

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

(End of Period: Million Rupees)							
CATEGORY OF DEPOSIT HOLDERS	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	Dec-17	Jan-18	Oct-18	Nov-18	Dec-18	Jan-19 ^P
A. Agriculture, hunting and forestry	297,493	305,540	309,701	307,228	302,371	303,655	306,559	298,054
1-Trade finance	1,670	1,024	2,007	1,665	1,010	895	941	914
2-Working capital	214,726	215,087	217,724	217,987	215,153	217,123	222,275	215,992
3-Fixed investment	81,060	89,386	87,801	87,509	86,171	85,486	83,297	81,099
4-Other	38	43	2,170	67	38	150	46	49
B. Fishing, fish farming, aquaculture and related service activities	874	540	636	851	571	529	527	668
1-Trade finance	48	42	48	105	42	40	67	207
2-Working capital	460	445	322	474	473	439	383	369
3-Fixed investment	366	53	267	272	56	50	77	92
4-Other	-	-	-	-	-	-	-	-
C. Mining and Quarrying	40,267	42,726	43,389	43,998	44,785	48,187	48,479	53,370
1-Trade finance	6,316	3,264	2,928	2,975	2,585	3,476	2,556	2,634
2-Working capital	4,657	7,215	8,554	6,197	5,824	7,827	10,427	15,621
3-Fixed investment	29,179	32,120	31,610	34,589	36,239	36,749	35,392	34,931
4-Other	115	128	297	237	138	134	105	185
D. Manufacturing	2,287,882	2,707,617	2,427,761	2,445,046	2,849,027	2,944,527	3,092,096	3,086,436
1-Trade finance	502,300	563,907	519,685	525,971	602,055	621,305	653,135	664,384
2-Working capital	978,911	1,184,980	1,030,477	1,039,404	1,266,389	1,324,167	1,426,288	1,397,158
3-Fixed investment	745,335	861,419	806,886	808,780	877,630	886,569	895,038	907,219
4-Other	61,336	97,311	70,714	70,891	102,952	112,486	117,635	117,676
E. Ship breaking and waste / scrape (junk) etc.	28,469	52,721	33,614	31,742	41,000	39,411	38,960	33,067
1-Trade finance	19,487	35,483	21,890	22,025	27,745	26,933	25,438	22,939
2-Working capital	6,070	14,088	8,211	7,658	9,991	9,212	10,277	6,979
3-Fixed investment	2,912	2,230	2,158	2,059	3,264	3,267	3,186	3,150
4-Other	-	920	1,355	-	-	-	59	-
F. Electricity, gas and water supply	352,350	399,547	360,547	389,859	422,966	438,782	447,364	468,344
1-Trade finance	5,705	9,384	8,809	6,780	6,205	3,073	4,010	4,530
2-Working capital	126,402	166,776	150,668	167,904	199,707	191,157	203,384	217,948
3-Fixed investment	219,028	222,154	196,864	210,461	215,941	243,042	237,993	243,198
4-Other	1,215	1,233	4,206	4,715	1,113	1,510	1,977	2,667
G. Construction	136,772	164,364	139,133	140,097	170,097	169,153	158,039	156,155
1-Trade finance	184	1,876	470	243	1,950	2,403	1,963	1,852
2-Working capital	34,217	50,375	38,857	38,104	55,532	56,741	56,587	55,415
3-Fixed investment	95,286	111,709	97,454	100,179	111,845	109,312	99,009	98,426
4-Other	7,086	404	2,352	1,570	770	698	481	462
H. Commerce and Trade	307,912	376,954	352,874	343,800	390,465	400,450	433,658	426,343
1-Trade finance	40,299	51,497	44,932	49,175	59,668	60,858	62,951	61,421
2-Working capital	209,190	247,680	238,891	223,814	254,806	263,297	287,466	284,197
3-Fixed investment	45,013	58,983	50,485	53,151	63,353	64,137	63,933	62,752
4-Other	13,410	18,794	18,566	17,660	12,638	12,157	19,308	17,974
I. Services	87,772	97,782	94,088	88,657	104,775	104,970	101,060	99,788
1-Trade finance	1,154	1,535	805	606	2,192	2,167	1,882	1,079
2-Working capital	35,862	36,542	40,730	34,706	36,313	38,068	37,023	34,121
3-Fixed investment	49,631	57,766	49,334	50,665	63,856	60,651	59,666	59,978
4-Other	1,125	1,939	3,219	2,679	2,415	4,084	2,488	4,611
J. Transport, storage and communications	210,774	234,165	228,156	226,850	235,598	236,564	240,114	236,267
1-Trade finance	2,159	228	1,604	1,502	979	2,260	5,332	4,868
2-Working capital	26,433	34,508	30,612	28,577	32,946	38,646	47,612	45,907
3-Fixed investment	173,446	189,347	185,686	185,136	190,062	184,336	175,816	173,789
4-Other	8,735	10,081	10,254	11,636	11,611	11,322	11,354	11,703
K. Real estate, renting and business activities	131,725	167,787	145,703	149,981	180,847	182,178	187,323	187,800
1-Trade finance	16,499	20,175	17,874	18,487	20,687	21,395	21,205	19,261
2-Working capital	66,646	83,530	75,495	80,892	91,748	92,049	94,060	97,280
3-Fixed investment	45,309	59,785	48,448	47,904	65,164	65,490	68,781	68,590
4-Other	3,271	4,298	3,886	2,698	3,248	3,243	3,278	2,668
L. Other private business n.e.c	54,497	44,955	42,522	39,639	48,092	46,043	47,257	49,234
1-Trade finance	3,137	3,088	1,832	1,613	8,310	6,845	7,092	8,393
2-Working capital	22,653	22,092	16,352	14,293	20,071	19,870	20,411	19,991
3-Fixed investment	9,808	13,838	13,432	12,140	14,193	13,922	14,226	14,529
4-Other	18,899	5,937	10,906	11,593	5,518	5,406	5,528	6,320
Total (A+B+C+...+L=1+2+3+4)	3,936,786	4,594,700	4,178,123	4,207,747	4,790,596	4,914,450	5,101,436	5,095,526
1-Trade finance	598,959	691,504	622,884	631,148	733,428	751,651	786,571	792,481
2-Working capital	1,726,225	2,063,319	1,856,893	1,860,010	2,188,953	2,258,597	2,416,193	2,390,978
3-Fixed investment	1,496,373	1,698,791	1,570,423	1,592,843	1,727,775	1,753,012	1,736,414	1,747,753
4-Other	115,229	141,087	127,923	123,746	140,440	151,191	162,257	164,314

