Contents *Page No.*

Volume - I

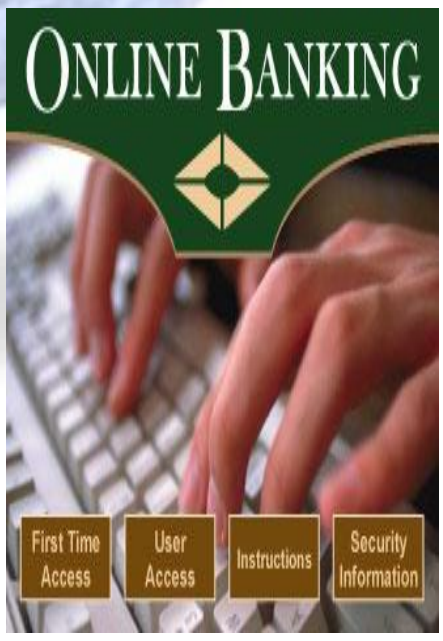
1. Preamble …….. 2
2. Coding Mechanism …….. 5
3. Chart of Accounts …… 7
4. Reporting Component …….. 202
5. Component Attributes …….. 209

Volume - II

6. Reporting Lines ……. 228
7. Annexures……..……. 452

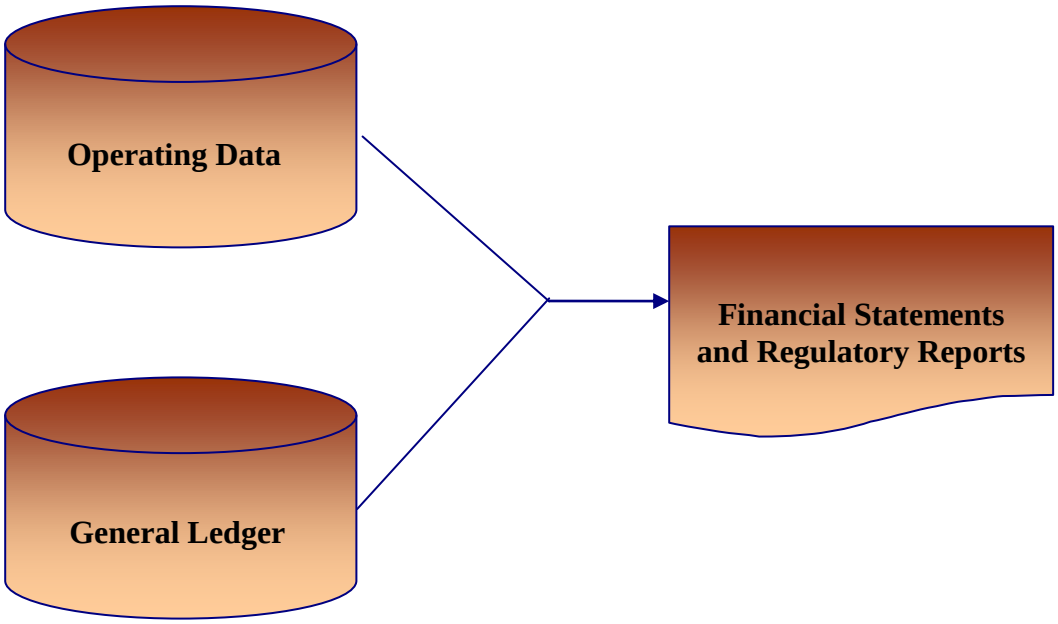
High Interest Rate
Loans

1. Preamble

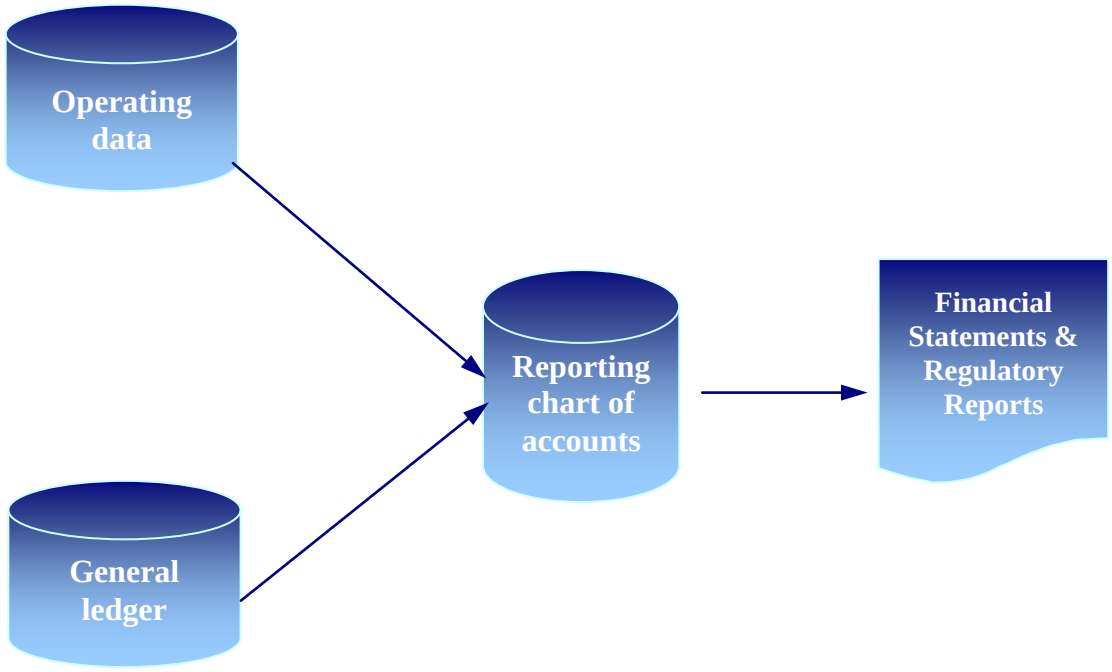

ONLINE BANKING
First Time Access
User Access
Instructions
Security Information

1. Preamble

This draft Reporting Chart of Accounts (RCOA) has been developed keeping in view the returns provided by the Banking Supervision Department of the State Bank of Pakistan (SBP). Presently, the banks/DFIs extract the information required for statutory reporting and SBP returns from their general ledger and operating data (subsidiary systems) which is illustrated in the following diagram.



RCOA will work as middleware between the banks/DFIs information system and the reporting requirements. This concept is close to the Taxonomy adopted by the U.S. Federal Reserve. Further, the International Accounting Standards Board (IASB) is also in the process of developing IFRS taxonomy. The purpose of this RCOA is to enhance the uniformity of information reported by banks/DFIs. Through the RCOA, the banks/DFIs will report their information in the relevant codes to SBP. RCOA would not entail significant changes to the banks accounting systems and as it would help them generate substantially all the information required by SBP in a single document which is independent from their own accounting systems. Further, SBP can also extract several additional reports directly from RCOA as per its requirements. The concept of RCOA is illustrated below:



It is expected that RCOA will improve the quality of reporting as common language will be used for the reporting purpose and SBP will be able to request information by specifying standard codes, which will help in eliminating communication gap between the SBP and Banks/DFIs. Further, the RCOA is flexible as new codes can be added, whenever required.

