

3.1 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)						
	2015		2016		2017		2018
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
Liabilities							
Capital	501,119.9	540,096.2	548,631.7	552,067.2	657,627.1	517,287.1	519,408.6
Reserves	615,757.0	641,746.7	620,448.7	670,241.5	639,464.0	756,858.3	773,881.7
Demand Deposits	5,172,476.2	5,093,745.0	5,561,224.4	6,091,277.9	6,625,035.0	7,346,818.9	8,067,967.7
(a) Scheduled Banks	100,097.7	130,265.0	125,696.4	156,691.2	137,339.5	139,141.6	135,519.5
(b) Others	5,072,378.6	4,963,480.0	5,435,528.0	5,934,586.7	6,487,695.6	7,207,677.3	7,932,448.2
Time Deposits	4,095,938.6	4,471,553.0	4,735,749.1	4,922,988.5	5,116,374.3	4,794,920.0	4,732,409.4
(a) Scheduled Banks	15,308.1	25,153.3	13,620.1	16,316.8	11,969.3	55,704.4	15,807.8
(b) Others	4,080,630.5	4,446,399.7	4,722,129.0	4,906,671.7	5,104,405.0	4,739,215.6	4,716,601.7
Borrowings from	1,270,882.4	1,671,566.8	2,205,538.8	1,813,770.6	2,598,567.8	2,948,938.7	2,967,655.0
(a). State Bank of Pakistan	917,993.5	1,412,514.5	1,787,927.8	1,196,829.5	1,852,645.3	2,095,843.3	2,025,865.8
(b) Banks Abroad	107,372.1	129,203.3	172,580.1	210,077.1	318,209.0	340,117.8	358,304.7
(c) Other Scheduled Banks	245,516.8	129,849.0	245,030.9	406,864.0	427,713.5	512,977.5	583,484.5
Head Office and Inter-Bank Adjustment	169,715.1	262,859.0	134,407.5	149,948.3	145,795.8	127,658.8	373,123.0
Contingent Liabilities as per contra	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8
Other Liabilities	3,115,490.3	3,435,634.1	3,508,024.7	4,269,817.7	3,743,437.9	5,590,176.9	2,964,905.7
Total Liabilities / Assets	19,134,658.2	20,313,628.4	21,760,896.7	22,622,007.3	24,618,567.7	27,553,359.8	28,814,960.0
Assets							
Cash	937,644.7	813,373.2	821,920.2	1,113,358.3	1,215,145.2	1,258,728.2	1,424,819.5
(a) Notes, Coins and Silver	187,997.8	190,966.5	256,738.8	212,555.5	294,332.1	238,297.8	291,135.3
(b) Balances with State Bank of Pakistan	405,453.1	415,475.4	380,156.7	636,117.9	650,567.5	718,680.5	787,974.3
(c) Balances with Other Scheduled Banks	344,193.8	206,931.3	185,024.7	264,685.0	270,245.6	301,749.8	345,709.9
Balances held Abroad	186,453.2	226,193.8	188,926.2	175,738.3	217,541.2	178,730.1	207,590.3
Bills Purchased and Discounted	201,422.5	171,840.1	190,090.3	176,612.8	208,966.9	225,650.5	241,353.6
Advances to	4,643,595.7	4,922,944.9	5,198,093.1	5,649,917.1	6,047,133.8	6,451,545.7	7,201,209.9
(a) Scheduled Banks	139,739.8	178,894.1	119,901.1	246,686.9	81,194.8	145,084.1	78,394.3
(b) Others	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6
Investment in Securities and Shares	6,011,774.8	6,752,158.1	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2
(a) Federal Government Securities	3,017,006.1	3,377,903.4	3,975,046.5	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7
(b) Treasury Bills	2,164,377.3	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.8	4,773,462.6
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	104,955.0	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4	161,122.5
(e) Others	725,436.4	736,949.0	783,637.1	857,169.5	832,668.8	793,203.5	931,792.4
Bank Premises	238,727.9	244,496.3	268,335.0	256,711.9	295,253.6	329,884.8	312,625.6
Head Office and Inter-Bank Adjustment	615,872.8	933,679.9	791,734.1	1,340,189.5	999,505.6	378,230.7	100,683.4
Contingent Assets as per contra	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8
Other Assets	2,105,887.8	2,052,514.4	2,244,647.9	2,488,791.4	2,314,982.6	4,654,848.8	2,590,169.7

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	22,952,066	3,320,845.1	24,611,041	3,529,662.3	26,106,174	3,875,767.2	28,292,051	3,923,519.5	30,027,168	4,423,493.4
Call Deposits	236,955	160,330.3	234,823	165,902.0	264,426	243,578.3	265,271	196,837.3	314,925	236,150.6
Other Deposits Accounts	105,047	50,630.9	93,342	73,615.7	109,297	90,065.7	16,596	66,284.3	18,136	81,058.4
Saving Deposits	20,201,900	4,369,175.0	20,083,575	4,601,833.5	20,711,068	4,940,453.1	20,862,777	5,129,299.6	21,447,424	5,415,439.7
FIXED DEPOSITS	1,522,806	2,256,675.7	1,468,461	2,470,244.9	1,815,147	2,442,236.4	1,128,639	2,630,952.2	1,303,894	2,492,907.9
Less Than 6 months	550,535	803,367.1	694,075	883,283.2	778,861	814,275.1	318,156	962,501.0	596,113	920,230.9
For 6 months & over but less than 1 year	165,884	381,503.8	141,162	425,611.3	139,039	442,027.3	148,503	413,279.6	133,772	398,082.9
For 1 year & over but less than 2 years	378,983	763,505.4	263,495	862,236.8	340,535	913,850.0	276,046	990,877.7	237,926	916,240.1
For 2 years & over but less than 3 years	74,840	42,660.2	61,992	36,237.5	56,586	30,126.6	60,385	29,595.4	50,097	29,068.3
For 3 years & over but less than 4 years	108,288	83,077.2	98,244	82,679.0	95,747	68,719.7	79,366	56,031.7	62,516	58,851.0
For 4 years & over but less than 5 years	14,901	4,978.7	11,067	3,534.9	13,595	4,832.5	29,882	10,411.0	27,353	9,794.3
For 5 years & over	229,375	177,583.3	198,426	176,662.2	390,784	168,405.3	216,301	168,255.8	196,117	160,640.5
All Deposits	45,018,774	10,157,657.0	46,491,242	10,841,258.4	49,006,112	11,592,100.6	50,565,334	11,946,893.0	53,111,547	12,649,049.9

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

CATEGORY OF DEPOSIT HOLDERS	(End of Period: Million Rupees)						
	2015		2016		2017		2018
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
A. FOREIGN CONSTITUENTS:	95,035.4	111,617.4	111,990.1	112,132.7	126,415.9	135,522.0	173,059.7
I. Official	14,747.2	15,298.4	17,335.5	17,549.5	18,912.8	20,438.4	24,622.7
II. Business	46,718.2	52,085.7	51,543.7	54,678.7	57,669.0	63,157.0	82,746.5
III. Personal	33,570.0	44,233.4	43,110.9	39,904.4	49,834.1	51,926.6	65,690.5
B. DOMESTIC CONSTITUENTS :	9,057,973.6	9,298,262.2	10,045,666.9	10,729,125.7	11,465,684.7	11,811,371.0	12,475,990.2
I. Government :	985,439.5	1,066,426.0	1,235,250.1	1,344,112.1	1,584,254.6	1,669,449.3	1,828,643.1
A. Federal Government	558,674.8	638,142.6	744,874.3	783,981.2	916,845.2	927,361.9	1,083,754.7
B. Provincial Governments	404,401.0	407,848.1	467,303.5	533,566.7	624,451.0	683,460.7	686,328.6
C. Local Bodies (City Governments)	22,363.6	20,435.3	23,072.3	26,564.2	42,958.4	58,626.7	58,559.7
II. Non-Financial Public Sector Enterprises :	480,793.8	489,923.1	561,827.1	634,300.3	705,130.9	701,246.7	766,980.2
A. Agriculture, Forestry, Hunting & Fishing	360.0	371.8	494.8	508.2	549.9	535.0	173.0
B. Mining & Quarrying	83,753.9	82,004.4	85,082.9	116,736.3	95,302.8	81,920.0	130,419.2
C. Manufacturing	117,012.4	126,644.6	139,875.4	145,948.1	184,254.6	180,828.1	193,069.4
D. Construction	245.5	196.3	345.9	347.6	297.6	397.7	521.5
E. Utilities	108,403.2	103,146.1	138,209.5	135,456.0	171,277.6	168,037.3	201,990.6
F. Commerce	29,925.7	24,757.5	18,431.6	20,196.5	28,134.4	28,426.0	27,508.4
G. Transport, Storage & Communication	106,746.8	115,648.7	130,185.9	123,937.7	133,725.0	149,120.0	130,994.5
H. Services	29,880.8	30,451.1	37,782.7	38,836.5	39,482.7	43,578.6	57,909.5
I. Others	4,465.5	6,702.5	11,418.4	52,333.4	52,106.4	48,404.0	24,394.1
III. Non-Bank Financial Companies :	191,283.2	278,431.2	281,417.0	352,725.1	399,531.3	435,646.9	405,900.3
A. Co-operative Banks	2,113.8	4,639.6	7,883.7	5,604.3	7,687.0	6,593.7	7,615.9
B. Development Financial Institutions	2,990.0	4,072.6	2,912.4	5,673.5	8,478.4	5,438.7	5,870.8
C. Insurance Companies	40,532.8	66,275.6	58,678.9	85,423.0	85,020.7	107,270.0	84,574.5
D. Micro Finance Banks	2,381.2	4,217.9	4,860.0	3,305.2	6,865.2	8,266.6	6,664.4
E. Other NBFC's	143,265.5	199,225.4	207,082.1	252,719.1	291,479.9	308,077.9	301,174.7
IV. Private Sector Enterprises :	2,511,456.1	2,432,551.6	2,540,568.5	2,772,566.3	2,881,595.1	2,909,870.2	2,980,733.8
A. Agriculture, Hunting and Forestry	211,740.3	225,085.0	242,061.3	263,887.5	240,720.1	231,410.4	252,266.4
1- Growing of crops	189,203.8	203,935.6	222,149.1	243,732.3	219,841.4	207,776.2	225,589.1
2- Farming of animals	11,368.6	9,811.9	10,598.6	10,033.3	10,257.5	12,523.9	15,229.6
3- Agricultural and animal husbandry	5,661.9	5,161.9	4,200.8	3,921.6	3,959.7	3,647.0	3,633.0
4- Agricultural machinery and equipments	4,023.4	4,527.4	3,382.2	4,020.6	3,960.1	4,315.7	4,682.0
5- Hunting, trapping, forestry & logging	113.1	111.0	49.5	108.4	98.8	13.5	36.8
6- Forestry and Logging and Related Service	1,369.5	1,537.2	1,681.2	2,071.3	2,602.7	3,134.1	3,095.9
B. Fishing and fish farming etc.	2,319.1	2,525.0	2,356.1	1,903.4	1,999.6	1,441.1	1,592.6
C. Mining and Quarrying	94,917.4	86,412.2	71,833.7	83,046.0	82,222.4	94,219.9	83,465.9
1- Mining of coal	12,441.6	13,903.6	13,764.8	17,138.2	16,277.7	15,428.1	14,992.8
2- Crude petroleum & natural gas	74,544.1	65,379.8	48,731.8	57,218.6	58,100.1	69,886.2	61,211.3
3- Iron & non-ferrous metal ores	2,526.2	2,444.0	4,969.4	3,494.4	3,336.0	3,390.7	3,059.2
4- Quarrying of stone, sand and clay	805.4	786.8	902.3	882.2	929.7	909.3	902.9
5- Chemical, fertilizer, Salt etc.	4,600.1	3,898.0	3,465.5	4,312.7	3,578.8	4,605.5	3,299.7
D. Manufacturing	686,520.2	690,441.1	687,258.8	767,446.4	771,903.3	859,278.7	833,386.8
1- Food products and beverages	120,480.0	133,919.8	107,758.8	139,921.9	131,209.1	142,258.0	138,791.6
2- Tobacco products	3,350.9	1,601.9	2,137.8	2,327.3	3,279.4	4,913.2	4,843.6
3- Textiles	118,801.4	103,897.1	110,513.4	122,866.0	113,838.7	129,900.0	130,948.1
i) Spinning, weaving, finishing of textiles	94,926.1	75,482.8	78,527.3	83,049.6	77,015.6	90,409.7	90,634.9
a) Spinning of fibers	53,589.8	44,691.2	45,236.4	48,840.3	42,961.2	51,864.9	53,890.2
b) Weaving of textiles	26,577.5	17,696.8	17,232.0	18,462.7	18,730.1	20,973.0	19,964.9
c) Finishing of textiles	14,758.8	13,094.8	16,058.8	15,746.7	15,324.3	17,571.9	16,779.8
ii) Made-up textile articles	11,193.4	11,808.1	12,941.0	15,302.6	16,545.8	16,863.3	18,204.3
iii) Knit wear	4,252.0	4,872.3	5,136.4	5,608.0	5,872.0	5,417.0	5,887.9
iv) Carpets and rugs	2,804.9	3,168.4	3,134.3	4,025.0	4,143.2	9,498.3	3,795.4
v) Other textiles n.e.s.	5,625.0	8,565.6	10,774.5	14,880.8	10,262.2	7,711.6	12,425.6
4- Wearing apparel, readymade garments etc.	14,637.4	14,948.4	17,020.8	20,216.8	22,542.3	25,904.2	26,642.7

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

CATEGORY OF DEPOSIT HOLDERS	(End of Period: Million Rupees)							
	2015		2016		2017		2018	
	Jun	Dec	Jun	Dec	Jun	Dec	Jun	
5- Tanning and dressing of leather; manufacture of luggage and footwear	12,147.3	13,917.8	13,822.8	16,746.5	17,069.6	16,244.3	16,531.0	
i.) Tanning & dressing of leather, luggage, handbags etc.	5,132.5	5,591.4	6,381.0	8,638.0	8,377.8	8,158.2	8,171.0	
ii.) Footwear	7,014.8	8,326.4	7,441.7	8,108.5	8,691.8	8,086.1	8,360.0	
a) Leather wear	5,922.9	7,308.8	6,166.4	6,657.6	7,125.2	6,345.0	6,698.6	
b) Rubber and Plastic wear	1,091.9	1,017.6	1,275.4	1,450.9	1,566.6	1,741.1	1,661.5	
6- Wood and products of wood cork	3,302.7	4,363.9	4,546.9	4,364.2	4,461.6	4,421.7	4,779.4	
7- Paper, paperboard and products	4,902.3	6,044.9	6,029.1	6,601.0	7,499.2	8,866.3	6,560.1	
8- Printing, publishing and allied industries	12,400.8	11,712.8	12,018.7	12,738.1	14,549.1	14,453.8	15,067.0	
9- Coke and refined petroleum products	51,397.5	49,719.8	43,039.3	50,623.7	54,332.4	44,581.0	52,663.4	
10- Chemicals and chemical products	106,329.8	118,203.8	106,029.9	131,913.9	108,372.2	143,336.7	120,092.1	
11- Rubber and plastics products	8,082.6	7,048.7	7,041.9	8,932.9	9,726.9	10,043.9	11,146.2	
12- Other non-metallic mineral products	33,144.6	38,938.9	49,877.0	34,937.2	54,667.5	64,345.6	60,202.9	
13- Basic metals	21,574.0	20,944.1	19,304.6	20,879.5	28,265.4	27,677.1	26,043.5	
14- Fabricated metal products	7,548.2	5,716.8	6,579.7	7,780.0	9,288.2	11,940.0	10,952.0	
15- Machinery and equipment	41,772.8	24,717.2	24,700.6	26,636.5	29,723.2	26,733.5	25,745.3	
16- Office, accounting and computing machinery	991.4	1,809.0	1,278.5	2,135.5	2,053.8	2,062.1	1,028.2	
17- Electrical machinery and apparatus	18,926.4	25,530.6	23,341.5	24,490.5	20,318.5	28,350.8	22,080.4	
18- Radio, television and communication equipment and apparatus	6,379.2	4,194.7	4,023.4	4,392.2	4,172.8	4,997.0	5,145.7	
19- Medical, precision and optical instruments, watches and clocks	10,183.3	11,692.4	12,653.6	13,302.3	12,185.4	12,611.9	13,637.0	
20- Motor vehicles, trailers and semi-trailers	49,017.5	48,425.0	69,982.8	65,282.1	70,909.7	72,533.5	79,371.8	
21- Other transport equipments	8,538.1	7,793.0	8,163.5	10,762.0	10,329.4	10,696.3	10,520.3	
22- Furniture and fixture	1,703.7	1,635.9	1,551.7	1,878.1	2,117.4	2,660.0	2,116.6	
23- Jewellery and related articles	2,493.0	2,580.7	2,795.2	2,979.1	2,471.7	2,865.8	2,772.3	
24- Sports goods	3,298.9	3,760.4	4,215.2	4,945.4	4,709.4	5,814.8	6,391.8	
25- Handicrafts	169.5	158.2	361.0	199.2	177.0	220.3	250.6	
26- Other manufacturing n.e.s.	24,946.8	27,165.2	28,471.1	29,594.5	33,633.2	40,846.9	39,063.2	
E. Ship breaking and waste / scrape (junk) etc.	2,787.3	2,802.2	2,290.4	2,904.5	3,668.8	4,920.9	3,101.6	
F. Electricity, gas and water supply	74,508.5	77,680.7	93,722.9	108,039.7	134,181.8	97,253.2	98,661.4	
G. Construction	164,771.7	138,492.7	184,763.7	179,137.0	247,219.9	251,852.4	281,347.4	
1- Building	119,438.5	100,134.3	125,032.7	121,625.6	158,583.7	154,251.2	178,350.4	
2- Infrastructure	45,333.3	38,358.4	59,731.1	57,511.4	88,636.2	97,601.2	102,997.0	
H. Commerce and Trade	370,860.5	344,212.7	352,878.9	382,537.7	375,486.9	367,987.5	404,437.0	
1- Sale, maintenance and repair of motor vehicles and motorcycles	18,339.7	16,094.2	17,989.5	17,937.7	18,508.2	19,111.7	20,207.9	
2- Wholesale and commission trade	178,224.3	164,578.8	174,820.9	193,214.6	187,277.7	192,318.8	195,217.2	
i) Exports	48,426.9	46,668.6	47,502.2	49,448.9	45,506.3	45,930.4	46,872.2	
ii) Imports	24,245.1	25,207.6	30,402.7	33,131.0	35,603.2	34,717.2	33,196.7	
iii) Domestic whole sales	105,552.4	92,702.5	96,916.0	110,634.7	106,168.2	111,671.2	115,148.3	
3- Retail trade	174,296.4	163,539.8	160,068.4	171,385.4	169,701.0	156,557.1	189,011.9	
I. Hotels, restaurants and clubs etc	13,129.5	13,341.4	14,429.0	19,118.0	18,021.0	16,800.4	20,956.8	
J. Transport, storage and communications	137,610.2	153,003.6	170,768.1	186,582.6	180,692.9	211,393.7	203,129.1	
K. Real estate, renting and business activities	299,158.9	290,333.6	285,563.3	300,098.0	301,132.4	318,187.5	341,518.1	
1- Real estate activities	38,179.6	36,940.5	48,193.5	49,505.6	59,266.8	84,913.2	84,259.9	
2- Renting of machinery and equipment	1,946.5	1,747.9	2,189.6	2,201.9	2,350.8	2,429.0	23,593.1	
3- Computer and related activities	25,760.4	26,852.0	29,928.2	30,461.9	29,785.9	33,320.0	24,253.2	
4- Research and development	6,153.0	5,625.1	6,254.8	7,260.4	7,696.5	8,620.7	10,537.7	
5- Other business activities	227,119.5	219,168.1	198,997.2	210,668.2	202,032.3	188,904.6	198,874.3	
L. Education	55,926.7	58,067.1	59,689.5	86,467.4	71,543.0	85,274.8	83,513.8	
M. Health and social work	41,024.4	39,395.5	37,405.5	45,195.7	47,636.4	50,051.4	47,421.1	
N. Other community, social and personal service activities	82,055.9	73,437.1	98,330.2	108,334.9	105,014.9	132,458.1	126,868.0	
O. Other private business n.e.c	274,125.4	237,321.5	237,216.8	237,867.6	300,151.7	187,340.3	199,067.7	
V. Trust Funds and Non-Profit Institutions	190,314.0	205,780.2	237,140.9	267,292.5	284,071.6	317,764.4	380,916.3	
VI. Personal	4,628,148.2	4,749,553.4	5,099,019.7	5,282,286.6	5,538,367.8	5,726,255.1	6,047,649.2	
VII. Others	70,538.8	75,596.7	90,443.6	75,842.8	72,733.3	51,138.3	65,167.4	
TOTAL	9,153,009.0	9,409,879.7	10,157,657.0	10,841,258.4	11,592,100.6	11,946,893.0	12,649,049.9	

Source: Statistics & Data Warehouse Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account

As on 30th Jun, 2018

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	153,346	142.7	154,277	159.7	28,436	15.4	114,758	38.1	797,949	1,994.4
5,000 to 10,000	24,218	173.9	29,818	219.9	4,388	29.3	7,257	52.9	767,263	5,390.6
10,000 to 20,000	29,415	412.6	41,576	625.2	2,057	26.3	7,000	96.3	807,513	11,686.8
20,000 to 25,000	7,143	156.6	50,667	1,176.7	1,146	23.9	176	3.9	369,297	8,237.1
25,000 to 30,000	2,969	78.5	20,636	568.2	34	0.9	346	9.4	306,798	8,473.0
30,000 to 40,000	5,641	202.8	44,173	1,499.8	342	11.8	1,383	47.1	630,310	21,889.2
40,000 to 50,000	2,144	97.6	25,440	1,154.7	681	32.1	1,360	62.9	607,792	27,390.2
50,000 to 60,000	2,984	161.6	26,302	1,449.9	132	7.5	1,241	72.0	511,335	28,111.8
60,000 to 70,000	3,080	196.8	9,608	629.8	109	6.9	2,750	168.0	436,039	28,382.8
70,000 to 80,000	1,721	128.2	9,637	735.0	1,155	89.3	163	12.3	417,461	31,384.7
80,000 to 90,000	2,132	180.3	20,746	1,776.3	32	2.7	297	24.9	366,787	31,070.1
90,000 to 100,000	937	87.7	11,207	1,070.7	51	4.8	88	8.3	312,769	29,726.9
100,000 to 200,000	11,624	1,617.5	79,924	11,776.4	3,368	491.7	5,278	654.9	1,761,014	244,892.3
200,000 to 300,000	8,363	1,941.3	39,685	9,547.5	1,685	365.5	1,186	286.5	605,908	146,885.4
300,000 to 400,000	5,272	1,830.2	15,452	5,440.6	333	118.2	690	254.5	253,722	87,755.5
400,000 to 500,000	3,245	1,443.1	11,877	5,244.0	116	51.4	307	139.5	136,495	60,372.1
500,000 to 600,000	8,568	4,881.9	8,860	4,792.3	163	88.6	582	332.9	88,630	48,630.5
600,000 to 700,000	2,169	1,411.0	6,785	4,409.9	686	425.7	173	111.7	63,543	41,072.8
700,000 to 800,000	2,716	2,033.3	5,887	4,445.2	91	68.3	812	628.2	47,817	35,790.7
800,000 to 900,000	1,523	1,290.0	5,924	5,035.3	77	65.0	181	154.5	35,873	30,319.9
900,000 to 1,000,000	1,533	1,454.2	6,239	5,893.5	256	243.4	112	106.0	30,051	28,471.6
1,000,000 to 2,000,000	8,128	11,365.7	28,157	39,440.7	1,256	1,671.8	1,989	2,971.4	124,861	170,827.5
2,000,000 to 3,000,000	2,957	7,180.1	9,507	23,053.3	355	911.0	694	1,773.2	36,908	89,896.3
3,000,000 to 4,000,000	1,578	5,495.3	4,964	16,981.4	1,067	3,716.6	367	1,252.0	19,716	68,253.6
4,000,000 to 5,000,000	987	4,412.6	4,899	21,392.4	188	836.1	529	2,425.6	10,999	48,917.9
5,000,000 to 6,000,000	1,305	7,351.5	2,323	12,616.1	143	790.0	235	1,300.2	8,745	47,054.2
6,000,000 to 7,000,000	406	2,613.0	1,515	9,846.0	105	681.3	142	910.8	5,187	33,632.6
7,000,000 to 8,000,000	325	2,425.3	2,317	17,130.6	102	754.1	336	2,510.1	4,060	30,472.7
8,000,000 to 9,000,000	176	1,483.2	1,265	10,866.1	428	3,477.1	123	1,046.7	3,267	27,668.7
9,000,000 to 10,000,000	452	4,291.9	1,599	15,206.0	81	759.4	104	986.7	2,857	26,970.1
10,000,000 and over	2,186	106,519.2	16,570	1,594,459.9	2,221	751,214.1	2,868	387,458.8	23,938	1,479,111.9
TOTAL	299,243	173,059.7	697,836	1,828,643.1	51,284	766,980.2	153,527	405,900.3	9,594,904	2,980,733.8