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes 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

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY17	FY18	Dec-17	Jan-18	Oct-18	Nov-18	Dec-18	Jan-19 ^P
A. Mining and Quarrying	1,016	1,819	1,504	1,545	1,713	1,639	3,141	1,802
1-Trade finance	71	166	188	271	101	139	195	212
2-Working capital	321	565	388	327	638	532	609	629
3-Fixed investment	613	1,087	918	947	974	968	2,337	960
4-Other	11	-	11	..	-	-	-	-
B. Manufacturing	132,789	142,232	167,176	160,641	154,087	174,084	190,941	182,958
1-Trade finance	20,826	23,483	22,289	22,660	22,954	23,475	25,699	24,549
2-Working capital	95,888	99,487	125,567	118,007	110,517	129,865	144,911	139,277
3-Fixed investment	14,783	16,787	17,088	18,515	17,741	17,766	18,501	17,384
4-Other	1,292	2,475	2,232	1,458	2,874	2,978	1,830	1,748
C. Ship breaking and waste / scrape (junk) etc.	1,059	2,223	504	481	175	169	169	161
1-Trade finance	764	53	122	100	13	-	-	-
2-Working capital	281	2,157	368	368	145	116	117	117
3-Fixed investment	14	14	14	14	18	53	53	44
4-Other	-	-	-	-	-	-	-	-
D. Electricity, gas and water supply	1,934	2,881	1,469	1,329	1,494	1,537	1,538	1,152
1-Trade finance	54	1,553	42	22	7	9	9	9
2-Working capital	1,163	678	737	607	885	935	956	565
3-Fixed investment	717	635	675	684	588	578	574	563
4-Other	-	15	15	15	15	15	-	15
E. Construction	8,572	9,716	10,303	9,365	9,908	10,006	10,170	9,739
1-Trade finance	27	15	19	5	27	14	22	53
2-Working capital	6,048	7,144	7,821	6,913	6,935	7,501	7,591	7,198
3-Fixed investment	2,019	2,538	2,444	2,425	2,928	2,472	2,500	2,470
4-Other	479	18	20	22	18	18	56	18
F. Commerce and Trade	106,732	121,425	126,852	118,767	124,079	129,222	142,026	131,576
1-Trade finance	8,675	9,069	7,740	7,657	8,698	8,652	9,251	8,916
2-Working capital	86,533	97,467	106,720	95,964	100,801	106,073	117,102	108,553
3-Fixed investment	9,163	12,715	10,235	11,127	13,708	13,522	13,355	13,153
4-Other	2,362	2,175	2,157	4,019	871	976	2,317	954
G. Services	13,603	13,907	15,199	13,829	14,367	14,621	14,970	14,163
1-Trade finance	187	306	182	186	294	295	219	241
2-Working capital	9,101	8,603	10,129	9,073	9,372	9,719	10,120	9,502
3-Fixed investment	4,095	4,816	4,694	4,314	4,626	4,544	4,551	4,355
4-Other	220	183	194	254	75	63	79	65
H. Transport, storage and communications	42,457	44,843	44,957	46,476	44,899	45,931	50,757	45,908
1-Trade finance	146	119	126	136	82	89	93	80
2-Working capital	4,135	4,340	4,588	4,624	4,756	4,847	4,975	4,797
3-Fixed investment	37,604	39,785	38,926	39,243	39,425	40,403	45,081	40,419
4-Other	572	598	1,318	2,473	635	593	608	611
I. Real estate, renting and business activities	28,726	31,612	33,907	30,881	32,937	34,684	37,480	34,518
1-Trade finance	1,178	1,715	2,109	1,967	1,569	2,156	2,446	1,930
2-Working capital	23,636	25,564	27,832	25,083	26,394	27,129	29,754	27,537
3-Fixed investment	3,772	4,162	3,695	3,699	4,860	5,226	5,146	4,942
4-Other	139	171	271	132	114	173	135	109
J. Other private business n.e.c	26,875	17,895	11,908	18,358	15,398	15,497	16,012	16,643
1-Trade finance	631	594	319	226	408	438	484	725
2-Working capital	10,491	9,242	7,422	5,454	7,277	6,810	7,048	7,456
3-Fixed investment	2,080	7,700	3,270	3,611	7,631	8,140	8,338	8,290
4-Other	13,673	360	896	9,067	82	109	140	172
Total (A+B+C+...+J=1+2+3+4)	363,764	388,553	413,779	401,670	399,058	427,391	467,204	438,619
1-Trade finance	32,559	37,073	33,136	33,229	34,155	35,267	38,420	36,716
2-Working capital	237,598	255,247	291,571	266,420	267,720	293,527	323,183	305,630
3-Fixed investment	74,859	90,239	81,958	84,580	92,499	93,672	100,435	92,580
4-Other	18,747	5,994	7,114	17,440	4,684	4,925	5,166	3,694