This document has been divided into the six sections.

Section I	Coding mechanism of the RCOA
Section II	Reporting chart of accounts
Section III	Explanations of reporting component
Section IV	Component attribute
Section V	Reporting lines.
Section VI	Annexures

2. Coding Mechanism

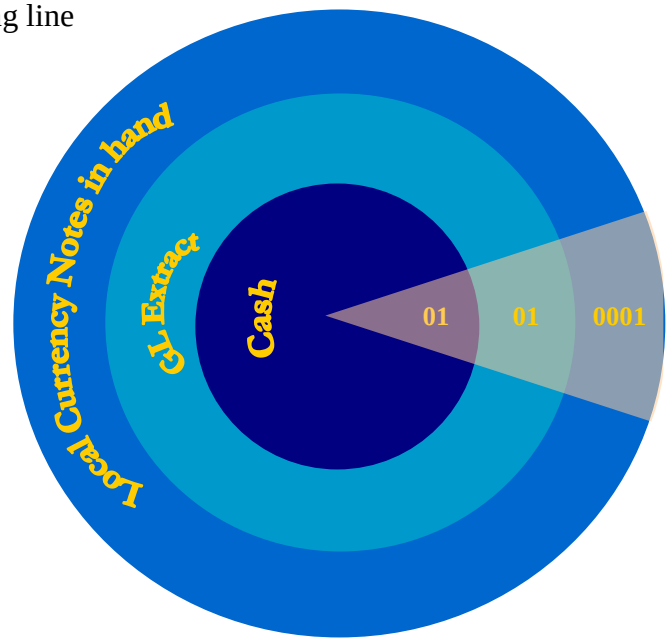
2. Coding Mechanism

Each item of RCOA is divided into three code fields. First two digits of each code has been assigned field 1 which represent the reporting component to which the item relates. Next two digits are categorized as field 2 which shows the attributes of the line items within the reporting components. The last four digits are termed as reporting lines and assigned code field three.

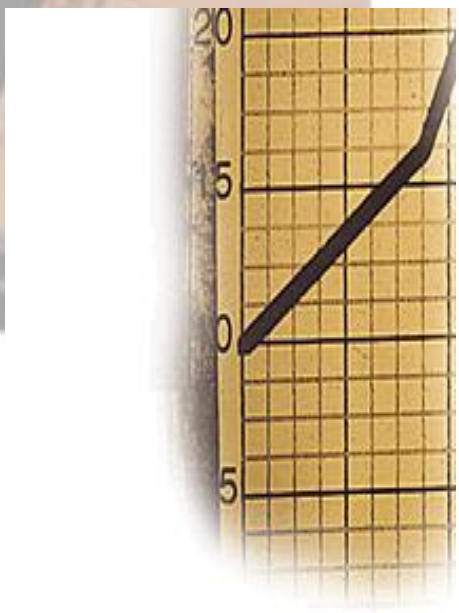
All the three code fields are further defined as follows:

CODE FIELD 1 **REPORTING COMPONENT**	**Reporting component represents reporting heads of balance sheet and profit and loss account such as cash, advances, deposits, income, expenses etc and other non financial components such as contingencies, memorandum items, branches, etc.**
CODE FIELD 2 **COMPONENT ATTRIBUTE**	**Component attributes are further extensions/explanations/characteristics of the reporting component. Reporting components such as deposits may be broken into industry segment geographical segment and various currencies.**
CODE FIELD 3 **REPORTING LINES**	**Reporting lines are the individual items to be reported by the banks and DFIs**

For example code no. 01010001 relates to local currency notes in hand. First two digits (01) represents reporting component i.e. cash. The next two digits (01) represent component attributes i.e. general ledger extract and the last four digits (0001) represent the reporting line



3. Chart of Accounts



4. Reporting Components

4. Reporting Components

01 Cash

Cash is defined as the physical currency of the country and foreign currencies.

