

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2015	2016		2017		2018	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
Liabilities							
Capital	540,096.2	548,631.7	552,067.2	657,627.1	517,287.1	519,408.6	540,526.2
Reserves	641,746.7	620,448.7	670,241.5	639,464.0	756,858.3	773,881.7	823,318.0
Demand Deposits	5,093,745.0	5,561,224.4	6,091,277.9	6,625,035.0	7,346,818.9	8,067,967.7	8,727,323.3
(a) Scheduled Banks	130,265.0	125,696.4	156,691.2	137,339.5	139,141.6	135,519.5	321,407.5
(b) Others	4,963,480.0	5,435,528.0	5,934,586.7	6,487,695.6	7,207,677.3	7,932,448.2	8,405,915.8
Time Deposits	4,471,553.0	4,735,749.1	4,922,988.5	5,116,374.3	4,794,920.0	4,732,409.4	4,810,091.2
(a) Scheduled Banks	25,153.3	13,620.1	16,316.8	11,969.3	55,704.4	15,807.8	32,006.7
(b) Others	4,446,399.7	4,722,129.0	4,906,671.7	5,104,405.0	4,739,215.6	4,716,601.7	4,778,084.5
Borrowings from	1,671,566.8	2,205,538.8	1,813,770.6	2,598,567.8	2,948,938.7	2,967,655.0	2,753,934.3
(a). State Bank of Pakistan	1,412,514.5	1,787,927.8	1,196,829.5	1,852,645.3	2,095,843.3	2,025,865.8	1,486,523.2
(b) Banks Abroad	129,203.3	172,580.1	210,077.1	318,209.0	340,117.8	358,304.7	456,353.1
(c) Other Scheduled Banks	129,849.0	245,030.9	406,864.0	427,713.5	512,977.5	583,484.5	811,058.1
Head Office and Inter-Bank Adjustment	262,859.0	134,407.5	149,948.3	145,795.8	127,658.8	373,123.0	599,983.9
Contingent Liabilities as per contra	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6
Other Liabilities	3,435,634.1	3,508,024.7	4,269,817.7	3,743,437.9	5,590,176.9	2,964,905.7	5,627,575.4
Total Liabilities / Assets	20,313,628.4	21,760,896.7	22,622,007.3	24,618,567.7	27,553,359.8	28,814,960.0	32,374,927.0
Assets							
Cash	813,373.2	821,920.2	1,113,358.3	1,215,145.2	1,258,728.2	1,424,819.5	1,474,534.4
(a) Notes, Coins and Silver	190,966.5	256,738.8	212,555.5	294,332.1	238,297.8	291,135.3	266,498.9
(b) Balances with State Bank of Pakistan	415,475.4	380,156.7	636,117.9	650,567.5	718,680.5	787,974.3	863,230.2
(c) Balances with Other Scheduled Banks	206,931.3	185,024.7	264,685.0	270,245.6	301,749.8	345,709.9	344,805.3
Balances held Abroad	226,193.8	188,926.2	175,738.3	217,541.2	178,730.1	207,590.3	100,843.9
Bills Purchased and Discounted	171,840.1	190,090.3	176,612.8	208,966.9	225,650.5	241,353.6	258,592.3
Advances to	4,922,944.9	5,198,093.1	5,649,917.1	6,047,133.8	6,451,545.7	7,201,209.9	7,897,077.9
(a) Scheduled Banks	178,894.1	119,901.1	246,686.9	81,194.8	145,084.1	78,394.3	178,206.3
(b) Others	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6
Investment in Securities and Shares	6,752,158.1	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.1
(a) Federal Government Securities	3,377,903.4	3,975,046.5	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0
(b) Treasury Bills	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.8	4,773,462.6	4,724,514.0
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4	161,122.5	149,844.8
(e) Others	736,949.0	783,637.1	857,169.5	832,668.8	793,203.5	931,792.4	922,164.3
Bank Premises	244,496.3	268,335.0	256,711.9	295,253.6	329,884.8	312,625.6	367,292.6
Head Office and Inter-Bank Adjustment	933,679.9	791,734.1	1,340,189.5	999,505.6	378,230.7	100,683.4	164,378.3
Contingent Assets as per contra	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6
Other Assets	2,052,514.4	2,244,647.9	2,488,791.4	2,314,982.6	4,654,848.8	2,590,169.7	5,789,100.8

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			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	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	30,986,021	4,484,717.6
Call Deposits	234,823	165,902.0	264,426	243,578.3	265,271	196,837.3	314,925	236,150.6	238,805	207,498.3
Other Deposits Accounts	93,342	73,615.7	109,297	90,065.7	16,596	66,284.3	18,136	81,058.4	19,205	148,506.8
Saving Deposits	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	21,272,368	5,607,736.4
FIXED DEPOSITS	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	1,406,904	2,735,541.3
Less Than 6 months	694,075	883,283.2	778,861	814,275.1	318,156	962,501.0	596,113	920,230.9	738,868	1,263,348.6
For 6 months & over but less than 1 year	141,162	425,611.3	139,039	442,027.3	148,503	413,279.6	133,772	398,082.9	119,619	390,067.6
For 1 year & over but less than 2 years	263,495	862,236.8	340,535	913,850.0	276,046	990,877.7	237,926	916,240.1	222,378	807,901.7
For 2 years & over but less than 3 years	61,992	36,237.5	56,586	30,126.6	60,385	29,595.4	50,097	29,068.3	43,610	26,749.8
For 3 years & over but less than 4 years	98,244	82,679.0	95,747	68,719.7	79,366	56,031.7	62,516	58,851.0	52,718	54,391.3
For 4 years & over but less than 5 years	11,067	3,534.9	13,595	4,832.5	29,882	10,411.0	27,353	9,794.3	26,304	8,498.0
For 5 years & over	198,426	176,662.2	390,784	168,405.3	216,301	168,255.8	196,117	160,640.5	203,407	184,584.4
All Deposits	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	53,923,303	13,184,000

