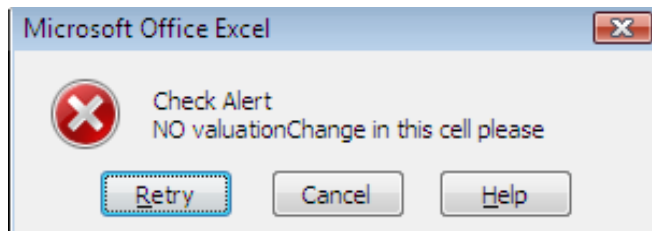
- 2. Unit of the data must be in thousand.**



- 3. No negative value against opening balance, acquisition of fixed assets & depreciation.**



- 4. No valuation change against national currency.**

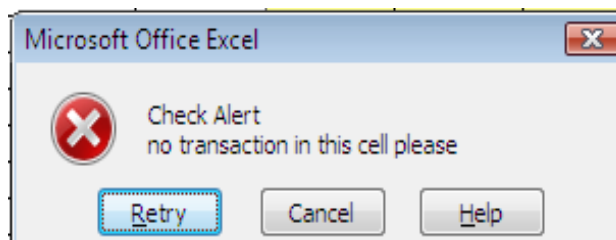


5. Must have Valuation change in Foreign Currency.

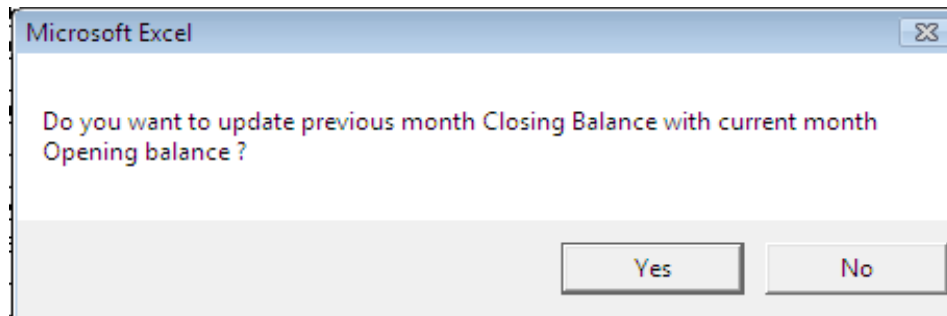
credit money institutions	012220000			
residents	012230000			
Deposits	013000000			
currency	013100000			
bank	013110000			
credit money institutions	013120000			
deposit accepting institutions	013130000			
financial intermediaries	013140000			

If you have data in Foreign Currency ,Please do enter valuation change aswell

6. No transaction against depreciation & valuation adjustment.

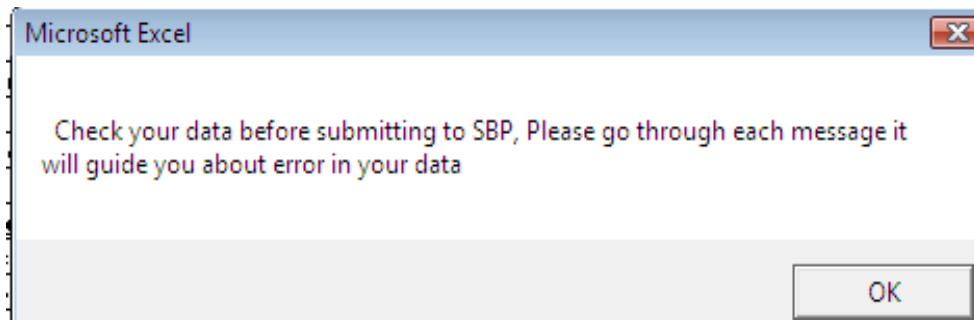


C. As most of the companies closing balance of the previous month mismatch with the current month opening balance. To overcome this discrepancies Excel will automatically update previous month closing balance with current month opening balance. For instance reporting officer want to submit data for the latest month, he need to open previous month file & simply change the reporting month field, upon saving, a new file will generate along with alert message given below. To update previous month closing balance with current month opening balance simply Click "yes".



This operation will permanently take away mismatch in previous month closing balance with this month opening balance.

- D. Apart from all above validation checks, when user will end up the data entry he will have to go through checkbox.**



Below is the Checkbox for data validation

The screenshot shows a 'Data Checks' dialog box with the following content:

- 1 Your reported data must be in thousands.
- 2 Opening banace of this month should match with closing balance of previous month.
- 3 Assets Liabilities Mismatch

	Assets	Liabilities	Difference
<input type="checkbox"/> Opening Balance	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Transation	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Valuation Change	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Other Changes in Volume	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Closing Balance	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Depreciation Mismatch	<input type="text"/>	<input type="text"/>	<input type="text"/>
- 4 Negative Stock in Closing Balance

note : Please go though closing balance column if you have negative stock it will appear in red color , these are all invalid please remove it.