02 Balance with Treasury Banks

Balances with central banks holding the treasury of the country and includes banks performing the functions of holding the treasury of the country besides the central banks.

03 Balance with Other Banks

Balances with the banks and branches of the foreign banks inside and outside Pakistan.

04 Lending to financial institutions and others

Lending to financial institutions and others. Financial institutions include banks, Development Financial Institutions (DFIs), Micro Finance Institutions (MFIs), Non Banking Finance Companies (NBFCs), mutual funds and insurance companies.

05 Investments

Investments mean securities acquired and held for yield or for capital growth purposes.

06 Advances

Advances are financial asset resulting from the disbursement 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 advances do not include unrealized mark-up thereon

07 Other Assets

Assets that can not be specifically categorized under any other reporting component.

08 Capital work - in - progress

Includes cost / progress billings made incurred till date for the construction of property, plant and equipment subsequently to be transferred to fixed assets upon completion.

Cost includes :

- The cost of site preparation;
- Initial delivery and handling costs;
- Installation costs;
- Professional fees such as for architects and engineers; and
- The estimated cost of dismantling and removing the asset and restoring the site, to the extent that it is recognized as a provision under IAS 37, Provisions, Contingent Liabilities and Contingent Assets.

09 Property and Equipment

Property and equipment are tangible assets that:

a) are held by an enterprise for use in the production or supply of goods or services, for rental to others, or for administrative purposes; and
b) are expected to be used during more than one accounting period

10 Intangible Assets

Intangible asset is an identifiable non monitory asset without physical substance held for use in the production or supply of goods or services, for rental to others, or for administrative purposes.

11 Deferred Tax Assets

The amount of income taxes recoverable in future periods in respect of:

a) deductible temporary differences;
b) the carry forward of un used tax losses; and
c) the carry forward of un used tax credits

Deductible temporary difference: A temporary difference that will result in amounts that are deductible in determining taxable profit/loss when carrying amount of assets/ liability so settled

12 Bills Payable

Bills payable includes all types of bills, which are held and due for payment on demand or at some time in the future. In general, outstanding amounts of Demand Drafts, Pay Orders, T.T payables, Traveler Cheques payable, Government Drafts etc are included in bills payables. These bills may be payable in Pakistan or outside Pakistan.

13 Borrowing from Financial Institutions and others

All the funds borrowed will be reported under this head except subordinated loans.

14 Deposits and Other Accounts

Deposits represent the funds placed with the bank/ DFI by customers that the bank/DFI is obligated to repay on demand or after a specific period of time. Deposits represent the primary funding source.

15 Sub - Ordinated loans

Funds raised by the bank/DFI 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 a bank in the capital market according to SBPs guidelines are also to be reported under sub-ordinated loans.

16 Liabilities Against Assets subject to Finance Lease

Finance lease is a lease that transfers substantially all the risks and rewards incident to ownership of an asset. Title may or may not eventually be transferred. Liabilities against assets subject to finance lease mean the minimum lease payments in the lease less financial charges for future period.

17 Other Liabilities

All the liabilities not categorized under any other reporting component are reported under this head.

18 Deferred Tax Liabilities

The amounts of income taxes payable in future periods in respect of taxable temporary difference. The taxable temporary difference: a temporary difference that will result in taxable amount in determining taxable profits/loss of future periods when the carrying amount of the asset or liability is recovered or settled.

19 Share Capital

Share capital includes authorized, issued and paid up capital.

20 Head Office Capital Account (for bank incorporated outside Pakistan)

Head office capital account refers to capital held by the banks incorporated outside Pakistan with SBP as:

1. Interest free deposit in cash in Pak Rupees

2. Interest free deposit in approved foreign exchange

    i) Remitted from Head Office
    ii) Revaluation surplus of foreign currency allowed by SBP

3. Deposit of un-encumbered approved securities

21 Surplus / (Deficit) on Revaluation of Assets

The revaluation of fixed assets (property and equipment) and securities give rise to either surplus or deficit depending upon their market value/ revalued amount viz-a-viz carrying amount. The surplus or deficit is the difference between the market value/ revalued amount and carrying amount of fixed assets and securities.

22 Capital Reserves

Capital reserves include capital redemption reserve, profit prior to incorporation, share premium, proposed issue of bonus shares or any reserve not regarded free for distribution by way of dividend.

23 Statutory Reserve

Reserve created in accordance with the Banking Companies Ordinance, 1962.

24 Revenue Reserve

Revenue reserves include general reserve, dividend equalization reserve, contingencies reserve including general banking risks reserve and other reserves created out of profits which are available for distribution of dividend.

25 Unappropriated Profit

The profit available for appropriation less appropriation made in the form of cash dividend/ remittance to Head Office and reserves etc.

26 Memorandum Items

Includes off balance sheet items like letter of credit, letter of guarantee, bills for collection and other contingencies.

27 Mark-up / Return / Interest Earned

It refers to the interest/ mark-up earned on loans and advances, lending to financial institutions, investments in fixed income securities and deposits with central banks and other financial institution etc. This, however, will not include unrealized mark-up/ return/interest on non-performing loans unless realized in cash.