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account

As on 30th Jun, 2018

(Million Rupees)												
SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS										TOTAL	
	Trust Funds		Personal		Others		Sub Total					
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount		
Less than 5,000	22,733	59.4	1,764,728	3,384.3	49,695	86.2	2,932,576	5,737.5	3,085,922	5,880.2		
5,000 to 10,000	10,731	77.0	1,467,656	10,967.1	14,933	110.1	2,302,046	16,846.9	2,326,264	17,020.8		
10,000 to 20,000	10,306	145.7	2,954,656	43,985.3	39,628	639.0	3,862,736	57,204.6	3,892,151	57,617.3		
20,000 to 25,000	6,701	151.7	1,299,180	29,246.8	10,027	228.2	1,737,194	39,068.2	1,744,337	39,224.9		
25,000 to 30,000	3,050	85.8	1,390,278	38,403.4	14,608	413.2	1,735,750	47,953.9	1,738,719	48,032.5		
30,000 to 40,000	15,793	542.7	3,041,927	106,177.6	28,339	1,069.2	3,762,267	131,237.4	3,767,908	131,440.2		
40,000 to 50,000	10,218	451.2	2,934,470	131,519.4	21,147	991.2	3,601,108	161,601.5	3,603,252	161,699.1		
50,000 to 60,000	17,233	948.8	2,536,042	139,175.3	19,339	1,088.7	3,111,624	170,853.8	3,114,608	171,015.4		
60,000 to 70,000	1,495	97.2	2,447,205	158,887.4	74,965	4,917.5	2,972,171	193,089.7	2,975,251	193,286.5		
70,000 to 80,000	4,464	337.1	2,217,744	166,106.7	25,890	1,946.3	2,676,514	200,611.5	2,678,235	200,739.7		
80,000 to 90,000	2,706	227.6	1,938,023	164,479.8	46,949	4,021.1	2,375,540	201,602.6	2,377,672	201,782.9		
90,000 to 100,000	9,845	930.7	1,787,499	169,894.8	30,247	2,848.6	2,151,706	204,484.9	2,152,643	204,572.5		
100,000 to 200,000	31,513	4,542.0	9,645,959	1,347,529.9	112,061	15,177.4	11,639,117	1,625,064.4	11,650,741	1,626,681.9		
200,000 to 300,000	14,283	3,356.4	3,026,777	730,247.7	30,828	7,428.5	3,720,352	898,117.5	3,728,715	900,058.8		
300,000 to 400,000	7,990	2,632.0	1,204,578	412,924.6	6,951	2,389.4	1,489,716	511,514.8	1,494,988	513,345.0		
400,000 to 500,000	3,562	1,533.4	604,536	268,615.8	3,618	1,598.4	760,511	337,554.6	763,756	338,997.7		
500,000 to 600,000	2,712	1,418.4	320,573	174,520.2	6,208	3,497.1	427,728	233,280.1	436,296	238,161.9		
600,000 to 700,000	1,529	984.4	184,441	119,079.5	2,136	1,307.5	259,293	167,391.5	261,462	168,802.5		
700,000 to 800,000	1,456	1,073.6	149,427	111,930.6	1,728	1,336.2	207,218	155,272.8	209,934	157,306.1		
800,000 to 900,000	1,172	1,000.9	118,859	100,963.8	96	83.7	162,182	137,623.1	163,705	138,913.1		
900,000 to 1,000,000	1,039	975.1	74,401	70,370.5	98	93.5	112,196	106,153.5	113,729	107,607.7		
1,000,000 to 2,000,000	5,943	8,082.1	293,343	399,595.1	903	1,417.8	456,452	624,006.3	464,580	635,372.1		
2,000,000 to 3,000,000	1,944	4,761.5	86,701	207,534.3	151	374.3	136,260	328,303.8	139,217	335,483.9		
3,000,000 to 4,000,000	1,463	5,083.5	30,454	103,761.3	126	468.5	58,157	199,516.9	59,735	205,012.2		
4,000,000 to 5,000,000	726	3,222.4	14,616	64,264.7	30	126.5	31,987	141,185.6	32,974	145,598.2		
5,000,000 to 6,000,000	645	3,463.6	9,180	49,322.9	30	166.3	21,301	114,713.2	22,606	122,064.7		
6,000,000 to 7,000,000	447	2,875.8	6,329	41,035.4	2	12.7	13,727	88,994.7	14,133	91,607.7		
7,000,000 to 8,000,000	335	2,514.8	4,013	29,976.7	15	114.3	11,178	83,473.2	11,503	85,898.6		
8,000,000 to 9,000,000	266	2,267.4	2,941	24,917.3	5	41.6	8,295	70,285.0	8,471	71,768.2		
9,000,000 to 10,000,000	258	2,442.4	1,911	18,073.3	3	28.6	6,813	64,466.4	7,265	68,758.3		
10,000,000 and over	3,908	324,631.7	18,803	610,757.9	281	11,145.8	68,589	5,158,780.1	70,775	5,265,299.3		
TOTAL	196,466	380,916.3	41,577,250	6,047,649.2	541,037	65,167.4	52,812,304	12,475,990.2	53,111,547	12,649,049.9		

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Jun-2017			Dec-2017			Jun-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	1.65	124.76	126.42	2.43	133.09	135.52	2.33	170.72	173.06
	Govt.	50.74	1,533.51	1,584.25	45.07	1,624.38	1,669.45	51.64	1,777.01	1,828.64
	NFPSEs	3.33	701.80	705.13	4.20	697.04	701.25	5.12	761.86	766.98
	NBFCs & Fin Aux.	1.85	397.68	399.53	4.64	431.01	435.65	3.00	402.90	405.90
	Private Sector	252.31	2,629.29	2,881.60	255.20	2,654.67	2,909.87	280.66	2,700.08	2,980.73
	Trust Fund	7.12	276.95	284.07	6.77	310.99	317.76	6.48	374.44	380.92
	Personal	823.68	4,714.68	5,538.37	893.69	4,832.56	5,726.26	920.85	5,126.79	6,047.65
	Others	21.03	51.70	72.73	18.63	32.51	51.14	27.26	37.90	65.17
	Total	1,161.72	10,430.38	11,592.10	1,230.63	10,716.26	11,946.89	1,297.35	11,351.70	12,649.05
Punjab	Foreign	1.27	25.53	26.80	2.01	29.42	31.43	1.69	35.59	37.28
	Govt.	7.79	687.78	695.56	6.60	751.68	758.28	7.04	795.06	802.10
	NFPSEs	0.73	221.45	222.18	1.44	226.50	227.94	1.56	212.44	214.00
	NBFCs & Fin Aux.	0.17	27.08	27.25	2.91	44.50	47.41	0.13	25.59	25.72
	Private Sector	155.89	1,078.98	1,234.87	155.23	1,044.17	1,199.40	165.70	1,098.90	1,264.60
	Trust Fund	3.33	85.06	88.40	2.16	96.12	98.28	2.59	109.64	112.24
	Personal	448.75	2,273.13	2,721.88	481.68	2,349.16	2,830.84	518.28	2,523.89	3,042.17
	Others	0.96	5.07	6.03	1.18	7.32	8.49	2.47	5.24	7.72
	Total	618.89	4,404.08	5,022.97	653.21	4,548.86	5,202.07	699.47	4,806.36	5,505.83
Sindh	Foreign	0.05	74.84	74.89	0.05	81.54	81.59	0.06	89.34	89.40
	Govt.	15.22	213.54	228.76	9.62	231.98	241.60	10.28	235.22	245.50
	NFPSEs	2.47	295.51	297.98	2.09	304.90	306.99	2.79	325.72	328.51
	NBFCs & Fin Aux.	0.04	346.51	346.55	0.11	366.64	366.75	0.56	358.34	358.90
	Private Sector	41.30	1,049.45	1,090.74	44.35	1,108.27	1,152.61	47.45	1,088.12	1,135.57
	Trust Fund	1.28	142.38	143.66	1.62	142.88	144.51	1.72	183.00	184.72
	Personal	82.29	1,438.69	1,520.98	111.18	1,509.69	1,620.87	94.02	1,538.27	1,632.29
	Others	0.06	5.59	5.65	0.04	5.82	5.87	0.10	1.87	1.97
	Total	142.71	3,566.50	3,709.22	169.07	3,751.72	3,920.78	156.97	3,819.88	3,976.86
Khyber Pakhtunkhwa	Foreign	0.09	1.97	2.06	0.13	1.53	1.66	0.31	2.47	2.79
	Govt.	4.91	192.13	197.03	4.77	203.91	208.68	10.02	217.24	227.26
	NFPSEs	0.03	23.24	23.27	0.30	12.96	13.26	0.23	23.04	23.27
	NBFCs & Fin Aux.	0.02	5.28	5.30	0.12	4.31	4.43	0.02	1.22	1.24
	Private Sector	24.07	115.77	139.84	25.52	117.50	143.02	32.52	134.32	166.84
	Trust Fund	0.99	7.02	8.01	1.89	9.62	11.51	1.10	12.49	13.59
	Personal	136.76	361.43	498.19	146.47	362.76	509.23	145.59	400.09	545.68
	Others	1.61	3.48	5.09	1.58	3.25	4.83	8.30	11.37	19.67
	Total	168.48	710.31	878.79	180.79	715.82	896.62	198.09	802.24	1,000.33
Balochistan	Foreign	..	0.14	0.15	..	0.34	0.34	..	0.45	0.45
	Govt.	10.97	50.87	61.84	11.30	54.53	65.84	11.81	72.69	84.50
	NFPSEs	0.06	9.67	9.73	0.06	8.57	8.63	0.24	5.61	5.85
	NBFCs & Fin Aux.	-	0.10	0.10	..	0.31	0.31	0.67	1.10	1.77
	Private Sector	7.42	49.40	56.82	5.64	43.19	48.83	7.27	44.94	52.21
	Trust Fund	0.33	2.49	2.82	0.31	2.13	2.44	0.35	2.59	2.94
	Personal	15.48	109.63	125.12	20.04	105.23	125.28	21.32	111.44	132.76
	Others	18.34	3.35	21.69	15.60	3.26	18.86	16.06	3.62	19.69
	Total	52.62	225.64	278.26	52.96	217.56	270.52	57.72	242.45	300.17
Islamabad	Foreign	..	20.22	20.23	0.01	19.50	19.51	0.03	41.76	41.79
	Govt.	5.16	366.31	371.47	5.72	361.55	367.27	6.30	432.88	439.18
	NFPSEs	..	150.04	150.04	..	143.45	143.45	..	194.25	194.25
	NBFCs & Fin Aux.	0.01	9.97	9.98	0.01	7.51	7.51	0.01	7.86	7.87
	Private Sector	2.65	301.17	303.82	2.73	308.74	311.47	3.10	293.21	296.31
	Trust Fund	0.26	38.03	38.28	0.32	58.13	58.44	0.26	64.78	65.05
	Personal	14.67	364.01	378.69	15.39	365.57	380.96	14.98	399.20	414.17
	Others	..	33.89	33.90	0.01	12.59	12.61	0.02	15.50	15.52
	Total	22.76	1,283.64	1,306.40	24.19	1,277.04	1,301.23	24.70	1,449.44	1,474.14
FATA	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.59	0.09	0.68	0.51	0.11	0.62	0.72	0.10	0.82
	NFPSEs	0.03	0.08	0.11	0.21	0.13	0.34	0.27	0.13	0.40
	NBFCs & Fin Aux.	..	0.01	0.01	..	0.02	0.02	-	0.02	0.02
	Private Sector	3.13	1.47	4.60	3.07	1.50	4.57	5.40	3.39	8.79
	Trust Fund	0.22	0.05	0.27	..	0.05	0.05	..	0.05	0.05
	Personal	12.11	8.69	20.80	10.91	4.82	15.73	12.21	5.08	17.29
	Others	0.05	0.23	0.28	0.21	0.22	0.43	0.30	0.25	0.55
	Total	16.13	10.61	26.75	14.92	6.85	21.77	18.90	9.01	27.91

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Jun-2017			Dec-2017			Jun-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.04	..	0.04	..	..	..	..	0.03	0.04
	Govt.	5.74	7.56	13.30	6.31	7.10	13.41	5.09	10.42	15.51
	NFPSEs	..	1.58	1.58	0.09	0.14	0.23	0.01	0.17	0.18
	NBFCs & Fin Aux.	1.55	6.72	8.27	1.42	5.18	6.60	1.59	4.95	6.54
	Private Sector	3.45	7.86	11.32	3.10	5.34	8.44	3.74	8.97	12.71
	Trust Fund	0.32	0.48	0.80	0.14	0.45	0.59	0.13	0.31	0.43
	Personal	5.10	10.56	15.65	5.17	10.46	15.62	6.21	11.84	18.05
	Others	-	0.04	0.04	..	..	..	-	..	..
	Total	16.20	34.80	51.01	16.23	28.67	44.90	16.78	36.68	53.46
AJK	Foreign	0.19	2.07	2.26	0.23	0.76	0.98	0.24	1.08	1.32
	Govt.	0.37	15.24	15.60	0.23	13.51	13.75	0.37	13.41	13.78
	NFPSEs	..	0.24	0.24	0.01	0.40	0.42	0.01	0.51	0.52
	NBFCs & Fin Aux.	0.06	2.02	2.08	0.07	2.55	2.62	0.02	3.82	3.85
	Private Sector	14.38	25.20	39.58	15.56	25.97	41.52	15.47	28.23	43.71
	Trust Fund	0.39	1.44	1.84	0.33	1.62	1.95	0.34	1.57	1.91
	Personal	108.52	148.54	257.06	102.84	124.88	227.72	108.26	136.97	245.23
	Others	-	0.05	0.05	..	0.05	0.05	0.01	0.05	0.06
	Total	123.91	194.79	318.71	119.27	169.73	289.00	124.71	185.64	310.35

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which 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.

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.6 Classification of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,543,223	6,198.5	2,775,353	6,700.3	2,388,668	5,493.0	2,458,158	6,175.5	3,085,922	5,880.2
5,000 to 10,000	2,295,370	16,925.9	2,013,782	14,942.2	2,102,406	15,571.7	2,273,279	16,866.2	2,326,264	17,020.8
10,000 to 20,000	3,825,056	56,101.4	3,386,633	49,903.7	3,898,256	58,035.7	3,588,945	53,526.4	3,892,151	57,617.3
20,000 to 25,000	1,789,422	40,191.1	1,746,640	39,434.9	2,239,019	50,121.9	1,694,464	38,292.4	1,744,337	39,224.9
25,000 to 30,000	1,790,856	49,404.6	1,816,745	49,921.1	2,009,327	55,191.0	1,911,011	52,452.0	1,738,719	48,032.5
30,000 to 40,000	3,482,351	122,189.2	3,402,226	119,292.3	3,724,297	130,051.7	3,797,773	132,652.8	3,767,908	131,440.2
40,000 to 50,000	3,109,516	139,660.8	3,179,390	142,834.9	3,413,486	153,021.0	3,585,314	160,729.0	3,603,252	161,699.1
50,000 to 60,000	2,635,927	144,583.6	2,816,480	154,652.4	2,918,203	160,372.4	3,215,589	176,548.4	3,114,608	171,015.4
60,000 to 70,000	2,409,470	156,269.2	2,569,734	167,142.5	2,648,420	171,813.2	2,911,761	188,996.5	2,975,251	193,286.5
70,000 to 80,000	2,108,622	158,472.8	2,208,357	165,051.3	2,294,238	171,892.3	2,569,419	192,532.5	2,678,235	200,739.7
80,000 to 90,000	1,756,075	148,754.3	2,013,566	170,628.5	2,101,301	178,101.8	2,193,005	185,944.2	2,377,672	201,782.9
90,000 to 100,000	1,693,565	160,794.6	1,785,481	169,594.8	1,733,876	164,438.7	2,046,564	194,086.8	2,152,643	204,572.5
100,000 to 200,000	8,869,451	1,244,490.1	9,805,089	1,378,269.9	10,137,946	1,425,702.0	10,935,434	1,530,902.7	11,650,741	1,626,681.9
200,000 to 300,000	2,992,210	721,302.8	3,094,055	749,789.2	3,238,207	784,420.4	3,406,727	826,450.1	3,728,715	900,058.8
300,000 to 400,000	1,245,381	428,777.9	1,305,071	449,483.4	1,429,760	493,737.9	1,367,351	469,657.9	1,494,988	513,345.0
400,000 to 500,000	644,203	286,919.9	678,551	302,482.7	736,824	327,948.8	716,390	317,588.3	763,756	338,997.7
500,000 to 600,000	415,083	226,916.3	391,613	214,075.2	453,579	246,721.9	384,239	209,439.1	436,296	238,161.9
600,000 to 700,000	258,625	167,341.1	268,204	173,564.9	274,808	177,416.5	257,123	166,604.0	261,462	168,802.5
700,000 to 800,000	168,640	126,186.7	199,373	149,048.0	209,954	156,311.6	208,918	156,237.5	209,934	157,306.1
800,000 to 900,000	138,588	117,714.1	142,167	120,333.2	144,937	122,641.6	134,161	113,576.8	163,705	138,913.1
900,000 to 1,000,000	93,798	88,857.6	115,683	109,341.9	113,128	107,108.8	114,460	108,374.4	113,729	107,607.7
1,000,000 to 2,000,000	426,747	582,162.2	451,051	608,603.9	448,308	607,353.1	456,682	613,325.8	464,580	635,372.1
2,000,000 to 3,000,000	122,840	299,636.4	123,988	299,622.6	129,635	311,184.4	125,951	304,144.1	139,217	335,483.9
3,000,000 to 4,000,000	52,689	180,806.0	50,071	171,213.5	54,099	185,804.8	54,851	188,034.8	59,735	205,012.2
4,000,000 to 5,000,000	32,070	141,372.6	29,907	132,850.9	29,953	133,217.5	30,617	135,545.9	32,974	145,598.2
5,000,000 to 6,000,000	21,883	117,391.2	21,438	115,432.1	25,207	136,100.2	22,440	120,605.9	22,606	122,064.7
6,000,000 to 7,000,000	12,787	82,212.6	14,480	93,428.8	13,827	89,311.8	12,624	81,248.7	14,133	91,607.7
7,000,000 to 8,000,000	8,490	63,339.2	9,185	68,585.3	11,009	82,079.5	9,525	71,301.5	11,503	85,898.6
8,000,000 to 9,000,000	7,947	67,209.2	7,050	59,659.7	9,549	80,723.2	8,272	70,064.9	8,471	71,768.2
9,000,000 to 10,000,000	6,046	57,164.6	6,127	57,919.0	7,147	67,556.5	7,265	68,834.5	7,265	68,758.3
10,000,000 and over	61,843	3,958,310.8	63,752	4,337,455.0	66,738	4,742,655.6	67,022	4,996,153.3	70,775	5,265,299.3
TOTAL	45,018,774	10,157,657.0	46,491,242	10,841,258.4	49,006,112	11,592,100.6	50,565,334	11,946,893.0	53,111,547	12,649,049.9

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits.
Each deposit account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.7 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	110,332	479.4	84,309	393.9	369,450	1,101.1	241,601	762.8	303,063	1,636.1
10,000 to 20,000	388,845	5,593.4	356,315	5,438.8	33,744	492.4	408,202	5,869.7	190,614	2,771.4
20,000 to 25,000	130,131	2,770.1	115,804	2,462.1	25,309	585.0	27,772	616.5	30,125	656.6
25,000 to 30,000	115,081	3,037.4	26,175	727.4	168,553	4,616.7	180,873	5,019.6	254,051	7,362.1
30,000 to 40,000	150,810	5,394.3	264,419	9,033.4	105,883	3,855.2	70,559	2,537.7	192,801	6,352.2
40,000 to 50,000	140,869	6,053.9	193,513	8,665.5	266,319	12,042.8	193,721	8,493.4	188,278	8,250.3
50,000 to 60,000	79,332	4,560.0	48,851	2,630.0	59,339	3,236.2	87,442	4,762.3	86,155	4,635.2
60,000 to 70,000	54,238	3,559.3	35,575	2,307.0	113,417	7,486.4	46,715	2,994.7	55,082	3,593.6
70,000 to 80,000	33,904	2,544.6	48,854	3,673.5	42,924	3,212.7	131,585	10,131.5	30,031	2,247.7
80,000 to 90,000	61,547	5,278.1	70,296	6,039.0	61,920	5,305.4	50,895	4,355.8	138,931	11,783.7
90,000 to 100,000	73,310	6,945.6	134,989	12,590.2	59,200	5,607.0	70,940	6,707.6	51,456	4,861.9
100,000 to 200,000	949,670	139,372.5	849,100	125,925.0	803,233	121,335.8	681,101	104,611.5	590,037	90,462.5
200,000 to 300,000	442,308	106,478.4	457,135	110,138.1	482,099	116,986.9	459,708	110,075.0	396,853	95,066.7
300,000 to 400,000	141,094	47,476.4	157,273	53,006.4	164,543	55,836.3	154,447	53,360.0	171,485	59,881.5
400,000 to 500,000	83,638	37,716.8	95,243	43,657.0	149,659	67,746.4	145,995	63,990.9	91,087	40,721.9
500,000 to 600,000	119,590	66,402.8	119,285	63,428.7	83,168	45,283.1	106,378	57,574.9	69,509	38,740.7
600,000 to 700,000	32,737	21,283.1	43,388	27,780.6	29,971	19,418.2	59,474	38,952.8	93,432	60,988.6
700,000 to 800,000	47,606	34,825.5	48,317	35,743.2	57,399	42,520.8	83,393	62,264.9	50,922	38,154.3
800,000 to 900,000	23,395	19,764.7	28,609	24,484.9	36,966	31,174.6	44,642	37,653.3	32,408	27,517.0
900,000 to 1,000,000	17,744	16,925.4	21,338	20,289.0	21,711	20,644.9	35,804	33,806.4	33,759	32,055.6
1,000,000 to 2,000,000	72,200	97,550.1	84,426	113,773.6	77,870	104,588.1	134,821	175,180.6	115,280	155,669.2
2,000,000 to 3,000,000	27,606	67,259.7	27,368	65,981.5	31,135	74,501.1	47,062	112,274.0	40,204	98,980.6
3,000,000 to 4,000,000	12,129	42,412.2	12,544	43,822.3	14,649	52,128.0	16,844	57,846.1	14,834	51,759.1
4,000,000 to 5,000,000	9,396	42,140.8	10,557	47,469.5	10,480	47,519.6	11,199	50,607.3	11,095	50,345.5
5,000,000 to 6,000,000	6,241	33,677.7	6,032	32,706.5	6,442	35,147.3	9,443	51,471.7	8,196	44,799.2
6,000,000 to 7,000,000	5,718	37,499.5	5,336	34,850.7	5,604	36,077.3	5,203	33,718.4	5,836	37,606.7
7,000,000 to 8,000,000	3,255	24,349.7	3,959	29,699.8	4,645	34,522.7	5,081	38,328.5	4,210	31,508.4
8,000,000 to 9,000,000	2,559	21,586.5	2,936	24,884.4	2,971	25,081.2	3,567	30,507.4	3,924	33,232.3
9,000,000 to 10,000,000	2,655	25,284.6	3,434	32,814.5	3,464	33,027.4	3,275	31,406.2	3,689	35,075.7
10,000,000 to 100,000,000	24,653	753,035.3	27,584	841,364.3	27,853	850,816.0	30,134	908,924.9	32,399	973,585.8
100,000,000 to 500,000,000	5,093	1,069,236.8	5,406	1,128,167.4	5,821	1,232,095.8	6,015	1,271,228.6	6,872	1,469,577.9
500,000,000 and above	1,301	2,327,697.5	1,407	2,449,281.8	1,602	2,871,946.6	1,621	2,930,426.5	1,854	3,602,935.9
TOTAL	3,368,987	5,078,192.0	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6	3,298,472	7,122,815.6