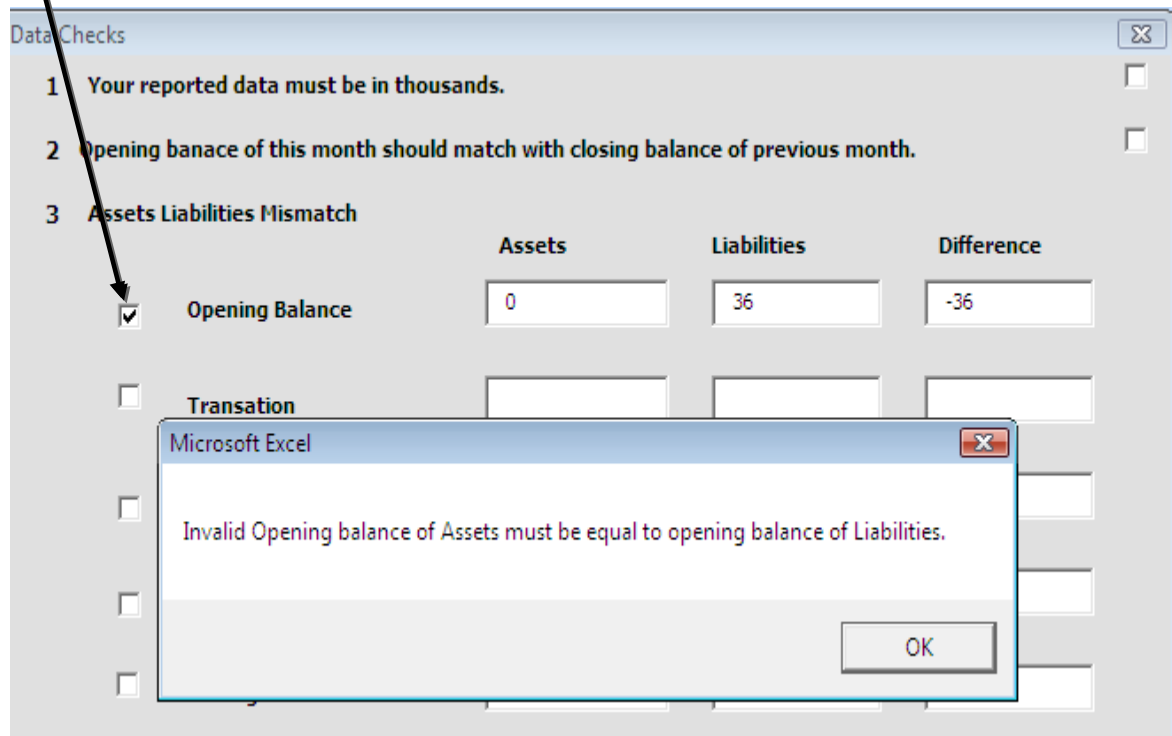
-Ve Closingstock

Buttons: ClearAll, Exit

Above Check box consists following data validation checks.

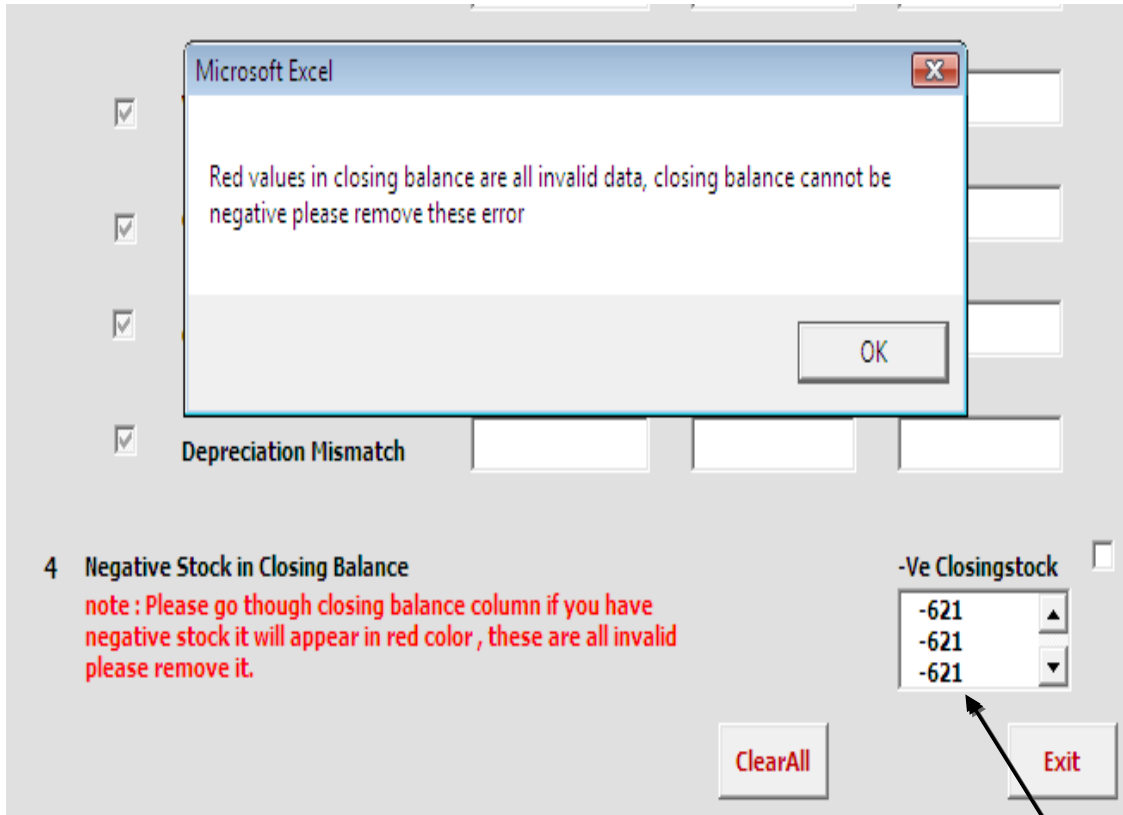
1. Reminder for data unit in thousands.
2. Closing balance of the previous month should match with the opening balance of current month.