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	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
A. FOREIGN CONSTITUENTS:	111,617.4	111,990.1	112,132.7	126,415.9	135,522.0	173,059.7	191,613.5
I. Official	15,298.4	17,335.5	17,549.5	18,912.8	20,438.4	24,622.7	28,067.7
II. Business	52,085.7	51,543.7	54,678.7	57,669.0	63,157.0	82,746.5	81,077.4
III. Personal	44,233.4	43,110.9	39,904.4	49,834.1	51,926.6	65,690.5	82,468.4
B. DOMESTIC CONSTITUENTS :	9,298,262.2	10,045,666.9	10,729,125.7	11,465,684.7	11,811,371.0	12,475,990.2	12,992,386.9
I. Government :	1,066,426.0	1,235,250.1	1,344,112.1	1,584,254.6	1,669,449.3	1,828,643.1	1,946,292.6
A. Federal Government	638,142.6	744,874.3	783,981.2	916,845.2	927,361.9	1,083,754.7	1,106,745.3
B. Provincial Governments	407,848.1	467,303.5	533,566.7	624,451.0	683,460.7	686,328.6	776,781.4
C. Local Bodies (City Governments)	20,435.3	23,072.3	26,564.2	42,958.4	58,626.7	58,559.7	62,765.9
II. Non-Financial Public Sector Enterprises :	489,923.1	561,827.1	634,300.3	705,130.9	701,246.7	766,980.2	742,721.9
A. Agriculture, Forestry, Hunting & Fishing	371.8	494.8	508.2	549.9	535.0	173.0	473.8
B. Mining & Quarrying	82,004.4	85,082.9	116,736.3	95,302.8	81,920.0	130,419.2	151,359.9
C. Manufacturing	126,644.6	139,875.4	145,948.1	184,254.6	180,828.1	193,069.4	145,153.6
D. Construction	196.3	345.9	347.6	297.6	397.7	521.5	600.0
E. Utilities	103,146.1	138,209.5	135,456.0	171,277.6	168,037.3	201,990.6	215,929.1
F. Commerce	24,757.5	18,431.6	20,196.5	28,134.4	28,426.0	27,508.4	24,171.8
G. Transport, Storage & Communication	115,648.7	130,185.9	123,937.7	133,725.0	149,120.0	130,994.5	136,443.9
H. Services	30,451.1	37,782.7	38,836.5	39,482.7	43,578.6	57,909.5	45,134.6
I. Others	6,702.5	11,418.4	52,333.4	52,106.4	48,404.0	24,394.1	23,455.3
III. Non-Bank Financial Companies :	278,431.2	281,417.0	352,725.1	399,531.3	435,646.9	405,900.3	457,351.5
A. Co-operative Banks	4,639.6	7,883.7	5,604.3	7,687.0	6,593.7	7,615.9	6,239.7
B. Development Financial Institutions	4,072.6	2,912.4	5,673.5	8,478.4	5,438.7	5,870.8	826.9
C. Insurance Companies	66,275.6	58,678.9	85,423.0	85,020.7	107,270.0	84,574.5	99,871.4
D. Micro Finance Banks	4,217.9	4,860.0	3,305.2	6,865.2	8,266.6	6,664.4	11,597.6
E. Other NBFC's	199,225.4	207,082.1	252,719.1	291,479.9	308,077.9	301,174.7	338,815.8
IV. Private Sector Enterprises :	2,432,551.6	2,540,568.5	2,772,566.3	2,881,595.1	2,909,870.2	2,980,733.8	2,908,058.5
A. Agriculture, Hunting and Forestry	225,085.0	242,061.3	263,887.5	240,720.1	231,410.4	252,266.4	252,252.6
1- Growing of crops	203,935.6	222,149.1	243,732.3	219,841.4	207,776.2	225,589.1	231,546.7
2- Farming of animals	9,811.9	10,598.6	10,033.3	10,257.5	12,523.9	15,229.6	13,231.0
3- Agricultural and animal husbandry	5,161.9	4,200.8	3,921.6	3,959.7	3,647.0	3,633.0	4,402.4
4- Agricultural machinery and equipments	4,527.4	3,382.2	4,020.6	3,960.1	4,315.7	4,682.0	2,017.3
5- Hunting, trapping, forestry & logging	111.0	49.5	108.4	98.8	13.5	36.8	61.2
6- Forestry and Logging and Related Service	1,537.2	1,681.2	2,071.3	2,602.7	3,134.1	3,095.9	994.1
B. Fishing and fish farming etc.	2,525.0	2,356.1	1,903.4	1,999.6	1,441.1	1,592.6	863.2
C. Mining and Quarrying	86,412.2	71,833.7	83,046.0	82,222.4	94,219.9	83,465.9	103,872.1
1- Mining of coal	13,903.6	13,764.8	17,138.2	16,277.7	15,428.1	14,992.8	14,419.2
2- Crude petroleum & natural gas	65,379.8	48,731.8	57,218.6	58,100.1	69,886.2	61,211.3	79,030.4
3- Iron & non-ferrous metal ores	2,444.0	4,969.4	3,494.4	3,336.0	3,390.7	3,059.2	4,451.1
4- Quarrying of stone, sand and clay	786.8	902.3	882.2	929.7	909.3	902.9	1,013.1
5- Chemical, fertilizer, Salt etc.	3,898.0	3,465.5	4,312.7	3,578.8	4,605.5	3,299.7	4,958.4
D. Manufacturing	690,441.1	687,258.8	767,446.4	771,903.3	859,278.7	833,386.8	689,095.7
1- Food products and beverages	133,919.8	107,758.8	139,921.9	131,209.1	142,258.0	138,791.6	130,081.2
2- Tobacco products	1,601.9	2,137.8	2,327.3	3,279.4	4,913.2	4,843.6	8,134.2
3- Textiles	103,897.1	110,513.4	122,866.0	113,838.7	129,900.0	130,948.1	100,735.4
i) Spinning, weaving, finishing of textiles	75,482.8	78,527.3	83,049.6	77,015.6	90,409.7	90,634.9	63,225.0
a) Spinning of fibers	44,691.2	45,236.4	48,840.3	42,961.2	51,864.9	53,890.2	38,962.4
b) Weaving of textiles	17,696.8	17,232.0	18,462.7	18,730.1	20,973.0	19,964.9	12,782.4
c) Finishing of textiles	13,094.8	16,058.8	15,746.7	15,324.3	17,571.9	16,779.8	11,480.1
ii) Made-up textile articles	11,808.1	12,941.0	15,302.6	16,545.8	16,863.3	18,204.3	16,052.1
iii) Knit wear	4,872.3	5,136.4	5,608.0	5,872.0	5,417.0	5,887.9	4,386.2
iv) Carpets and rugs	3,168.4	3,134.3	4,025.0	4,143.2	9,498.3	3,795.4	740.1
v) Other textiles n.e.s.	8,565.6	10,774.5	14,880.8	10,262.2	7,711.6	12,425.6	16,332.1
4- Wearing apparel, readymade garments etc.	14,948.4	17,020.8	20,216.8	22,542.3	25,904.2	26,642.7	21,386.4

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	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
5- Tanning and dressing of leather; manufacture of luggage and footwear	13,917.8	13,822.8	16,746.5	17,069.6	16,244.3	16,531.0	10,216.9
i.) Tanning & dressing of leather, luggage, handbags etc.	5,591.4	6,381.0	8,638.0	8,377.8	8,158.2	8,171.0	4,390.9
ii.) Footwear	8,326.4	7,441.7	8,108.5	8,691.8	8,086.1	8,360.0	5,826.0
a) Leather wear	7,308.8	6,166.4	6,657.6	7,125.2	6,345.0	6,698.6	4,909.6
b) Rubber and Plastic wear	1,017.6	1,275.4	1,450.9	1,566.6	1,741.1	1,661.5	916.4
6- Wood and products of wood cork	4,363.9	4,546.9	4,364.2	4,461.6	4,421.7	4,779.4	1,545.8
7- Paper, paperboard and products	6,044.9	6,029.1	6,601.0	7,499.2	8,866.3	6,560.1	4,669.7
8- Printing, publishing and allied industries	11,712.8	12,018.7	12,738.1	14,549.1	14,453.8	15,067.0	10,700.9
9- Coke and refined petroleum products	49,719.8	43,039.3	50,623.7	54,332.4	44,581.0	52,663.4	50,801.3
10- Chemicals and chemical products	118,203.8	106,029.9	131,913.9	108,372.2	143,336.7	120,092.1	131,339.0
11- Rubber and plastics products	7,048.7	7,041.9	8,932.9	9,726.9	10,043.9	11,146.2	7,629.3
12- Other non-metallic mineral products	38,938.9	49,877.0	34,937.2	54,667.5	64,345.6	60,202.9	41,286.0
13- Basic metals	20,944.1	19,304.6	20,879.5	28,265.4	27,677.1	26,043.5	20,639.1
14- Fabricated metal products	5,716.8	6,579.7	7,780.0	9,288.2	11,940.0	10,952.0	4,197.1
15- Machinery and equipment	24,717.2	24,700.6	26,636.5	29,723.2	26,733.5	25,745.3	13,748.4
16- Office, accounting and computing machinery	1,809.0	1,278.5	2,135.5	2,053.8	2,062.1	1,028.2	545.2
17- Electrical machinery and apparatus	25,530.6	23,341.5	24,490.5	20,318.5	28,350.8	22,080.4	18,789.3
18- Radio, television and communication equipment and apparatus	4,194.7	4,023.4	4,392.2	4,172.8	4,997.0	5,145.7	1,376.5
19- Medical, precision and optical instruments, watches and clocks	11,692.4	12,653.6	13,302.3	12,185.4	12,611.9	13,637.0	8,975.7
20- Motor vehicles, trailers and semi-trailers	48,425.0	69,982.8	65,282.1	70,909.7	72,533.5	79,371.8	55,570.4
21- Other transport equipments	7,793.0	8,163.5	10,762.0	10,329.4	10,696.3	10,520.3	8,624.0
22- Furniture and fixture	1,635.9	1,551.7	1,878.1	2,117.4	2,660.0	2,116.6	1,514.1
23- Jewellery and related articles	2,580.7	2,795.2	2,979.1	2,471.7	2,865.8	2,772.3	1,160.7
24- Sports goods	3,760.4	4,215.2	4,945.4	4,709.4	5,814.8	6,391.8	6,688.1
25- Handicrafts	158.2	361.0	199.2	177.0	220.3	250.6	365.7
26- Other manufacturing n.e.s.	27,165.2	28,471.1	29,594.5	33,633.2	40,846.9	39,063.2	28,375.4
E. Ship breaking and waste / scrap (junk) etc.	2,802.2	2,290.4	2,904.5	3,668.8	4,920.9	3,101.6	4,062.8
F. Electricity, gas and water supply	77,680.7	93,722.9	108,039.7	134,181.8	97,253.2	98,661.4	126,019.8
G. Construction	138,492.7	184,763.7	179,137.0	247,219.9	251,852.4	281,347.4	242,544.6
1- Building	100,134.3	125,032.7	121,625.6	158,583.7	154,251.2	178,350.4	148,829.1
2- Infrastructure	38,358.4	59,731.1	57,511.4	88,636.2	97,601.2	102,997.0	93,715.5
H. Commerce and Trade	344,212.7	352,878.9	382,537.7	375,486.9	367,987.5	404,437.0	417,725.1
1- Sale, maintenance and repair of motor vehicles and motorcycles	16,094.2	17,989.5	17,937.7	18,508.2	19,111.7	20,207.9	21,543.6
2- Wholesale and commission trade	164,578.8	174,820.9	193,214.6	187,277.7	192,318.8	195,217.2	201,435.5
i) Exports	46,668.6	47,502.2	49,448.9	45,506.3	45,930.4	46,872.2	43,547.7
ii) Imports	25,207.6	30,402.7	33,131.0	35,603.2	34,717.2	33,196.7	32,264.9
iii) Domestic whole sales	92,702.5	96,916.0	110,634.7	106,168.2	111,671.2	115,148.3	125,622.9
3- Retail trade	163,539.8	160,068.4	171,385.4	169,701.0	156,557.1	189,011.9	194,746.0
I. Hotels, restaurants and clubs etc	13,341.4	14,429.0	19,118.0	18,021.0	16,800.4	20,956.8	20,183.3
J. Transport, storage and communications	153,003.6	170,768.1	186,582.6	180,692.9	211,393.7	203,129.1	199,042.7
K. Real estate, renting and business activities	290,333.6	285,563.3	300,098.0	301,132.4	318,187.5	341,518.1	360,398.5
1- Real estate activities	36,940.5	48,193.5	49,505.6	59,266.8	84,913.2	84,259.9	86,313.7
2- Renting of machinery and equipment	1,747.9	2,189.6	2,201.9	2,350.8	2,429.0	23,593.1	10,371.6
3- Computer and related activities	26,852.0	29,928.2	30,461.9	29,785.9	33,320.0	24,253.2	21,891.0
4- Research and development	5,625.1	6,254.8	7,260.4	7,696.5	8,620.7	10,537.7	8,169.7
5- Other business activities	219,168.1	198,997.2	210,668.2	202,032.3	188,904.6	198,874.3	233,652.4
L. Education	58,067.1	59,689.5	86,467.4	71,543.0	85,274.8	83,513.8	76,794.7
M. Health and social work	39,395.5	37,405.5	45,195.7	47,636.4	50,051.4	47,421.1	43,554.1
N. Other community, social and personal service activities	73,437.1	98,330.2	108,334.9	105,014.9	132,458.1	126,868.0	125,668.8
O. Other private business n.e.c	237,321.5	237,216.8	237,867.6	300,151.7	187,340.3	199,067.7	245,980.7
V. Trust Funds and Non-Profit Institutions	205,780.2	237,140.9	267,292.5	284,071.6	317,764.4	380,916.3	376,626.6
VI. Personal	4,749,553.4	5,099,019.7	5,282,286.6	5,538,367.8	5,726,255.1	6,047,649.2	6,500,027.1
VII. Others	75,596.7	90,443.6	75,842.8	72,733.3	51,138.3	65,167.4	61,308.6
TOTAL	9,409,879.7	10,157,657.0	10,841,258.4	11,592,100.6	11,946,893.0	12,649,049.9	13,184,000.4