Note:-

Source: Statistics & Data Warehouse Department, SBP

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

3.8 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	96,819	415.0	71,309	337.4	354,638	1,041.5	227,176	704.1	274,667	1,525.3
10,000 to 20,000	379,805	5,451.6	347,508	5,303.5	25,348	367.6	400,111	5,747.6	181,346	2,629.7
20,000 to 25,000	124,479	2,644.4	110,485	2,343.2	19,719	460.5	22,051	487.9	24,907	537.1
25,000 to 30,000	108,306	2,849.9	19,968	557.1	165,402	4,530.1	177,582	4,930.6	248,519	7,211.3
30,000 to 40,000	129,855	4,659.2	254,026	8,401.9	92,328	3,373.5	61,202	2,207.3	184,432	6,058.6
40,000 to 50,000	119,993	5,137.0	181,458	8,127.8	257,221	11,640.5	184,692	8,088.4	180,810	7,913.7
50,000 to 60,000	66,180	3,848.5	38,815	2,093.7	50,168	2,734.9	78,727	4,282.7	76,318	4,096.4
60,000 to 70,000	42,531	2,792.2	24,342	1,587.0	102,609	6,781.8	33,529	2,139.0	48,038	3,133.6
70,000 to 80,000	24,312	1,822.4	35,729	2,679.3	27,569	2,055.2	116,625	9,005.1	20,006	1,491.2
80,000 to 90,000	40,404	3,478.7	48,118	4,146.4	40,848	3,510.7	35,247	3,028.7	126,687	10,741.9
90,000 to 100,000	43,434	4,096.8	97,829	9,772.2	34,941	3,305.6	50,492	4,772.0	40,071	3,785.7
100,000 to 200,000	547,389	79,800.8	483,489	71,233.8	461,405	69,441.7	352,020	53,754.1	298,583	44,921.2
200,000 to 300,000	248,720	60,066.7	248,667	59,839.0	247,721	60,309.0	209,771	50,074.1	136,296	32,847.2
300,000 to 400,000	91,101	30,705.4	99,887	33,595.3	105,197	35,761.4	97,045	33,823.9	104,152	37,123.2
400,000 to 500,000	70,691	31,939.3	80,190	37,022.5	131,292	59,593.4	119,191	51,908.0	64,704	29,040.1
500,000 to 600,000	105,146	58,291.4	102,984	54,457.8	68,072	37,200.4	97,896	53,051.2	64,065	35,769.3
600,000 to 700,000	28,082	18,335.4	39,738	25,438.4	26,054	16,882.2	55,909	36,637.6	88,016	57,407.4
700,000 to 800,000	45,543	33,299.4	46,012	34,005.9	54,196	40,114.8	79,164	59,121.8	47,293	35,464.2
800,000 to 900,000	22,381	18,920.4	27,444	23,506.6	35,802	30,199.9	43,635	36,802.1	31,354	26,631.4
900,000 to 1,000,000	17,095	16,321.4	20,855	19,827.0	21,365	20,315.8	35,441	33,461.9	33,472	31,782.4
1,000,000 to 2,000,000	71,142	96,080.7	83,376	112,312.0	76,872	103,202.6	133,748	173,703.3	113,725	153,529.1
2,000,000 to 3,000,000	27,157	66,118.6	26,912	64,819.7	30,665	73,306.8	46,520	110,928.1	39,689	97,690.3
3,000,000 to 4,000,000	11,974	41,892.3	12,389	43,305.0	14,528	51,717.6	16,676	57,272.5	14,566	50,834.8
4,000,000 to 5,000,000	9,329	41,838.0	10,466	47,067.9	10,368	47,022.6	11,120	50,250.7	10,983	49,835.1
5,000,000 to 6,000,000	6,211	33,515.2	5,995	32,506.4	6,401	34,928.7	9,391	51,187.8	8,145	44,519.0
6,000,000 to 7,000,000	5,700	37,383.9	5,321	34,754.9	5,589	35,979.0	5,188	33,619.0	5,797	37,354.5
7,000,000 to 8,000,000	3,227	24,139.5	3,938	29,540.6	4,631	34,416.0	5,064	38,199.6	4,177	31,258.3
8,000,000 to 9,000,000	2,546	21,473.9	2,919	24,737.6	2,959	24,977.8	3,557	30,421.5	3,893	32,969.3
9,000,000 to 10,000,000	2,641	25,152.3	3,413	32,615.1	3,448	32,876.8	3,256	31,225.6	3,667	34,868.6
10,000,000 to 100,000,000	24,529	749,939.4	27,465	838,226.5	27,733	847,800.5	30,016	905,853.9	32,262	970,318.4
100,000,000 to 500,000,000	5,081	1,066,799.8	5,394	1,125,748.6	5,808	1,229,102.9	6,002	1,268,171.0	6,859	1,466,367.0
500,000,000 and above	1,298	2,325,473.4	1,404	2,447,325.1	1,600	2,870,469.4	1,619	2,929,064.2	1,852	3,601,414.7
TOTAL	2,523,101	4,914,682.8	2,567,845	5,237,235.1	2,512,497	5,795,421.1	2,749,663	6,133,925.5	2,519,351	6,951,070.1

Source: Statistics & Data Warehouse Department, SBP

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 30th Jun 2018

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10,000	1	-	1	..	4	0.0	133,637	237.4	13	0.0	168,434	1,394.7	973	4.0	303,063	1,636.1
10,000 to 20,000	-	-	-	-	-	-	38,291	508.7	-	-	151,930	2,256.4	393	6.2	190,614	2,771.4
20,000 to 25,000	-	-	-	-	-	-	12,578	281.4	-	-	17,468	373.5	79	1.7	30,125	656.6
25,000 to 30,000	-	-	-	-	-	-	7,563	205.6	-	-	246,414	7,154.4	74	2.1	254,051	7,362.1
30,000 to 40,000	-	-	-	-	-	-	14,535	513.4	3	0.1	178,135	5,834.3	128	4.4	192,801	6,352.2
40,000 to 50,000	-	-	-	-	-	-	13,702	619.8	-	-	174,488	7,626.4	88	4.0	188,278	8,250.3
50,000 to 60,000	-	-	31	1.6	8	0.4	12,726	696.4	-	-	73,230	3,928.2	160	8.6	86,155	4,635.2
60,000 to 70,000	-	-	-	-	-	-	15,218	982.8	-	-	39,797	2,606.4	67	4.4	55,082	3,593.6
70,000 to 80,000	-	-	-	-	5	0.4	20,939	1,574.4	-	-	9,021	668.0	66	4.9	30,031	2,247.7
80,000 to 90,000	-	-	-	-	1	0.1	21,968	1,856.8	-	-	116,928	9,923.8	34	2.9	138,931	11,783.7
90,000 to 100,000	-	-	-	-	-	-	18,832	1,784.8	-	-	32,609	3,075.7	15	1.4	51,456	4,861.9
100,000 to 200,000	1	0.1	361	62.6	5	0.8	456,454	70,587.9	1	0.2	132,861	19,766.2	354	44.6	590,037	90,462.5
200,000 to 300,000	1	0.2	-	-	5	1.1	310,447	73,998.6	7	1.8	86,276	21,036.8	117	28.2	396,853	95,066.7
300,000 to 400,000	-	-	1	0.4	3	0.9	135,929	47,447.7	2	0.7	35,501	12,415.0	49	16.8	171,485	59,881.5
400,000 to 500,000	-	-	12	5.2	1	0.5	46,289	20,585.5	4	1.8	44,742	20,110.6	39	18.3	91,087	40,721.9
500,000 to 600,000	-	-	19	10.4	23	12.6	18,214	9,937.8	3	1.6	51,138	28,712.5	112	65.8	69,509	38,740.7
600,000 to 700,000	-	-	73	50.9	19	12.1	18,763	12,229.7	6	3.8	74,563	48,687.0	8	5.2	93,432	60,988.6
700,000 to 800,000	-	-	2	1.5	4	2.9	17,209	12,881.3	1	0.8	33,679	25,248.3	27	19.6	50,922	38,154.3
800,000 to 900,000	-	-	-	-	8	6.7	11,715	9,936.4	6	5.1	20,670	17,561.2	9	7.5	32,408	27,517.0
900,000 to 1,000,000	-	-	44	40.8	8	7.7	13,385	12,807.8	5	4.8	20,301	19,179.4	16	15.2	33,759	32,055.6
1,000,000 to 2,000,000	4	8.0	75	91.6	309	378.1	40,934	55,916.8	37	49.0	73,830	99,102.9	91	123.0	115,280	155,669.2
2,000,000 to 3,000,000	-	-	1	2.6	25	69.2	14,544	35,777.4	3	6.7	25,576	62,988.2	55	136.5	40,204	98,980.6
3,000,000 to 4,000,000	1	3.5	1	4.0	61	210.5	9,495	33,097.4	2	7.1	5,229	18,278.6	45	158.0	14,834	51,759.1
4,000,000 to 5,000,000	20	86.5	11	53.1	13	58.6	7,765	35,142.5	9	40.3	3,245	14,815.8	32	148.7	11,095	50,345.5
5,000,000 to 6,000,000	-	-	-	-	10	53.3	5,769	31,495.2	3	15.9	2,400	13,157.8	14	77.0	8,196	44,799.2
6,000,000 to 7,000,000	-	-	3	19.1	6	38.9	4,351	28,082.7	2	13.6	1,454	9,322.7	20	129.8	5,836	37,606.7
7,000,000 to 8,000,000	-	-	36	260.1	2	14.7	3,407	25,528.1	-	-	756	5,638.9	9	66.7	4,210	31,508.4
8,000,000 to 9,000,000	-	-	-	-	1	8.2	2,891	24,562.7	2	17.0	1,026	8,608.9	4	35.5	3,924	33,232.3
9,000,000 to 10,000,000	2	18.0	-	-	20	198.8	2,915	27,826.4	2	18.8	745	6,965.6	5	48.0	3,689	35,075.7
10,000,000 to 100,000,000	15	572.5	177	9,181.8	148	6,640.8	29,295	888,746.8	57	2,181.8	2,650	64,403.6	57	1,858.5	32,399	973,585.8
100,000,000 to 500,000,000	23	6,486.9	77	15,789.6	141	30,746.2	6,417	1,373,863.8	26	6,618.9	184	35,009.0	4	1,063.5	6,872	1,469,577.9
500,000,000 and above	91	826,523.9	191	1,021,201.7	50	42,258.2	1,499	1,692,252.7	13	10,315.0	10	10,384.4	-	-	1,854	3,602,935.9
TOTAL	159	833,699.6	1,116	1,046,777.1	880	80,721.6	1,467,676	4,531,966.5	207	19,304.8	1,825,290	606,235.2	3,144	4,110.9	3,298,472	7,122,815.6

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016		2017		2018		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
Foreign Constituents	-	-	-	-	78.8	78.8	-
I. Government:	644,901.6	571,552.2	691,417.4	676,690.1	833,699.6	832,699.6	1,000.0
A. Federal Government:	232,274.3	212,050.5	233,142.0	223,449.2	237,847.6	237,847.6	-
(1) Commodity Operations	211,398.1	204,921.3	229,240.8	219,729.1	231,376.1	231,376.1	-
(2) Others	20,876.2	7,129.2	3,901.2	3,720.1	6,471.5	6,471.5	-
B. Provincial Governments:	412,627.3	359,501.7	458,275.4	453,240.9	595,852.0	594,852.0	1,000.0
(1) Commodity Operations	401,675.9	348,488.4	457,887.2	452,195.3	588,407.5	587,407.5	1,000.0
(2) Others	10,951.4	11,013.3	388.3	1,045.6	7,444.6	7,444.6	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	649,245.6	683,947.6	804,368.9	880,760.7	1,046,777.1	1,046,777.1	-
(1) Agriculture, Forestry, Hunting & Fishing	614.8	-	-	-	-	-	-
(2) Mining & Quarrying	56,086.2	56,086.2	-	1,500.0	-	-	-
(3) Manufacturing	51,139.1	42,757.4	50,652.2	58,267.8	70,844.3	70,844.3	-
(4) Construction	-	-	-	-	-	-	-
(5) Utilities	99,289.9	50,571.0	149,872.4	307,074.9	386,585.3	386,585.3	-
(6) Commerce	105,858.9	116,919.1	154,222.0	146,385.6	75,675.2	75,675.2	-
(7) Transport, Storage & Communication	134,173.7	160,938.6	187,636.4	231,605.3	241,457.5	241,457.5	-
(8) Services	539.7	482.8	278.5	328.3	229.6	229.6	-
(9) Others	201,543.4	256,192.5	261,707.4	135,598.9	271,985.1	271,985.1	-
III. Non-Bank Financial Institutions :	68,593.1	78,952.7	81,428.9	79,232.8	80,721.6	80,580.5	141.1
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	18,299.2	24,187.8	19,759.4	22,609.9	19,678.1	19,678.1	-
(3) Insurance Companies	3,080.4	4,410.0	5,980.0	8,611.3	6,247.9	6,247.9	-
(4) Micro Finance	2,795.7	3,357.5	2,505.3	2,233.5	1,649.4	1,649.4	-
(5) Other NBFC's	44,417.8	46,997.5	53,184.1	45,778.1	53,146.1	53,005.1	141.1
IV. Private Sector Enterprises :	3,270,052.4	3,597,450.0	3,861,265.0	4,100,889.2	4,531,966.5	4,364,283.6	167,682.9
A. Agriculture, Hunting and Forestry	292,926.6	302,654.6	297,493.2	309,189.2	305,532.2	153,370.8	152,161.4
(1) Growing of crops	191,551.0	201,253.5	194,713.9	190,071.5	183,822.8	105,763.2	78,059.6
(2) Farming of animals	73,180.4	73,423.1	76,361.1	88,901.3	91,982.5	36,717.5	55,265.1
(3) Agricultural and animal husbandry	1,476.8	2,853.9	2,452.1	4,280.7	4,614.1	4,614.1	-
(4) Agricultural machinery and equipments	26,549.5	24,885.0	23,628.9	25,634.3	24,545.3	5,710.7	18,834.7
(5) Hunting, trapping, forestry & logging	168.8	239.1	337.2	301.5	567.3	565.3	2.0
B. Fishing and fish farming etc.	822.5	853.5	873.8	636.7	540.9	511.4	29.5
C. Mining and Quarrying	26,457.6	35,596.4	40,154.4	42,969.5	42,599.1	42,527.5	71.6
(1) Mining of coal	9,247.5	9,267.0	14,029.6	16,898.7	20,317.3	20,268.3	49.0
(2) Crude petroleum & natural gas	12,177.3	18,411.0	23,256.2	22,089.7	18,895.0	18,895.0	-
(3) Iron & non-ferrous metal ores	553.6	643.4	694.0	813.7	752.3	752.3	-
(4) Quarrying of stone, sand and clay	776.0	361.5	478.1	1,232.2	647.8	632.6	15.3
(5) Chemical, fertilizer, Salt etc.	3,703.2	6,913.5	1,696.5	1,935.1	1,986.7	1,979.4	7.3
D. Manufacturing	1,865,799.0	2,050,137.7	2,238,364.3	2,369,333.9	2,632,731.3	2,623,395.0	9,336.3
(1) Food products and beverages	460,374.1	495,040.6	607,949.7	608,137.3	744,055.6	741,167.1	2,888.5
(2) Tobacco products	3,227.6	4,002.2	8,577.6	975.2	1,161.3	1,122.0	39.3
(3) Textiles	613,275.7	709,083.0	689,065.3	801,589.5	798,967.3	795,958.7	3,008.6
i) Spinning, weaving, finishing of textiles	462,988.6	554,597.4	532,401.1	605,576.2	625,286.5	622,816.0	2,470.4
a) Spinning of fibers	258,394.4	326,614.1	297,806.5	332,679.0	344,011.1	342,400.2	1,610.9
b) Weaving of textiles	108,611.1	120,791.3	128,738.0	146,429.6	149,985.8	149,897.6	88.1
c) Finishing of textiles	95,983.1	107,192.1	105,856.6	126,467.5	131,289.6	130,518.2	771.4
ii) Made-up textile articles	60,613.0	61,503.4	59,217.2	81,219.1	79,419.6	79,412.3	7.3
iii) Knit wear	24,246.0	31,766.8	28,522.9	27,624.1	37,508.7	37,035.5	473.1
iv) Carpets and rugs	11,241.8	8,921.3	11,515.9	9,205.0	9,089.3	9,077.2	12.1
v) Other textiles n.e.s.	54,186.3	52,294.1	57,408.2	77,965.0	47,663.3	47,617.6	45.7
(4) Wearing apparel, readymade garments etc.	59,356.9	69,769.8	75,085.5	84,459.6	86,574.8	86,363.1	211.7
5) Tanning and dressing of leather; manufacture of luggage and footwear	21,377.7	23,819.1	23,885.9	22,871.3	25,559.7	25,409.1	150.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,036.2	9,375.6	9,387.6	8,293.4	9,206.4	9,130.9	75.5
ii.) Footwear	12,341.5	14,443.5	14,498.3	14,577.9	16,353.3	16,278.2	75.1

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016		2017		2018		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	1,906.1	1,958.7	2,518.5	2,311.0	2,890.9	2,832.2	58.8
7) Paper, paperboard and products	39,817.2	39,346.8	40,647.2	38,366.5	48,226.4	48,085.0	141.4
8) Printing, publishing and allied industries	7,502.2	7,473.0	7,807.1	9,788.3	12,656.5	12,561.4	95.2
9) Coke and refined petroleum products	58,174.1	75,801.8	75,600.3	60,834.9	57,821.0	57,821.0	-
10) Chemicals and chemical products	269,891.1	273,378.7	294,683.3	272,687.3	285,947.6	284,871.4	1,076.1
11) Rubber and plastics products	29,936.9	27,381.1	34,394.6	37,068.5	42,693.0	42,495.7	197.2
12) Other non-metallic mineral products	72,205.0	82,333.2	84,636.3	107,270.2	139,972.2	139,285.7	686.6
13) Basic metals	83,560.7	82,343.5	100,631.2	111,351.4	135,120.4	134,874.8	245.6
14) Fabricated metal products	18,775.8	15,052.1	23,077.8	23,074.7	29,804.6	29,735.0	69.6
15) Machinery and equipment	21,947.5	23,279.9	25,624.8	35,097.0	40,347.3	40,290.5	56.7
16) Office, accounting and computing machinery	768.4	316.5	347.0	292.5	248.4	246.5	1.9
17) Electrical machinery and apparatus	43,319.8	52,648.4	63,239.3	69,594.6	92,690.9	92,655.7	35.2
18) Radio, television and communication equipment and apparatus	5,940.4	5,024.0	5,583.1	3,587.6	4,967.3	4,961.1	6.3
19) Medical, precision and optical instruments, watches and clocks	5,862.2	6,427.4	4,686.9	5,523.9	5,640.5	5,600.2	40.3
20) Motor vehicles, trailers and semi-trailers	17,721.2	20,313.8	19,442.2	24,693.8	27,265.1	27,156.6	108.4
21) Other transport equipments	4,608.2	3,317.3	6,640.3	7,112.4	9,685.8	9,684.7	1.1
22) Furniture and fixture	2,265.3	2,311.8	2,670.7	3,303.2	3,021.7	2,938.6	83.1
23) Jewellery and related articles	566.5	645.5	660.7	674.0	552.7	503.8	48.9
24) Sports goods	4,502.1	4,765.9	4,742.6	4,986.4	5,188.2	5,174.9	13.2
25) Handicrafts	73.9	64.5	268.4	72.2	60.4	44.2	16.2
26) Other manufacturing n.e.s.	18,842.5	24,239.3	35,898.0	33,610.4	31,611.8	31,556.0	55.8
E. Ship breaking and waste / scrape (junk) etc.	25,890.0	27,447.6	25,971.0	32,258.2	51,801.0	51,801.0	-
F. Electricity, gas and water supply	304,465.6	352,064.8	364,046.9	379,772.3	447,033.5	447,026.1	7.4
G. Construction	96,347.2	106,781.2	131,483.1	138,445.8	165,346.8	165,050.7	296.0
1) Building	49,023.7	48,342.2	66,099.4	72,276.4	89,822.0	89,591.0	231.0
2) Infrastructure	47,323.5	58,439.0	65,383.7	66,169.4	75,524.8	75,459.7	65.1
H. Commerce and Trade	259,619.5	281,236.7	296,578.4	335,734.1	360,292.7	356,759.4	3,533.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,797.7	26,003.8	17,526.0	17,649.6	19,036.1	18,671.9	364.2
2) Wholesale and commission trade	132,008.4	130,766.7	141,452.7	164,304.0	190,506.8	190,345.9	160.9
i) Exports	27,144.3	20,302.1	19,755.8	19,429.7	24,502.2	24,502.2	-
ii) Imports	24,347.7	28,028.4	32,468.8	37,753.6	42,022.6	42,021.8	0.9
iii) Domestic whole sales	80,516.5	82,436.3	89,228.1	107,120.8	123,982.0	123,822.0	160.0
3) Retail trade	111,813.4	124,466.2	137,599.7	153,780.4	150,749.8	147,741.6	3,008.2
I. Hotels, restaurants and clubs etc	27,961.5	35,815.2	33,914.0	32,906.0	37,257.2	37,082.3	174.9
J. Transport, storage and communications	178,268.5	174,544.3	202,744.9	219,275.3	224,659.9	223,866.8	793.2
K. Real estate, renting and business activities	111,947.1	128,504.0	129,096.2	142,724.9	164,062.3	163,868.6	193.7
L. Education	17,694.2	11,335.6	17,429.9	19,222.7	22,960.8	22,792.7	168.1
M. Health and social work	4,975.4	5,345.8	4,891.7	7,176.1	8,703.7	8,611.1	92.6
N. Other community, social and personal service activities	23,961.2	26,664.8	29,519.7	32,377.2	26,930.6	26,819.6	111.0
O. Other private business n.e.s	32,916.4	58,467.9	48,703.5	38,867.2	41,514.6	40,800.6	714.0
V. Trust Funds and Non-Profit Institutions	14,207.9	15,545.9	16,805.9	16,669.7	19,304.8	19,199.3	105.5
VI. Personal	422,962.3	451,619.7	504,439.6	549,363.4	606,235.2	603,843.5	2,391.6
A. Bank Employees	106,511.2	108,583.4	110,742.8	114,638.4	122,744.1	120,381.1	2,363.0
B. Consumer Financing	308,958.4	338,244.6	389,551.8	425,026.9	476,011.4	475,982.7	28.7
i) House building	48,587.3	53,187.0	61,728.6	73,121.1	82,938.9	82,938.9	-
ii) Transport	109,703.4	126,845.6	151,297.0	171,021.3	193,596.6	193,594.3	2.3
iii) Credit cards	25,566.5	28,331.6	29,963.2	34,195.6	37,447.7	37,447.7	-
iv) Consumer durable	594.0	1,567.7	1,513.8	3,728.0	2,768.8	2,758.5	10.3
v) Personal loans	124,507.2	128,312.8	145,049.2	142,960.9	159,259.3	159,243.3	16.1
C. Other Personal	7,492.7	4,791.7	4,144.9	9,698.1	7,479.7	7,479.7	-
VII. Others	8,229.1	4,162.1	6,213.3	2,855.8	4,032.1	3,607.7	424.4
TOTAL	5,078,192.0	5,403,230.2	5,965,938.9	6,306,461.6	7,122,815.6	6,951,070.1	171,745.5