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
Azad Jammu Kashmir	7,703	451	1,202	339	59	232	8,290	759	1,647
Gilgit Baltistan	513	84	487	109	25	413	732	144	1,118
All Pakistan	445,770	33,581	135,432	16,996	90,148	82,025	758,861	212,147	486,940

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)

RATE OF RETURN	(Million Rupees)						
	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

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

Source: Statistics & Data Warehouse Department, SBP

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)

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				
01/09/2016	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
01/11/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/12/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/01/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499

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)

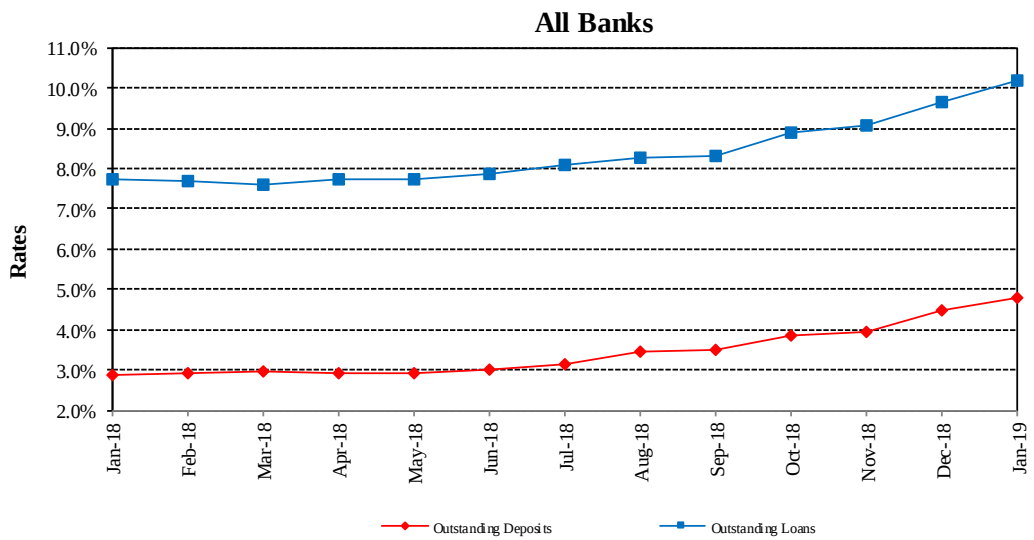
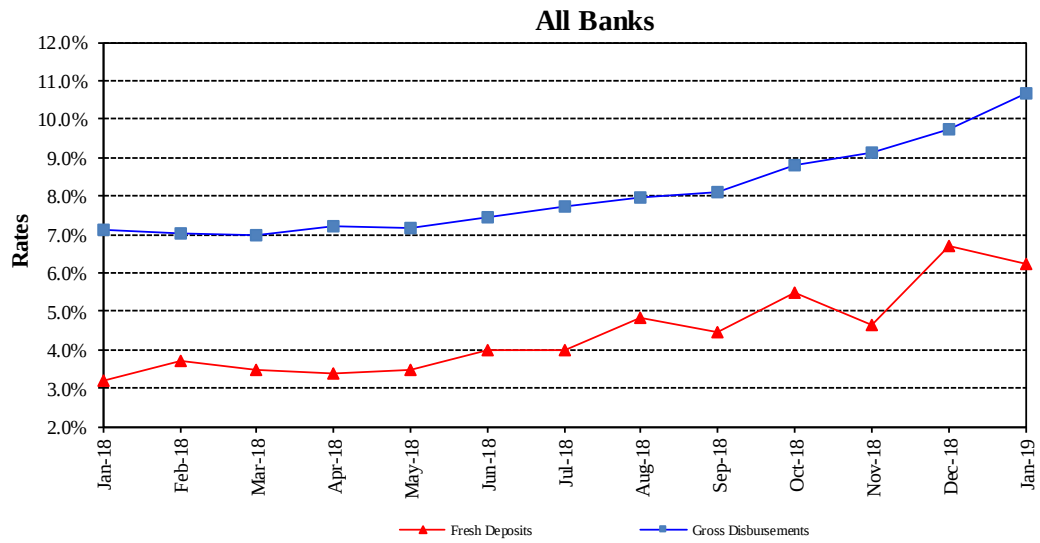
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
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
Nov-2018																
Public	9.65	10.06	9.68	10.09	9.00	9.03	9.47	9.46	6.11	6.15	7.18	6.97	4.17	4.43	6.25	6.24
Private	9.11	9.46	9.29	9.72	8.98	9.02	9.27	9.34	4.38	4.26	5.95	5.85	3.85	3.84	6.15	6.14
Foreign	8.52	8.64	8.52	8.65	8.33	8.33	8.69	8.69	5.14	5.57	6.42	7.36	4.49	4.68	6.64	7.15
Specialized	14.32	14.32	14.39	14.39	13.23	13.23	14.07	14.07	4.54	4.54	5.12	5.12	3.92	3.92	4.82	4.82
All Banks	9.13	9.48	9.30	9.73	9.07	9.11	9.40	9.46	4.63	4.52	6.14	6.05	3.92	3.96	6.17	6.17
Dec-2018																
Public	10.37	10.36	10.43	10.43	9.63	9.67	10.11	10.11	5.34	6.09	7.52	7.37	4.06	4.53	6.58	6.58
Private	9.69	9.69	9.82	9.84	9.57	9.56	9.89	9.89	6.92	6.82	8.17	8.10	4.56	4.54	7.32	7.30
Foreign	10.38	10.56	10.38	10.57	9.80	9.78	10.17	10.17	5.29	5.77	7.19	8.35	5.07	5.30	7.49	8.11
Specialized	14.52	14.52	14.59	14.59	13.24	13.24	14.10	14.10	4.93	4.93	6.27	6.27	3.84	3.84	4.92	4.92
All Banks	9.73	9.72	9.86	9.87	9.66	9.66	10.02	10.02	6.72	6.73	8.09	8.04	4.46	4.55	7.16	7.16