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec, 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	3,490	6.6	46,256	87.9	619	1.1	899	1.5	1,082,860	3,172.1
5,000 to 10,000	1,724	12.5	55,792	435.2	198	1.4	4,766	35.0	836,963	6,064.6
10,000 to 20,000	2,372	33.7	44,472	659.0	284	4.0	1,328	23.0	866,387	12,543.8
20,000 to 25,000	594	13.1	15,844	358.7	90	2.0	120	2.6	362,310	8,356.4
25,000 to 30,000	620	16.9	18,558	505.6	81,060	2,154.6	108	2.9	397,065	10,966.4
30,000 to 40,000	840	29.0	119,925	4,421.4	120	4.1	162	5.6	570,113	19,843.7
40,000 to 50,000	991	44.6	21,032	969.2	66	2.9	81,094	3,316.0	537,965	24,183.4
50,000 to 60,000	880	46.9	90,332	4,755.8	106	6.0	80,139	4,226.5	396,372	21,809.7
60,000 to 70,000	824	53.0	95,339	5,985.4	80,117	5,025.7	80,227	5,450.4	438,982	28,525.6
70,000 to 80,000	775	58.0	22,004	1,649.5	1,160	89.6	113	8.5	333,572	25,105.7
80,000 to 90,000	661	55.7	82,443	7,055.0	38	3.2	71	6.0	331,123	27,945.2
90,000 to 100,000	731	69.4	15,320	1,484.6	82	7.8	107	10.2	301,550	28,565.2
100,000 to 200,000	10,372	1,395.5	66,411	10,012.7	80,578	10,085.1	670	96.1	1,632,334	229,912.4
200,000 to 300,000	5,355	1,310.7	33,218	8,295.2	278	65.9	805	201.5	600,306	146,641.0
300,000 to 400,000	4,426	1,530.9	20,797	7,216.0	368	131.3	298	103.4	261,373	89,859.8
400,000 to 500,000	3,934	1,754.8	10,468	4,679.5	177	78.5	354	159.7	153,089	68,263.5
500,000 to 600,000	3,559	1,940.8	7,433	4,060.4	186	101.4	320	172.6	95,083	52,057.0
600,000 to 700,000	3,010	1,959.1	6,674	4,341.9	296	184.3	4,552	2,969.6	63,106	40,779.0
700,000 to 800,000	7,438	5,389.3	7,742	5,751.8	1,818	1,325.9	149	112.7	44,451	33,119.3
800,000 to 900,000	2,330	1,977.9	6,723	5,740.5	68	57.4	126	109.6	39,836	33,806.4
900,000 to 1,000,000	1,798	1,712.5	2,661	2,527.4	74	70.2	91	85.9	29,455	27,969.0
1,000,000 to 2,000,000	11,026	15,463.1	26,333	36,235.0	1,783	2,025.8	1,936	2,719.8	127,247	170,970.0
2,000,000 to 3,000,000	5,799	13,972.5	8,715	20,465.6	524	1,347.5	767	1,934.5	33,371	80,545.2
3,000,000 to 4,000,000	2,270	7,841.4	4,714	16,182.5	862	2,918.8	380	1,322.4	18,010	62,181.3
4,000,000 to 5,000,000	1,355	6,048.7	3,068	13,814.2	120	533.6	386	1,717.9	9,246	41,322.7
5,000,000 to 6,000,000	1,023	5,487.5	2,561	13,910.5	162	895.5	193	1,038.8	7,391	39,955.2
6,000,000 to 7,000,000	829	5,345.3	1,323	8,586.6	146	931.8	385	2,490.3	5,002	32,470.4
7,000,000 to 8,000,000	694	5,245.7	1,368	10,387.9	92	689.8	246	1,813.0	3,643	27,237.0
8,000,000 to 9,000,000	287	2,455.4	1,070	9,057.0	82	703.9	181	1,561.5	2,994	25,317.6
9,000,000 to 10,000,000	249	2,365.3	1,425	13,525.9	59	562.7	104	972.2	2,252	21,240.8
10,000,000 and over	2,146	107,977.6	14,353	1,723,134.7	1,939	712,710.2	2,868	424,682.0	22,242	1,467,329.3
TOTAL	82,402	191,613.5	854,374	1,946,292.6	253,552	742,721.9	263,945	457,351.5	9,605,693	2,908,058.5