28 Mark-up / Return / Interest Expenses

It refers to the mark-up/ interest expense on deposits, borrowings, liabilities against assets subject to finance lease and subordinated debt etc pertaining to the reporting period.

29 Non Markup / Interest Incomes

Non mark-up/ interest income represents the second major source of bank/ DFI income and is largely of a fee nature; fees, commissions, gain on sale of securities, income from dealing in foreign currencies, dividend income, fees related to off-balance sheet items and other operating income. The gain on sale of securities and income from dealing in foreign currencies will be reported on net basis.

30 Non Markup / Interest Expenses

Non mark-up/ interest expenses, generally referred to as 'overhead expenses', are the sum of all expenses of the bank/ DFI except mark-up/ interest expenses, provisions (provision against non-performing loans and advances, provision for diminution in the value of investments and bad debts written off directly) and any extraordinary charges.

31 Taxation

Taxes should be reported on an accrual basis and include both tax charge for current, prior years and deferred taxes.

32 Staff

Includes number of staff of various cadres in domestic and overseas operations of the bank/DFI.

33 Number of Branches

Includes information pertaining to number of branches inside and outside Pakistan.

34 Clearing House Operations

Includes information pertaining to number and amount of both outward (payments) and inward (deposits) clearing Cheques/bills.

35 Remittances

Remittance means transfer of fund / money from one person to another through banking channel and includes amount of principle and interest of accrued remittances both inward and outward.

36 Foreign Exchange Returns

Includes information pertaining to forex operations of the bank/DFI i.e. Nostro/Vostro accounts, Exports, Imports, Travel payments, sale / purchase of foreign currency etc.

37 Legal Cases

Includes information pertaining to legal suits filed by/against the bank/DFI giving background history and current status of the case and also details of cases resolved under SBP Guidelines.

38 Miscellaneous

Includes information pertaining to short selling giving the details of the amount and parties involved.

5. Component Attributes

5. Component Attributes

Each reporting line has been assigned a component attribute according to the nature of information embedded in it. Five component attributes are common in many reporting components. However, there are different attributes depending upon the reporting requirements. Each common and other attributes are explained below:

Common Attributes

Currency Analysis

Banks /DFIs have to report currency wise break down of all the financial assets and liabilities in the following currencies.

1. Pakistan rupee
2. United States dollar
3. Great Britain pound
4. Japanese yen
5. Euro
6. Other currencies

GL Extract - Consolidated Banking Operations

Under this attribute Banks/DFIs have to report aggregate figures (including figures of Islamic banking operations) assets, liabilities and Profit and Loss accounts variables. For the purpose of reporting Islamic Banking operations should be merged as conventional banking variables

GL Extract - Islamic Banking Operations

Banks / DFIs have to report aggregate figures of assets, liabilities and profit and loss accounts variables of their stand alone Islamic banking branches

Maturity Analysis

Banks / DFIs have to report maturity analysis of financial assets and liabilities. Maturities should be calculated from the reporting date to the expected / remaining maturity.

Miscellaneous

Includes miscellaneous reporting under every reporting component.

Description	Code	Explanation
Accrued Mark up on SBP Inspection	**07090000**	Banks / DFIs have to report figures of accrued markup/ unrealized markup on classified agricultural advances appearing in the SBP latest inspection report including advances additionally classified by the inspection team. As according to the SBP instruction contained in the BSD Circular No 9 dated November 12, 2003, no further markup can be accrued on non performing loans. However, if any mark up has been further accrued on the Non performing loans it should be reported under this attribute.
Advances - Detailed sector Analysis	**06570000**	Banks/DFIs have to report sectoral break down (industry wise) of interest and PLS based advances into various codes. Following instructions should be followed. • All loans including non performing loans should be reported. • While reporting number of borrowers it should be ensured that if a borrower has more than one loan account it should be counted as one. • Classification of advances into interest based and PLS based should be carefully done. • Only outstanding principal amount as on reporting date should be reported. • Provision should not be deducted from the outstanding principal. • It should be ensured that the total of principal outstanding amounts reported should agree with the total of advances reported under GL extract of the advances.

Description	Code	Explanation
		Public Sector includes: Any part of a country's economy which is controlled or operated by the state (Federal / Provincial Government) or local government. It also includes public services such as education or healthcare, and nationalized (government owned) companies and industries. An enterprise is deemed to be owned by the government when the government directly or indirectly owns or control more than 50% of the voting securities or otherwise has the power to elect more than 50% of the Board of Directors or any other governing body. ***Private Sector*** includes Those entities which are not controlled by the state - i.e., a variety of entities such as private firms and companies, corporations, private banks, non-governmental organizations, etc.
Advances Written off	**06160000**	Banks/DFIs have to report consolidated figures relating to Write offs of agricultural advances in various categories and codes, while borrower wise break down should be given in Annexure to this RCOA. Write off means the expensing of a balance sheet asset that has no future benefits, from the books of accounts. Legal right of recovery may or may not terminate. However, for the purpose of reporting in this attribute only legally written off cases should be reported. It should be ensured that while reporting cases only principal amount should be reported.
Borrower wise detail of Export Re-finance - 1	**06520000**	Banks /DFIs have to report finances and repayments to borrowers and refinance obtained/ repaid from / to State Bank of Pakistan (SBP) under the export finance scheme