Jan-2019																
Public	10.66	11.34	10.78	11.53	9.41	9.42	9.94	9.94	7.19	7.42	8.00	7.79	4.59	4.83	7.09	7.08
Private	10.66	11.13	10.80	11.35	10.31	10.35	10.64	10.71	5.99	5.79	7.64	7.51	4.80	4.78	7.55	7.54
Foreign	10.26	10.51	10.26	10.51	10.24	10.25	10.61	10.62	6.95	6.80	9.13	9.09	5.71	5.58	8.76	8.71
Specialized	14.21	14.21	14.21	14.21	13.26	13.26	14.14	14.14	7.06	7.06	8.80	8.80	6.85	6.85	8.57	8.57
All Banks	10.66	11.13	10.80	11.35	10.20	10.23	10.58	10.63	6.25	6.11	7.78	7.64	4.78	4.81	7.48	7.47

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
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
2017-18	14.21	14.21	14.40	15.8	11.52	11.52

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	2016				2017	2018				2019
	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 st Nov	1 st Jun
1. Saving Accounts										
(i) With cheque facilities	4.00	4.00	3.84	3.90	3.95	4.50	5.00	6.00	7.00	8.50
(ii) Without cheque facilities	4.00	4.00	3.84	3.90	3.95	4.50	5.00	6.00	7.00	8.50
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	6.00	8.00
(ii) 10 years(Compound rate)	7.80	7.70	7.33	7.44	7.54	8.10	8.30	9.05	10.03	11.47
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.0	13.0	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	6.00	6.00	5.80	5.80	6.00	6.60	6.80	7.60	8.60	11.40
(ii) Last period of complete 6 months	6.40	6.80	6.00	6.20	6.20	7.80	8.60	9.20	10.00	12.40
(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	6.63	6.55	6.31	6.36	6.54	7.63	8.04	8.78	9.72	12.00
8. Pensioner's Benefit Accounts⁷	9.60	9.60	9.12	9.36	9.36	10.08	10.20	10.92	11.88	14.28
9. Behbood Saving Certificate⁸	9.60	9.60	9.12	9.36	9.36	10.08	10.20	10.92	11.88	14.28
10. Short Term Saving Certificate⁹										
(i) 3 Months	5.84	5.68	5.52	5.56	5.60	5.92	6.40	7.36	8.28	9.80
(ii) 6 Months	5.86	5.70	5.54	5.60	5.62	6.04	6.46	7.42	8.38	9.88
(iii) 1 year	5.88	5.72	5.56	5.62	5.64	6.25	6.56	7.52	8.48	9.98
11. Shuhada Family Welfare account¹⁰	...	...	...	...	...	10.08*	10.20	10.92	11.88	14.28