3. Assets side Total of Opening balance = Liabilities side Total of Opening balance.



Note: message box will guide user about discrepancy in data.

4. Total Transaction on assets side = total Transaction on Liabilities side.
5. Total valuation change on assets side = total valuation change Liabilities side.
6. Total other change in volume on assets side = total other change in volume on Liabilities side.
7. Total closing balance on assets side = total closing balance on Liabilities side.
8. Accumulated balance against code 080000000 must match with closing balance against code 152000000.
9. No negative stock in closing balance.



If there is any negative stock in closing balance check box will enlist all negative stock in list box and negative value will appear in red colour in closing balance column in balance sheet.

2 NPIs(Non market)	162420000					0
5 Local governments	162500000					0
6 Household	162600000	36	-657	0	0	-621
1 Employers	162610000					0
2 Own account workers	162620000					0
3 Employees	162630000					0
4 Recipients of property and transfer incomes	162640000	36	-657			-621

Contact person

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Please read help guide before using this questionnaire

Back

1 Please make a folder name "NBFCs" on your PC in directory :D (path like D:\NBFCs).
Save this file "NBFC_BS" in the folder name "NBFCs".

2 Open this file you will receive message for data entry automatically
or click this button for data input

F	G	H	I	J	K	L
Opening stock	Transactions	Valuation changes	Other changes in	Closing stock	Enter_Data	
0	0	0	0	0		
0	0	0	0	0		
-	-	-	-	-		

3 Please insert essential information through this input form
Select your company name from the list box given in input form

4 Please date format must be (yyyymm)
e.g 200901 , 200902.

5 All fields of the input form are essential except
comments & mobile no.

6 Enter all these information in this input box and then save it with
save button given in input box .

7 note: if you are submitting data for the new month,
open previous month file & simply change the
reporting month field & Save it .

Input Form

Company Name

Company Address

Company Address1

Reporting Month

yyyymm

Name of the Reporting Officer

Contact No

Mobile No

Comments

**If You have any suggestion to improve data quality do inform Statistics & DWH Department of SBP.*

Save Edit ClearAll Exit

8 Click "yes" to update your previous month closing Balance
with this month opening balance.

Microsoft Excel

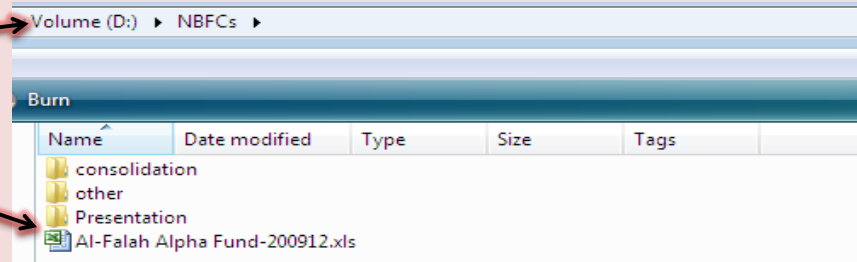
Do you want to update previous month Closing Balance with current month Opening balance ?

Yes No

Please read help guide before using this questionnaire

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9 File will be automatically save in path :(D\NBFCs) with filename (company name)(reporting month).



10 If Data input is completed please check your data through this check box.

11 Click on each check box to validate your data.

Data Checks

1 Your reported data must be in thousands.

2 Opening banace of this month should match with closing balance of previous month.

3 Assets Liabilites Mismatch

	Assets	Liabilities	Difference
<input type="checkbox"/> Opening Balance			
<input type="checkbox"/> Transaction			
<input type="checkbox"/> Valuation Change			
<input type="checkbox"/> Other Changes in Volume			
<input type="checkbox"/> Closing Balance			
<input type="checkbox"/> Depreciation Mismatch			

4 Negative Stock in Closing Balance -Ve Closingstock

note : Please go though closing balance column if you have negative stock it will appear in red color , these are all invalid please remove it.

12 As Assets & Liabilites at each column must equal therefore difference at each check box must be zero.

13 There should not any negative Stock in closing balance , this box will indicate negative stock in closing balance column in red color.

Note Please submit error free data to SBP.
do not change file name as system assign name to the file.

if you have any query contact

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