Description	Code	Explanation
		(Part-1) for the reporting period. This includes the information regarding: • Amount of shipment in foreign currency • Amount of shipment in local currency • Amount repaid to the SBP • Any fine or penalty paid Party wise breakdown should be given in the Annexure to RCOA

Break up of Advances as per SMEs	**06510000**	Banks/DFIs have to report break down of outstanding loans and advances from SMEs in following categories:
		• Trading and Manufacturing / services
		• Loans to SMEs with differing employees size
		• Product wise details of loans outstanding in
		  ○ Short term
		  ○ Long term
		  ○ Leasing
		  ○ Export Refinance

Break up of Deposits by Type of Account	**14120000**	Banks/DFIs have to report consolidated position of deposits held under Foreign Currency under various codes of this attributes.
Breakup of Advances into Inside and Outside Pakistan	**06040000**	Banks/DFIs have to report break down of advances into inside and outside Pakistan.
Breakup of borrowings into inside and outside Pakistan	**13030000**	Banks/DFIs have to report break down of borrowings into inside and outside Pakistan.
Breakup of other charges	**30030000**	This includes details of other charges such as commission to agents, bonus to employees, golden handshake etc.
Capital financing-sector wise	**05120000**	This provides information regarding investment in capital market on the basis of different instruments such as shares, PTCs, TFCs, bonds etc in private and public sector enterprises.

Description	Code	Explanation
Cases of fraud and forgery	**37030000**	Banks/DFIs have to report cases of fraud and forgery under various codes of this attribute. Case wise description/detail should be reported in Annexure to this RCOA. Fraud can be defined as deception deliberately practiced with a view to gaining an unlawful or unfair advantage; artifice by which the right or interest of another is injured. Frauds can be of various types and can cause loss to the banks /DFIs in many ways i.e. causing financial loss, loss to the reputation etc. However, Banks/DFIs need only to report frauds causing financial losses. If any provision has been made against the receivables arising from the fraud the same should not be deducted from the gross amount for reporting purposes.
Cases Settled Under SBP Guidelines	**37020000**	Banks/DFIs have to report category wise detail of cases settled under SBP guidelines for write offs contained in BPD Circular 29 of 2002. It includes cases received, settled, rejected and recoveries made there against during the reporting period. Amount involved represents aggregate of outstanding receivables including mark up.
Cash Flow Items	**31030000**	Banks/DFIs have to report different cash flow variables under this attribute.
City wise Breakup of Deposits	**14150000**	This includes city wise detail of deposits showing number of accounts and amount thereof.
City wise detail of Export Finance - II	**06500000**	Banks/DFIs have to report information relating to export refinance facilities - II allowed to the exporters and refinance obtained from the SBP under various codes of this attribute. While city wise break down should be given in Annexure to this RCOA.
Classification of Advances	**06590000**	This includes details of classified advances such as principal and interest

Description	Code	Explanation
Classification of Bills Purchased and Discounted	**06600000**	This includes amount of bills purchased and discounted.
Classification of Federal government Debts	**05110000**	Banks/DFIs have to report face values of federal government instruments under various codes of this attribute
Classification of investment in securities and shares	**05190000**	This includes information relating to shares and securities such as book value, market value, etc.
Classified Agricultural Advances	**06420000**	Banks / DFIs have to report figures of outstanding principal on classified agricultural advances appearing in the SBP latest inspection report including advances additionally classified by the inspection team. This is the movement in the classification from previous reporting date to the current reporting date regarding principal amount written off and amount realized during the reporting period.
Classified Investments	**05060000**	Banks/DFIs have to report the figures of classified investment into the OAEM, substandard, doubtful and loss in accordance with the criteria given in Prudential Regulations.
Classified Other Assets	**07060000**	Banks/DFIs have to report the figures of unrecoverable items appearing in other assets into OAEM, substandard, doubtful and loss in accordance with the criteria given in prudential regulation.
Commodity financing to Federal and Provincial Governments	**06440000**	Banks / DFIs have to report information relating to amount of advances to federal and provincial government and their agencies regarding commodity operation. This includes amount of limit sanctioned and amount drawn by the government and their agencies.
Credit to Small and Medium Enterprises (SME)	**06580000**	Banks / DFIs have to report total credit and details of loans and advances like working capital, fixed investment and other loans sanctioned to small and medium enterprises into various sectors of business.

Description	Code	Explanation
Demand and Time Deposits	**14080000**	Banks and DFIs have to report demand and time deposits as at reporting period into following categories: • Deposits from banks • Deposits from societies • Deposits from others Time deposits are deposits with fixed time maturity while demand deposits are those deposits which are payable on demand.
Demand and Time Liabilities in Pakistan	**14170000**	Banks / DFIs have to report liabilities in Pakistan which are classified either as time or demand based. Time liabilities are liabilities with fixed time maturity, while demand liabilities are those liabilities which are payable on demand. This includes amount of exporter account, FE 19 and other foreign currency deposits.
Deposits	**14180000**	Banks/DFIs have to report the foreign currency deposits under various codes of this attribute.
Deposits - Business Sector wise	**14060000**	Banks / DFIs have to report industry / business sector wise break down of deposits.
Deposits classification by Deposits holder	**14220000**	Banks / DFIs have to report information relating to amount of deposit by deposit holder.
Deposits Distribution by Deposits Holders	**14210000**	Banks / DFIs have to report of deposits on the basis of deposit holders.
Deposits Distribution by Type of Accounts	**14200000**	Banks / DFIs have to report information regarding deposits on the basis of their types.
Deposits Under Foreign Currency Accounts	**14110000**	Banks / DFIs have to report information relating to movement in foreign currency deposits in the reporting period.
Detail of FE 25 Deposits	**14140000**	Banks / DFIs have to report category wise breakup of new deposits in all foreign currencies.

