

Annexure-A

Guidelines for Half Yearly Returns:

1. Record *amount* in **Thousand Rupees** and *accounts* in **full figures**.
2. The data should be aligned with the prior reporting to SBP.
3. For compilation convenience, report the Interest rate multiple of 0.05 and 0.25 for deposits and advances respectively.

List of Branches Opened/Closed/Merged/Shifted

1. Update the “Master Area” i.e. the position of branches opened/closed/merged/shifted during the period.
2. The statement of Sub-branches should be merged with their linked branches/parent branches and these should not be reported separately.
3. If head office operations and accounts are being reported separately (with a separate branch code for head office), then such data of head offices operations must be reported with the main branch nearest to head office which maintains and executes the transactions of head office. Please also update master area if any separate branch code of head office exists.

Deposits:

1. You should report LCY & FCY deposits of non-residents under Foreign Constituents.
2. Validate all records of deposits with interest rate more than 11%.
3. Update the database file “SUB_TYPE” as per list of deposits’ products of your bank as on HY end.
Please note that rates should be rounded to two decimal places with multiple of 5 at second decimal place.
4. Government accounts mean only the accounts of government organizations/departments. Do not report the accounts of government employees.
5. Carefully punch interest rates under interest-based deposits (Nature = 01).
6. The data must be consistent with the data of “Annexure A-05” reported to Monetary & Financial Statistics Unit of Statistics & DWH Department through Data Warehouse Portal on the variables such as category, type, amount etc. In case of data inconsistency, please incorporate the reason of variation in your covering letter.

Debits to Deposit Accounts

1. The figure of Debits to Deposit Accounts is arrived at by adding up the debit side from the General Ledger from January 1, 2017 to June 30, 2017.

Advances:

1. Half yearly Advances should be consistent with the data reported to our Monetary & Financial Statistics Division under Annexure A07 “Loans classified by Borrowers”. Also, the half yearly ‘No. of Accounts’ should be consistent with the A07.
2. Half yearly advances on the Purpose codes 11,12,30,41,42,51,52 & 53 should be consistent with “Loans classified by Financing Types” in A07.
3. Double check loans reported against a margin_r of 99%.
4. Margin should be a multiple of 5.
5. Double check all records of advances with interest rate more than 20%.
6. For borrower codes 601010000, 601020000, 602010000, and 602020000 purpose is reported as code 53.
7. Double check advances to Foreign Constituents, Trust funds and NPIs, and Others. Also, the advances reported against security code 0 (Gold) need to be thoroughly checked as well.

Bills Purchased & Discounted:

Bills should be empty since the nature of business for MFBs does not involve any kind of bills.

Liabilities & Assets:

The following variables in half yearly data should be consistent with the data of closing balances reported to our Monetary & Financial Statistics Unit under Annexure A03. Half yearly reporting will be equal or less than A03 reporting, as principal amount is reported along with accrued mark up.

Banking Statistics Division

Variable	HY Code	Banks Sectoral Balance Sheet-A03
Liabilities		
Capital (should match)	000	1610000000+1620000000
Reserve (should match)	001	1630000000+1640000000+1650000000
Borrowing from SBP	031+032	1311210000+1311311000+131211000 +1321110000+1322110000
Borrowing from Scheduled Banks	050	1311110000+1311220000+1311312000 +1312120000+1321120000+1322120000
Assets		
Notes and Coins (should match)	101	0111000000+0112000000
Balance with SBP	102	0121100000+0122100000+0131210000 +0132210000+0141100000+0142100000
Balance with Scheduled Banks	103	0121200000+0122200000+0141200000 +0142200000+0131220000+0132220000
Balance held Abroad	110	0121300000+0122300000+0131600000 +0132600000+0142400000+0424000000