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
Q3^p	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365

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		2016	2017	2018	2017	2018				2019
					Dec	Jan	Oct	Nov	Dec	Jan
Karachi	Issued	910,456	969,135	1,211,346	73,206	56,452	58,382	82,238	80,358	75,369
	En-cashed	1,290,400	1,386,047	1,806,973	111,477	160,408	154,715	133,028	175,861	141,030
Lahore	Issued	690,070	944,818	1,242,359	67,793	97,091	10,677	123,552	127,051	137,085
	En-cashed	461,122	361,160	520,000	28,000	41,000	-	66,000	49,000	53,000
Peshawar	Issued	179,090	134,244	180,642	12,779	25,191	13,372	9,360	11,822	4,408
	En-cashed	155,507	144,127	223,985	8,210	15,040	12,750	19,750	18,850	20,670
Quetta	Issued	25,093	22,223	24,811	655	2,074	1,784	2,824	2,480	820
	En-cashed	70,434	80,621	92,298	5,280	4,645	9,790	12,090	6,420	7,455
Faisalabad	Issued	91,785	111,396	141,062	9,661	8,511	14,628	6,727	4,002	3,335
	En-cashed	112,253	120,046	141,477	6,248	5,805	4,129	6,561	7,112	4,763
Rawalpindi	Issued	139,243	172,348	197,224	5,716	22,410	7,477	13,160	8,000	25,164
	En-cashed	135,748	169,540	279,744	22,075	13,145	20,500	42,495	12,200	15,408
Hyderabad	Issued	10,010	12,505	9,859	3,825	1,510	1,045	4,120	100	1,650
	En-cashed	49,230	45,635	54,986	2,269	1,134	2,430	1,905	6,140	1,535
Islamabad	Issued	251,120	305,603	367,102	24,670	32,072	22,590	33,425	50,675	19,530
	En-cashed	345,000	335,175	326,279	41,505	15,427	29,241	14,466	38,925	29,145
Multan	Issued	9,612	9,415	40,818	450	2,467	5,856	6,420	5,720	1,210
	En-cashed	73,131	73,623	93,808	9,100	4,150	3,400	7,000	10,420	4,700
Sialkot	Issued	12,438	15,545	18,004	450	1,660	1,122	200	1,360	125
	En-cashed	110,444	114,313	131,855	7,651	8,430	6,905	13,637	11,938	11,078
Sukkur	Issued	11,677	18,496	23,060	4,500	6,525	300	1,000	3,070	-
	En-cashed	48,575	73,691	88,728	9,601	6,223	4,050	8,475	12,770	6,614
D.I. Khan	Issued	7,410	7,800	102,919	100	600	973	-	-	2,000
	En-cashed	12,454	11,547	95,503	610	1,210	150	180	235	2,383
Bahawalpur	Issued	3,203	1,512	1,507	-	890	-	-	20	-
	En-cashed	41,131	40,671	37,872	1,990	1,620	450	4,180	5,400	4,250
Muzaffarabad	Issued	47,735	54,625	61,580	7,146	6,040	4,093	2,000	4,200	1,952
	En-cashed	4,382	3,554	5,221	717	134	316	563	825	112
Gujranwala	Issued	6,348	5,145	17,661	174	40	4,058	960	2,260	1,970
	En-cashed	62,864	78,443	89,990	8,590	4,503	7,045	8,944	8,322	6,780
TOTAL	Issued	2,395,286	2,784,810	3,639,954	211,125	263,533	146,357	285,986	301,118	274,618
	En-cashed	2,972,671	3,038,193	3,988,719	263,323	282,874	255,871	339,274	364,418	308,923