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2016		2017		2018		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	69,850.9	69,327.1	63,725.3	61,222.4	85,754.6	85,754.6	-
II. Securities, Shares and other Financial Instruments:	312,031.4	182,340.4	237,485.0	172,495.8	318,273.0	318,273.0	-
A. Quoted on the Stock Exchange:	163,624.7	143,503.9	185,849.9	119,035.7	263,454.5	263,454.5	-
1. To Stock Brokers and Dealers:	23,020.9	27,986.1	38,595.0	53,864.9	117,402.5	117,402.5	-
(a) Government and other Trustee Securities	2,567.4	7,646.7	18,993.8	37,547.6	102,082.9	102,082.9	-
(b) Shares and Debentures	20,183.2	19,994.3	19,451.4	16,046.9	15,182.8	15,182.8	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	270.2	345.1	149.9	270.4	136.8	136.8	-
2. To others:	140,603.8	115,517.8	147,254.9	65,170.8	146,052.0	146,052.0	-
(a) Government and other Trustee Securities	121,789.8	93,862.3	121,813.5	42,192.5	88,208.9	88,208.9	-
(b) Shares and Debentures	16,098.7	20,843.3	24,738.3	21,810.3	55,275.9	55,275.9	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	2,715.4	812.2	703.0	1,168.1	2,567.2	2,567.2	-
B. Unquoted on the Stock Exchange:	148,406.7	38,836.5	51,635.0	53,460.0	54,818.5	54,818.5	-
1. To Stock Brokers and Dealers:	101,351.3	4,554.9	9,497.4	12,699.0	9,641.5	9,641.5	-
(a) Government and other Trustee Securities	92,203.0	2,377.2	7,450.5	9,923.0	8,283.4	8,283.4	-
(b) Shares and Debentures	1,602.3	2,015.4	2,034.0	1,710.8	1,336.5	1,336.5	-
(c) Participation Term Certificates	7.2	7.2	7.2	9.5	9.5	9.5	-
(d) Others	7,538.8	155.0	5.8	1,055.7	12.1	12.1	-
2. To others:	47,055.4	34,281.6	42,137.6	40,761.0	45,177.0	45,177.0	-
(a) Government and other Trustee Securities	38,094.3	29,447.8	37,674.2	32,401.5	36,871.5	36,871.5	-
(b) Shares and Debentures	1,169.0	1,882.2	1,752.4	2,509.5	2,530.5	2,530.5	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	7,792.1	2,951.7	2,711.0	5,850.0	5,775.1	5,775.1	-
III. Merchandise	1,404,067.4	1,518,628.3	1,732,833.8	1,851,942.7	2,074,959.9	2,074,745.3	214.5
A. Food Items	403,076.5	464,359.7	549,274.4	575,181.0	630,341.6	630,318.0	23.5
1. Wheat	104,798.4	123,359.1	125,998.1	146,439.9	159,316.8	159,316.8	-
2. Rice and paddy	71,353.8	75,400.0	65,862.4	88,554.8	83,258.0	83,255.7	2.4
3. Other Grains & Pulses:	11,772.8	8,405.8	6,202.2	9,412.5	5,935.0	5,926.0	9.0
(a) Indigenous	5,893.4	5,043.4	4,318.6	7,993.7	4,939.1	4,930.1	9.0
(b) Imported	5,879.4	3,362.5	1,883.6	1,418.8	995.9	995.9	-
4. Edible Oils:	30,774.4	31,049.0	28,819.8	50,682.3	50,778.5	50,773.1	5.4
(a) Indigenous	21,295.9	22,340.2	15,377.1	34,623.1	33,113.6	33,108.2	5.4
(b) Imported	9,478.6	8,708.8	13,442.6	16,059.2	17,664.9	17,664.9	-
5. Sugar:	117,537.1	105,697.6	215,655.1	178,316.9	231,756.7	231,756.7	-
(a) Indigenous	108,534.4	102,451.3	208,924.3	171,850.8	228,709.0	228,709.0	-
(b) Imported	9,002.7	3,246.3	6,730.7	6,466.1	3,047.7	3,047.7	-
6. Kariana and Spices	2,098.8	2,035.4	1,332.1	1,939.4	2,413.8	2,413.8	-
7. Fish and Fish preparations	1,690.6	1,813.6	1,992.9	1,259.6	1,578.6	1,578.6	-
8. Other Food Items:	63,050.6	116,599.2	103,411.9	98,575.5	95,304.1	95,297.3	6.8
(a) Indigenous	61,345.2	113,974.9	100,311.6	96,536.9	93,343.3	93,336.5	6.8
(b) Imported	1,705.4	2,624.3	3,100.3	2,038.6	1,960.8	1,960.8	-
B. Raw Materials:	422,351.1	388,040.5	437,638.9	428,706.6	488,878.1	488,771.3	106.9
1. Cotton Raw:	107,550.0	123,717.8	128,302.7	137,731.1	133,777.5	133,777.5	-
(a) Indigenous	97,104.8	117,479.7	122,316.8	131,507.4	129,447.7	129,447.7	-
(b) Imported	10,445.2	6,238.1	5,985.9	6,223.7	4,329.9	4,329.9	-
2. Synthetic Fibers:	21,053.1	16,151.6	25,963.0	13,767.4	14,478.6	14,439.0	39.6
(a) Indigenous	16,900.8	14,472.9	24,514.2	12,766.1	12,666.9	12,627.4	39.6
(b) Imported	4,152.2	1,678.7	1,448.8	1,001.3	1,811.7	1,811.7	-
3. Fertilizers:	79,528.3	60,492.4	63,804.4	64,806.9	72,075.3	72,075.3	-
(a) Indigenous	61,432.4	47,195.9	53,316.9	57,150.8	65,146.0	65,146.0	-
(b) Imported	18,095.9	13,296.5	10,487.5	7,656.1	6,929.3	6,929.3	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2016		2017		2018		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	58,913.7	43,741.8	43,045.1	34,409.4	44,751.2	44,751.2	-
(a) Indigenous	48,946.5	32,353.9	28,210.9	20,925.8	33,880.9	33,880.9	-
(b) Imported	9,967.1	11,387.9	14,834.2	13,483.6	10,870.4	10,870.4	-
5. Iron & Steel:	67,299.5	64,146.5	79,120.0	83,264.0	122,749.1	122,719.9	29.2
(a) Indigenous	37,762.7	36,887.6	40,660.0	44,009.7	71,947.3	71,918.1	29.2
(b) Imported	29,536.8	27,258.8	38,459.9	39,254.2	50,801.8	50,801.8	-
6. Wool & Goat Hair	1,046.7	989.3	861.3	1,051.0	1,534.0	1,534.0	-
7. Hides & Skins	6,490.6	3,771.5	5,568.3	4,424.6	4,655.2	4,621.3	33.8
8. Oil Seeds	14,767.4	8,534.0	15,366.0	10,583.0	12,141.5	12,141.5	-
9. Pesticides & Insecticides:	5,218.1	6,051.8	2,768.9	2,121.6	2,475.7	2,471.4	4.3
(a) Indigenous	5,019.0	5,934.9	2,705.8	2,043.3	2,470.8	2,466.5	4.3
(b) Imported	199.1	116.9	63.2	78.3	4.9	4.9	-
10. Other Raw Materials:	60,483.9	60,443.8	72,839.2	76,547.8	80,240.0	80,240.0	-
(a) Indigenous	52,760.0	57,520.1	66,537.8	48,901.8	66,411.7	66,411.7	-
(b) Imported	7,723.9	2,923.7	6,301.3	27,646.0	13,828.3	13,828.3	-
C. Finished / Manufactured Goods:	578,639.8	666,228.1	745,920.6	848,055.1	955,740.2	955,656.0	84.2
1. Cotton Textiles:	107,977.3	126,732.3	133,294.4	143,189.0	175,047.4	175,044.3	3.1
(a) Indigenous	96,314.9	118,882.9	123,212.6	129,808.3	160,829.9	160,826.8	3.1
(b) Imported	11,662.4	7,849.4	10,081.7	13,380.8	14,217.5	14,217.5	-
2. Cotton Yarn:	60,548.7	67,872.0	72,517.1	77,666.8	85,142.1	85,142.1	-
(a) Indigenous	53,763.6	62,869.5	63,556.8	69,825.6	75,966.6	75,966.6	-
(b) Imported	6,785.1	5,002.5	8,960.3	7,841.2	9,175.5	9,175.5	-
3. Other Textiles:	87,027.1	102,006.8	121,743.9	159,964.3	176,788.6	176,757.4	31.2
(a) Indigenous	74,027.5	90,025.9	107,399.0	108,160.9	115,741.4	115,710.2	31.2
(b) Imported	12,999.6	11,980.9	14,344.9	51,803.3	61,047.2	61,047.2	-
4. Machinery:	32,365.5	21,335.4	22,683.7	24,547.7	31,599.0	31,599.0	-
(a) Indigenous	15,384.0	8,724.5	10,622.0	9,971.7	14,544.3	14,544.3	-
(b) Imported	16,981.5	12,610.9	12,061.7	14,576.0	17,054.8	17,054.8	-
5. Handloom Products	17.7	84.7	127.2	162.9	140.1	140.1	-
6. Carpets & Rugs	10,235.4	9,843.6	2,241.4	1,971.3	10,265.7	10,265.7	-
7. Readymade Garments	34,305.1	30,087.4	56,961.4	89,036.7	74,223.6	74,223.6	-
8. Cement and Cement Products:	37,177.0	35,258.0	36,562.4	42,250.9	54,583.9	54,580.1	3.7
(a) Indigenous	35,396.3	33,732.6	34,822.4	40,085.2	52,458.0	52,454.3	3.7
(b) Imported	1,780.7	1,525.3	1,740.0	2,165.7	2,125.8	2,125.8	-
9. Sports Goods	3,831.3	3,605.2	4,057.2	5,797.5	5,613.4	5,613.4	-
10. Surgical Instruments	2,659.6	3,114.9	5,172.2	5,403.0	5,469.4	5,468.1	1.3
11. Chemicals and Dyes	36,223.8	27,829.7	30,473.3	30,350.2	38,301.5	38,297.9	3.6
12. Other Finished Goods:	166,271.2	238,458.2	260,086.4	267,714.8	298,565.4	298,524.2	41.2
(a) Indigenous	150,123.8	216,627.4	250,329.5	230,347.9	286,940.9	286,899.7	41.2
(b) Imported	16,147.4	21,830.8	9,756.9	37,367.0	11,624.5	11,624.5	-
IV. Fixed Assets Including Machinery	899,593.8	1,038,532.0	1,294,807.5	1,133,144.8	1,231,151.7	1,228,336.2	2,815.5
V. Real Estate:	626,710.6	741,137.4	681,507.5	793,048.3	808,118.7	658,149.3	149,969.5
(a) Land	221,217.9	253,339.6	290,452.1	330,411.0	329,039.1	183,394.0	145,645.1
(b) Buildings:	405,492.7	487,797.8	391,055.4	462,637.4	479,079.6	474,755.2	4,324.3
1. Residential	171,792.6	163,653.6	106,271.6	156,734.9	161,911.7	160,655.9	1,255.8
2. Non-Residential	233,700.0	324,144.2	284,783.8	305,902.4	317,167.9	314,099.4	3,068.5
VI. Fixed Deposits and Insurance Policies :	90,794.4	95,459.2	33,528.6	38,747.0	35,749.9	35,733.8	16.1
(a) Bank Deposits	66,640.0	71,504.5	9,967.4	13,177.0	21,976.0	21,961.0	15.1
(b) Insurance Policies	24,154.4	23,954.7	23,561.2	25,570.0	13,773.9	13,772.9	1.0
VII. Others:	1,675,143.6	1,757,805.8	1,922,051.4	2,255,860.7	2,568,807.8	2,550,077.8	18,730.0
(a) Other Secured Advances	1,170,170.4	1,307,528.2	1,452,825.4	1,825,073.9	1,978,776.3	1,973,027.8	5,748.5
(b) Advances Secured by Guarantee(s)	437,812.4	380,166.7	388,047.4	374,937.5	518,645.7	510,059.9	8,585.8
(c) Unsecured Advances	67,160.8	70,111.0	81,178.6	55,849.3	71,385.8	66,990.1	4,395.7
TOTAL	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	6,951,070.1	171,745.5

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,562,072	1,420,012.4	1,617,945	1,476,414.0	1,629,480	1,747,259.2	1,483,588	1,784,968.6	1,545,847	2,526,285.0
5	66,287	188,010.8	70,219	211,465.3	66,729	188,211.7	65,206	180,351.6	11,870	54,508.3
10	35,113	536,909.3	44,079	652,413.5	59,025	716,464.3	680,710	673,721.1	470,923	438,166.8
15	35,150	368,208.2	36,447	271,493.7	27,830	289,273.9	62,002	405,949.2	29,073	499,872.8
20	814,105	563,253.4	776,912	538,671.5	801,979	698,904.4	767,417	744,863.7	762,334	902,075.6
25	229,373	1,210,605.9	235,568	1,493,464.6	170,705	1,483,253.6	294,469	1,692,850.1	181,843	1,494,096.0
30	63,537	233,100.5	34,184	177,661.6	61,860	237,879.8	75,904	298,014.8	155,800	328,734.9
33.33	69	577.8	19,479	4,153.0	140	559.7	142	595.8	2,061	5,885.3
35	11,171	66,274.9	8,793	68,151.7	10,628	76,691.2	15,283	79,279.1	15,596	77,731.7
40	422,353	200,171.6	400,053	170,916.6	399,053	181,106.4	43,211	113,368.2	32,579	149,122.0
45	1,431	14,832.8	1,688	28,178.3	3,922	27,977.6	2,175	17,320.9	7,088	43,512.0
50	120,276	129,910.8	135,530	214,605.8	87,480	208,435.4	57,510	233,682.5	67,360	299,829.2
55	1182	23,041.1	2,620	15,773.6	1,953	12,388.5	2,288	13,040.4	2,223	35,588.4
60	1,300	27,906.4	1,431	14,859.5	1,222	17,241.4	1,850	17,007.2	2,130	30,657.3
65	711	17,764.5	1,060	21,193.9	917	19,640.8	505	18,141.8	3,868	40,862.3
70	811	20,307.2	776	10,880.1	611	9,180.2	588	5,526.8	1,462	29,603.5
75	689	8,319.0	718	6,425.6	365	7,112.3	436	5,269.3	1,133	21,726.8
80	814	9,147.2	676	7,589.0	384	5,719.7	447	4,939.0	1,088	24,469.2
85	631	7,541.6	356	3,438.7	1,180	17,648.2	356	2,990.0	1,142	54,491.2
90	786	9,080.2	507	6,022.2	606	3,881.5	671	2,248.0	1,278	23,291.4
95	963	13,515.7	694	8,782.2	1,274	17,109.4	558	12,319.2	1,768	42,305.3
99.99	163	9,700.8	42	676.0	-	-	196	14.4	6	0.8
TOTAL	3,368,987	5,078,192.0	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6	3,298,472	7,122,815.6

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY17	FY18	Sep-17	Oct-17	Jul-18	Aug-18	Sep-18 ^R	Oct-18 ^P
A. Agriculture, hunting and forestry	297,493	305,540	306,785	298,462	302,111	301,491	303,312	308,834
1-Trade finance	1,670	1,024	2,454	3,004	645	728	946	1,010
2-Working capital	214,792	215,275	219,470	210,063	212,210	213,229	215,647	221,646
3-Fixed investment	80,994	89,198	84,780	85,336	89,219	87,497	86,608	86,141
4-Other	38	43	81	60	37	37	111	38
B. Fishing, fish farming, aquaculture and related service activities	874	540	870	673	549	576	612	571
1-Trade finance	48	42	35	35	42	42	42	42
2-Working capital	460	445	536	323	455	483	516	473
3-Fixed investment	366	53	299	315	51	50	54	56
4-Other	-	-	-	-	-	-	-	-
C. Mining and Quarrying	40,267	42,726	42,852	43,149	43,342	44,065	44,689	44,785
1-Trade finance	6,316	3,264	4,091	3,822	2,982	2,852	2,549	2,585
2-Working capital	5,895	7,233	6,763	7,223	6,634	6,386	5,335	5,824
3-Fixed investment	27,942	32,102	30,804	30,696	33,607	34,738	36,675	36,239
4-Other	115	128	1,194	1,407	118	89	129	138
D. Manufacturing	2,299,628	2,720,646	2,256,232	2,298,305	2,689,268	2,702,421	2,769,993	2,832,745
1-Trade finance	501,474	564,120	476,675	487,389	577,286	562,146	580,625	603,018
2-Working capital	1,014,232	1,230,830	943,388	975,611	1,164,845	1,179,162	1,211,669	1,276,559
3-Fixed investment	722,574	828,385	767,663	773,491	850,979	869,690	875,421	850,215
4-Other	61,348	97,311	68,506	61,815	96,158	91,422	102,279	102,952
E. Ship breaking and waste / scrape (junk) etc.	25,971	52,721	29,518	31,989	48,090	45,475	42,310	41,000
1-Trade finance	16,989	35,483	19,427	21,929	32,528	30,893	29,147	27,745
2-Working capital	6,070	14,088	7,125	6,092	12,450	11,563	10,227	9,991
3-Fixed investment	2,912	2,230	2,967	3,049	2,192	2,099	2,040	3,264
4-Other	-	920	-	919	920	920	895	-
F. Electricity, gas and water supply	360,787	448,266	363,364	371,123	450,291	469,036	476,052	447,401
1-Trade finance	5,705	9,384	10,599	9,832	10,811	10,670	7,987	6,205
2-Working capital	136,883	193,562	132,232	136,921	204,287	207,009	212,717	219,701
3-Fixed investment	216,984	244,087	215,056	219,056	234,047	250,226	254,235	220,382
4-Other	1,215	1,233	5,477	5,314	1,146	1,130	1,113	1,113
G. Construction	138,572	165,747	137,478	135,376	167,442	168,298	171,263	169,320
1-Trade finance	184	1,876	874	1,013	3,186	3,468	1,943	1,950
2-Working capital	41,295	52,287	39,483	38,680	52,334	52,623	54,571	55,249
3-Fixed investment	90,007	111,180	93,453	92,537	110,649	111,643	113,913	111,351
4-Other	7,086	404	3,668	3,145	1,273	564	837	770
H. Commerce and Trade	308,247	376,954	313,308	313,717	368,913	369,800	372,352	390,208
1-Trade finance	40,299	51,497	44,178	44,333	51,744	55,452	56,093	59,668
2-Working capital	211,137	248,906	210,751	214,935	239,778	240,217	240,079	255,421
3-Fixed investment	43,401	57,757	44,795	43,147	59,929	57,675	59,311	62,481
4-Other	13,410	18,794	13,584	11,302	17,463	16,456	16,869	12,638
I. Services	87,942	97,723	88,935	87,777	101,786	102,810	102,524	104,713
1-Trade finance	1,145	1,476	1,195	966	2,791	2,245	2,108	2,129
2-Working capital	38,176	39,863	40,383	40,301	40,968	41,000	39,972	41,269
3-Fixed investment	47,646	54,445	46,055	45,319	55,318	56,782	57,810	58,900
4-Other	974	1,939	1,302	1,190	2,709	2,783	2,634	2,415
J. Transport, storage and communications	211,004	234,165	214,657	211,522	236,950	240,960	241,874	235,623
1-Trade finance	2,168	228	2,133	2,199	2,139	3,480	2,537	979
2-Working capital	34,099	37,593	34,821	33,121	37,055	38,097	38,563	33,145
3-Fixed investment	166,002	186,262	168,052	166,578	187,843	188,559	189,333	189,888
4-Other	8,735	10,081	9,650	9,624	9,913	10,826	11,441	11,611
K. Real estate, renting and business activities	132,453	167,347	139,054	142,695	171,269	174,360	175,697	178,467
1-Trade finance	16,499	20,235	15,153	14,399	21,314	21,877	21,102	20,687
2-Working capital	70,135	84,877	74,046	75,382	88,416	89,644	89,920	91,665
3-Fixed investment	42,398	57,938	46,009	50,159	58,077	59,261	60,510	62,867
4-Other	3,422	4,298	3,846	2,756	3,462	3,577	4,165	3,248
L. Other private business n.e.c	54,497	44,955	40,165	41,933	44,672	45,126	46,911	48,092
1-Trade finance	3,137	3,088	1,749	1,624	4,925	6,703	7,184	8,310
2-Working capital	22,653	22,092	15,909	14,621	21,766	20,089	20,034	20,071
3-Fixed investment	9,808	13,838	8,389	9,815	12,526	13,012	14,286	14,193
4-Other	18,899	5,937	14,118	15,874	5,455	5,322	5,407	5,518
Total (A+B+C+...+L=1+2+3+4)	3,957,736	4,657,331	3,933,220	3,976,721	4,624,682	4,664,418	4,747,588	4,801,760
1-Trade finance	595,636	691,717	578,562	590,545	710,392	700,557	712,264	734,328
2-Working capital	1,795,825	2,147,051	1,724,908	1,753,273	2,081,198	2,099,503	2,139,249	2,231,015
3-Fixed investment	1,451,034	1,677,476	1,508,322	1,519,497	1,694,439	1,731,232	1,750,195	1,695,977
4-Other	115,242	141,087	121,427	113,405	138,654	133,126	145,880	140,440

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financialings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

Source: Statistics & Data Warehouse Department, SBP

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY17	FY18	Sep-17	Oct-17	Jul-18	Aug-18	Sep-18 ^R	Oct-18 ^P
A. Mining and Quarrying	1,016	1,819	2,201	1,229	1,765	1,766	1,784	1,713
1-Trade finance	71	166	1,146	100	150	157	140	101
2-Working capital	321	584	338	328	530	529	577	638
3-Fixed investment	613	1,069	717	789	1,085	1,081	1,067	974
4-Other	11	-	-	11	-	-	-	-
B. Manufacturing	132,807	142,232	129,631	139,878	135,134	131,010	137,872	153,536
1-Trade finance	20,827	23,483	22,050	21,052	22,854	22,860	23,424	23,017
2-Working capital	96,350	99,952	89,437	101,096	92,961	88,992	94,602	110,080
3-Fixed investment	14,338	16,322	15,679	15,420	17,033	16,732	17,472	17,565
4-Other	1,292	2,475	2,466	2,311	2,287	2,426	2,373	2,874
C. Ship breaking and waste / scrape (junk) etc.	1,059	2,223	1,269	975	209	237	235	175
1-Trade finance	764	53	624	593	44	34	18	13
2-Working capital	281	2,157	388	368	151	160	186	145
3-Fixed investment	14	14	256	14	14	43	30	18
4-Other	-	-	-	-	-	-	-	-
D. Electricity, gas and water supply	1,934	2,881	1,694	1,852	3,201	2,752	1,187	1,494
1-Trade finance	54	1,553	61	70	1,949	1,575	7	7
2-Working capital	1,163	678	962	1,062	573	563	584	885
3-Fixed investment	717	635	672	720	665	609	581	588
4-Other	-	15	-	-	15	5	15	15
E. Construction	8,572	9,716	9,217	9,354	9,159	9,359	9,302	9,931
1-Trade finance	27	15	13	7	12	30	30	27
2-Working capital	6,126	7,218	6,819	6,994	6,749	6,915	6,831	6,945
3-Fixed investment	1,941	2,464	2,305	2,256	2,380	2,396	2,422	2,941
4-Other	479	18	79	97	18	18	18	18
F. Commerce and Trade	106,891	121,425	107,101	109,159	114,748	114,949	120,835	124,079
1-Trade finance	8,675	9,069	8,487	8,041	8,421	8,872	9,016	8,698
2-Working capital	86,794	97,679	86,616	90,041	91,754	91,318	96,783	100,874
3-Fixed investment	9,061	12,502	9,565	9,563	12,359	12,756	12,980	13,635
4-Other	2,362	2,175	2,433	1,513	2,214	2,003	2,056	871
G. Services	13,175	13,847	14,086	14,320	13,524	13,820	14,492	14,311
1-Trade finance	179	246	234	210	277	283	309	231
2-Working capital	9,130	8,980	9,263	9,703	8,874	9,019	9,609	9,550
3-Fixed investment	3,797	4,439	4,205	4,173	4,179	4,339	4,358	4,455
4-Other	69	183	384	235	194	178	216	75
H. Transport, storage and communications	42,535	44,843	48,222	43,275	45,711	45,659	44,830	44,898
1-Trade finance	155	119	181	134	118	127	134	82
2-Working capital	4,177	4,417	4,285	5,018	4,744	4,873	4,456	4,757
3-Fixed investment	37,631	39,709	43,202	37,592	40,239	40,046	39,612	39,423
4-Other	572	598	553	532	610	613	629	635
I. Real estate, renting and business activities	28,902	31,672	28,639	29,887	31,331	31,765	33,403	32,937
1-Trade finance	1,178	1,774	1,350	1,971	1,616	1,832	1,695	1,569
2-Working capital	23,763	25,747	23,566	24,064	25,500	25,561	27,026	26,589
3-Fixed investment	3,671	3,979	3,598	3,767	4,074	4,220	4,491	4,664
4-Other	290	171	126	85	142	151	191	114
J. Other private business n.e.c	26,875	17,895	21,549	22,173	15,897	14,253	14,549	15,398
1-Trade finance	631	594	518	489	388	377	359	408
2-Working capital	10,491	9,242	7,556	6,219	8,562	6,822	6,758	7,277
3-Fixed investment	2,080	7,700	2,223	2,563	6,587	6,990	7,370	7,631
4-Other	13,673	360	11,252	12,901	360	63	62	82
Total (A+B+C+...+J=1+2+3+4)	363,766	388,553	363,609	372,101	370,679	365,571	378,488	398,473
1-Trade finance	32,559	37,073	34,664	32,666	35,829	36,147	35,132	34,155
2-Working capital	238,597	256,654	229,231	244,894	240,396	234,753	247,411	267,741
3-Fixed investment	73,863	88,832	82,421	76,858	88,613	89,213	90,384	91,893
4-Other	18,747	5,994	17,294	17,684	5,841	5,459	5,561	4,684