Description	Code	Explanation
Details of Housing Finance	**06460000**	Banks / DFIs have to report various information relating to housing finance under this attribute.
Details of financing to Textile Sector	**06490000**	Banks / DFIs have to report various information relating to finance disbursed and loans outstanding of textile sector as on reporting date.
Details of Prov. Against Off balance sheet obligations	**17060000**	Banks / DFIs have to report the detailed break down of provision held against off balance sheet obligations.
Details of Unclaimed Deposits Accounts	**14160000**	Banks / DFIs have to report the amount of unclaimed deposits.
Disbursement and Recovery of Agricultural Loans	**06400000**	Banks / DFIs have to report information about disbursement and recovery of agricultural loans on the basis of nature of agricultural loan i.e. pesticide loan, fertilizer loan, tractor loan etc.
Disbursement of Funds Belonging to Provisional and Federal Government	**14100000**	Banks / DFIs have to show disbursement of funds relating to federal and provincial government.
Electronic Banking Statistics	**01060000**	Banks / DFIs have to report various information relating to online banking.
Export Refinance / credit availed by the exporters of I.T. and I.T. related services	**06450000**	Banks / DFIs have to report details relating to finance availed by exporters of I.T and I.T. related services, such as amount outstanding and amount disbursed.
FE 25 Deposits Utilizations	**14130000**	Banks /DFIs information relating to placement / utilization of FE 25 deposits held by the banks/DFIs.
Finance for the Purchase of Agriculture Products	**06360000**	Banks / DFIs have to report information about disbursements of finance for purchase of agricultural products like tractors, seeds fertilizers, etc. to enterprises in Sind, Punjab, Balouchistan, N.W.F.P and Azad Kashmir.

Description	Code	Explanation
Fixed Industrial Investment in private sector - Market Floatation of Bridge Loan	**06300000**	Banks /DFIs have to report a variety of information related to bridge loans such as outstanding amount, amount proposed to be floated, amount rescheduled and paid during the period.
Fixed Industrial Investment in private sector - Utilization of foreign credits	**06310000**	Banks / DFIs have to report information such as allocation of foreign credits, number of LCs opened, etc.
Foreign Transaction	**36020000**	Banks / DFIs have to show inflow and outflow of foreign currencies.
GL Extract - Microfinance Banks	**06030000**	Micro finance Banks have to report their advances figure in various categories under this attribute.
Government Deposits	**14070000**	Banks / DFIs have to report information of various deposits deposited by federal / provincial governments.
Industry wise breakup of Disbursement of Fixed Industrial Investments in Private Sector	**06270000**	Banks / DFIs have to report information about total disbursements related to fixed industrial investments made in local as well as foreign currencies in private sector classified upon the basis of respective industry such as sugar, cotton, textile weaving, Leather, etc.
Industry wise breakup of Fixed Industrial Investment Projects sanctioned in Private Sector	**06280000**	Banks / DFIs have to report information about total amount of fixed industrial investments sanctioned in local as well as foreign currencies to private sector enterprises classified upon the basis of respective industry such as sugar, cotton, textile weaving, leather, etc.
Industry wise cost of breakdown of projects financed by Fixed Industrial Investments in Private Sector	**06260000**	Banks / DFIs have to report information about total number of projects and their total costs in private sector classified upon the basis of respective industry such as sugar, cotton, textile weaving, Leather, etc. financed by the fixed industrial investments.

Description	Code	Explanation
Industry wise Recoveries of Fixed Industrial Project Investments in Private Sector	**06290000**	Banks / DFIs have to report information about total amount of Fixed Industrial Investments in local as well as foreign currencies receivable in various tenors of time from private sector enterprises classified upon the basis of respective industry such as sugar, cotton, textile weaving, leather, etc.
Interest Rate wise Break up of Advances –Private Sector	**06240000**	Banks / DFIs have to report information pertaining to private sector advances (local and foreign currencies) disbursed during the period and outstanding at the reporting date in various interest rate slabs. For the purpose of reporting under this code gross disbursement shall be reported except in case of running finance where net increase i.e. net off drawing and repayment should be reported.
Interest Rate wise Break up of Advances –Public Sector	**06230000**	Banks / DFIs have to report information pertaining to public sector advances (local and foreign currencies) disbursed during the period and outstanding at the reporting date in various interest rate slabs. For the purpose of reporting under this code gross disbursement shall be reported except in case of running finance where net increase i.e. net off drawing and repayment should be reported.
Interest Rate wise Breakup of Deposits	**14090000**	Banks / DFIs have to report information pertaining to deposits (local and foreign currencies) mobilized during the reporting period and outstanding at the reporting date in various interest rate slabs. For the purpose of reporting fresh deposits mobilized includes net increase in the deposits of existing account holders balances (net of withdrawals.
Investment by type	**05070000**	Under this attribute Banks / DFIs have to report the investments classified as: 1. Held for trading 2. Available for sale