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2016	2017	2018	2017	2018				2019
					Dec	Jan	Oct	Nov	Dec	Jan
Karachi	No. of Cheques Cleared	33,175	37,542	30,786	2,671	3,018	2,718	2,403	2,395	2,653
	Amount	11,158,634	13,806,727	12,261,734	1,000,479	1,108,077	1,084,889	964,116	1,008,346	1,108,435
Lahore	No. of Cheques Cleared	10,512	10,385	10,223	831	954	921	818	811	897
	Amount	4,647,395	4,988,475	5,279,635	408,681	483,499	473,061	418,336	421,321	469,964
Peshawar	No. of Cheques Cleared	1,645	1,666	1,647	134	153	148	135	129	141
	Amount	933,308	1,026,288	1,177,565	101,927	114,332	104,495	79,149	82,503	98,520
Quetta	No. of Cheques Cleared	961	916	968	74	88	91	83	80	92
	Amount	600,350	643,171	669,773	46,454	52,958	56,469	53,970	53,451	84,827
Faisalabad	No. of Cheques Cleared	2,576	2,489	2,616	199	236	235	210	206	231
	Amount	1,193,693	1,278,784	1,565,985	96,211	174,782	147,780	123,649	141,846	137,137
Rawalpindi	No. of Cheques Cleared	2,693	2,679	2,514	209	241	219	193	190	213
	Amount	1,444,595	1,718,698	1,631,315	126,497	144,508	137,700	132,969	134,401	123,290
Hyderabad	No. of Cheques Cleared	92	104	179	8	9	5	4	4	10
	Amount	62,345	80,226	95,646	7,466	8,489	7,302	7,610	6,632	7,188
Islamabad	No. of Cheques Cleared	4,139	4,014	3,831	310	357	348	304	299	332
	Amount	3,511,905	3,931,207	3,980,015	335,709	317,040	329,790	332,054	326,096	296,988
Multan	No. of Cheques Cleared	1,115	1,143	1,984	92	111	105	94	93	102
	Amount	814,818	881,316	955,399	68,048	90,668	91,900	80,829	87,825	101,047
Sialkot	No. of Cheques Cleared	756	768	800	61	72	71	66	63	73
	Amount	305,575	355,687	381,439	28,303	35,455	32,994	27,839	28,018	35,370
Sukkur	No. of Cheques Cleared	1,658	1,777	1,136	152	283	85	77	53	81
	Amount	360,066	440,099	564,698	32,424	74,449	48,345	30,479	44,362	52,728
D.I. Khan	No. of Cheques Cleared	15	18	20	1	1	1	1	2	2
	Amount	12,570	12,644	17,927	1,134	1,149	1,484	1,147	1,075	1,232
Others	No. of Cheques Cleared	2,591	2,290	1,818	147	168	157	145	137	154
	Amount	1,255,483	1,359,945	1,044,504	76,263	98,947	86,991	83,659	80,171	92,569
TOTAL	No. of Cheques Cleared	61,926	65,791	58,522	4,890	5,693	5,105	4,536	4,462	4,981
	Amount	26,300,736	30,523,268	29,625,635	2,329,595	2,704,353	2,603,200	2,335,805	2,416,047	2,609,298

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17	FY18				FY19
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	14,150	14,285	14,610	14,710	14,850	14,932
Automated Teller Machines (ATM)	No.	12,689	12,963	13,409	13,835	14,019	14,148
Point of Sale (POS)	No.	54,490	49,929	52,506	53,509	53,511	53,269
2. Cards							
Credit Cards	No.	1,292,136	1,333,916	1,374,073	1,423,768	1,453,867	1,483,730
Debit Cards	No.	17,857,561	18,778,525	19,847,969	20,984,868	21,712,069	22,475,259
Proprietary ATMs only Cards	No.	8,043,044	8,224,719	8,385,281	8,528,797	8,586,819	8,722,621
Pre-Paid Cards	No.	315,865	248,689	253,144	236,018	234,098	234,814
Social Welfare Cards	No.	9,124,363	9,201,476	9,500,938	8,897,960	8,932,140	8,948,923
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	177,382	171,760	186,895	196,204	201,545	202,025
Amount	Million Rupees	10,418,770	9,106,969	11,691,875	11,945,486	14,659,429	12,344,245
4.1 ATM Transactions							
Number of Transactions	Thousands	112,348	107,843	115,262	121,551	125,915	127,072
Amount	Million Rupees	1,303,623	1,229,948	1,351,906	1,447,169	1,520,330	1,500,540
i. Cash Withdrawal							
Number of Transactions	Thousands	106,782	102,562	109,286	115,283	119,563	121,043
Amount	Million Rupees	1,133,739	1,069,713	1,174,504	1,261,528	1,332,548	1,328,570
ii. Cash Deposit							
Number of Transactions	Thousands	60	66	74	91	118	93
Amount	Million Rupees	1,770	2,099	2,135	3,091	4,809	2,885
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,265	1,288	1,535	1,628	1,709	1,815
Amount	Million Rupees	3,024	4,247	3,001	2,347	4,006	6,202
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,311	2,153	2,386	2,545	2,218	2,307
Amount	Million Rupees	70,754	64,838	72,778	79,857	86,595	72,411
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,923	1,766	1,974	1,996	2,301	1,806
Amount	Million Rupees	94,200	88,926	99,356	100,214	92,223	90,315
vi. Others							
Number of Transactions	Thousands	8	7	7	7	7	8
Amount	Million Rupees	135	125	132	132	149	157
4.2 POS Transactions							
Number of Transactions	Thousands	14,930	15,175	16,433	15,797	16,093	16,595
Amount	Million Rupees	67,904	65,986	73,399	76,685	80,974	78,665
4.3 RTOB Transactions							
Number of Transactions	Thousands	39,438	37,170	41,902	43,755	42,848	40,873
Amount	Million Rupees	8,688,384	7,469,509	9,875,415	9,969,482	12,543,330	10,252,605
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	8,748	7,962	8,672	9,244	8,602	8,756
Amount	Million Rupees	693,359	666,169	738,395	778,187	744,375	791,042
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	17,098	17,398	19,542	20,005	18,905	17,916
Amount	Million Rupees	1,882,165	1,735,322	1,930,609	2,028,993	2,120,866	1,945,522
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,591	11,809	13,687	14,507	15,340	14,201
Amount	Million Rupees	6,112,860	5,068,018	7,206,411	7,162,302	9,678,088	7,516,040
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	3,479	4,138	5,001	5,859	6,770	7,247
Amount	Million Rupees	69,018	73,924	91,738	112,807	131,356	135,005
i. Payment Through Mobile							
Number of Transactions	Thousands	145	170	202	244	289	312
Amount	Million Rupees	2,758	3,360	3,770	4,407	5,126	5,412
ii. Utility Bills Payment							
Number of Transactions	Thousands	1,474	1,976	2,322	2,675	3,116	3,467
Amount	Million Rupees	4,628	2,581	2,164	2,256	3,528	5,005
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	980	1,065	1,335	1,583	1,806	1,875
Amount	Million Rupees	30,308	33,946	41,580	51,352	59,320	59,756
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	880	928	1,141	1,356	1,559	1,593
Amount	Million Rupees	31,324	34,037	44,224	54,791	63,382	64,831

