



**INSTRUCTION NOTES FOR THE COMPILATION OF THE
QUARTERLY REPORT ON OUTSTANDING DEPOSIT BALANCES**

AUGUST 2022

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1. Preamble

Institutions registered under the Financial Institutions Act (FIA), 2004 as amended and the Micro-Finance Deposit Taking Institutions (MDI) Act 2003 are required to report to the Central Bank data or information that the Bank may deem necessary for carrying out its responsibilities as spelt out in the two Acts. The Central Bank designs, and amends as necessary, forms/returns that are used to collect information from the institutions.

With the assistance of the Supervision Directorate, Commercial Banking Department, Bank of Uganda; Deposit protection Fund of Uganda (DPF) designed a statutory return template **CBQ_QDQD001** to be filled in by all contributing institutions (CIs) to facilitate deposit monitoring of obligations under the Deposit Protection Fund.

2. Current template

The template CBQ_QDQD001 collects information on liabilities (deposits) broken down by deposit type i.e., savings, demand/call and Fixed, then each deposit type broken into outstanding balance ranges in local currency and detailed institutional sectors, number of accounts and percentages.

3. New additional requirement

On the same template **CBQ_QDQD001**, a new tab “**FcY Balances**” has been added to also be populated by contributing institutions.

It will collect information on liabilities (deposits) of required foreign currency’s outstanding deposit balances reported in local currency.

The template is expected to maintain emphasis on having the reports manageable for the compilers and consistency across reporting institutions.

In cases where further assistance or clarification is required in completing template CBQ_QDQD001, one may contact telephone numbers 0312 206 400 or 256 312 206419.

Completed returns should be submitted through the official electronic mode of submission to:

Bank of Uganda Supervision Directorate, Commercial Banking Department
P. O. Box 7120, KAMPALA.

4. General Instructions and Definitions

i. Structure of the template

The template is composed of the following:

- a. Total liabilities (deposits) broken down to Savings, Current and Fixed/term deposits and;
- b. Foreign currency deposits (FcY) broken down to Savings, Current and Fixed/term.

ii. Completion of Return:

All deposit amounts should be entered at their gross values and no liability to any customer or institution may be reduced by a corresponding asset or vice versa.

iii. Reporting Currency:

- a. Items on Values tab are reported in Uganda shillings. Liabilities that are denominated in foreign currency should be converted to Uganda Shillings at the exchange rate prevailing on the date to which the return refers; and be added to liabilities (deposits) denominated in Uganda shillings.
- b. Items on FcY Balances tab are also reported in Uganda shillings converted at an exchange rate prevailing on the date to which the return refers. However, outstanding balances should be filled per required foreign currency in the template.

5. Statement of Liabilities (Deposits):

i. Savings Deposits:

These are interest bearing deposits accounts (in local and foreign currency) without a stated maturity. Funds can be deposited/withdrawn at will. Withdrawal is normally done using a voucher. A depositor may have more than one account at the same branch provided they all conform to the regulations governing these accounts.

ii. Demand Deposits:

These are credit balances on all current accounts (in local and foreign currency), which are kept for normal day to day operations, can immediately be converted into cash, and are transferable without significant notice or delay.

iii. Fixed Deposits:

These are deposits that are payable on a specified date, after a specified period of time or after a specified notice.