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

As on 31st Dec, 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	23,414	63.0	1,926,385	3,599.5	57,521	99.5	3,137,954	7,024.7	3,141,444	7,031.3		
5,000 to 10,000	8,007	56.8	1,374,866	10,346.5	35,911	282.8	2,316,503	17,222.2	2,318,227	17,234.6		
10,000 to 20,000	10,173	137.7	2,760,061	41,599.5	57,103	903.5	3,739,808	55,870.4	3,742,180	55,904.2		
20,000 to 25,000	6,604	153.5	1,403,737	31,743.2	13,276	309.8	1,801,981	40,926.2	1,802,575	40,939.3		
25,000 to 30,000	3,098	87.0	1,470,250	40,434.0	18,282	524.0	1,988,421	54,674.5	1,989,041	54,691.4		
30,000 to 40,000	13,278	468.8	3,168,066	110,232.7	20,498	754.1	3,892,162	135,730.4	3,893,002	135,759.4		
40,000 to 50,000	20,911	974.6	2,758,004	123,742.6	41,404	1,955.6	3,460,476	155,144.2	3,461,467	155,188.8		
50,000 to 60,000	11,209	630.9	2,590,302	142,018.3	16,689	925.9	3,185,149	174,373.0	3,186,029	174,420.0		
60,000 to 70,000	2,033	130.8	2,386,043	154,737.4	36,150	2,329.3	3,118,891	202,184.5	3,119,715	202,237.5		
70,000 to 80,000	4,307	327.1	2,166,263	162,426.2	11,911	903.6	2,539,330	190,510.3	2,540,105	190,568.3		
80,000 to 90,000	2,526	209.8	1,872,836	158,878.8	42,227	3,619.4	2,331,264	197,717.4	2,331,925	197,773.1		
90,000 to 100,000	9,711	918.7	1,778,904	168,539.5	22,476	2,074.0	2,128,150	201,599.9	2,128,881	201,669.3		
100,000 to 200,000	39,624	5,617.5	9,756,693	1,371,436.0	99,878	13,431.3	11,676,188	1,640,591.1	11,686,560	1,641,986.6		
200,000 to 300,000	10,721	2,526.9	3,187,581	769,156.1	22,593	5,501.8	3,855,502	932,388.5	3,860,857	933,699.2		
300,000 to 400,000	8,248	2,714.3	1,356,777	467,549.6	16,127	5,682.5	1,663,988	573,256.8	1,668,414	574,787.7		
400,000 to 500,000	3,447	1,479.9	693,277	307,982.8	6,973	3,016.6	867,785	385,660.4	871,719	387,415.3		
500,000 to 600,000	2,881	1,508.1	361,713	196,972.7	2,504	1,329.9	470,120	256,202.1	473,679	258,143.0		
600,000 to 700,000	1,629	1,040.5	226,906	146,649.0	2,058	1,259.6	305,221	197,223.8	308,231	199,183.0		
700,000 to 800,000	1,557	1,149.7	163,079	121,972.4	1,394	1,036.0	220,190	164,467.7	227,628	169,857.0		
800,000 to 900,000	848	717.1	118,656	100,686.0	900	742.2	167,157	141,859.1	169,487	143,837.0		
900,000 to 1,000,000	932	879.4	80,727	76,194.0	792	725.3	114,732	108,451.2	116,530	110,163.7		
1,000,000 to 2,000,000	5,798	7,995.7	336,224	460,567.8	3,116	3,898.7	502,437	684,412.9	513,463	699,876.0		
2,000,000 to 3,000,000	1,986	4,928.7	93,969	225,112.8	121	289.1	139,453	334,623.5	145,252	348,596.0		
3,000,000 to 4,000,000	1,290	4,525.2	31,235	106,843.6	123	460.1	56,614	194,433.8	58,884	202,275.3		
4,000,000 to 5,000,000	920	4,079.3	17,171	75,707.9	25	105.7	30,936	137,281.4	32,291	143,330.1		
5,000,000 to 6,000,000	846	4,534.2	11,450	61,657.2	142	831.1	22,745	122,822.4	23,768	128,309.9		
6,000,000 to 7,000,000	424	2,706.0	6,997	45,186.5	6	38.6	14,283	92,410.4	15,112	97,755.7		
7,000,000 to 8,000,000	340	2,542.2	4,932	36,765.2	108	773.1	10,729	80,208.2	11,423	85,453.9		
8,000,000 to 9,000,000	339	2,853.4	3,773	31,994.9	20	169.8	8,459	71,658.1	8,746	74,113.5		
9,000,000 to 10,000,000	258	2,433.9	2,345	22,083.2	7	66.4	6,450	60,885.0	6,699	63,250.2		
10,000,000 and over	4,011	318,236.0	22,267	727,210.9	143	7,269.4	67,823	5,380,572.6	69,969	5,488,550.2		
TOTAL	201,370	376,626.6	42,131,489	6,500,027.1	530,478	61,308.6	53,840,901	12,992,386.9	53,923,303	13,184,000.4		

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Dec-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	2.43	133.09	135.52	2.33	170.72	173.06	4.34	187.27	191.61
	Govt.	45.07	1,624.38	1,669.45	51.64	1,777.01	1,828.64	75.85	1,870.45	1,946.29
	NFPSEs	4.20	697.04	701.25	5.12	761.86	766.98	3.99	738.73	742.72
	NBFCs & Fin Aux.	4.64	431.01	435.65	3.00	402.90	405.90	2.61	454.75	457.35
	Private Sector	255.20	2,654.67	2,909.87	280.66	2,700.08	2,980.73	290.98	2,617.08	2,908.06
	Trust Fund	6.77	310.99	317.76	6.48	374.44	380.92	9.02	367.61	376.63
	Personal	893.69	4,832.56	5,726.26	920.85	5,126.79	6,047.65	1,019.68	5,480.35	6,500.03
	Others	18.63	32.51	51.14	27.26	37.90	65.17	31.24	30.07	61.31
	Total	1,230.63	10,716.26	11,946.89	1,297.35	11,351.70	12,649.05	1,437.69	11,746.31	13,184.00
Punjab	Foreign	2.01	29.42	31.43	1.69	35.59	37.28	3.12	45.25	48.37
	Govt.	6.60	751.68	758.28	7.04	795.06	802.10	10.12	852.19	862.32
	NFPSEs	1.44	226.50	227.94	1.56	212.44	214.00	1.57	212.74	214.31
	NBFCs & Fin Aux.	2.91	44.50	47.41	0.13	25.59	25.72	0.25	47.81	48.05
	Private Sector	155.23	1,044.17	1,199.40	165.70	1,098.90	1,264.60	175.26	1,135.37	1,310.62
	Trust Fund	2.16	96.12	98.28	2.59	109.64	112.24	2.61	120.26	122.88
	Personal	481.68	2,349.16	2,830.84	518.28	2,523.89	3,042.17	568.48	2,639.53	3,208.01
	Others	1.18	7.32	8.49	2.47	5.24	7.72	3.06	5.51	8.57
	Total	653.21	4,548.86	5,202.07	699.47	4,806.36	5,505.83	764.46	5,058.67	5,823.13
Sindh	Foreign	0.05	81.54	81.59	0.06	89.34	89.40	0.06	93.83	93.90
	Govt.	9.62	231.98	241.60	10.28	235.22	245.50	13.16	258.30	271.46
	NFPSEs	2.09	304.90	306.99	2.79	325.72	328.51	1.94	290.08	292.02
	NBFCs & Fin Aux.	0.11	366.64	366.75	0.56	358.34	358.90	0.24	386.42	386.65
	Private Sector	44.35	1,108.27	1,152.61	47.45	1,088.12	1,135.57	44.81	970.04	1,014.85
	Trust Fund	1.62	142.88	144.51	1.72	183.00	184.72	3.66	175.54	179.20
	Personal	111.18	1,509.69	1,620.87	94.02	1,538.27	1,632.29	101.86	1,737.59	1,839.44
	Others	0.04	5.82	5.87	0.10	1.87	1.97	0.09	1.16	1.25
	Total	169.07	3,751.72	3,920.78	156.97	3,819.88	3,976.86	165.82	3,912.96	4,078.78
Khyber Pakhtunkhwa	Foreign	0.13	1.53	1.66	0.31	2.47	2.79	0.50	3.00	3.50
	Govt.	4.77	203.91	208.68	10.02	217.24	227.26	11.37	245.94	257.32
	NFPSEs	0.30	12.96	13.26	0.23	23.04	23.27	0.23	12.21	12.44
	NBFCs & Fin Aux.	0.12	4.31	4.43	0.02	1.22	1.24	0.02	2.11	2.13
	Private Sector	25.52	117.50	143.02	32.52	134.32	166.84	34.79	124.30	159.09
	Trust Fund	1.89	9.62	11.51	1.10	12.49	13.59	1.62	12.22	13.85
	Personal	146.47	362.76	509.23	145.59	400.09	545.68	172.07	406.25	578.31
	Others	1.58	3.25	4.83	8.30	11.37	19.67	11.71	8.18	19.89
	Total	180.79	715.82	896.62	198.09	802.24	1,000.33	232.31	814.21	1,046.51
Balochistan	Foreign	..	0.34	0.34	..	0.45	0.45	0.02	0.36	0.39
	Govt.	11.30	54.53	65.84	11.81	72.69	84.50	28.95	79.01	107.96
	NFPSEs	0.06	8.57	8.63	0.24	5.61	5.85	0.04	9.81	9.84
	NBFCs & Fin Aux.	..	0.31	0.31	0.67	1.10	1.77	0.67	0.19	0.86
	Private Sector	5.64	43.19	48.83	7.27	44.94	52.21	7.06	44.40	51.46
	Trust Fund	0.31	2.13	2.44	0.35	2.59	2.94	0.39	4.50	4.90
	Personal	20.04	105.23	125.28	21.32	111.44	132.76	23.08	114.56	137.64
	Others	15.60	3.26	18.86	16.06	3.62	19.69	16.09	4.97	21.06
	Total	52.96	217.56	270.52	57.72	242.45	300.17	76.31	257.81	334.11
Islamabad	Foreign	0.01	19.50	19.51	0.03	41.76	41.79	0.04	43.20	43.25
	Govt.	5.72	361.55	367.27	6.30	432.88	439.18	4.95	411.83	416.79
	NFPSEs	..	143.45	143.45	..	194.25	194.25	0.06	212.95	213.02
	NBFCs & Fin Aux.	0.01	7.51	7.51	0.01	7.86	7.87	0.01	9.79	9.80
	Private Sector	2.73	308.74	311.47	3.10	293.21	296.31	3.13	308.76	311.89
	Trust Fund	0.32	58.13	58.44	0.26	64.78	65.05	0.24	52.88	53.12
	Personal	15.39	365.57	380.96	14.98	399.20	414.17	16.19	421.62	437.81
	Others	0.01	12.59	12.61	0.02	15.50	15.52	0.02	9.97	9.99
	Total	24.19	1,277.04	1,301.23	24.70	1,449.44	1,474.14	24.64	1,471.00	1,495.65
FATA	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.51	0.11	0.62	0.72	0.10	0.82	1.16	0.10	1.26
	NFPSEs	0.21	0.13	0.34	0.27	0.13	0.40	0.12	0.13	0.26
	NBFCs & Fin Aux.	..	0.02	0.02	-	0.02	0.02	..	0.03	0.03
	Private Sector	3.07	1.50	4.57	5.40	3.39	8.79	5.94	2.96	8.90
	Trust Fund	..	0.05	0.05	..	0.05	0.05	..	0.05	0.05
	Personal	10.91	4.82	15.73	12.21	5.08	17.29	13.11	4.98	18.09
	Others	0.21	0.22	0.43	0.30	0.25	0.55	0.26	0.25	0.50
	Total	14.92	6.85	21.77	18.90	9.01	27.91	20.60	8.49	29.10