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17	FY18				FY19
		Q4	Q1	Q2	Q3	Q4	Q1
Number of Transactions	Thousands	79	80	77	68	68	74
Amount	Million Rupees	2,305	2,310	2,272	2,131	2,023	2,190
i. Payment Through Call Centre							
Number of Transactions	Thousands	44	45	48	44	43	44
Amount	Million Rupees	1,811	1,793	1,922	1,753	1,613	1,638
ii. Utility Bills Payment							
Number of Transactions	Thousands	27	28	21	17	19	24
Amount	Million Rupees	240	301	110	203	269	354
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6	6	8	6	6	6
Amount	Million Rupees	222	197	228	165	130	190
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1	1	..	..	..	..
Amount	Million Rupees	32	19	12	10	11	8
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	6,697	6,528	7,380	8,368	8,904	9,001
Amount	Million Rupees	284,379	260,538	292,722	332,765	376,359	369,514
i. Payment Through Internet							
Number of Transactions	Thousands	563	557	600	652	709	691
Amount	Million Rupees	102,218	105,393	106,709	112,438	122,222	121,937
ii. Utility Bills Payment							
Number of Transactions	Thousands	2,102	2,315	2,573	3,027	3,039	3,262
Amount	Million Rupees	6,755	6,766	6,237	7,715	8,981	12,085
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,698	1,619	1,842	2,067	2,212	2,170
Amount	Million Rupees	73,684	59,207	74,665	87,870	102,096	96,422
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,334	2,037	2,365	2,621	2,944	2,878
Amount	Million Rupees	101,721	89,172	105,111	124,743	143,059	139,070
4.7 e-Commerce							
Number of Transactions	Thousands	412	827	840	807	948	1,164
Amount	Million Rupees	3,158	4,754	4,421	4,446	5,056	5,726

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	FY18								FY19	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value		
Securities Transactions	15,644	62,863	16,107	69,054	15,041	62,945	16,681	61,497	14,686	68,555
Inter Bank Fund Transfers	320,821	21,749	386,731	21,028	415,968	23,585	441,006	23,806	593,034	25,389
Retails Cheques Clearing	14,680	3,469	15,508	3,544	15,526	3,553	15,896	3,957	14,092	3,456
Total	351,145	88,080	418,346	93,625	446,535	90,083	473,583	89,260	621,812	97,400

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	24.8	2,975.0	26.7	3,085.3	27.1	2,994.9	25.1	2,646.6	25.1	3,172.3
Cash withdrawals	36.6	3,325.0	39.4	3,740.3	39.7	3,469.5	35.6	3,152.4	38.4	3,428.1
Intra Bank Funds Transfer through Cheques	13.0	14,697.6	14.2	17,914.4	13.3	18,786.4	13.7	14,948.1	13.2	17,932.0
Inter Bank Funds Transfers (Clearing)	12.1	6,395.9	12.9	10,289.5	13.0	6,863.7	12.9	7,515.9	11.9	6,635.3
Utilities Bills Payments	27.6	145.8	20.2	127.5	20.6	119.5	20.4	150.3	21.6	185.2
Direct Debit (Standing Instructions)	1.2	6,758.3	0.5	1,318.4	0.5	1,488.0	0.6	1,731.5	0.5	1,551.3
Pay Order/Demand Draft	3.3	2,067.0	3.5	2,722.8	3.7	3,125.0	3.6	3,028.6	3.1	1,890.6
Others*	0.2	1,016.9	0.2	1,077.7	0.2	1,928.9	0.2	754.9	0.2	975.7
Total	118.8	37,381.7	117.6	40,276.0	118.1	38,776.1	112.0	33,928.4	114.1	35,770.5