Description	Code	Explanation
		3. Held to maturity 4. Investment in subsidiaries 5. Investment in associates 6. Investment in joint ventures Classification should be strictly made in accordance with SBP's instructions contained in BSD Circular No. 10 dated July 13, 2004 and BSD Circular No. 14 dated September 04, 2004.
Investment for capital adequacy purposes	**05090000**	Under this attribute of the reporting component Banks / DFIs have to report information required in Statement of Minimum Capital Requirements.
Issuance of ATM Cards to non Residents	**01050000**	Banks / DFIs have to report information such as amount and number of transaction relating to ATM cards issued to non resident.
Leasing Operations	**06080000**	Under this attribute Banks / DFIs have to report the information regarding the leasing business of the enterprise is to be reported under the following categories: 1. Lease rental receivable 2. Residual value 3. Financial charges for future period
Loan and Advances to Directors, Associated Companies etc.	**06170000**	Banks / DFIs have to report loans and advances to directors, associated companies, etc.
Loans and Advances - Nature of Borrower wise	**06210000**	Banks / DFIs have to report information on loans and advances by following four categories: banks, societies, individual and others.

Description	Code	Explanation
Loans and advances for capital adequacy purposes	**06180000**	Banks / DFIs have to report information required for calculating minimum capital requirements (MCR) as required by the State Bank of Pakistan.
Long Term Financing for Export Oriented Projects	**06540000**	Banks / DFIs have to report information relating to export oriented projects such as invoice value, amount disbursed, amount repaid, etc.
Maturity Distribution of Time Deposits under Foreign Currency Accounts	**14190000**	Banks / DFIs have to report maturity analysis of time based foreign currency deposits under various codes of this attribute.
Memorandum items - Business sector Wise	**26040000**	Banks / DFIs have to report information relating to off balance sheet items.
Money Market Report	**05160000**	Banks / DFIs have to report information such as face / book value in respect of outright sale / purchase, Repo / Reverse Repo.
Movement in accumulated depreciation	**09070000**	Banks / DFIs have to report movement in accumulated depreciation i.e. depreciation charge during the period, adjustments etc.
Movement in amortization held against intangibles	**10070000**	Banks / DFIs have to report movement in accumulated amortization against intangible assets i.e. amortization for the period, reversal, etc.
Movement in capital reserve	**22020000**	Banks / DFIs have to report movement in capital reserve i.e. increase utilization, etc.
Movement in foreign private Loans	**06330000**	Banks / DFIs have to report movement i.e. repayments and disbursements of principal / interest, of foreign private loans.
Movement in NPL	**06150000**	Banks / DFIs have to report movement of non performing loans from the previous reporting date to the current reporting date under this attribute.

Description	Code	Explanation
Movement in provision for diminution in value of investments	**05100000**	Banks / DFIs have to report charge and reversals occurred during the period against diminution in value of investment.
Movement in provision for non performing advances	**06190000**	Banks / DFIs have to report movements in provision held against non performing loans during the reporting period i.e. increase / decrease by way of charge during the period, reversal, write off, etc.
Movement in provision held against other assets	**07080000**	Banks / DFIs have to report movement in the provision held against other assets during the reporting period i.e. charge during the period, reversal, etc.
Movement in revenue reserve	**24020000**	Banks / DFIs have to report movement in revenue reserves.
Movement in statutory reserve	**23020000**	Banks / DFIs have to report movement in statutory reserves.
Movement in Unappropriated Profit / (Loss)	**25020000**	Banks / DFIs have to report information relating to movement in unappropriated profit such as interim or final dividend, transfer to reserve, etc.
Movement of Export Bills	**26030000**	Banks /DFIs have to report figures relating to exports under this attribute.
Movement of Intangibles	**10060000**	Banks/DFIs have to report movement in intangible assets during the reporting period under this attribute.
Movement of revaluation surplus / (deficit)	**21030000**	Banks / DFIs have to report unrealized surplus / deficit arising due to the revaluation as per the requirement of on revaluation of securities. Surplus / Deficit should be computed in accordance with BSD Circular No. 10, dated July 13, 2004, BSD Circular No. 11 dated August 4, 2004 and BSD Circular No. 11 dated September 4, 2004. Gain arising on held for trading securities should not be considered unrealized for the purpose of the reporting.

Description	Code	Explanation
Movements in Property and Equipments	**09060000**	Banks / DFIs have to report movement in property and equipment i.e. additions, deletions, etc. under this attribute.
Non Performing Advances - Business sector wise	**06110000**	Banks / DFIs have to report the non performing advances segmented into the different business sectors.
Non Performing Advances - Segment wise breakup	**06140000**	Banks / DFIs have to report the non performing advances according to their nature, purpose, terms and condition which make them different from each other.
Number of Actual Borrowers Against Outstanding Advances	**06560000**	Banks / DFIs have to report category wise information such as number of borrowers and amount outstanding.
Number of shares	**19020000**	Banks / DFIs have to report number of shares i.e. number of shares authorized for issue, number of fully paid up shares, number of shares issued as bonus, etc.
Other assets for capital adequacy purposes	**07070000**	Banks / DFIs have to report figures appearing under the other assets in the form required by the MCR statements.
Outstanding Position of Investment in Quoted Shares	**05180000**	Banks / DFIs have to report information relating to shares such as outright purchase, repo and badla transactions on reporting date.
Performing Advances - Business Sector wise	**06090000**	Banks / DFIs have to report the performing advances segmented into the different business sectors.
Position of Classified Advances	**06530000**	Banks / DFIs have to report various information relating to classified advances of private and public sector as on reporting date.
Position of Export Bills	**06350000**	Banks / DFIs have to report information pertaining to export bills such as bills outstanding / sent for collection as on reporting date and bills realized during the reporting period.