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	..	..	..	0.03	0.04	0.01	0.01	0.02
	Govt.	6.31	7.10	13.41	5.09	10.42	15.51	5.73	9.99	15.72
	NFPSEs	0.09	0.14	0.23	0.01	0.17	0.18	0.03	0.33	0.36
	NBFCs & Fin Aux.	1.42	5.18	6.60	1.59	4.95	6.54	1.36	4.85	6.21
	Private Sector	3.10	5.34	8.44	3.74	8.97	12.71	4.53	7.96	12.49
	Trust Fund	0.14	0.45	0.59	0.13	0.31	0.43	0.14	0.33	0.47
	Personal	5.17	10.46	15.62	6.21	11.84	18.05	6.27	12.07	18.34
	Others	..	..	..	-	..	..	..	..	..
	Total	16.23	28.67	44.90	16.78	36.68	53.46	18.06	35.55	53.61
AJK	Foreign	0.23	0.76	0.98	0.24	1.08	1.32	0.59	1.61	2.20
	Govt.	0.23	13.51	13.75	0.37	13.41	13.78	0.39	13.08	13.46
	NFPSEs	0.01	0.40	0.42	0.01	0.51	0.52	0.01	0.47	0.48
	NBFCs & Fin Aux.	0.07	2.55	2.62	0.02	3.82	3.85	0.06	3.55	3.61
	Private Sector	15.56	25.97	41.52	15.47	28.23	43.71	15.47	23.29	38.76
	Trust Fund	0.33	1.62	1.95	0.34	1.57	1.91	0.34	1.83	2.17
	Personal	102.84	124.88	227.72	108.26	136.97	245.23	118.63	143.76	262.39
	Others	..	0.05	0.05	0.01	0.05	0.06	0.01	0.03	0.05
	Total	119.27	169.73	289.00	124.71	185.64	310.35	135.49	187.62	323.11

* 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			
	Dec		Jun		Dec		Jun		Dec	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,775,353	6,700.3	2,388,668	5,493.0	2,458,158	6,175.5	3,085,922	5,880.2	3,141,444	7,031.3
5,000 to 10,000	2,013,782	14,942.2	2,102,406	15,571.7	2,273,279	16,866.2	2,326,264	17,020.8	2,318,227	17,234.6
10,000 to 20,000	3,386,633	49,903.7	3,898,256	58,035.7	3,588,945	53,526.4	3,892,151	57,617.3	3,742,180	55,904.2
20,000 to 25,000	1,746,640	39,434.9	2,239,019	50,121.9	1,694,464	38,292.4	1,744,337	39,224.9	1,802,575	40,939.3
25,000 to 30,000	1,816,745	49,921.1	2,009,327	55,191.0	1,911,011	52,452.0	1,738,719	48,032.5	1,989,041	54,691.4
30,000 to 40,000	3,402,226	119,292.3	3,724,297	130,051.7	3,797,773	132,652.8	3,767,908	131,440.2	3,893,002	135,759.4
40,000 to 50,000	3,179,390	142,834.9	3,413,486	153,021.0	3,585,314	160,729.0	3,603,252	161,699.1	3,461,467	155,188.8
50,000 to 60,000	2,816,480	154,652.4	2,918,203	160,372.4	3,215,589	176,548.4	3,114,608	171,015.4	3,186,029	174,420.0
60,000 to 70,000	2,569,734	167,142.5	2,648,420	171,813.2	2,911,761	188,996.5	2,975,251	193,286.5	3,119,715	202,237.5
70,000 to 80,000	2,208,357	165,051.3	2,294,238	171,892.3	2,569,419	192,532.5	2,678,235	200,739.7	2,540,105	190,568.3
80,000 to 90,000	2,013,566	170,628.5	2,101,301	178,101.8	2,193,005	185,944.2	2,377,672	201,782.9	2,331,925	197,773.1
90,000 to 100,000	1,785,481	169,594.8	1,733,876	164,438.7	2,046,564	194,086.8	2,152,643	204,572.5	2,128,881	201,669.3
100,000 to 200,000	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	11,686,560	1,641,986.6
200,000 to 300,000	3,094,055	749,789.2	3,238,207	784,420.4	3,406,727	826,450.1	3,728,715	900,058.8	3,860,857	933,699.2
300,000 to 400,000	1,305,071	449,483.4	1,429,760	493,737.9	1,367,351	469,657.9	1,494,988	513,345.0	1,668,414	574,787.7
400,000 to 500,000	678,551	302,482.7	736,824	327,948.8	716,390	317,588.3	763,756	338,997.7	871,719	387,415.3
500,000 to 600,000	391,613	214,075.2	453,579	246,721.9	384,239	209,439.1	436,296	238,161.9	473,679	258,143.0
600,000 to 700,000	268,204	173,564.9	274,808	177,416.5	257,123	166,604.0	261,462	168,802.5	308,231	199,183.0
700,000 to 800,000	199,373	149,048.0	209,954	156,311.6	208,918	156,237.5	209,934	157,306.1	227,628	169,857.0
800,000 to 900,000	142,167	120,333.2	144,937	122,641.6	134,161	113,576.8	163,705	138,913.1	169,487	143,837.0
900,000 to 1,000,000	115,683	109,341.9	113,128	107,108.8	114,460	108,374.4	113,729	107,607.7	116,530	110,163.7
1,000,000 to 2,000,000	451,051	608,603.9	448,308	607,353.1	456,682	613,325.8	464,580	635,372.1	513,463	699,876.0
2,000,000 to 3,000,000	123,988	299,622.6	129,635	311,184.4	125,951	304,144.1	139,217	335,483.9	145,252	348,596.0
3,000,000 to 4,000,000	50,071	171,213.5	54,099	185,804.8	54,851	188,034.8	59,735	205,012.2	58,884	202,275.3
4,000,000 to 5,000,000	29,907	132,850.9	29,953	133,217.5	30,617	135,545.9	32,974	145,598.2	32,291	143,330.1
5,000,000 to 6,000,000	21,438	115,432.1	25,207	136,100.2	22,440	120,605.9	22,606	122,064.7	23,768	128,309.9
6,000,000 to 7,000,000	14,480	93,428.8	13,827	89,311.8	12,624	81,248.7	14,133	91,607.7	15,112	97,755.7
7,000,000 to 8,000,000	9,185	68,585.3	11,009	82,079.5	9,525	71,301.5	11,503	85,898.6	11,423	85,453.9
8,000,000 to 9,000,000	7,050	59,659.7	9,549	80,723.2	8,272	70,064.9	8,471	71,768.2	8,746	74,113.5
9,000,000 to 10,000,000	6,127	57,919.0	7,147	67,556.5	7,265	68,834.5	7,265	68,758.3	6,699	63,250.2
10,000,000 and over	63,752	4,337,455.0	66,738	4,742,655.6	67,022	4,996,153.3	70,775	5,265,299.3	69,969	5,488,550.2
TOTAL	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	53,923,303	13,184,000.4