* 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	2018											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	5,103,991	431,373	8.5	5,455,059	432,990	7.9	5,569,516	446,551	8.0	6,030,582	490,571	8.1
SMEs Sector	419,967	75,511	18.0	422,165	75,143	17.8	413,622	76,220	18.4	504,979	75,437	14.9
Agriculture Sector	314,723	39,696	12.6	318,152	61,763	19.4	325,067	58,595	18.0	324,291	54,687	16.9
Consumer sector	471,583	27,958	5.9	497,888	27,666	5.6	511,755	27,770	5.4	535,461	26,839	5.0
<i>i. Credit Cards</i>	34,825	2,319	6.7	37,451	2,356	6.3	38,630	2,445	6.3	40,917	2,499	6.1
<i>ii. Auto loans</i>	184,330	2,618	1.4	196,556	2,646	1.3	199,984	2,872	1.4	210,388	2,760	1.3
<i>iii. Consumer durable</i>	712	67	9.3	723	65	8.9	771	66	8.5	866	65	7.5
<i>iv. Mortgage loans</i>	84,004	10,944	13.0	89,015	11,134	12.5	92,541	11,081	12.0	94,937	10,858	11.4
<i>v. Other personal loans</i>	167,712	12,011	7.2	174,143	11,465	6.6	179,828	11,306	6.3	188,353	10,657	5.7
Commodity Financing	726,166	5,472	0.8	913,493	4,260	0.5	905,769	4,494	0.5	863,976	5,443	0.6
Staff Loans	118,039	1,683	1.4	121,796	1,829	1.5	124,433	1,919	1.5	126,997	2,037	1.6
Others	116,707	18,665	16.0	124,785	19,965	16.0	118,937	21,178	17.8	138,522	24,730	17.9
Total	7,271,177	600,359	8.3	7,853,339	623,615	7.9	7,969,098	636,726	8.0	8,524,808	679,744	8.0

SECTOR	2018											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	604,390	42,717	7.1	662,016	64,884	9.8	692,482	61,507	8.9	690,985	57,576	8.3
Automobile / Transportation	106,061	12,121	11.4	120,921	13,895	11.5	121,774	13,893	11.4	129,666	15,820	12.2
Cement	120,685	6,455	5.3	141,223	5,296	3.7	151,442	6,279	4.1	166,962	5,059	3.0
Chemical & Pharmaceuticals	225,865	12,318	5.5	263,329	12,505	4.7	261,237	12,045	4.6	291,291	13,029	4.5
Electronics	103,653	11,800	11.4	103,249	12,065	11.7	110,490	14,031	12.7	117,303	16,260	13.9
Financial	164,786	8,655	5.3	185,008	8,585	4.6	181,801	9,296	5.1	228,482	9,928	4.3
Individuals	650,250	59,095	9.1	706,926	55,458	7.8	720,300	56,920	7.9	739,483	62,553	8.5
Insurance	5,475	1	0.0	3,402	7	0.2	3,706	7	0.2	3,914	7	0.2
Others	2,810,580	202,618	7.2	3,099,352	207,451	6.7	3,104,728	213,820	6.9	3,297,259	232,109	7.0
Production/Transmission of Energy	1,149,314	36,329	3.2	1,245,848	36,084	2.9	1,329,124	35,560	2.7	1,434,622	38,786	2.7
Shoes & Leather garments	32,954	5,802	17.6	30,755	5,710	18.6	33,432	5,888	17.6	33,716	5,674	16.8
Sugar	311,677	16,407	5.3	307,500	15,995	5.2	273,588	22,645	8.3	234,844	40,337	17.2
Textile	985,487	186,039	18.9	983,810	185,681	18.9	984,994	184,836	18.8	1,156,283	182,606	15.8
Total	7,271,177	600,359	8.3	7,853,339	623,615	7.9	7,969,098	636,726	8.0	8,524,808	679,744	8.0

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-18			Dec-18		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	651,938	93,842	1.25	694,408	114,488	1.42
All Banks	636,726	89,227	1.20	679,744	110,131	1.38
Commercial Banks	581,180	56,116	0.77	624,156	76,153	0.98
Public Sector Commercial Banks	198,694	18,890	1.37	213,436	25,172	1.69
Local Private Banks	379,674	37,411	0.64	407,880	51,219	0.82
Foreign Banks	2,811	(185)	(0.31)	2,840	(238)	(0.34)
Specialized Banks	55,546	33,112	22.07	55,587	33,979	23.05
DFIs	15,212	4,615	5.90	14,664	4,358	5.37

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Sep 2018	For the Quarter ended Dec 2018
All Banks & DFIs	17,482	25,775
All Banks	16,932	25,526
Commercial Banks	11,773	14,367
Public Sector Commercial Banks	3,247	3,452
Local Private Banks	8,527	10,944
Foreign Banks	(1)	29
Specialized Banks	5,158	11,159
DFIs	551	189

* 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.”