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

Source: Statistics & Data Warehouse Department, SBP

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 2017	Punjab	4,086.88	3,979.20	97.37	107.68	2.63	177.68	4,156.88	43.25	101.71
	Sindh	4,758.89	4,569.15	96.01	189.74	3.99	70.31	4,639.46	48.27	97.49
	KPK	44.87	44.14	98.37	0.73	1.63	43.09	87.23	0.91	194.39
	Balochistan	8.59	8.56	99.73	0.02	0.27	43.20	51.76	0.54	602.91
	Islamabad	697.98	603.07	86.40	94.91	13.60	55.81	658.88	6.86	94.40
	FATA	0.18	0.18	100.00	-	-	0.01	0.19	..	105.22
	Gilgit-Baltistan	3.11	3.11	99.91	..	0.09	0.01	3.11	0.03	100.11
	AJK	11.02	10.69	97.04	0.33	2.96	3.31	14.01	0.15	127.11
Total		9,611.52	9,218.11	95.91	393.41	4.09	393.41	9,611.52	100.00	
Jul-Dec 2017	Punjab	4,125.20	4,008.77	97.18	116.44	2.82	199.16	4,207.92	42.98	102.01
	Sindh	4,919.76	4,648.32	94.48	271.44	5.52	85.68	4,734.00	48.36	96.22
	KPK	53.25	53.12	99.75	0.13	0.25	41.21	94.32	0.96	177.13
	Balochistan	10.19	10.16	99.74	0.03	0.26	61.04	71.20	0.73	698.81
	Islamabad	665.87	612.29	91.95	53.58	8.05	54.13	666.42	6.81	100.08
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	103.15
	Gilgit Baltistan	3.42	3.42	99.94	..	0.06	0.01	3.44	0.04	100.34
	AJK	11.59	11.45	98.83	0.14	1.17	0.52	11.98	0.12	103.35
Total		9,789.43	9,347.68	95.49	441.75	4.51	441.75	9,789.43	100.00	
Jan-Jun 2018	Punjab	4,784.49	4,673.95	97.69	110.54	2.31	262.14	4,936.08	43.98	103.17
	Sindh	5,524.60	5,172.42	93.63	352.18	6.37	78.53	5,250.95	46.78	95.05
	KPK	86.31	86.06	99.72	0.24	0.28	25.25	111.31	0.99	128.97
	Balochistan	28.20	28.18	99.94	0.02	0.06	81.08	109.26	0.97	387.47
	Islamabad	782.95	735.65	93.96	47.29	6.04	62.52	798.18	7.11	101.95
	FATA	0.10	0.10	100.00	-	-	0.01	0.11	..	107.42
	Gilgit Baltistan	3.46	3.45	99.95	..	0.05	0.09	3.54	0.03	102.44
	AJK	14.53	14.35	98.78	0.18	1.22	0.84	15.19	0.14	104.56
Total		11,224.63	10,714.18	95.45	510.46	4.55	510.46	11,224.63	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Statistics & Data Warehouse Department, SBP

“**Gross disbursements**” mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“**Place of Disbursements**” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“**Place of Utilization**” refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2017		Jul-Dec 2017		Jan-Jun 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,979.20	97.37	4,008.77	97.18	4,673.95	97.69
	Sindh	64.99	1.59	84.32	2.04	78.06	1.63
	KPK	4.59	0.11	4.56	0.11	4.39	0.09
	Balochistan	0.04	..	0.56	0.01	0.02	..
	Islamabad	34.88	0.85	26.50	0.64	27.20	0.57
	FATA	0.01	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.08	..
	AJK	3.18	0.08	0.49	0.01	0.79	0.02
Punjab Total		4,086.88	100.00	4,125.20	100.00	4,784.49	100.00
Sindh	Punjab	104.72	2.20	156.01	3.17	222.55	4.03
	Sindh	4,569.15	96.01	4,648.32	94.48	5,172.42	93.63
	KPK	21.17	0.44	27.32	0.56	13.42	0.24
	Balochistan	43.15	0.91	60.47	1.23	81.03	1.47
	Islamabad	20.68	0.43	27.61	0.56	35.14	0.64
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	0.03	..	0.02	..	0.03	..
Sindh Total		4,758.89	100.00	4,919.76	100.00	5,524.60	100.00
KPK	Punjab	0.46	1.04	0.09	0.18	0.06	0.07
	Sindh	0.02	0.04	0.01	0.02	..	..
	KPK	44.14	98.37	53.12	99.75	86.06	99.72
	Balochistan	..	..	..	..	..	..
	Islamabad	0.25	0.55	0.02	0.04	0.18	0.21
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	..	..	-	-	..	..
KPK Total		44.87	100.00	53.25	100.00	86.31	100.00
Balochistan	Punjab	0.01	0.13	0.01	0.14	0.01	0.03
	Sindh	0.01	0.12	0.01	0.08	..	0.02
	KPK	..	..	-	-	..	0.01
	Balochistan	8.56	99.73	10.16	99.77	28.18	99.94
	Islamabad	..	..	-	-	..	..
	FATA	..	..	-	-	-	-
	AJK	..	..	-	-	..	..
Balochistan Total		8.59	100.00	10.19	100.00	28.20	100.00
Islamabad	Punjab	72.40	10.37	43.00	6.46	39.41	5.03
	Sindh	5.17	0.74	1.34	0.20	0.46	0.06
	KPK	17.22	2.47	9.23	1.39	7.37	0.94
	Balochistan	0.01	..	..	..	0.03	..
	Islamabad	603.07	86.40	612.29	91.95	735.65	93.96
	FATA	..	..	-	-	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.11	0.02	..	..	0.02	..
Islamabad Total		697.98	100.00	665.87	100.00	782.95	100.00
FATA Total		0.18	100.00	0.15	100.00	0.10	100.00
Gilgit-Baltistan	Punjab	..	0.05	-	-	..	0.02
	KPK	..	0.01	-	-	..	0.01
	FATA	..	0.02	-	-	-	-
	Islamabad	-	-	-	-	3.45	99.95
	Gilgit-Baltistan	3.11	99.91	3.42	100.00	-	-
	AJK	..	0.01	-	-	..	..
Gilgit-Baltistan Total		3.11	100.00	3.42	100.00	3.46	100.00
AJK	Punjab	0.09	0.81	0.03	0.29	0.11	0.74
	Sindh	0.12	1.05	0.01	0.04	..	0.01
	KPK	0.11	1.04	0.09	0.78	0.07	0.45
	Balochistan	..	..	0.01	-	-	-
	Islamabad	0.01	0.05	..	0.01	..	0.01
	FATA	..	..	-	-	..	..
	AJK	10.69	97.04	11.45	98.83	14.35	98.78
AJK Total		11.02	100.00	11.59	100.00	14.53	100.00
Grand Total		9,611.52		9,789.42		11,224.63	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2017		Jul-Dec 2017		Jan-Jun 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,979.20	95.73	4,008.77	95.27	4,673.95	94.69
	Sindh	104.72	2.52	156.01	3.71	222.55	4.51
	KPK	0.46	0.01	0.09	..	0.06	..
	Balochistan	0.01	..	0.01	..	0.01	..
	Islamabad	72.40	1.74	43.00	1.02	39.41	0.80
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.09	..	0.03	..	0.11	..
Punjab Total		4,156.88	100.00	4,207.92	100.00	4,936.08	100.00
Sindh	Punjab	64.99	1.40	84.32	1.78	78.06	1.49
	Sindh	4569.15	98.48	4,648.32	98.19	5,172.42	98.50
	KPK	0.02	..	0.01	..	..	..
	Balochistan	0.01	..	0.01	..	..	..
	Islamabad	5.18	0.11	1.34	0.03	0.46	0.01
	AJK	0.12	..	0.01	..	..	..
Sindh Total		4639.46	100.00	4,734.00	100.00	5,250.95	100.00
KPK	Punjab	4.59	5.26	4.56	4.84	4.39	3.94
	Sindh	21.17	24.27	27.32	28.97	13.42	12.06
	KPK	44.14	50.60	53.12	56.31	86.06	77.32
	Balochistan	..	..	-	-	..	..
	Islamabad	17.22	19.74	9.23	9.79	7.37	6.62
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.11	0.13	0.09	0.10	0.07	0.06
KPK Total		87.23	100.00	94.32	100.00	111.31	100.00
Balochistan	Punjab	0.04	0.08	0.56	0.78	0.02	0.02
	Sindh	43.15	83.36	60.47	84.94	81.03	74.16
	KPK	..	..	..	..	..	..
	Balochistan	8.56	16.54	10.16	14.27	28.18	25.79
	Islamabad	0.01	0.03	..	0.01	0.03	0.03
	AJK	..	..	-	-	-	-
Balochistan Total		51.76	100.00	71.19	100.00	109.26	100.00
Islamabad	Punjab	34.88	5.29	26.50	3.98	27.20	3.41
	Sindh	20.68	3.14	27.61	4.14	35.14	4.40
	KPK	0.25	0.04	0.02	..	0.18	0.02
	Balochistan	..	..	-	-	..	..
	Islamabad	603.07	91.53	612.29	91.88	735.65	92.17
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	..	..	..	..	..
Islamabad Total		658.88	100.00	666.42	100.00	798.18	100.00
FATA	Punjab	0.01	3.06	..	0.52	..	3.03
	KPK	..	1.04	..	1.50	..	0.45
	Balochistan	..	0.21	-	-	-	-
	Islamabad	..	0.26	-	-	..	2.21
	FATA	0.18	95.04	0.15	96.94	0.10	93.09
	Gilgit-Baltistan	..	0.26	-	-	-	-
	AJK	..	0.13	-	-	..	0.27
FATA Total		0.19	100.00	0.15	100.00	0.11	100.00
Gilgit Baltistan	Punjab	..	0.12	0.01	0.35	0.08	2.14
	Sindh	..	..	-	-	..	0.10
	KPK	..	..	-	-	..	0.03
	Islamabad	..	0.08	..	0.03	..	0.10
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	3.11	99.80	3.42	99.97	3.45	97.57
Gilgit-Baltistan Total		3.11	100.00	3.42	100.00	3.54	100.00
AJK	Punjab	3.18	22.69	0.49	4.11	0.79	5.22
	Sindh	0.03	0.20	0.02	0.21	0.03	0.18
	KPK	..	0.01	..	0.01	..	0.01
	Balochistan	..	..	-	-	..	0.01
	Islamabad	0.11	0.76	..	0.03	0.02	0.12
	Gilgit-Baltistan	..	..	..	-	-	-
	AJK	10.69	76.35	11.45	95.65	14.35	94.47
AJK Total		14.01	100.00	11.98	100.00	15.19	100.00
Grand Total		9,611.52		9,789.40		11,224.63	

Numbers are rounded to the Nearest Billion. Totals may differ due to rounding off
 -: Value is zero; 0.00 : Amount in less than 5.0 million

Source: Statistics & Data Warehouse Department, SBP

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

(Billion Rupees)										
Provinces/Regions	Borrower	Jun-2017			Dec-2017			Jun-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	..	..	-	..	..	-	0.08	0.08
	Govt.	..	691.42	691.42	0.09	676.60	676.69	-	833.70	833.70
	NFPSEs	-	804.37	804.37	-	880.76	880.76	0.28	1,046.49	1,046.78
	NBFCs & Fin Aux.	0.44	80.99	81.43	-	79.23	79.23	0.65	80.07	80.72
	Private Sector	184.53	3,676.73	3,861.26	205.02	3,895.87	4,100.89	197.90	4,334.07	4,531.97
	Trust Fund	0.04	16.76	16.81	0.02	16.65	16.67	0.02	19.28	19.30
	Personal	43.14	461.30	504.44	47.50	501.87	549.36	49.91	556.32	606.24
	Others	0.85	5.36	6.21	0.06	2.79	2.86	0.12	3.91	4.03
	Total	229.01	5,736.93	5,965.94	252.70	6,053.76	6,306.46	248.89	6,873.93	7,122.82
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	456.23	456.23	-	425.36	425.36	-	538.22	538.22
	NFPSEs	-	114.35	114.35	-	129.12	129.12	0.28	189.42	189.71
	NBFCs & Fin Aux.	-	9.67	9.67	-	11.63	11.63	0.14	13.95	14.10
	Private Sector	137.07	1,821.89	1,958.96	149.87	1,887.05	2,036.92	150.05	2,133.37	2,283.42
	Trust Fund	-	4.05	4.05	-	3.82	3.82	-	4.35	4.35
	Personal	7.59	130.48	138.07	10.77	170.64	181.41	11.43	176.37	187.79
	Others	0.84	1.16	2.00	0.04	1.63	1.67	0.01	1.57	1.59
	Total	145.49	2,537.83	2,683.33	160.68	2,629.26	2,789.94	161.92	3,057.25	3,219.17
Sindh	Foreign	-	..	..	-	..	..	-	-	-
	Govt.	..	210.50	210.50	0.09	191.66	191.76	-	246.84	246.84
	NFPSEs	-	516.85	516.85	-	573.44	573.44	-	587.29	587.29
	NBFCs & Fin Aux.	-	65.95	65.95	-	62.75	62.75	-	60.83	60.83
	Private Sector	40.30	1,535.85	1,576.14	46.53	1,652.93	1,699.46	40.46	1,806.31	1,846.77
	Trust Fund	0.04	2.38	2.42	0.02	3.48	3.50	0.02	6.32	6.34
	Personal	29.57	290.27	319.84	30.11	282.44	312.55	31.36	322.20	353.56
	Others	..	3.27	3.27	0.01	0.77	0.77	..	1.06	1.07
	Total	69.91	2,625.07	2,694.98	76.77	2,767.47	2,844.24	71.84	3,030.85	3,102.69
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.40	0.40	-	0.40	0.40	-	0.68	0.68
	NBFCs & Fin Aux.	0.43	0.91	1.34	-	0.06	0.06	0.50	1.88	2.38
	Private Sector	3.47	35.56	39.03	4.20	36.40	40.60	4.48	45.02	49.50
	Trust Fund	-	-	-	-	0.05	0.05	-	0.05	0.05
	Personal	1.80	11.91	13.70	2.04	13.43	15.47	1.94	16.58	18.52
	Others	0.01	0.40	0.41	0.01	0.18	0.18	0.04	0.45	0.49
	Total	5.70	49.17	54.88	6.25	50.51	56.76	6.96	64.66	71.62
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.85	3.85	-	19.27	19.27	-	5.60	5.60
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.67	2.48	4.15	2.33	2.52	4.84	0.86	4.44	5.30
	Trust Fund	-	-	-	-	0.01	0.01	-	-	-
	Personal	1.95	1.61	3.56	2.45	2.22	4.66	2.83	2.40	5.23
	Others	-	..	..	-	..	..	-	..	..
	Total	3.62	7.94	11.56	4.77	24.02	28.79	3.69	12.44	16.13
Islamabad	Foreign	-	-	-	-	-	-	-	0.08	0.08
	Govt.	-	20.67	20.67	-	40.13	40.13	-	42.95	42.95
	NFPSEs	-	172.52	172.52	-	177.55	177.55	-	268.86	268.86
	NBFCs & Fin Aux.	-	4.45	4.45	-	4.79	4.79	-	3.23	3.23
	Private Sector	0.61	273.92	274.53	0.64	309.29	309.93	0.55	337.85	338.40
	Trust Fund	..	10.33	10.33	..	9.29	9.29	-	8.57	8.57
	Personal	0.40	22.04	22.45	0.47	27.70	28.16	0.54	32.42	32.96
	Others	-	0.48	0.48	-	0.18	0.18	0.04	0.81	0.85
	Total	1.02	504.41	505.42	1.10	568.92	570.02	1.13	694.76	695.89
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	0.01	0.01	0.02	-	-	-	0.01	0.16	0.17
	Private Sector	0.35	0.26	0.61	0.33	0.12	0.45	0.29	0.14	0.42
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.04	0.01	0.05	0.05	0.01	0.06	0.06	0.02	0.07
	Others	-	-	-	-	-	-	-	-	-
	Total	0.41	0.28	0.69	0.38	0.13	0.51	0.35	0.32	0.67

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		(Billion Rupees)								
Provinces/Regions	Borrower	Jun-2017			Dec-2017			Jun-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.25	0.25	-	0.25	0.25	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.45	1.28	1.74	0.50	1.43	1.93	0.63	1.72	2.35
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.48	1.59	2.08	0.54	1.65	2.19	0.60	1.86	2.45
	Others	-	-	-	-	-	-	-	-	-
	Total	0.94	3.13	4.06	1.04	3.33	4.37	1.23	3.82	5.05
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.17	0.17	-	0.17	0.17	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.61	5.50	6.10	0.63	6.13	6.75	0.58	5.23	5.82
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.31	3.38	4.69	1.07	3.78	4.85	1.17	4.48	5.65
	Others	0.01	0.04	0.05	0.01	0.04	0.05	0.03	0.01	0.04
	Total	1.92	9.10	11.02	1.71	10.13	11.83	1.78	9.82	11.60

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which 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.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY18									
Jul-Sep									
Punjab	238,272	25,819	138,290	18,225	10,166	40,599	4,319	16,476	26,125
Sindh	23,660	3,029	18,855	3,624	2,274	9,917	635	1,487	3,270
Khyber Pakhtunkhwa	6,836	913	4,252	952	345	1,437	179	185	606
Balochistan	208	63	474	18	7	110	7	12	143
Azad Jammu Kashmir	148	51	209	-	-	1	3	129	34
Gilgit Baltistan	46	14	155	6	1	20	-	-	..
All Pakistan	269,170	29,888	162,234	22,825	12,793	52,084	5,143	18,289	30,180
Jul-Dec									
Punjab	756,506	74,057	145,510	40,393	25,329	41,333	7,905	74,885	28,548
Sindh	77,117	8,220	19,156	8,257	5,890	9,992	1,370	4,035	3,567
Khyber Pakhtunkhwa	14,884	3,330	4,745	1,832	641	1,493	336	375	666
Balochistan	574	191	486	44	23	112	38	53	160
Azad Jammu Kashmir	267	77	202	-	-	..	6	268	25
Gilgit Baltistan	113	35	118	22	6	19	6	13	38
All Pakistan	849,461	85,910	170,217	50,548	31,888	52,948	9,661	79,630	33,004
Jul-Mar									
Punjab	1,087,802	111,196	148,835	63,221	41,375	41,557	11,037	123,984	34,582
Sindh	127,260	14,189	19,643	13,752	10,560	10,030	2,087	7,002	3,185
Khyber Pakhtunkhwa	23,213	4,551	4,729	3,197	1,162	1,495	491	530	549
Balochistan	1,347	306	495	72	37	117	50	77	165
Azad Jammu Kashmir	511	99	181	-	-	..	9	391	30
Gilgit Baltistan	634	76	148	24	7	14	6	14	35
All Pakistan	1,240,767	130,416	174,032	80,266	53,141	53,213	13,680	131,998	38,545
Jul-Jun									
Punjab	1,525,366	156,492	147,185	87,182	59,670	40,831	14,926	208,599	32,928
Sindh	192,714	20,744	21,098	18,266	14,845	10,712	2,906	12,641	3,180
Khyber Pakhtunkhwa	29,923	5,715	5,114	4,577	1,739	1,626	693	814	635
Balochistan	2,175	462	551	118	69	121	72	120	161
Azad Jammu Kashmir	787	130	172	-	-	..	12	505	21
Gilgit Baltistan	884	108	159	36	11	13	7	30	49
All Pakistan	1,751,849	183,651	174,280	110,179	76,335	53,302	18,616	222,709	36,974
FY19									
Jul-Sep									
Punjab	228,397	23,950	148,630	18,961	10,651	42,194	4,481	40,551	35,823
Sindh	31,997	3,559	20,507	3,775	2,188	10,572	899	5,744	3,588
Khyber Pakhtunkhwa	5,444	805	4,532	1,176	452	1,741	153	116	580
Balochistan	400	73	585	29	20	135	25	25	166
Azad Jammu Kashmir	236	32	152	-	-	..	12	217	61
Gilgit Baltistan	91	27	161	18	8	16	1	1	41
All Pakistan	266,565	28,447	174,567	23,959	13,318	54,657	5,571	46,653	40,259

Source: Agricultural Credit & Microfinance Department

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non Farm Sector						Over all		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 18									
Jul-Sep									
Punjab	312,597	21,944	91,615	5,272	58,818	54,069	578,685	133,223	350,698
Sindh	37,009	4,217	13,573	363	8,408	5,260	65,291	19,414	50,875
Khyber Pakhtunkhwa	6,834	671	2,939	153	598	521	14,954	2,711	9,755
Balochistan	94	6	66	-	-	1	327	88	793
Azad Jammu Kashmir	5,986	273	641	17	4	110	6,154	456	995
Gilgit Baltistan	439	51	363	143	29	365	634	96	903
All Pakistan	362,959	27,161	109,197	5,948	67,856	60,325	666,045	155,987	414,018
Jul-Dec									
Punjab	756,925	56,253	103,976	12,599	149,487	55,935	1,574,328	380,011	375,301
Sindh	139,698	9,872	15,727	697	14,929	5,305	227,139	42,947	53,747
Khyber Pakhtunkhwa	14,200	1,418	3,076	375	1,617	549	31,627	7,381	10,529
Balochistan	720	70	93	1	4	1	1,377	342	852
Azad Jammu Kashmir	13,068	620	989	35	8	102	13,376	972	1,318
Gilgit Baltistan	1,096	139	385	416	78	381	1,653	271	941
All Pakistan	925,707	68,373	124,246	14,123	166,123	62,272	1,849,500	431,924	442,688
Jul-Mar									
Punjab	1,092,108	85,612	109,789	26,470	222,950	55,173	2,280,638	585,115	389,935
Sindh	226,457	15,274	17,968	1,187	20,923	4,709	370,743	67,947	55,535
Khyber Pakhtunkhwa	21,695	2,251	3,159	675	2,177	518	49,271	10,671	10,450
Balochistan	1,423	112	127	1	4	..	2,893	537	904
Azad Jammu Kashmir	18,709	933	1,058	330	62	110	19,559	1,485	1,378
Gilgit Baltistan	1,609	211	406	557	116	402	2,830	425	1,005
All Pakistan	1,362,001	104,393	132,507	29,220	246,232	60,912	2,725,934	666,180	459,208
Jul-Jun									
Punjab	1,473,409	115,238	114,368	45,197	305,926	59,735	3,146,080	845,925	395,047
Sindh	298,580	19,586	18,761	1,990	40,758	5,792	514,456	108,574	59,543
Khyber Pakhtunkhwa	28,484	2,972	3,260	1,237	3,206	676	64,914	14,447	11,310
Balochistan	1,966	145	143	6	65	16	4,337	861	993
Azad Jammu Kashmir	26,966	1,385	1,121	1,127	150	178	28,892	2,171	1,492
Gilgit Baltistan	2,288	326	424	705	153	415	3,920	628	1,059
All Pakistan	1,831,693	139,652	138,076	50,262	350,258	66,812	3,762,599	972,606	469,444
FY 19									
Jul-Sep									
Punjab	360,943	28,107	112,880	15,518	76,316	73,890	628,300	179,575	413,418
Sindh	67,682	4,048	17,459	650	13,170	6,715	105,003	28,709	58,840
Khyber Pakhtunkhwa	8,863	887	3,328	375	568	760	16,011	2,827	10,941
Balochistan	66	3	75	5	10	16	525	133	977
Balochistan	7,703	451	1,202	339	59	232	8,290	759	1,647
Azad Jammu Kashmir	513	84	487	109	25	413	732	144	1,118
Gilgit Baltistan	445,770	33,581	135,432	16,996	90,148	82,025	758,861	212,147	486,940
All Pakistan	360,943	28,107	112,880	15,518	76,316	73,890	628,300	179,575	413,418