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			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	84,309	393.9	369,450	1,101.1	241,601	762.8	303,063	1,636.1	304,928	824.7
10,000 to 20,000	356,315	5,438.8	33,744	492.4	408,202	5,869.7	190,614	2,771.4	123,178	1,989.3
20,000 to 25,000	115,804	2,462.1	25,309	585.0	27,772	616.5	30,125	656.6	46,677	1,019.3
25,000 to 30,000	26,175	727.4	168,553	4,616.7	180,873	5,019.6	254,051	7,362.1	156,410	4,485.5
30,000 to 40,000	264,419	9,033.4	105,883	3,855.2	70,559	2,537.7	192,801	6,352.2	341,816	11,034.3
40,000 to 50,000	193,513	8,665.5	266,319	12,042.8	193,721	8,493.4	188,278	8,250.3	146,616	6,512.5
50,000 to 60,000	48,851	2,630.0	59,339	3,236.2	87,442	4,762.3	86,155	4,635.2	127,408	6,801.6
60,000 to 70,000	35,575	2,307.0	113,417	7,486.4	46,715	2,994.7	55,082	3,593.6	45,741	2,917.7
70,000 to 80,000	48,854	3,673.5	42,924	3,212.7	131,585	10,131.5	30,031	2,247.7	23,909	1,782.9
80,000 to 90,000	70,296	6,039.0	61,920	5,305.4	50,895	4,355.8	138,931	11,783.7	41,060	3,523.0
90,000 to 100,000	134,989	12,590.2	59,200	5,607.0	70,940	6,707.6	51,456	4,861.9	52,539	4,961.4
100,000 to 200,000	849,100	125,925.0	803,233	121,335.8	681,101	104,611.5	590,037	90,462.5	667,056	102,874.0
200,000 to 300,000	457,135	110,138.1	482,099	116,986.9	459,708	110,075.0	396,853	95,066.7	577,697	138,953.5
300,000 to 400,000	157,273	53,006.4	164,543	55,836.3	154,447	53,360.0	171,485	59,881.5	218,399	73,832.3
400,000 to 500,000	95,243	43,657.0	149,659	67,746.4	145,995	63,990.9	91,087	40,721.9	118,516	52,898.1
500,000 to 600,000	119,285	63,428.7	83,168	45,283.1	106,378	57,574.9	69,509	38,740.7	77,507	42,046.1
600,000 to 700,000	43,388	27,780.6	29,971	19,418.2	59,474	38,952.8	93,432	60,988.6	75,733	48,823.1
700,000 to 800,000	48,317	35,743.2	57,399	42,520.8	83,393	62,264.9	50,922	38,154.3	67,639	50,736.9
800,000 to 900,000	28,609	24,484.9	36,966	31,174.6	44,642	37,653.3	32,408	27,517.0	46,598	39,435.4
900,000 to 1,000,000	21,338	20,289.0	21,711	20,644.9	35,804	33,806.4	33,759	32,055.6	35,345	33,625.3
1,000,000 to 2,000,000	84,426	113,773.6	77,870	104,588.1	134,821	175,180.6	115,280	155,669.2	114,198	153,262.9
2,000,000 to 3,000,000	27,368	65,981.5	31,135	74,501.1	47,062	112,274.0	40,204	98,980.6	32,738	81,092.6
3,000,000 to 4,000,000	12,544	43,822.3	14,649	52,128.0	16,844	57,846.1	14,834	51,759.1	16,710	58,384.8
4,000,000 to 5,000,000	10,557	47,469.5	10,480	47,519.6	11,199	50,607.3	11,095	50,345.5	13,389	60,749.7
5,000,000 to 6,000,000	6,032	32,706.5	6,442	35,147.3	9,443	51,471.7	8,196	44,799.2	8,561	46,815.5
6,000,000 to 7,000,000	5,336	34,850.7	5,604	36,077.3	5,203	33,718.4	5,836	37,606.7	6,685	43,490.7
7,000,000 to 8,000,000	3,959	29,699.8	4,645	34,522.7	5,081	38,328.5	4,210	31,508.4	4,828	36,183.0
8,000,000 to 9,000,000	2,936	24,884.4	2,971	25,081.2	3,567	30,507.4	3,924	33,232.3	4,662	39,665.1
9,000,000 to 10,000,000	3,434	32,814.5	3,464	33,027.4	3,275	31,406.2	3,689	35,075.7	3,994	38,306.0
10,000,000 to 100,000,000	27,584	841,364.3	27,853	850,816.0	30,134	908,924.9	32,399	973,585.8	35,499	1,070,853.7
100,000,000 to 500,000,000	5,406	1,128,167.4	5,821	1,232,095.8	6,015	1,271,228.6	6,872	1,469,577.9	7,090	1,503,345.0
500,000,000 and above	1,407	2,449,281.8	1,602	2,871,946.6	1,621	2,930,426.5	1,854	3,602,935.9	2,111	3,957,645.7
TOTAL	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	3,545,237	7,718,871.6