1. Only the Head/Principal Office of the MFI will provide the information on Capital and Reserves.
2. Borrowings from State Bank of Pakistan will only be reported by Head Office/Principal Office and branches that are availing any other kind of SBP financing scheme.
3. Borrowings from Banks Abroad Borrowings from other Scheduled Banks will only be reported by Head/Principal Offices/Main branches.
4. Only banks/branches authorized to maintain Foreign Currency Accounts report Balances held abroad. Branches operating through these accounts maintained by their other offices do not report any amount against this column.
5. The totals of liabilities and assets should be equal.
6. Amounts reported against Code 081 to 084 pertaining to Contingent Liabilities as per Contra must tally with those reported against Codes 181 to 184 for Contingent Assets as per Contra.
7. Total of codes 011 and 021 should equal to the interest-based deposits (nature =01) in Deposits while the total of 021 and 022 should be equal to PLS based (nature =02) deposits.
8. Similarly, total of 131 and 132 should be equal to advances of nature = 01 and nature ≠ 01 respectively.

9. Amount reported on 141 and 142 must be equal to the total investments

Investment in Securities and Shares:

1. Half yearly Investment should be consistent with the data reported to A03.
2. The amount reported against **Market Value** of T-Bills, PIBs, FIBs and shares (Quoted, Unquoted) in half yearly data should be consistent with the data of closing balances reported to our Monetary & Financial Statistics Division under “Banks’ Sectoral Balance Sheet” A03. Please note that half yearly reporting will be equal or less than A03 reporting, as principal amount is reported along with accrued mark up in A03.
3. Foreign securities, either shares or sukuk, should be reported against “Others” having Type code no. 14000 and issuing institution code no. 710 &720.
4. Market Value of TFC’s and Sukuk/Ijarah Sukuk Bonds in half yearly data should be consistent with the data reported to our Monetary & Financial Statistics Division under “Information on TFC’s & Sukuk”.
5. Market Value of Treasury bills in half yearly data should be equal to the data reported to our Monetary & Financial Statistics Division under “Banks’ Sectoral Balance sheet-A03”.
6. Assigned Capital Foreign Branches should be reported in the statement “investment in Securities and Shares” instead of Asset & Liabilities under unquoted shares (type=7200).
7. Amount of Shares (unquoted) must be matched with the statement “Banks’ Sectoral Balance sheet-A03”.
8. Classify the disposability of any security using the column “Free/Encumbered”.
9. The amounts actually paid for each security/share, its original value and market value are reported against “Book value”, “Face value”, and “Market value”.

Banking Statistics Division

Formats-Half Yearly Branch-wise data

List of Branches Opened/Closed/Merged/Shifted (Monthly)

Branch Code	AD Code	City /Village/ Town Code	Name of City/ Village/Town	Islamic	Province	District	Tehsil	Area	Postal Address	Phone No.	Status	Date of change in Status
				I ¹ /C ²				U ³ /R ⁴			Open/Close/Shift/ Merge	

- 1: Islamic
2: Conventional
3: Urban
4: Rural

Classification of Deposits

S_no	Bank	Br_code	Period	Nature	Accounts	Type	S_type	S_type1	Int_rate	Category	Amount

Classification of Advances

S_no	Bank	Br_code	Period	Nature	Borrower	Purpose	Accounts	Security	Margin_r	Int_rate	Amount

Investment in Securities and Shares

S_no	Bank	Br_code	Period	Nature	Issu_inst	Type	Free_encum	Book_value	Face_value	Mark_value

Banking Statistics Division

Assets & Liabilities

Bank	Br_code	Period	Code	Amount

Debit to Deposits

Bank	Br_code	Period	Code	Amount

Bills Purchased & Discounted

S_no	Bank	Br_code	Period	Nature	Category	Bills	Amount

Deposits Product Types

bank	type	s_type	s_type1	disc	disc1	rate
1154	11	00	00	HBL AT WORK CURRENT ACCOUNT	Current Deposits	0
1154	11	00	00	HBL AT WORK FC CD USD	Current Deposits	0