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2016		2017				2018	
	Dec		Jun		Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	-	-	-	-	-	-	82	5.8
(a) Business	-	-	-	-	-	-	82	5.8
(b) Other Foreign Constituents	-	-	-	-	-	-	-	-
B. Domestic Constituents:	20,838	176,612.8	23,087	208,966.9	21,122	225,650.5	20,222	241,347.8
I. Government:	20	1,467.5	27	7,506.2	39	729.9	46	2,933.8
II. Public Sector Enterprises:	101	3,544.5	26	2,934.8	37	2,301.4	61	6,416.2
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	-	-	1	350.0	-	-	3	961.7
(f) Commerce:	52	51.7	25	2,584.8	36	2,284.4	25	5,453.9
1. Export Bills :	33	44.0	2	2,529.8	10	2,254.1	15	3,723.4
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	-	-	6	2,047.5	1	..
iii. Cotton Textiles (Local)	-	-	-	-	1	32.3	-	-
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	1	14.4	2	2,529.8	-	-	13	2,593.1
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	32	29.6	-	-	3	174.3	1	1,130.3
2. Imports Bills Payable in Pakistan	19	7.7	23	55.0	17	30.2	-	-
3. Inland Bills (to include Local Bills)	-	-	-	-	9	0.1	10	1,730.5
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	1	0.4	-	-	-	-	-	-
(i) Other Public Sector Enterprises	48	3,492.4	-	-	1	17.0	33	0.5
III. Private Sector (Business):	20,714	170,355.8	23,022	198,484.6	21,046	222,619.2	20,094	231,010.3
1. Agriculture, Forestry ,Hunting & Fishing	57	762.9	47	202.5	306	8,749.8	33	7,928.1
(a) . Primary Products :	57	762.9	47	202.5	304	8,748.0	30	7,917.1
i. Cotton	9	47.8	-	-	263	8,439.5	29	7,743.2
ii. Rice	25	634.6	17	103.4	16	253.9	1	173.9
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	23	80.5	30	99.1	25	54.5	-	-
(b). Other Agriculture, Forestry, Hunting and Fishing	-	-	-	-	2	1.8	3	11.0

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2016		2017				2018	
	Dec		Jun		Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	34	322.5	17	473.3	7	601.0	24	392.2
3. Manufacturing	15,185	123,732.1	18,987	147,626.2	16,252	141,338.4	14,669	139,160.4
4. Construction	1553	2,903.8	465	7,073.8	593	2,346.4	13	347.9
5. Electricity, Gas, Water & Sanitary Services	7	2,298.7	5	1,214.7	8	4,279.6	4	49.9
6. Commerce:	2,311	25,956.1	1,840	16,545.1	3,072	44,257.9	3,890	56,073.8
(a). Export Bills-Traditional Export	802	9,142.5	509	4,065.9	-	-	900	10,675.7
i. Wool & Goat Hair	-	-	50	191.2	-	-	-	-
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	592	7,491.5	368	3,503.0	717	11,593.0	654	6,820.3
iv. Cotton Yarn (Local)	194	1,557.2	81	352.7	158	2,138.3	246	3,855.4
v. Sports Goods	3	4.8	8	11.7	7	23.9	-	-
vi. Surgical Instruments	13	89.0	2	7.3	2	5.4	-	-
(b). Export Bills-Non-Traditional Exports	524	4,126.5	268	1,560.1	771	12,421.1	1,075	19,959.2
i. Brassware & Handicrafts	4	6.5	-	-	-	-	-	-
ii. Carpets & Rugs	2	27.0	-	-	-	-	-	-
iii. Footwear & Leather goods	86	684.3	11	95.3	107	990.7	437	2,798.7
iv. Handloom products, Towels & Hosiery	44	314.9	22	101.9	84	503.3	282	4,009.9
v. Readymade Garments	195	2,095.7	68	510.0	248	1,755.8	211	3,088.7
vi. Electrical goods (Cable & Wire RA)	-	-	-	-	9	37.5	5	51.6
vii. Other Export Bills	193	998.2	167	853.0	323	9,133.9	140	10,010.4
(c). Import Bills Payable in Pakistan	833	10,874.7	910	8,335.4	962	7,931.7	1,185	11,066.1
(d). Inland Bills (to include Local Bills)	151	1,794.3	153	2,583.6	449	9,697.0	727	14,361.5
(e). Non-Bank Financial Companies	1	18.0	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	-	-	-	-	6	447.5	3	11.4
7. Transport, Storage & Communication	378	4,859.9	79	8,311.4	75	8,980.6	400	9,523.5
8. Services	432	5,771.3	1,228	9,830.4	323	5,846.7	567	6,379.0
9. Other Private (Business)	757	3,748.3	354	7,207.4	410	6,218.7	494	11,155.4
IV. Trust Funds and Non-Profit Institutions	-	-	-	-	-	-	-	-
V. Others	3	1,245.0	12	41.3	-	-	21	987.6
TOTAL	20,838	176,612.8	23,087	208,966.9	21,122	225,650.5	20,304	241,353.6

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2016		2017		2018		
	Jun	Dec	Jun	Dec	Jun		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	190,726.2	-	-	-	-	-	-
B. FEDERAL GOVERNMENT BONDS	3,784,320.3	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,436,112.6	2,447,293.7
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,784,320.3	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,436,112.6	2,447,293.7
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.9	4,773,462.6	4,723,894.3	4,785,765.0
D. FOREIGN SECURITIES AND SHARES	185,504.3	121,077.1	236,707.6	257,402.4	161,122.5	160,815.8	161,184.0
E. OTHERS:	783,637.1	857,169.5	832,668.8	793,203.5	931,792.4	832,286.9	969,140.4
1. Shares :	308,983.1	303,996.6	316,538.2	323,394.2	326,362.8	237,455.0	378,182.5
(i) Financial Institutions	19,387.3	21,655.6	19,365.3	17,504.8	20,272.3	12,793.6	20,220.3
(ii) Public Sector Enterprises	14,678.3	10,821.3	13,668.3	19,317.7	19,905.8	6,433.3	27,612.2
(iii) Private Sector	274,917.5	271,519.7	283,504.6	286,571.7	286,184.7	218,228.0	330,350.0
2. Debentures :	213.4	207.7	789.8	368.0	268.4	268.4	267.6
(i) Financial Institutions	0.8	0.8	0.8	0.8	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	163.7	163.7	294.4	261.9	261.9	261.9
(iii) Private Sector	48.9	43.2	625.3	72.8	5.7	5.7	5.7
3. National Investment Trust (Unit)	2,140.0	3,399.6	2,819.7	2,732.4	2,775.7	1,845.5	2,701.7
4. Participation Term Certificates	241.5	1,557.2	288.9	2,140.1	80.4	99.9	77.6
5. Term Finance Certificate (TFC's)	86,362.0	77,417.2	101,854.7	75,241.8	83,257.5	83,801.2	82,806.8
6. Sukuk	352,958.2	446,253.3	349,520.4	360,968.4	484,577.1	466,640.2	460,109.2
7. Certificate of Investment (COI's)	7,738.1	3,788.1	3,838.1	3,520.0	7,202.2	7,202.2	7,202.2
8. Modaraba Certificate	297.0	297.0	106.0	1.0	-	-	-
9. Mutual Funds	12,248.4	19,572.2	17,575.8	11,378.0	6,295.9	5,095.1	8,419.9
10. Others	12,455.5	680.5	39,337.2	13,459.6	20,972.4	29,879.4	29,372.9
TOTAL	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	8,153,109.6	8,363,383.1

Source: Statistics & Data Warehouse Department, SBP

* Note:-As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk.

Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2015		2016		2017		2018
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
0.00	451,471.5	497,535.0	625,953.7	593,783.2	561,814.6	683,009.4	619,913.9
0.25*	190,184.7	186,360.3	185,445.9	147,727.9	218,307.9	228,514.7	194,449.6
0.50*	57,584.0	88,555.7	26,279.3	47,594.2	65,390.7	60,694.2	41,171.8
0.75*	88,951.4	33,152.4	18,426.5	29,889.6	8,918.3	10,624.2	7,036.8
1.00	42,448.1	50,477.2	25,437.0	79,419.0	41,219.6	21,453.6	17,376.7
1.25	17,089.0	74,003.8	17,332.9	35,090.8	7,326.4	7,258.0	7,531.9
1.50	44,424.7	17,930.3	41,096.3	52,427.9	23,460.2	54,412.0	21,029.0
1.75	828.0	3,233.6	18,675.1	31,165.7	25,013.0	15,480.4	2,827.1
2.00	11,199.5	14,926.2	35,359.0	20,163.0	10,476.5	50,189.3	4,982.2
2.25	56.6	75.0	6,113.0	742.6	4,945.8	6,078.9	542.1
2.50	1,796.8	1,338.4	404.3	223.2	4,219.5	9,707.4	3,970.2
2.75	32.8	247.1	2,755.9	1,291.1	38,979.7	11,294.8	2,598.4
3.00	1,073.3	1,691.7	12,911.4	476.8	10,511.6	14,173.9	8,063.4
3.25	213.0	2,147.3	184.9	-	4,324.6	-	10,521.5
3.50	67.7	1,878.7	401.2	-	11,555.0	-	9,028.7
3.75	-	-	19.1	-	5,624.8	1,086.5	159,641.2
4.00	-	-	13,032.6	-	17.6	0.1	13,319.5
4.25	-	-	-	-	266.0	822.9	5,007.6
4.50	-	-	-	-	911.7	35.3	16,851.0
4.75	-	-	-	-	511.8	93.9	48.0
5.00	-	-	-	-	-	5.0	10,414.6
5.25	-	-	-	-	-	750.0	255.9
5.50	-	-	-	-	-	6,000.0	273.2
5.75	-	-	-	-	-	-	12,102.7
6.00	-	-	-	-	-	-	4,580.6
6.25	-	-	-	-	-	-	5,000.0
6.50	-	-	-	-	-	-	265.1
6.75	-	-	-	-	-	-	..
7.00	-	-	-	-	-	-	..
7.25	-	-	-	-	-	-	..
7.50	-	-	-	-	-	-	0.4
7.75	-	-	-	-	-	-	..
8.00	-	-	-	-	-	-	..
8.25	-	-	-	-	-	-	24.7
8.50	-	-	-	-	-	-	..
8.75	-	-	-	-	-	-	15.2
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	907,420.9	973,552.7	1,029,828.1	1,039,995.2	1,043,795.3	1,181,684.5	1,178,843.1

*0.25 stands for 0.05 to 0.25

*0.50 stands for 0.30 to 0.50

*0.75 stands for 0.55 to 0.75

Source: Statistics & Data Warehouse Department, SBP

3.23 Scheduled Banks' Deposits by Rates of Return (PLS)

(Million Rupees)							
RATE OF RETURN	2015		2016		2017		2018
	Jun.	Dec	Jun	Dec	Jun	Dec	Jun
0.00	2,708,079.8	2,603,157.6	2,956,607.9	3,125,513.5	3,569,106.4	3,478,375.0	3,779,041.3
0.25*	22,723.0	32,486.8	41,047.8	52,143.0	52,682.1	61,006.5	54,443.5
0.50*	3,544.6	13,638.8	15,881.9	18,404.4	17,484.6	2,483.7	6,452.6
0.75*	125.8	-		723.6	616.6	17,350.5	1,256.4
1.00	35.2	-	13,779.4	264.1	50.2	512.3	18,386.2
1.25	1,616.0	1,123.9	1,774.5	2,391.1	3,185.1	3,029.6	2,373.4
1.50	421.5	129.7	129.7	1,112.4	134.0	2,563.7	1,161.4
1.75	-	-	11,069.9	12,871.7	-	2,861.4	2,495.0
2.00	-	16,660.6	3,531.1	8,629.7	14,603.8	13,456.1	130,582.0
2.25	-	2,097.2	5,903.2	11,212.3	9,643.3	9,774.3	4,501.8
2.50	10,559.3	9,102.9	9,955.7	9,408.6	39,109.1	32,869.9	4,483.7
2.75	-	90,357.7	113,002.3	178,473.2	160,115.9	33,049.3	63,401.4
3.00	9,840.4	29,124.2	33,903.3	73,827.3	31,759.1	128,518.9	99,700.6
3.25	16,146.8	19,026.5	24,095.9	31,939.0	37,197.2	34,954.8	25,223.5
3.50	77,766.0	94,985.8	115,955.5	208,393.1	313,765.7	129,808.8	6,140.9
3.75	12,501.6	33,168.8	2,840,034.8	2,648,667.6	3,053,610.2	3,459,802.6	829,170.4
4.00	38,304.1	1,986,849.2	428,541.8	973,463.5	985,319.8	896,710.7	131,169.8
4.25	21,073.5	251,733.6	412,213.4	603,233.0	510,047.3	295,832.9	36,996.6
4.50	1,615,828.5	352,762.9	221,421.0	332,180.5	334,542.3	319,414.4	3,446,535.5
4.75	253,040.0	248,888.4	118,679.7	201,782.8	155,847.9	201,985.5	774,667.1
5.00	1,071,723.7	940,888.8	233,744.6	210,709.2	154,169.4	373,087.1	654,603.8
5.25	78,073.9	84,478.3	230,190.0	233,877.5	307,048.3	162,300.3	152,531.0
5.50	156,382.6	247,139.8	141,649.4	145,864.9	168,884.9	181,557.0	177,819.1
5.75	53,024.5	106,372.8	113,889.7	104,254.5	124,797.7	142,934.8	131,153.8
6.00	343,068.2	215,506.1	161,712.6	142,461.7	133,401.8	292,541.7	349,650.2
6.25	209,251.4	47,632.5	86,007.3	89,839.1	92,645.2	105,254.0	91,537.6
6.50	238,289.6	235,279.0	179,276.7	73,497.5	35,935.2	33,694.8	122,633.2
6.75	119,445.2	55,223.9	60,398.8	57,549.5	39,991.6	104,341.1	97,907.0
7.00	631,729.4	340,576.9	342,400.0	84,657.1	114,990.2	114,580.5	42,978.6
7.25	71,608.9	87,020.0	62,189.3	77,510.5	37,978.1	17,009.0	48,468.6
7.50	34,859.2	42,132.0	27,936.4	49,243.9	11,743.1	3,247.0	136,088.3
7.75	13,635.1	40,665.6	41,731.8	4,883.3	2,067.3	7,628.9	12,205.1
8.00	69,922.7	86,064.9	18,769.5	10,113.5	6,347.4	11,869.2	10,867.2
8.25	37,445.5	11,687.6	2,763.7	1,886.7	1,495.1	3,786.3	623.8
8.50	68,950.1	21,237.6	12,981.0	3,621.2	3,047.5	4,481.0	1,968.8
8.75	71,639.9	37,227.0	4,051.7	2,140.7	4,674.6	51,691.8	4,872.5
9.00	48,375.0	20,320.1	10,938.4	8,838.0	10,257.9	2,823.0	894.9
9.25	19,417.4	6,922.1	3,627.4	2,024.6	1,607.5	728.0	457.9
9.50	23,105.0	3,510.1	2,186.2	1,845.2	1,917.1	2,911.2	3,604.3
9.75	5,304.1	940.7	5.0	-	-	-	-
10.00	35,294.3	1,739.8	5,839.6	11.7	256.0	283.6	7,295.7
10.25	5,009.6	558.6	330.7	7.7	71.2	3.8	0.2
10.50	5,985.1	10,995.8	325.6	20.0	189.3	13,773.2	128.2
10.75	233.0	58.1	6,643.9	17.6	907.6	110.3	108.7
11.00	2,411.5	1,126.3	1,437.8	744.2	550.2	413.4	407.1
Over-11.00	39,797.0	5,728.1	9,273.0	1,009.0	4,510.4	9,796.7	3,218.0
Total	8,245,588.1	8,436,327.0	9,127,829.0	9,801,263.2	10,548,305.3	10,765,208.5	11,470,206.8

*0.25 stands for 0.05 to 0.25

*0.50 stands for 0.30 to 0.50

*0.75 stands for 0.55 to 0.75

Source: Statistics & Data Warehouse Department, SBP

3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	15,217.8	15,217.8	27,833.6	27,833.6	36,168.1	27,668.1	14,237.4	14,237.4	20,924.9	20,674.3
1.00*	3,845.2	3,845.2	2,010.5	2,010.5	664.9	664.9	249.8	249.8	481.4	481.4
2.00*	7,811.7	7,811.7	10,266.6	10,266.6	15,469.2	15,469.2	6,052.3	6,052.3	1,490.8	1,490.8
3.00*	15,228.9	8,620.5	13,031.5	9,996.8	11,928.5	9,927.0	14,860.3	12,585.3	10,103.1	10,103.1
3.25	365.8	365.8	2,876.8	2,876.8	3,278.7	362.8	3,917.1	298.0	-	-
3.50	3,069.6	3,069.6	403.0	403.0	898.3	898.3	333.9	333.9	142.4	142.4
3.75	191.8	191.8	230.9	230.9	150.9	150.9	0.1	0.1	0.1	0.1
4.00	11,161.0	11,161.0	6,000.5	6,000.5	6,777.9	5,864.9	5,255.7	5,255.7	6,635.1	6,635.1
4.25	1,288.5	1,288.5	532.1	532.1	794.8	794.8	384.6	384.6	8.4	8.4
4.50	3,294.1	3,294.1	126.2	126.2	176.2	176.2	2,638.1	204.4	83.0	83.0
4.75	-	-	543.5	543.5	124.5	124.5	52.7	52.7	10.8	10.8
5.00	5,879.4	5,879.4	1,748.8	1,748.8	2,221.1	2,221.1	2,634.6	2,634.6	1,188.5	1,188.5
5.25	-	-	32.3	32.3	4.8	4.8	335.0	335.0	5.0	5.0
5.50	92.9	92.9	93.1	93.1	454.5	454.5	537.9	537.9	145.3	145.3
5.75	108.9	108.9	11.6	11.6	8.2	8.2	13.2	13.2	-	-
6.00	15,013.6	15,013.6	23,559.2	17,313.3	23,122.3	11,165.9	26,933.9	26,933.9	5,697.2	5,685.5
6.25	2,527.8	2,527.8	6,297.7	6,297.7	9,795.9	9,795.9	37,897.8	11,311.7	2,614.3	2,614.3
6.50	12,349.1	12,349.1	7,439.5	7,439.5	7,324.9	7,324.9	34,963.6	16,963.6	20,455.1	20,455.1
6.75	2,015.2	2,015.2	715.0	715.0	2,612.7	2,612.7	3,958.8	3,958.8	10,100.4	10,100.4
7.00	37,510.0	17,248.4	14,808.5	14,808.5	25,039.0	25,039.0	22,664.7	22,664.7	41,420.5	30,433.4
7.25	357.0	357.0	176.1	176.1	4,610.9	4,610.9	12,772.7	12,772.7	6,653.5	6,653.5
7.50	114.2	114.2	862.2	862.2	5,329.9	5,329.9	7,916.9	7,916.9	18,235.3	18,235.3
7.75	155.6	155.6	628.7	628.7	3,367.7	3,367.7	3,860.0	3,860.0	9,238.8	9,238.8
8.00	28,389.7	27,939.7	14,173.7	14,173.7	14,771.9	14,771.9	10,520.9	10,520.9	27,808.0	27,658.0
8.25	6,642.9	6,642.9	876.4	876.4	3,051.6	3,051.6	7,249.0	7,249.0	10,706.8	10,706.8
8.50	384.5	384.5	296.1	296.1	4,177.2	4,177.2	15,740.6	15,340.6	9,222.6	9,222.6
8.75	2,191.4	2,190.5	237.1	237.1	1,050.2	1,050.2	2,291.7	2,291.7	3,507.6	3,507.6
9.00	45,409.3	45,409.3	27,316.5	27,316.5	30,287.7	30,287.7	6,400.5	6,400.5	22,887.7	22,887.7
9.25	1,188.0	1,188.0	144.3	144.3	3,044.8	3,044.8	15,389.8	15,389.8	4,334.5	4,334.5
9.50	1,880.9	1,880.9	1,187.9	1,187.9	1,980.7	1,980.7	890.3	890.3	2,617.4	2,617.4
9.75	570.3	570.3	362.8	362.8	1,572.6	1,572.6	4,813.1	4,813.1	961.1	961.1
10.00	10,291.4	10,291.4	8,458.8	8,458.8	12,774.5	12,774.5	7,626.5	7,626.5	48,752.4	47,357.7
10.25	331.2	331.2	272.2	272.2	596.8	596.8	382.2	382.2	462.7	462.7
10.50	53.6	53.6	152.3	152.3	1,764.9	1,764.9	3,027.2	3,027.2	2,081.5	2,081.5
10.75	296.2	296.2	160.6	160.6	122.7	122.7	526.6	526.6	2,311.3	2,311.3
11.00	22,732.4	8,757.3	4,661.5	4,661.5	4,123.4	4,123.4	11,453.4	11,453.4	8,063.3	8,063.3
11.25	2,128.6	2,128.6	1,790.3	1,790.3	3,291.5	3,291.5	3,701.0	3,701.0	6,482.1	6,482.1
11.50	476.4	476.4	170.0	170.0	230.5	230.5	1,460.5	1,460.5	701.3	701.3
11.75	178.6	178.6	539.4	539.4	161.3	161.3	588.3	588.3	759.0	759.0
12.00	18,502.7	18,055.1	20,022.5	13,624.3	12,905.7	12,505.7	10,735.4	10,735.4	11,984.0	11,488.2
12.25	295.4	295.4	1,704.2	1,704.2	1,595.3	1,595.3	1,956.2	1,956.2	129.1	129.1
12.50	996.5	996.5	852.5	852.5	906.1	906.1	1,523.3	1,523.3	1,128.4	1,128.4
12.75	443.8	443.8	348.2	348.2	1,108.1	1,108.1	1,979.9	1,979.9	6,593.9	6,593.9
13.00	1,294.4	1,294.4	1,030.9	1,030.9	2,593.0	2,593.0	1,033.7	1,033.7	4,508.1	4,508.1
13.25	1,336.4	1,336.4	548.8	548.8	321.3	321.3	642.9	642.9	93.4	93.4
13.50	698.5	698.5	2,173.0	2,173.0	3,253.3	3,253.3	2,779.0	2,779.0	2,658.5	2,658.5
13.75	398.1	398.1	474.5	474.5	545.0	545.0	744.2	744.2	24.9	24.9
14.00	5,231.0	4,272.8	3,616.9	3,616.9	4,606.2	4,606.2	1,631.4	1,631.4	2,921.0	2,921.0
14.25	2,694.3	2,694.3	30.5	30.5	6.5	6.5	30.7	30.7	5.5	5.5
14.50	154.7	154.7	175.8	175.8	178.4	178.4	178.3	178.3	399.8	399.8
14.75	55.8	55.8	15.3	15.3	17.8	17.8	381.9	381.9	16.2	16.2
15.00	8,374.5	8,374.5	14,026.2	14,026.2	13,839.5	13,839.5	1,500.6	1,500.6	2,017.9	2,017.9
15.25	18.0	18.0	35.6	35.6	263.8	263.8	20.1	20.1	13.6	13.6
15.50	3,678.8	3,678.8	6,351.2	6,351.2	6,122.4	6,122.4	2,101.1	2,101.1	4,840.9	4,557.3
15.75	0.4	0.4	39.0	39.0	-	-	279.4	279.4	-	-
16.00 & over	36,638.6	36,015.8	36,644.5	36,644.5	37,464.4	37,464.4	28,119.8	28,119.8	40,698.3	40,407.1
TOTAL	341,555.0	298,230.5	269,117.4	253,438.7	329,053.1	302,366.2	350,170.7	296,856.7	385,326.7	371,462.0