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			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	71,309	337.4	354,638	1,041.5	227,176	704.1	274,667	1,525.3	276,757	716.2
10,000 to 20,000	347,508	5,303.5	25,348	367.6	400,111	5,747.6	181,346	2,629.7	114,882	1,869.8
20,000 to 25,000	110,485	2,343.2	19,719	460.5	22,051	487.9	24,907	537.1	42,927	934.2
25,000 to 30,000	19,968	557.1	165,402	4,530.1	177,582	4,930.6	248,519	7,211.3	152,539	4,378.6
30,000 to 40,000	254,026	8,401.9	92,328	3,373.5	61,202	2,207.3	184,432	6,058.6	331,684	10,682.3
40,000 to 50,000	181,458	8,127.8	257,221	11,640.5	184,692	8,088.4	180,810	7,913.7	140,565	6,240.8
50,000 to 60,000	38,815	2,093.7	50,168	2,734.9	78,727	4,282.7	76,318	4,096.4	119,360	6,364.2
60,000 to 70,000	24,342	1,587.0	102,609	6,781.8	33,529	2,139.0	48,038	3,133.6	37,245	2,365.6
70,000 to 80,000	35,729	2,679.3	27,569	2,055.2	116,625	9,005.1	20,006	1,491.2	16,874	1,254.0
80,000 to 90,000	48,118	4,146.4	40,848	3,510.7	35,247	3,028.7	126,687	10,741.9	29,587	2,535.7
90,000 to 100,000	97,829	9,772.2	34,941	3,305.6	50,492	4,772.0	40,071	3,785.7	42,518	4,014.8
100,000 to 200,000	483,489	71,233.8	461,405	69,441.7	352,020	53,754.1	298,583	44,921.2	370,892	55,956.3
200,000 to 300,000	248,667	59,839.0	247,721	60,309.0	209,771	50,074.1	136,296	32,847.2	325,205	78,903.0
300,000 to 400,000	99,887	33,595.3	105,197	35,761.4	97,045	33,823.9	104,152	37,123.2	145,991	49,126.1
400,000 to 500,000	80,190	37,022.5	131,292	59,593.4	119,191	51,908.0	64,704	29,040.1	97,094	43,450.7
500,000 to 600,000	102,984	54,457.8	68,072	37,200.4	97,896	53,051.2	64,065	35,769.3	72,708	39,427.1
600,000 to 700,000	39,738	25,438.4	26,054	16,882.2	55,909	36,637.6	88,016	57,407.4	70,152	45,161.6
700,000 to 800,000	46,012	34,005.9	54,196	40,114.8	79,164	59,121.8	47,293	35,464.2	64,481	48,410.0
800,000 to 900,000	27,444	23,506.6	35,802	30,199.9	43,635	36,802.1	31,354	26,631.4	45,636	38,627.7
900,000 to 1,000,000	20,855	19,827.0	21,365	20,315.8	35,441	33,461.9	33,472	31,782.4	35,023	33,317.8
1,000,000 to 2,000,000	83,376	112,312.0	76,872	103,202.6	133,748	173,703.3	113,725	153,529.1	112,931	151,499.9
2,000,000 to 3,000,000	26,912	64,819.7	30,665	73,306.8	46,520	110,928.1	39,689	97,690.3	32,253	79,879.2
3,000,000 to 4,000,000	12,389	43,305.0	14,528	51,717.6	16,676	57,272.5	14,566	50,834.8	16,430	57,427.9
4,000,000 to 5,000,000	10,466	47,067.9	10,368	47,022.6	11,120	50,250.7	10,983	49,835.1	13,305	60,373.0
5,000,000 to 6,000,000	5,995	32,506.4	6,401	34,928.7	9,391	51,187.8	8,145	44,519.0	8,478	46,360.2
6,000,000 to 7,000,000	5,321	34,754.9	5,589	35,979.0	5,188	33,619.0	5,797	37,354.5	6,649	43,254.7
7,000,000 to 8,000,000	3,938	29,540.6	4,631	34,416.0	5,064	38,199.6	4,177	31,258.3	4,787	35,875.6
8,000,000 to 9,000,000	2,919	24,737.6	2,959	24,977.8	3,557	30,421.5	3,893	32,969.3	4,633	39,421.0
9,000,000 to 10,000,000	3,413	32,615.1	3,448	32,876.8	3,256	31,225.6	3,667	34,868.6	3,978	38,153.9
10,000,000 to 100,000,000	27,465	838,226.5	27,733	847,800.5	30,016	905,853.9	32,262	970,318.4	35,374	1,067,714.6
100,000,000 to 500,000,000	5,394	1,125,748.6	5,808	1,229,102.9	6,002	1,268,171.0	6,859	1,466,367.0	7,076	1,499,882.2
500,000,000 and above	1,404	2,447,325.1	1,600	2,870,469.4	1,619	2,929,064.2	1,852	3,601,414.7	2,109	3,956,292.5
TOTAL	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	2,780,123	7,549,871.1

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec, 2018

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		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	No. of A/C	Amount
Less than 10	-	-	-	-	-	-	3	0.0	68,442	187.3	3	0.0	235,380	634.4	1,100	2.9	304,928	824.7
10 to 20	-	-	-	-	1	0.0	-	-	37,103	484.5	-	-	85,826	1,501.3	248	3.6	123,178	1,989.3
20 to 25	-	-	-	-	-	-	-	-	6,873	154.1	-	-	39,750	864.0	54	1.2	46,677	1,019.3
25 to 30	-	-	-	-	-	-	-	-	5,646	155.4	-	-	150,732	4,329.3	32	0.8	156,410	4,485.5
30, to 40,	-	-	-	-	13	0.4	-	-	12,372	430.0	3	0.1	329,286	10,598.7	142	5.0	341,816	11,034.3
40 to 50	-	-	-	-	-	-	-	-	8,228	368.5	-	-	138,270	6,138.6	118	5.4	146,616	6,512.5
50 to 60	-	-	-	-	-	-	-	-	9,930	540.6	-	-	117,351	6,254.0	127	6.9	127,408	6,801.6
60 to 70	-	-	-	-	-	-	-	-	11,378	737.7	-	-	34,233	2,171.6	130	8.3	45,741	2,917.7
70 to 80	-	-	-	-	-	-	-	-	11,239	843.0	-	-	12,592	934.1	78	5.8	23,909	1,782.9
80 to 90	-	-	-	-	-	-	1	0.1	12,191	1,040.2	-	-	28,827	2,479.3	41	3.5	41,060	3,523.0
90 to 100	-	-	-	-	-	-	1	0.1	15,691	1,474.2	-	-	36,817	3,484.2	30	2.8	52,539	4,961.4
100 to 200	-	-	1	0.2	133	23.7	5	0.9	408,824	64,999.2	10	1.7	257,661	37,784.9	422	63.4	667,056	102,874.0
200 to 300	-	-	1	0.2	-	-	8	1.9	327,922	77,706.5	4	1.0	249,612	61,204.8	150	39.1	577,697	138,953.5
300 to 400	-	-	-	-	212	66.1	14	5.0	142,105	47,073.3	2	0.7	75,991	26,661.3	75	25.9	218,399	73,832.3
400 to 500	-	-	-	-	-	-	9	4.2	42,109	18,756.8	3	1.3	76,326	34,105.3	69	30.5	118,516	52,898.1
500 to 600	-	-	-	-	-	-	26	13.4	21,293	11,614.3	4	2.2	56,055	30,344.4	129	71.8	77,507	42,046.1
600 to 700	-	-	-	-	15	9.7	5	3.2	18,307	11,903.0	29	18.6	57,369	36,883.3	8	5.3	75,733	48,823.1
700 to 800	-	-	-	-	1	0.8	17	12.9	17,708	13,152.2	7	5.3	49,793	37,481.3	113	84.4	67,639	50,736.9
800 to 900	-	-	-	-	-	-	26	22.3	14,478	12,277.3	8	6.9	32,074	27,119.0	12	10.0	46,598	39,435.4
900 to 1,000	-	-	-	-	37	35.1	25	24.7	13,571	12,959.6	1	0.9	21,683	20,578.8	28	26.2	35,345	33,625.3
1,000 to 2,000	-	-	-	-	86	138.7	300	388.1	49,657	67,921.3	21	25.7	64,003	84,614.4	131	174.7	114,198	153,262.9
2,000 to 3,000	-	-	-	-	17	38.3	76	182.9	17,614	43,506.2	14	32.9	14,990	37,265.1	27	67.2	32,738	81,092.6
3,000 to 4,000	-	-	-	-	85	298.8	26	92.8	10,524	36,664.3	7	27.3	6,018	21,125.0	50	176.7	16,710	58,384.8
4,000 to 5,000	-	-	23	93.8	10	40.4	7	30.5	8,048	36,439.4	2	9.1	5,286	24,079.8	13	56.6	13,389	60,749.7
5,000 to 6,000	-	-	1	5.3	-	-	10	53.1	6,350	34,783.6	2	10.7	2,180	11,867.8	18	95.1	8,561	46,815.5
6,000 to 7,000	-	-	2	12.6	9	57.7	19	120.5	4,343	28,310.4	2	13.0	2,306	14,950.3	4	26.2	6,685	43,490.7
7,000 to 8,000	-	-	-	-	45	330.2	9	68.4	3,577	26,850.8	2	14.0	1,193	8,904.8	2	14.8	4,828	36,183.0
8,000 to 9,000	-	-	-	-	-	-	7	59.6	3,086	26,197.7	2	17.4	1,562	13,346.8	5	43.6	4,662	39,665.1
9,000 to 10,000	-	-	-	-	-	-	3	29.2	3,347	32,133.8	4	37.3	639	6,095.7	1	10.0	3,994	38,306.0
10,000 to 100,000	1	78.8	14	528.4	268	10,696.7	198	8,856.7	31,968	990,215.0	39	1,515.9	2,946	57,377.0	65	1,585.3	35,499	1,070,853.7
100,000 to 500,000	2	404.6	18	5,274.1	90	19,651.7	120	30,147.9	6,805	1,436,503.0	23	5,008.4	28	5,660.2	4	695.1	7,090	1,503,345.0
500,000 and above	-	-	107	767,221.8	242	1,188,170.0	61	67,835.5	1,683	1,917,907.5	16	13,395.6	2	3,115.3	-	-	2,111	3,957,645.7
TOTAL	3	483.4	167	773,136.5	1,264	1,219,558.3	976	107,953.9	1,352,412	4,954,290.7	208	20,145.9	2,186,781	639,954.7	3,426	3,348.3	3,545,237	7,718,871.6

