

Annexure A

Disbursement – for the current quarter:

In this cell, amount disbursed during the quarter would be reported including amount disbursed on account of Balance Transfer Facility. No deductions or adjustment would be made from the disbursed amount for the purpose of reporting under this head.

In case of construction finance, if the amount is to be disbursed in two tranches, the amount actually disbursed during the quarter will be reported and not the sanctioned amount.

Example:

Sanctioned amount	01 million
No of tranches	02 (0.5 M each)
1 st tranche disbursement date	January
2 nd tranche disbursement date	April

Reporting: 1st tranche of Rs. 0.5 M will be reported in January to March quarter and second tranche will be reported in April to June Quarter. Other particulars e.g.; “No. of Loans” etc would be reported once in the first quarter only.

Disbursement – Cumulative:

Cumulative disbursement made since inception, including amount disbursed on account of Balance Transfer Facility, is to be reported under this head, without making any adjustment on account of recovery, write-offs etc.

Outstanding – Cumulative (Net of NPLs):

The amount outstanding / receivable against entire housing finance portfolio less NPLs to be reflected under this head.

Recovered – for the current quarter:

“Recovered for the quarter” means the total amount recovered during the reporting quarter against the outstanding housing finance loans.

Recovered – Cumulative:

“Recovered since inception” means the total amount recovered since inception against housing finance loans.

Non Performing Loans (NPLs):

The outstanding principal amount which is overdue by 90 days or more and classified as per SBP Prudential Regulations.

Write-Off Cases:

Cases in which outstanding amounts have not been recovered and have been declared as bad debts/loss.

Balance Transfer Facility (BTF):

BTF is the facility available to the customers to transfer their mortgage liability from one bank to another. Any amount disbursed/paid by bank to another bank under BTF needs to be reported here.

Annexure B

In the Annexure B (Tables B-1 & B-2), amounts or numbers have to be reported against certain parameters for the particular quarter.

Processing Fee and Charges:

The average amount of processing fee and charges per loan recovered from borrowers on account of legal, valuation and other incidental services to be reflected here. This can be calculated by dividing the total amount recovered from all new customers against above cost items divided by number of such new loans.

Weighted Average Contract Interest/Profit Rate for the current quarter:

Weighted Averages to be worked out by weighting interest rates for the new loans disbursed during the quarter by the corresponding amounts of loans. The formula to be used is:

$$\text{Weighted Average Rate} = \frac{\sum (\text{rate} \times \text{loan amount})}{\sum (\text{loan amount})}$$

Example:

	Amount	Rate	Weighted Amount
Loan 1	300,000	15%	45,000
Loan 2	300,000	15%	45,000
Loan 3	400,000	13%	52,000
TOTAL	1,000,000		142,000

$$\text{Weighted Average Rate} = 142,000/1,000,000 = 14.2\%$$

Average Loan to Value Ratio:

This determines the relationship between the amount of a borrower's mortgage loan/financing and the value of the underlying property.

$$\text{Loan to Value Ratio} = \frac{\text{Total amount sanctioned during the quarter}}{\text{Combined value of all properties mortgaged for those loans}}$$

Note: Amount of any tranches paid in the quarter may not be considered for this purpose.

Average Loan Size:

Average loan size of the new disbursements may be calculated by dividing total disbursement made during current quarter by number of new loans against which the amounts have been disbursed.

$$\text{Average loan size} = \frac{\text{Total amount of new loans sanctioned during current quarter}}{\text{Total number of new loans of current quarter}}$$

Note: Amount paid in tranches may not be considered for this purpose.

Average Maturity Period:

It denotes the average maturity period agreed at the time of making the new disbursements. It is to be calculated by dividing the sum of all financing tenures (current quarter new loans) by the number of loans (current quarter).

$$\text{Average Maturity Period} = \frac{\text{Aggregate total of financing tenure of new loans for the quarter}}{\text{Total Number of new loans during current quarter}}$$

Annexure C

Lowest markup/profit Rate:

Lowest markup/profit loan rate applicable on outstanding loan portfolio.

Highest markup/profit Rate:

Highest markup/profit rate applicable on outstanding loan portfolio.

Weighted-average Interest Rate:

Weighted Averages to be worked out by weighting interest rates of all outstanding loans by the corresponding amounts of loans. The formula to be used is:

$$\text{Weighted Average Rate} = \frac{\sum (\text{rate} \times \text{outstanding loan amount})}{\sum (\text{Outstanding loan amount})}$$

Example:

	Outstanding Amount	Rate	Weighted Amount
Loan 1	500,000	15.0%	75,000
Loan 2	500,000	15.0%	75,000
Loan 3	500,000	15.0%	75,000
Loan 4	450,000	14.5%	65,250
Loan 5	300,000	10.0%	30,000
Loan 6	300,000	10.0%	30,000
Loan 7	300,000	10.5%	31,500
TOTAL	2,850,000		381,500

$$\text{Weighted Average Rate} = 381,500/2,850,000 = 13.38\%$$

Shortest Maturity period:

Among the outstanding loan portfolio, the shortest maturity period for which the loan/financing agreement was signed.

Longest Maturity period:

Among the outstanding loan portfolio, the longest maturity period for which the loan/financing agreement was signed.

Number of Pending Foreclosures:

Total number of foreclosure proceedings pending in courts plus number of cases approved by the courts for foreclosure but pending final settlement.

Amount of Pending Foreclosures:

Total outstanding amount of cases for which either foreclosure proceedings pending in courts or judgments issued but pending final settlement.

Number of Final Foreclosures:

Final foreclosure refers to the number of final judgments issued and outstanding amount recovered through foreclosure.

Amount of Final Foreclosures:

Total outstanding amount of cases for which final judgment has been issued and recovery made.

Notes:

- In Annexure - A, Tables A1 and A2 - all figures should be reported with Islamic financing data.
- In annexure A - Tables A3 and A4 - only Islamic financing data should be reported.
- In Annexure A Table A5 - disbursement for BTF should be inclusive of Islamic Housing Finance.
- All figures in Tables A1, A2, A3, A4 and A5 (Annexure A) should be in Million Rupees.