* 1.00 stands for 0.25 to 1.00

* 2.00 stands for 1.25 to 2.00

* 3.00 stands for 2.25 to 3.00

Source: Statistics & Data Warehouse Department, SBP

3.25 Scheduled Banks' Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2016				2017				2018	
	Jun		Dec		Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	234,643.2	159,218.1	461,671.7	282,150.8	505,166.1	273,283.3	237,928.0	177,542.3	255,400.4	185,632.9
1.00*	12,429.2	11,102.1	14,051.4	13,991.4	5,775.3	4,712.4	5,281.4	4,183.4	7,565.0	6,461.1
2.00*	17,516.4	17,516.5	37,461.9	37,461.9	39,770.7	39,770.7	28,295.5	28,295.5	27,760.0	27,758.5
3.00*	73,792.5	71,889.8	278,824.2	264,282.2	336,498.9	308,723.5	390,573.4	358,559.8	344,538.6	344,532.0
4.00*	182,294.6	158,046.6	146,866.7	126,150.0	115,965.6	97,772.7	112,866.0	91,898.3	108,418.4	104,596.9
5.00*	133,021.8	123,517.5	96,433.0	91,891.1	58,876.8	58,876.8	73,539.6	61,908.4	97,741.5	71,790.0
6.00*	129,645.9	87,163.4	495,397.1	188,170.0	370,764.9	184,428.3	384,322.7	165,277.5	312,656.2	211,240.8
7.00*	1,242,575.0	605,838.3	1,216,676.5	752,680.3	1,620,164.0	960,796.6	1,736,385.8	995,850.1	1,832,518.7	843,542.2
8.00*	902,834.0	631,743.8	824,681.6	642,839.2	991,060.7	744,304.6	1,289,909.5	918,339.6	1,756,081.5	1,224,135.8
8.25	150,562.1	134,728.9	53,478.0	45,148.8	86,561.4	67,164.6	137,164.3	123,525.7	131,782.5	123,924.9
8.50	90,606.3	77,679.4	107,598.4	94,795.9	68,097.6	66,905.5	82,826.0	81,750.6	199,596.8	173,838.5
8.75	60,211.0	59,032.2	46,112.3	45,125.0	58,545.3	57,588.1	85,414.0	84,496.6	72,916.0	72,580.0
9.00	267,859.3	181,233.1	299,736.4	285,068.5	286,906.2	271,215.3	201,845.8	197,925.9	188,470.4	180,691.2
9.25	91,509.0	80,889.7	56,109.9	56,109.9	68,788.1	68,788.1	147,086.7	131,632.2	104,788.5	104,524.4
9.50	38,387.0	37,915.8	46,648.1	46,093.4	50,607.4	50,607.4	40,063.8	40,063.8	121,594.9	110,434.0
9.75	47,855.2	45,855.2	29,771.0	27,771.0	16,277.3	14,277.3	63,110.4	57,604.8	32,207.8	32,207.8
10.00	58,244.4	56,663.1	91,494.5	66,260.4	111,232.1	67,956.3	64,468.5	61,985.4	146,913.8	137,632.3
10.25	26,022.1	26,022.1	19,662.3	19,515.0	15,983.8	15,836.6	26,324.0	25,785.9	30,940.3	24,028.9
10.50	26,953.9	26,953.9	23,582.5	23,582.5	32,075.5	32,075.5	34,471.1	34,471.1	48,908.1	48,908.1
10.75	49,765.8	48,870.0	19,200.1	18,135.1	19,256.9	19,256.9	16,997.2	16,845.5	14,055.3	13,933.9
11.00	90,860.6	52,004.8	80,299.1	75,278.4	66,984.6	66,984.6	85,743.6	85,718.6	60,053.8	59,961.0
11.25	35,616.1	35,042.2	10,266.8	10,266.8	27,981.5	27,977.0	48,221.3	48,192.1	16,013.5	16,012.3
11.50	75,545.6	41,078.4	36,242.0	36,242.0	30,901.0	30,872.6	27,979.9	27,979.9	52,937.8	52,936.1
11.75	14,076.8	14,076.8	10,146.6	10,146.6	8,122.6	8,122.6	12,787.5	12,787.5	11,271.5	11,271.5
12.00	58,309.3	58,015.1	74,990.4	51,741.1	51,491.9	37,187.9	53,488.2	25,696.1	114,503.4	70,711.5
12.25	13,589.8	10,904.8	9,934.1	7,934.1	8,761.7	6,746.0	9,452.5	9,452.5	5,714.9	5,714.9
12.50	24,174.5	24,174.0	32,191.3	32,191.3	65,375.2	65,375.2	69,621.4	69,621.4	83,686.5	55,569.9
12.75	12,506.4	12,506.1	8,095.7	8,095.7	6,478.4	6,478.4	3,853.6	3,853.6	4,463.3	4,463.3
13.00	41,356.3	41,356.3	15,309.8	15,309.8	20,021.1	20,021.1	22,044.4	19,944.4	18,610.3	18,610.3
13.25	5,372.4	5,372.4	4,323.9	4,323.9	5,019.1	5,019.1	3,640.3	3,640.3	5,792.3	5,786.6
13.50	49,236.6	49,236.6	62,146.0	62,146.0	60,223.2	40,223.2	36,120.3	36,120.3	60,087.6	40,087.6
13.75	4,072.1	4,071.6	1,944.4	1,944.4	1,616.8	1,616.8	5,494.0	5,494.0	3,135.8	3,135.8
14.00	48,236.1	48,105.6	45,022.7	45,022.7	69,159.6	66,912.2	62,982.7	62,982.7	79,384.4	79,384.4
14.25	37,195.3	37,195.3	32,333.3	32,333.3	26,186.6	26,186.6	24,582.8	24,582.8	21,996.0	21,996.0
14.50	4,081.1	4,080.6	7,311.9	7,311.9	2,101.4	2,101.4	9,928.3	9,928.3	7,117.9	7,117.9
14.75	3,838.0	3,837.6	11,322.5	11,322.5	22,728.4	22,728.4	32,534.9	32,534.9	41,347.4	41,347.4
15.00	71,120.9	71,095.9	70,752.4	70,752.4	49,073.4	46,146.9	52,425.5	52,192.2	30,229.3	27,991.2
15.25	3,391.6	3,391.6	2,631.5	2,631.5	3,776.2	3,776.2	3,900.2	3,089.6	6,231.8	6,231.8
15.50	64,037.2	64,037.2	27,310.2	27,310.2	16,972.4	16,972.4	22,967.4	22,967.4	17,263.2	16,195.9
15.75	20,457.1	20,457.1	19,260.0	19,260.0	15,037.5	15,037.5	13,232.5	13,232.5	10,982.0	10,982.0
16.00	32,211.8	31,216.2	23,484.7	22,736.6	26,175.4	25,217.0	29,084.2	28,243.1	43,092.7	41,429.8
16.25	1,209.8	1,208.9	801.9	801.9	1,022.7	1,022.7	2,040.1	2,040.1	4,529.5	4,529.5
16.50	3,494.0	3,494.0	2,253.4	2,253.4	3,781.6	3,720.6	3,530.4	3,530.4	4,545.8	4,545.8
16.75	2,171.6	2,171.6	1,788.9	1,788.9	6,168.8	6,168.8	2,112.5	2,112.5	3,058.2	3,058.2
17.00	6,696.6	6,696.3	7,602.0	7,601.8	6,500.7	6,500.7	9,134.3	9,134.1	6,008.7	6,008.7
17.25	1,357.2	1,357.2	2,656.9	2,656.9	841.1	840.8	989.6	989.6	772.6	772.6
17.50	3,071.7	3,071.7	1,460.8	1,460.8	9,252.5	9,252.5	1,392.4	1,392.4	4,937.6	4,937.6
17.75	1,039.1	1,039.1	752.1	752.1	373.1	373.1	1,039.4	1,039.4	1,131.8	1,131.8
18.00	26,696.8	26,281.3	29,640.9	29,640.9	29,125.4	29,125.4	11,868.6	11,868.6	9,646.8	9,646.8
18.25	847.7	847.6	1,177.8	1,177.8	1,878.1	1,244.7	1,195.3	1,094.3	4,512.9	3,318.2
18.50	803.7	803.7	673.1	673.1	2,122.6	2,122.6	1,836.5	1,836.5	1,466.4	1,466.4
18.75	440.5	440.5	500.3	500.3	631.4	631.4	746.9	746.9	1,105.0	1,105.0
19.00	69,763.5	69,763.5	55,607.2	55,607.2	47,550.7	47,550.7	43,056.5	43,056.5	62,216.7	58,732.5
19.25	409.4	409.4	233.3	233.3	78.5	78.5	312.9	312.9	345.5	345.5
19.50	989.1	989.1	817.5	817.5	1,502.6	1,502.6	789.0	789.0	5,526.8	5,526.8
19.75	403.8	403.8	344.9	344.9	306.0	306.0	426.2	426.2	495.0	495.0
20.00 & over	71,227.9	71,228.0	77,024.7	77,024.7	83,187.8	83,187.8	86,860.8	86,860.8	98,419.5	98,419.5
TOTAL	4,736,637.1	3,463,341.2	5,134,112.8	3,864,859.1	5,636,886.0	4,139,672.6	5,956,291.0	4,423,426.8	6,737,488.9	4,843,371.5

* 1.00 stands for 0.25 to 1.00

Source: Statistics & Data Warehouse Department, SBP

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* 8.00 stands for 7.25 to 8.00

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits PLS & Interest Bearing – All Banks

		(Percent per annum)						
TYPE OF DEPOSITS		2015		2016		2017		2018
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	3.59 (2.50)	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)	2.42 (3.19)	2.85 (2.47)	2.97 (2.90)
II.	Saving Deposits	4.69 (64.38)	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)	3.54 (64.78)	3.58 (64.46)	4.14 (66.49)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.16 (6.70)	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)	4.36 (4.59)	4.18 (5.68)	5.15 (5.38)
	(b) 3 months and over							
	but less than 6 months	5.34 (5.93)	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)	4.29 (6.09)	4.31 (6.42)	4.77 (5.92)
	(c) 6 months and over							
	but less than 1 year	5.88 (4.49)	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)	4.26 (5.80)	4.10 (5.19)	4.63 (4.89)
	(d) 1 year and over but							
	less than 2 years	6.26 (11.28)	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)	4.62 (11.98)	4.79 (12.45)	5.13 (11.25)
	(e) 2 years and over but							
	less than 3 years	7.18 (0.62)	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)	5.14 (0.40)	5.16 (0.37)	5.04 (0.36)
	(f) 3 years and over but							
	less than 4 years	7.02 (1.76)	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)	5.67 (0.90)	5.77 (0.70)	5.59 (0.72)
	(g) 4 years and over but							
	less than 5 years	8.15 (0.12)	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)	5.28 (0.06)	6.61 (0.13)	5.37 (0.12)
	(h) 5 years and over	8.62 (2.22)	7.05 (2.14)	6.42 (2.62)	5.83 (2.44)	6.22 (2.21)	7.46 (2.11)	6.96 (1.97)
IV.	Overall							
	(i) Excluding current							
	and other deposits	5.11	4.52	4.11	3.92	3.84	3.93	4.41
	(ii) Including current							
	and other deposits	3.41	3.07	2.75	2.62	2.53	2.64	2.92

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.
PLS: Profit and Loss Sharing

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Profit & Loss Sharing – All Banks

		(Percent per annum)						
TYPE OF DEPOSITS	2015		2016		2017		2018	
	Jun	Dec	Jun	Dec	Jun	Dec	Jun	
I. Call Deposits	3.73 (2.61)	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)	2.54 (3.26)	2.95 (2.60)	3.03 (3.05)	
II. Saving Deposits	5.04 (64.87)	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)	3.75 (64.99)	3.83 (64.96)	4.32 (66.62)	
III. Term or Fixed Deposits								
(a) Less than 3 months	5.43 (6.91)	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)	4.54 (4.69)	4.55 (5.51)	5.21 (5.62)	
(b) 3 months and over but less than 6 months	6.25 (5.38)	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)	4.67 (5.76)	4.76 (6.06)	5.12 (5.41)	
(c) 6 months and over but less than 1 year	6.65 (4.23)	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)	4.66 (5.44)	4.70 (4.73)	5.04 (4.61)	
(d) 1 year and over but less than 2 years	6.77 (11.22)	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)	4.81 (12.13)	5.04 (12.68)	5.30 (11.49)	
(e) 2 years and over but less than 3 years	7.18 (0.68)	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)	5.25 (0.41)	5.44 (0.37)	5.38 (0.34)	
(f) 3 years and over but less than 4 years	7.91 (1.69)	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)	5.77 (0.94)	5.79 (0.76)	5.61 (0.77)	
(g) 4 years and over but less than 5 years	8.17 (0.13)	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)	5.29 (0.07)	6.61 (0.14)	5.37 (0.13)	
(h) 5 years and over	9.03 (2.28)	7.39 (2.19)	6.77 (2.63)	6.14 (2.44)	6.35 (2.31)	7.74 (2.18)	7.25 (1.96)	
IV. Overall								
(i) Excluding current and other deposits	5.52	4.87	4.39	4.16	4.07	4.21	4.59	
(ii) Including current and other deposits	3.75	3.39	3.01	2.86	2.74	2.89	3.11	

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Interest Bearing – All Banks

		(Percent per annum)						
TYPE OF DEPOSITS		2015		2016		2017		2018
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	0.11 (1.21)	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)	0.05 (2.30)	0.08 (1.01)	0.88 (1.01)
II.	Saving Deposits	0.36 (58.92)	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)	0.57 (62.00)	0.41 (58.74)	1.79 (64.81)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.42 (4.34)	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)	0.73 (3.22)	1.10 (7.59)	3.47 (2.25)
	(b) 3 months and over but less than 6 months	0.79 (12.09)	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)	1.51 (10.54)	1.28 (10.50)	2.82 (12.59)
	(c) 6 months and over but less than 1 year	0.97 (7.40)	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)	1.53 (10.60)	1.01 (10.55)	1.75 (8.43)
	(d) 1 year and over but less than 2 years	0.93 (11.91)	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)	1.48 (9.97)	1.14 (9.85)	2.05 (8.11)
	(e) 2 years and over but less than 3 years	0.3 (..)	1 (0.11)	0.96 (0.10)	1.26 (0.11)	1.65 (0.18)	1.93 (0.37)	2.39 (0.58)
	(f) 3 years and over but less than 4 years	0.37 (2.54)	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)	1.71 (0.32)	2.00 (0.05)	2.32 (0.06)
	(g) 4 years and over but less than 5 years	1.54 (..)	1.25 (0.08)	1.79 (0.01)	1.48 (..)	1.75 (..)	2.17 (..)	2.25 (..)
	(h) 5 years and over	1.94 (1.59)	1.8 (1.61)	1.79 (2.43)	1.81 (2.49)	1.77 (0.88)	2.21 (1.34)	3.55 (2.16)
IV.	Overall							
	(i) Excluding current and other deposits	0.55	0.59	0.74	0.72	0.87	0.72	2.00
	(ii) Including current and other deposits	0.3	0.32	0.37	0.35	0.44	0.39	0.99

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total interest bearing deposits excluding current and other deposits.

3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2015	Jun	11.71	9.37	8.51	8.23	10.45	10.02	9.60	9.20
	Dec	13.23	8.54	7.37	8.18	9.13	9.60	8.89	8.41
2016	Jun	11.33	6.82	7.51	8.04	9.48	10.16	9.02	8.40
	Dec	11.21	7.90	6.52	7.14	8.11	4.84	8.55	7.59
2017	Jun	8.85	7.39	6.94	5.96	8.78	6.60	8.55	7.49
	Dec	7.89	7.20	6.95	7.25	8.64	7.15	8.43	7.76
2018	Jun	11.06	7.77	7.22	7.90	8.82	6.87	8.63	8.10
II. INTEREST BEARING - ALL BANKS									
2015	Jun	12.99	11.15	9.13	8.64	9.91	7.32	11.51	10.27
	Dec	14.45	9.44	8.69	8.79	9.29	6.65	11.38	9.90
2016	Jun	11.6	8.3	8.76	8.59	8.8	9.58	10.03	9.25
	Dec	11.35	9.18	7.94	8.44	8.49	4.76	10.92	9.28
2017	Jun	14.51	7.31	7.11	8.38	8.67	4.52	11.03	8.88
	Dec	14.13	7.40	7.16	8.33	8.31	8.89	10.35	8.67
2018	Jun	11.95	8.18	7.81	9.42	9.34	4.88	11.86	9.71
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2015	Jun	11.59	8.83	8.48	8.22	10.49	10.19	9.48	9.13
	Dec	13.15	8.42	7.32	8.16	9.12	9.70	8.76	8.33
2016	Jun	11.28	6.73	7.44	8.01	9.56	10.17	8.94	8.34
	Dec	11.18	7.75	6.47	7.10	8.07	4.84	8.42	7.51
2017	Jun	8.25	7.40	6.93	5.88	8.79	6.74	8.43	7.41
	Dec	7.87	7.17	6.94	7.21	8.69	6.99	8.32	7.71
2018	Jun	10.98	7.74	7.19	7.85	8.75	7.17	8.46	8.00

Source: Statistics & Data Warehouse Department, SBP

3.30 State Bank of Pakistan Rates for Banks and Scheduled Banks' Rates of Return on Export Finance

(Percent per annum)

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF)			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks					For Plant & Machinery			
	State Bank of Pakistan			Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years			
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years				Up to 3 Year	Over 3 Year and up to 5Years	
01/06/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9992
01/07/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8910
01/08/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8214
01/09/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8990
01/10/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/11/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/12/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9440
01/01/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9792
01/02/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9033
01/03/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9893
01/04/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9934
01/05/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0082
01/06/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/07/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/08/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/09/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/10/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/11/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/12/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/01/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/02/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/03/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/04/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/05/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3519
01/06/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3519
01/07/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.8545
01/08/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8562
01/09/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8562
01/10/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8562

Source: IH & SME Finance Department SBP

1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.
2. LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

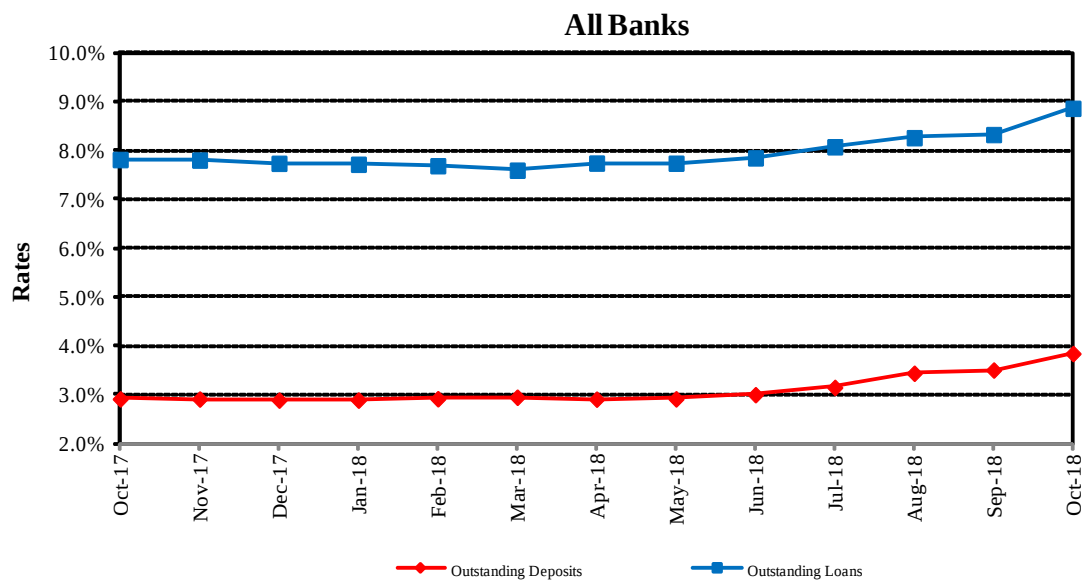
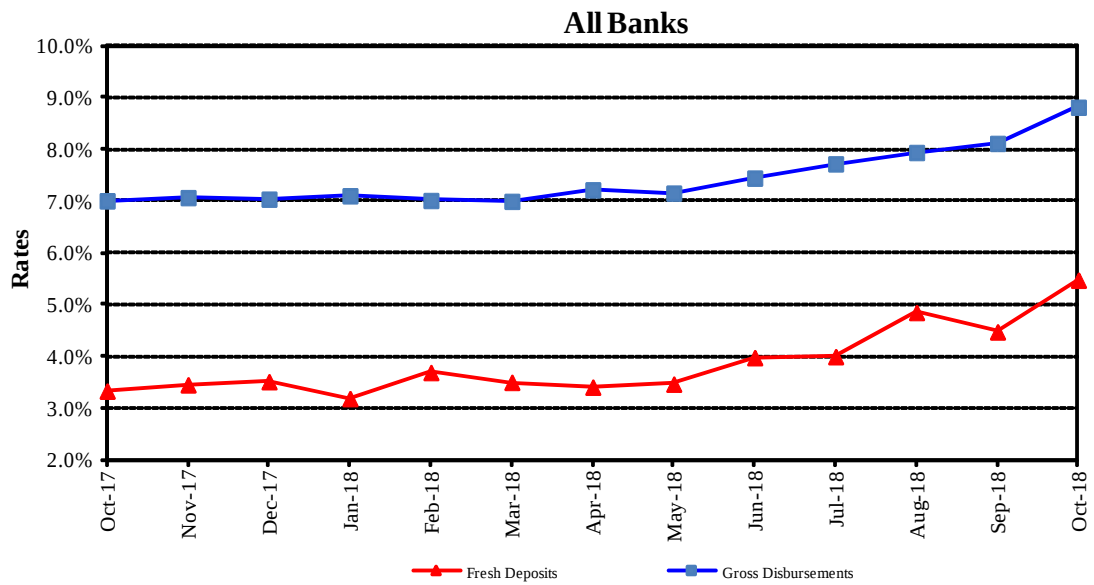
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jun-2018																
Public	8.85	9.91	8.89	9.98	8.39	8.41	8.77	8.77	3.79	4.23	4.81	4.81	3.23	3.58	5.08	5.06
Private	7.43	7.55	7.59	7.74	7.57	7.60	7.85	7.88	4.04	3.96	5.06	5.01	2.93	2.91	4.75	4.73
Foreign	6.76	7.27	6.76	7.27	7.00	7.01	7.32	7.35	3.08	3.08	5.37	5.37	3.10	3.11	5.31	5.31
Specialized	14.31	14.31	14.31	14.31	13.15	13.15	13.99	13.99	4.30	4.26	5.04	5.01	3.95	3.94	4.79	4.79
All Banks	7.45	7.63	7.60	7.82	7.85	7.88	8.16	8.19	3.98	3.97	5.03	4.99	3.00	3.04	4.82	4.81
Jul-2018																
Public	8.86	9.33	8.93	9.43	8.70	8.72	9.10	9.11	5.15	5.35	5.60	5.60	3.60	3.77	5.30	5.28
Private	7.71	7.98	7.86	8.18	7.78	7.79	8.07	8.08	3.74	3.58	5.25	5.13	3.03	3.01	4.83	4.82
Foreign	6.97	7.34	6.97	7.34	7.12	7.12	7.46	7.46	3.88	3.88	5.88	5.88	3.48	3.48	5.63	5.63
Specialized	13.97	13.97	13.97	13.97	13.15	13.15	14.00	14.00	4.52	4.52	4.88	4.88	4.01	4.00	4.82	4.81
All Banks	7.72	8.02	7.87	8.21	8.08	8.09	8.40	8.41	3.99	3.90	5.34	5.26	3.15	3.16	4.94	4.92
Aug-2018																
Public	9.22	9.93	9.24	9.96	8.73	8.75	9.16	9.16	5.53	5.83	6.07	6.07	3.76	4.03	5.63	5.62
Private	7.91	8.02	8.03	8.17	8.02	8.03	8.29	8.31	4.75	4.70	5.67	5.63	3.35	3.33	5.34	5.33
Foreign	7.47	7.87	7.47	7.87	7.25	7.27	7.56	7.62	4.37	4.26	6.41	6.38	3.92	3.85	6.12	6.09
Specialized	14.22	14.22	14.22	14.22	13.17	13.17	14.01	14.01	4.31	4.31	5.12	5.12	3.98	3.97	4.80	4.79
All Banks	7.94	8.07	8.05	8.21	8.27	8.29	8.58	8.60	4.85	4.84	5.75	5.72	3.44	3.47	5.41	5.40
Sep-2018																
Public	9.50	9.62	9.59	9.73	8.52	8.55	9.03	9.03	5.16	5.42	6.03	6.00	3.79	4.08	5.73	5.72
Private	8.09	8.34	8.26	8.60	8.16	8.21	8.42	8.49	4.30	4.21	5.99	5.93	3.42	3.41	5.46	5.45
Foreign	7.72	8.13	7.72	8.13	7.64	7.66	7.94	8.01	4.91	4.91	6.91	6.90	4.05	4.07	6.46	6.47
Specialized	14.23	14.23	14.24	14.24	13.19	13.19	14.03	14.03	3.28	3.28	6.46	6.46	3.99	3.99	4.78	4.78
All Banks	8.12	8.39	8.28	8.64	8.33	8.39	8.65	8.72	4.47	4.44	6.04	5.99	3.51	3.54	5.53	5.51
Oct-2018																
Public	10.03	10.24	10.04	10.24	9.05	9.09	9.52	9.52	5.90	5.79	6.61	6.44	4.07	4.33	6.04	6.04
Private	8.80	9.12	8.93	9.34	8.71	8.74	8.98	9.04	5.43	5.37	6.41	6.37	3.77	3.75	6.03	6.03
Foreign	8.30	8.77	8.30	8.77	8.22	8.22	8.59	8.59	5.03	4.97	7.17	7.12	4.69	4.74	7.10	7.11
Specialized	14.15	14.15	14.23	14.23	13.21	13.21	14.05	14.05	4.99	4.99	6.65	6.65	4.03	4.03	4.79	4.79
All Banks	8.81	9.15	8.94	9.37	8.87	8.91	9.19	9.24	5.47	5.41	6.46	6.40	3.84	3.88	6.04	6.04