Description	Code	Explanation
Position of Supplier / Buyers / Commercial Loans / credits	**06340000**	Banks / DFIs have to report movements i.e. payment of principal / interest, disbursements and closing balance of commercial loans / credits.
Province wise breakup of Fixed Industrial Investment in Private Sector	**06250000**	Banks / DFIs have to report information (such as number of project, amount of advances in local and foreign currencies in urban or rural areas) related to fixed industrial investment disbursed to private sector enterprises in Sind, Punjab, Balouchistan, N.W.F.P and Azad Kashmir.
Province wise Detail of Agricultural Loans	**06390000**	Banks / DFIs have to report province wise movement in agricultural loans.
Province wise Disbursement of Fixed Investment Finance	**06320000**	Banks / DFIs have to report information about disbursements of Fixed Investment Finance in the reporting period in local and foreign currencies to the enterprises in Sind, Punjab, Balouchistan, NWFP and Azad Kashmir.
Raw Cotton Financing	**06200000**	Banks / DFIs have to report information related tc cotton financing i.e. sanctioned limit and finance provided to borrowers on the basis of categories s as TCP, ginners, CEC, mills, shippers etc.
Remittances Approved	**35010000**	Banks / DFIs have to report information related to approved foreign currency remittances in respect of principal and interest.
Repayment of Finance by DFIs / Banks	**06470000**	Banks / DFIs have to report movement in amount of finances availed by banks / DFI.
Report on Secondary Market Trading of FIB	**05140000**	Banks / DFIs have to report information regarding outright sale / purchase and Repo of FIB in secondary market.
Report on Secondary Market Trading of PIB	**05130000**	Banks / DFIs have to report information regarding outright sale/ purchase and Repo of PIB in secondary market.

Description	Code	Explanation
Report on Secondary Market Trading of TB	**05150000**	Banks / DFIs have to report information regarding outright sale/ purchase and Repo of TB in secondary market.
Scheme for Financing Locally Manufactured Machinery	**06550000**	Banks / DFIs have to report various information relating to financing scheme for locally manufactured machinery.
Sector wise breakup of Export Finance / Refinance	**06480000**	Banks / DFIs have to report various information relating to export finance disbursed / refinance obtained on sector wise basis.
Sectoral Breakup of Capital Financing	**06220000**	Banks / DFIs have to report information on term loans and bridge loans disbursed to private and public sector enterprises.
Securities held and further given as collateral	**04060000**	Banks / DFIs have to report the securities received as collateral into two categories: 1. Held by the bank - means those securities which are in the possession of the bank. 2. Further given as collateral - means those securities which are further given by the bank as collateral against the REPO borrowing from financial institutions. Collateral is the security which is offered to secure a loan or other credit and that becomes subject to seizure on default.
Short Selling Report	**38010000**	Banks / DFIs have to report information in relation to sale of securities which are sold without being owned (short selling).
Small Loans For Agriculture with SBP Guarantee	**06370000**	Banks / DFIs have to report province wise information about agricultural finance against SBP Guarantee.
Statement for Write Off Cases	**06410000**	Banks / DFIs have to report information about write offs cases in two categories i.e. above 0.5 million and below 0.5 million.

Description	Code	Explanation
Statement of Credit Target	**06380000**	Banks / DFIs have to report movement in agricultural and small loans and sanctioned limits also.
Statement Showing Finance to Private Sector	**06430000**	Banks / DFIs have to report province wise detail of information relating to submission, rejection, approval, disbursement, securities etc in respect of private sector financing.
Statement showing Outstanding Credit extended to PSEs / Abs and Investment made in their Shares, Bonds and TFCs	**05170000**	Banks / DFIs have to report information relating to bonds, TFCs and shares purchased of public sector enterprises and autonomous bodies.
Statement Showing Position of Court Cases	**37010000**	Banks / DFIs have to report information in relation to suits filed by / against them.
Statistics on Payment Systems	**01070000**	Banks / DFIs have to report various information related to payment through cheques, debit / credit cards, etc.
Strategic Investment	**05080000**	Banks/DFIs have to report strategic investment including subsidiaries as defined in the reporting lines.
Total non Performing Advances - Classification wise (Amount)	**06120000**	These are defined as such loans and advances where principal or markup/ interest (even a single installment or part thereof) is due and unpaid for 90 days or more and also include such loans and advances, which have been classified as non-performing under the subjective criteria as explained in the Prudential Regulations. Since the non-performing loans and advances are sub-set of advances, so they will not include unrealized mark-up thereon. Instead, mark-up on non-performing loans will be kept in memorandum account. Each non-performing

Description	Code	Explanation
		loan or advance will fall in any one of the following categories depending upon the risk inherited therein as explained in the Prudential Regulations: i) Other Assets Especially Mentioned (OAEM) ii) Substandard iii) Doubtful iv) Loss
Total Non Performing Advances - Classification wise (Number of Borrowers)	**06130000**	Banks / DFIs have to report the number of borrowers under different classifications categories under various codes of this attribute.

6. Reporting Lines

7. Annexures