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2007-08	9.00 ²	9.00 ²	12.50	17.00	15.00 ³	15.00 ³
2008-09	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2009-10	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2010-11	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08
4. ZTBL revised mark up rates (average) in FY 2011-12

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2015	2016					2017	2018		
	1 st Dec	1 st Feb	1 st Apr	1 st Jun	1 st Aug	1 st Oct	1 st Feb	1 st May	1 st Jul	1 st Sep
1. Saving Accounts										
(i) With cheque facilities	4.15	4.00	4.00	4.00	3.84	3.90	3.95	4.50	5.00	6.00
(ii) Without cheque facilities	4.15	4.00	4.00	4.00	3.84	3.90	3.95	4.50	5.00	6.00
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates³										
(i) 1 st year	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	8.68	8.40	7.80	7.70	7.33	7.44	7.54	8.10	8.30	9.05
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.0	13.0	13.0	13.0
6 (a) Special Saving Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	6.40	6.00	6.00	6.00	5.80	5.80	6.00	6.60	6.80	7.60
(ii) Last period of complete 6 months	7.60	6.80	6.40	6.80	6.00	6.20	6.20	7.80	8.60	9.20
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	7.54	7.10	6.63	6.55	6.31	6.36	6.54	7.63	8.04	8.78
8. Pensioner's Benefit Accounts⁷	10.56	10.32	9.60	9.60	9.12	9.36	9.36	10.08	10.20	10.92
9. Behbood Saving Certificate⁸	10.56	10.32	9.60	9.60	9.12	9.36	9.36	10.08	10.20	1.92
10. Short Term Saving Certificate⁹										
(i) 3 Months	6.04	5.84	5.84	5.68	5.52	5.56	5.60	5.92	6.40	7.36
(ii) 6 Months	6.06	5.86	5.86	5.70	5.54	5.60	5.62	6.04	6.46	7.42
(iii) 1 year	6.08	5.88	5.88	5.72	5.56	5.62	5.64	6.25	6.56	7.52
11. Shuhada Family Welfare account¹⁰	...	...	...	...	...	...	...	10.08*	10.20	10.92

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

*rate is effected from 23rd May 2018

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2015							
Q1	229,645	7,538,025	6,890	72,520	354,135	4,883	805,774
Q2	251,865	10,881,378	8,553	99,523	505,879	5,083	1,105,815
Q3	267,914	13,192,396	6,890	100,862	526,406	5,219	1,120,687
Q4	301,823	15,322,171	8,827	101,636	486,031	4,782	1,129,288
2016							
Q1	341,403	13,673,442	10,885	115,927	509,126	4,392	1,288,083
Q2	346,716	14,576,387	13,734	118,772	543,609	4,577	1,319,684
Q3	351,912	16,905,696	8,457	110,041	519,820	4,724	1,222,678
Q4	359,806	19,964,900	11,717	133,741	596,986	4,464	1,486,007
2017							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068

Source: Agriculture Credit & Microfinance Department SBP

Branchless Banking or “BB” means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI’s to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or “BB Account” means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

(Million Rupees)

PERIOD		2015	2016	2017	2017		2018			
					Sep	Oct	Jul	Aug	Sep	Oct
Karachi	Issued	821,069	910,456	969,135	16,790	47,316	48,516	284,426	21,084	58,382
	En-cashed	1,212,252	1,290,400	1,386,047	231,140	109,510	103,428	110,603	246,649	154,715
Lahore	Issued	616,676	690,070	944,818	130,308	78,702	88,263	145,493	133,481	10,677
	En-cashed	665,384	461,122	361,160	7,000	36,000	33,000	69,000	5,000	-
Peshawar	Issued	166,565	179,090	134,244	18,128	14,046	4,831	2,180	38,060	13,372
	En-cashed	136,806	155,507	144,127	2,200	10,400	15,021	45,245	2,955	12,750
Quetta	Issued	22,173	25,093	22,223	5,600	4,365	2,294	460	7,547	1,784
	En-cashed	72,825	70,434	80,621	2,055	7,848	3,250	13,618	3,265	9,790
Faisalabad	Issued	83,279	91,785	111,396	27,643	9,903	9,635	4,352	40,264	14,628
	En-cashed	102,932	112,253	120,046	4,107	4,120	4,405	51,577	2,753	4,129
Rawalpindi	Issued	113,176	139,243	172,348	8,150	6,319	14,288	2,720	8,256	7,477
	En-cashed	147,202	135,748	169,540	8,214	13,629	27,000	44,546	17,400	20,500
Hyderabad	Issued	14,548	10,010	12,505	1,799	1,480	350	249	801	1,045
	En-cashed	43,579	49,230	45,635	1,351	1,880	480	6,742	1,450	2,430
Islamabad	Issued	205,872	251,120	305,603	37,120	22,650	8,688	25,475	7,840	22,590
	En-cashed	426,716	345,000	335,175	31,138	20,626	26,847	24,758	36,360	29,241
Multan	Issued	16,366	9,612	9,415	916	895	4,406	2,338	3,704	5,856
	En-cashed	69,989	73,131	73,623	5,800	3,400	2,600	9,502	6,800	3,400
Sialkot	Issued	7,643	12,438	15,545	7,004	930	1,067	290	4,944	1,122
	En-cashed	94,301	110,444	114,313	1,865	5,930	6,257	24,563	2,420	6,905
Sukkur	Issued	8,408	11,677	18,496	91	4,066	3,020	1,000	95	300
	En-cashed	35,111	48,575	73,691	3,054	4,604	4,510	6,038	5,049	4,050
D.I. Khan	Issued	14,138	7,410	7,800	-	1,700	95,896	800	50	973
	En-cashed	10,811	12,454	11,547	70	176	83,565	1,972	30	150
Bahawalpur	Issued	2,608	3,203	1,512	40	-	550	-	5	-
	En-cashed	17,979	41,131	40,671	1,100	5,210	300	4,667	1,350	450
Muzaffarabad	Issued	45,227	47,735	54,625	500	5,696	3,400	8,200	1,000	4,093
	En-cashed	7,068	4,382	3,554	19	104	19	268	112	316
Gujranwala	Issued	8,940	6,348	5,145	1,996	350	1,041	1,498	2,253	4,058
	En-cashed	55,280	62,864	78,443	4,622	4,954	3,422	14,473	2,530	7,045
TOTAL	Issued	2,146,683	2,395,286	2,784,810	256,085	198,418	286,245	479,481	269,384	146,357
	En-cashed	3,098,228	2,972,671	3,038,193	303,735	228,391	314,104	427,572	334,123	255,871

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2015	2016	2017	2017		2018			
					Sep	Oct	Jul	Aug	Sep	Oct
Karachi	No. of Cheques Cleared	32,189	33,175	37,542	2,404	2,857	2,520	2,369	2,203	2,718
	Amount	10,101,209	11,158,634	13,806,727	886,456	985,505	1,016,695	970,003	884,406	1,084,889
Lahore	No. of Cheques Cleared	11,805	10,512	10,385	699	890	797	774	730	921
	Amount	4,538,245	4,647,395	4,988,475	336,346	431,590	419,775	383,743	360,333	473,061
Peshawar	No. of Cheques Cleared	1,882	1,645	1,666	112	145	120	127	118	148
	Amount	972,390	933,308	1,026,288	64,754	79,798	83,532	78,708	84,770	104,495
Quetta	No. of Cheques Cleared	1,329	961	916	59	81	79	79	68	91
	Amount	723,999	600,350	643,171	37,486	51,860	54,117	55,943	47,570	56,469
Faisalabad	No. of Cheques Cleared	3,088	2,576	2,489	150	212	206	179	184	235
	Amount	1,229,680	1,193,693	1,278,784	88,786	103,364	132,712	118,456	121,442	147,780
Rawalpindi	No. of Cheques Cleared	2,972	2,693	2,679	183	233	202	190	175	219
	Amount	1,665,050	1,444,595	1,718,698	110,754	139,602	123,208	120,315	103,273	137,700
Hyderabad	No. of Cheques Cleared	65	92	104	5	8	3	7	3	5
	Amount	51,615	62,345	80,226	4,598	6,489	5,043	6,476	5,751	7,302
Islamabad	No. of Cheques Cleared	4,337	4,139	4,014	270	342	281	290	277	348
	Amount	3,311,375	3,511,905	3,931,207	279,214	314,210	302,887	294,890	288,660	329,790
Multan	No. of Cheques Cleared	1,321	1,115	1,143	81	99	90	85	84	105
	Amount	812,528	814,818	881,316	62,847	75,075	88,601	70,897	79,842	91,900
Sialkot	No. of Cheques Cleared	764	756	768	49	68	59	65	53	71
	Amount	256,679	305,575	355,687	27,910	30,202	30,855	29,924	27,805	32,994
Sukkur	No. of Cheques Cleared	2,044	1,658	1,777	106	151	41	57	53	85
	Amount	415,159	360,066	440,099	36,702	31,649	29,045	31,508	44,362	48,345
D.I. Khan	No. of Cheques Cleared	11	15	18	1	1	1	1	1	1
	Amount	6,559	12,570	12,644	823	961	617	1,429	1,440	1,484
Others	No. of Cheques Cleared	3,574	2,591	2,290	120	160	131	129	117	157
	Amount	1,282,800	1,255,483	1,359,945	66,021	82,649	86,114	75,712	75,433	86,991
TOTAL	No. of Cheques Cleared	65,383	61,926	65,791	4,239	5,248	4,529	4,353	4,067	5,105
	Amount	25,367,283	26,300,736	30,523,268	2,002,697	2,332,955	2,373,203	2,239,431	2,125,086	2,603,200

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17		FY18			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	13,899	14,150	14,285	14,610	14,710	14,850
Automated Teller Machines (ATM)	No.	12,515	12,689	12,963	13,409	13,835	14,019
Point of Sale (POS)	No.	52,854	54,490	49,929	52,506	53,509	53,511
2. Cards							
Credit Cards	No.	1,247,836	1,292,136	1,333,916	1,374,073	1,423,768	1,453,867
Debit Cards	No.	17,542,788	17,857,561	18,778,525	19,847,969	20,984,868	21,712,069
Proprietary ATMs only Cards	No.	7,727,967	8,043,044	8,224,719	8,385,281	8,528,797	8,586,819
Pre-Paid Cards	No.	341,075	315,865	248,689	253,144	236,018	234,098
Social Welfare Cards	No.	10,239,238	9,124,363	9,201,476	9,500,938	8,897,960	8,932,140
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	162,034	177,382	171,760	186,895	196,204	201,545
Amount	Million Rupees	9,343,517	10,418,770	9,106,969	11,691,875	11,945,486	14,659,429
4.1 ATM Transactions							
Number of Transactions	Thousands	102,019	112,348	107,843	115,262	121,551	125,915
Amount	Million Rupees	1,178,663	1,303,623	1,229,948	1,351,906	1,447,169	1,520,330
i. Cash Withdrawal							
Number of Transactions	Thousands	96,366	106,782	102,562	109,286	115,283	119,563
Amount	Million Rupees	1,004,107	1,133,739	1,069,713	1,174,504	1,261,528	1,332,548
ii. Cash Deposit							
Number of Transactions	Thousands	52	60	66	74	91	118
Amount	Million Rupees	1,207	1,770	2,099	2,135	3,091	4,809
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,282	1,265	1,288	1,535	1,628	1,709
Amount	Million Rupees	1,971	3,024	4,247	3,001	2,347	4,006
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,750	2,311	2,153	2,386	2,545	2,218
Amount	Million Rupees	56,219	70,754	64,838	72,778	79,857	86,595
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,562	1,923	1,766	1,974	1,996	2,301
Amount	Million Rupees	115,032	94,200	88,926	99,356	100,214	92,223
vi. Others							
Number of Transactions	Thousands	7	8	7	7	7	7
Amount	Million Rupees	128	135	125	132	132	149
4.2 POS Transactions							
Number of Transactions	Thousands	13,925	14,930	15,175	16,433	15,797	16,093
Amount	Million Rupees	64,064	67,904	65,986	73,399	76,685	80,974
4.3 RTOB Transactions							
Number of Transactions	Thousands	37,540	39,438	37,170	41,902	43,755	42,848
Amount	Million Rupees	7,814,886	8,688,384	7,469,509	9,875,415	9,969,482	12,543,330
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	8,378	8,748	7,962	8,672	9,244	8,602
Amount	Million Rupees	653,007	693,359	666,169	738,395	778,187	744,375
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	18,039	17,098	17,398	19,542	20,005	18,905
Amount	Million Rupees	1,749,533	1,882,165	1,735,322	1,930,609	2,028,993	2,120,866
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	11,123	13,591	11,809	13,687	14,507	15,340
Amount	Million Rupees	5,412,347	6,112,860	5,068,018	7,206,411	7,162,302	9,678,088
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	1,374	3,479	4,138	5,001	5,859	6,770
Amount	Million Rupees	25,440	69,018	73,924	91,738	112,807	131,356
i. Payment Through Mobile							
Number of Transactions	Thousands	39	145	170	202	244	289
Amount	Million Rupees	1,195	2,758	3,360	3,770	4,407	5,126
ii. Utility Bills Payment							
Number of Transactions	Thousands	568	1,474	1,976	2,322	2,675	3,116
Amount	Million Rupees	416	4,628	2,581	2,164	2,256	3,528
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	371	980	1,065	1,335	1,583	1,806
Amount	Million Rupees	10,795	30,308	33,946	41,580	51,352	59,320
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	395	880	928	1,141	1,356	1,559
Amount	Million Rupees	13,034	31,324	34,037	44,224	54,791	63,382

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17		FY18			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	67	79	80	77	68	68
Amount	Million Rupees	2,092	2,305	2,310	2,272	2,131	2,023
i. Payment Through Call Centre							
Number of Transactions	Thousands	50	44	45	48	44	43
Amount	Million Rupees	1,941	1,811	1,793	1,922	1,753	1,613
ii. Utility Bills Payment							
Number of Transactions	Thousands	15	27	28	21	17	19
Amount	Million Rupees	73	240	301	110	203	269
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1	6	6	8	6	6
Amount	Million Rupees	44	222	197	228	165	130
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1	1	1	..	..	..
Amount	Million Rupees	35	32	19	12	10	11
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	6,771	6,697	6,528	7,380	8,368	8,904
Amount	Million Rupees	255,947	284,379	260,538	292,722	332,765	376,359
i. Payment Through Internet							
Number of Transactions	Thousands	529	563	557	600	652	709
Amount	Million Rupees	95,631	102,218	105,393	106,709	112,438	122,222
ii. Utility Bills Payment							
Number of Transactions	Thousands	2,464	2,102	2,315	2,573	3,027	3,039
Amount	Million Rupees	3,640	6,755	6,766	6,237	7,715	8,981
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,800	1,698	1,619	1,842	2,067	2,212
Amount	Million Rupees	72,274	73,684	59,207	74,665	87,870	102,096
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,978	2,334	2,037	2,365	2,621	2,944
Amount	Million Rupees	84,402	101,721	89,172	105,111	124,743	143,059
4.7 e-Commerce							
Number of Transactions	Thousands	338	412	827	840	807	948
Amount	Million Rupees	2,424	3,158	4,754	4,421	4,446	5,056

Source: Payment System Department SBP

Note: The format of Electronic Banking Statistics data has revised from Q1 FY17

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY17		FY18							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	16,858	60,908	15,644	62,863	16,107	69,054	15,041	62,945	16,681	61,497
Inter Bank Fund Transfers	329,411	20,414	320,821	21,749	386,731	21,028	415,968	23,585	441,006	23,806
Retails Cheques Clearing	15,366	4,057	14,680	3,469	15,508	3,544	15,526	3,553	15,896	3,957
Total	361,635	85,379	351,145	88,080	418,346	93,625	446,535	90,083	473,583	89,260

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	24.5	2,900.2	24.8	2,975.0	26.7	3,085.3	27.1	2,994.9	25.1	2,646.6
Cash withdrawals	41.7	3,714.7	36.6	3,325.0	39.4	3,740.3	39.7	3,469.5	35.6	3,152.4
Intra Bank Funds Transfer through Cheques	16.4	16,684.1	13.0	14,697.6	14.2	17,914.4	13.3	18,786.4	13.7	14,948.1
Inter Bank Funds Transfers (Clearing)	13.1	7,064.9	12.1	6,395.9	12.9	10,289.5	13.0	6,863.7	12.9	7,515.9
Utilities Bills Payments	18.6	123.8	27.6	145.8	20.2	127.5	20.6	119.5	20.4	150.3
Direct Debit (Standing Instructions)	1.2	6,365.3	1.2	6,758.3	0.5	1,318.4	0.5	1,488.0	0.6	1,731.5
Pay Order/Demand Draft	3.5	2,620.7	3.3	2,067.0	3.5	2,722.8	3.7	3,125.0	3.6	3,028.6
Others*	0.2	992.3	0.2	1,016.9	0.2	1,077.7	0.2	1,928.9	0.2	754.9
Total	119.2	40,466.0	118.8	37,381.7	117.6	40,276.0	118.1	38,776.1	112.0	33,928.4

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment System Department SBP

Note: The format of RTGS & Paper based Transactions data has revised from Q1 FY17

3.39 Segment and Sector-wise Advances and Non Performing Loans (NPLs)

(Amount in millions)
Ratio in percent

SEGMENT	2017						2018					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	4,492,789	430,557	9.6	4,829,625	425,369	8.8	5,103,991	431,373	8.5	5,455,059	432,990	7.9
SMEs Sector	376,898	78,713	20.9	452,415	76,680	16.9	419,967	75,511	18.0	422,165	75,143	17.8
Agriculture Sector	307,459	48,699	15.8	316,169	38,386	12.1	314,723	39,696	12.6	318,152	61,763	19.4
Consumer sector	429,298	30,271	7.1	448,465	27,846	6.2	471,583	27,958	5.9	497,888	27,666	5.6
<i>i. Credit Cards</i>	33,629	2,351	7.0	34,248	2,307	6.7	34,825	2,319	6.7	37,451	2,356	6.3
<i>ii. Auto loans</i>	159,838	2,710	1.7	169,476	2,673	1.6	184,330	2,618	1.4	196,556	2,646	1.3
<i>iii. Consumer durable</i>	609	73	12.1	652	66	10.1	712	67	9.3	723	65	8.9
<i>iv. Mortgage loans</i>	75,470	10,790	14.3	79,979	10,634	13.3	84,004	10,944	13.0	89,015	11,134	12.5
<i>v. Other personal loans</i>	159,752	14,346	9.0	164,109	12,166	7.4	167,712	12,011	7.2	174,143	11,465	6.6
Commodity Financing	722,076	6,184	0.9	735,365	5,911	0.8	726,166	5,472	0.8	913,493	4,260	0.5
Staff Loans	112,666	1,802	1.6	115,449	1,779	1.5	118,039	1,683	1.4	121,796	1,829	1.5
Others	174,409	15,586	8.9	131,961	16,576	12.6	116,707	18,665	16.0	124,785	19,965	16.0
Total	6,615,596	611,813	9.2	7,029,449	592,547	8.4	7,271,177	600,359	8.3	7,853,339	623,615	7.9

SECTOR	2017						2018					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	607,332	51,828	8.5	623,438	41,387	6.6	604,390	42,717	7.1	662,016	64,884	9.8
Automobile / Transportation	99,843	12,260	12.3	108,707	12,027	11.1	106,061	12,121	11.4	120,921	13,895	11.5
Cement	85,552	6,610	7.7	109,561	6,472	5.9	120,685	6,455	5.3	141,223	5,296	3.7
Chemical & Pharmaceuticals	271,800	13,195	4.9	236,955	12,864	5.4	225,865	12,318	5.5	263,329	12,505	4.7
Electronics	91,179	13,748	15.1	97,804	12,503	12.8	103,653	11,800	11.4	103,249	12,065	11.7
Financial	206,725	10,410	5.0	172,695	8,782	5.1	164,786	8,655	5.3	185,008	8,585	4.6
Individuals	609,144	57,010	9.4	618,877	54,734	8.8	650,250	59,095	9.1	706,926	55,458	7.8
Insurance	4,584	1	..	5,934	1	..	5,475	1	..	3,402	7	0.2
Others	2,587,821	205,237	7.9	2,748,079	206,879	7.5	2,810,580	202,618	7.2	3,099,352	207,451	6.7
Production/Transmission of Energy	943,568	34,012	3.6	1,043,522	33,589	3.2	1,149,314	36,329	3.2	1,245,848	36,084	2.9
Shoes & Leather garments	25,782	4,277	16.6	28,364	5,307	18.7	32,954	5,802	17.6	30,755	5,710	18.6
Sugar	227,259	16,305	7.2	245,590	14,490	5.9	311,677	16,407	5.3	307,500	15,995	5.2
Textile	855,008	186,920	21.9	989,922	183,511	18.5	985,487	186,039	18.9	983,810	185,681	18.9
Total	6,615,596	611,813	9.2	7,029,449	592,547	8.4	7,271,177	600,359	8.3	7,853,339	623,615	7.9

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Jun-18			Sep-18		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	638,303	84,861	1.15	651,938	93,842	1.25
All Banks	623,615	80,575	1.10	636,726	89,227	1.20
Commercial Banks	562,079	39,883	0.56	581,180	56,116	0.77
Public Sector Commercial Banks	187,982	11,063	0.84	198,694	18,890	1.37
Local Private Banks	371,287	29,005	0.50	379,674	37,411	0.64
Foreign Banks	2,810	(185)	(0.33)	2,811	(185)	(0.31)
Specialized Banks	61,536	40,692	26.98	55,546	33,112	22.07
DFIs	14,688	4,286	5.46	15,212	4,615	5.90

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Jun 2018	For the Quarter ended Sep 2018
All Banks & DFIs	22,793	17,482
All Banks	22,129	16,932
Commercial Banks	12,409	11,773
Public Sector Commercial Banks	2,303	3,247
Local Private Banks	10,078	8,527
Foreign Banks	28	(1)
Specialized Banks	9,720	5,158
DFIs	664	551

* Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP

“The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represents recovery made against principal amount of domestic plus overseas NPLs.”