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			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
Foreign Constituents	-	-	-	78.8	483.4	483.4	-
I. Government:	571,552.2	691,417.4	676,690.1	833,699.6	773,136.5	772,304.5	832.0
A. Federal Government:	212,050.5	233,142.0	223,449.2	237,847.6	258,199.1	258,199.1	-
(1) Commodity Operations	204,921.3	229,240.8	219,729.1	231,376.1	230,554.3	230,554.3	-
(2) Others	7,129.2	3,901.2	3,720.1	6,471.5	27,644.8	27,644.8	-
B. Provincial Governments:	359,501.7	458,275.4	453,240.9	595,852.0	514,937.4	514,105.4	832.0
(1) Commodity Operations	348,488.4	457,887.2	452,195.3	588,407.5	504,463.5	503,631.5	832.0
(2) Others	11,013.3	388.3	1,045.6	7,444.6	10,473.9	10,473.9	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	683,947.6	804,368.9	880,760.7	1,046,777.1	1,219,558.3	1,219,558.3	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-
(2) Mining & Quarrying	56,086.2	-	1,500.0	-	-	-	-
(3) Manufacturing	42,757.4	50,652.2	58,267.8	70,844.3	76,267.8	76,267.8	-
(4) Construction	-	-	-	-	-	-	-
(5) Utilities	50,571.0	149,872.4	307,074.9	386,585.3	478,500.5	478,500.5	-
(6) Commerce	116,919.1	154,222.0	146,385.6	75,675.2	143,248.1	143,248.1	-
(7) Transport, Storage & Communication	160,938.6	187,636.4	231,605.3	241,457.5	249,001.0	249,001.0	-
(8) Services	482.8	278.5	328.3	229.6	86.1	86.1	-
(9) Others	256,192.5	261,707.4	135,598.9	271,985.1	272,454.8	272,454.8	-
III. Non-Bank Financial Institutions :	78,952.7	81,428.9	79,232.8	80,721.6	107,953.9	107,764.8	189.1
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	24,187.8	19,759.4	22,609.9	19,678.1	32,221.4	32,221.4	-
(3) Insurance Companies	4,410.0	5,980.0	8,611.3	6,247.9	5,772.2	5,772.2	-
(4) Micro Finance	3,357.5	2,505.3	2,233.5	1,649.4	7,311.2	7,311.2	-
(5) Other NBFC's	46,997.5	53,184.1	45,778.1	53,146.1	62,649.2	62,460.1	189.1
IV. Private Sector Enterprises :	3,597,450.0	3,861,265.0	4,100,889.2	4,531,966.5	4,954,290.7	4,789,175.0	165,115.7
A. Agriculture, Hunting and Forestry	302,654.6	297,493.2	309,189.2	305,532.2	306,553.2	158,376.5	148,176.7
(1) Growing of crops	201,253.5	194,713.9	190,071.5	183,822.8	184,661.2	108,513.5	76,147.6
(2) Farming of animals	73,423.1	76,361.1	88,901.3	91,982.5	90,541.1	36,107.3	54,433.8
(3) Agricultural and animal husbandry	2,853.9	2,452.1	4,280.7	4,614.1	6,979.8	6,979.8	-
(4) Agricultural machinery and equipments	24,885.0	23,628.9	25,634.3	24,545.3	23,999.5	6,405.9	17,593.5
(5) Hunting, trapping, forestry & logging	239.1	337.2	301.5	567.3	371.8	370.0	1.8
B. Fishing and fish farming etc.	853.5	873.8	636.7	540.9	527.0	496.2	30.8
C. Mining and Quarrying	35,596.4	40,154.4	42,969.5	42,599.1	48,372.2	48,300.6	71.6
(1) Mining of coal	9,267.0	14,029.6	16,898.7	20,317.3	23,319.7	23,270.7	49.0
(2) Crude petroleum & natural gas	18,411.0	23,256.2	22,089.7	18,895.0	21,743.0	21,743.0	-
(3) Iron & non-ferrous metal ores	643.4	694.0	813.7	752.3	798.3	798.3	-
(4) Quarrying of stone, sand and clay	361.5	478.1	1,232.2	647.8	678.4	663.1	15.3
(5) Chemical, fertilizer, Salt etc.	6,913.5	1,696.5	1,935.1	1,986.7	1,832.7	1,825.4	7.3
D. Manufacturing	2,050,137.7	2,238,364.3	2,369,333.9	2,632,731.3	2,986,166.7	2,975,725.7	10,441.0
(1) Food products and beverages	495,040.6	607,949.7	608,137.3	744,055.6	752,464.1	748,356.7	4,107.4
(2) Tobacco products	4,002.2	8,577.6	975.2	1,161.3	1,157.0	1,117.5	39.5
(3) Textiles	709,083.0	689,065.3	801,589.5	798,967.3	981,289.6	978,345.9	2,943.8
i) Spinning, weaving, finishing of textiles	554,597.4	532,401.1	605,576.2	625,286.5	778,887.7	776,477.6	2,410.1
a) Spinning of fibers	326,614.1	297,806.5	332,679.0	344,011.1	432,488.6	430,938.2	1,550.5
b) Weaving of textiles	120,791.3	128,738.0	146,429.6	149,985.8	176,580.5	176,492.3	88.2
c) Finishing of textiles	107,192.1	105,856.6	126,467.5	131,289.6	169,818.5	169,047.1	771.4
ii) Made-up textile articles	61,503.4	59,217.2	81,219.1	79,419.6	98,816.8	98,809.7	7.0
iii) Knit wear	31,766.8	28,522.9	27,624.1	37,508.7	33,432.1	32,959.1	473.0
iv) Carpets and rugs	8,921.3	11,515.9	9,205.0	9,089.3	8,935.5	8,927.1	8.4
v) Other textiles n.e.s.	52,294.1	57,408.2	77,965.0	47,663.3	61,217.6	61,172.4	45.3
(4) Wearing apparel, readymade garments etc.	69,769.8	75,085.5	84,459.6	86,574.8	96,242.5	96,030.4	212.1
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,819.1	23,885.9	22,871.3	25,559.7	27,683.7	27,534.6	149.0
i.) Tanning & dressing of leather, luggage, handbags etc.	9,375.6	9,387.6	8,293.4	9,206.4	11,416.9	11,341.1	75.8
ii.) Footwear	14,443.5	14,498.3	14,577.9	16,353.3	16,266.7	16,193.5	73.3

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	1,958.7	2,518.5	2,311.0	2,890.9	2,805.4	2,747.5	57.9
7) Paper, paperboard and products	39,346.8	40,647.2	38,366.5	48,226.4	49,518.6	49,379.6	139.1
8) Printing, publishing and allied industries	7,473.0	7,807.1	9,788.3	12,656.5	12,975.6	12,879.2	96.5
9) Coke and refined petroleum products	75,801.8	75,600.3	60,834.9	57,821.0	85,151.6	85,151.6	-
10) Chemicals and chemical products	273,378.7	294,683.3	272,687.3	285,947.6	301,437.6	300,361.7	1,075.9
11) Rubber and plastics products	27,381.1	34,394.6	37,068.5	42,693.0	47,827.6	47,636.3	191.3
12) Other non-metallic mineral products	82,333.2	84,636.3	107,270.2	139,972.2	178,329.1	177,632.8	696.3
13) Basic metals	82,343.5	100,631.2	111,351.4	135,120.4	149,242.1	149,034.8	207.3
14) Fabricated metal products	15,052.1	23,077.8	23,074.7	29,804.6	35,800.7	35,738.6	62.1
15) Machinery and equipment	23,279.9	25,624.8	35,097.0	40,347.3	50,571.8	50,512.9	59.0
16) Office, accounting and computing machinery	316.5	347.0	292.5	248.4	210.3	208.3	1.9
17) Electrical machinery and apparatus	52,648.4	63,239.3	69,594.6	92,690.9	90,926.4	90,892.4	34.0
18) Radio, television and communication equipment and apparatus	5,024.0	5,583.1	3,587.6	4,967.3	5,132.8	5,125.9	6.9
19) Medical, precision and optical instruments, watches and clocks	6,427.4	4,686.9	5,523.9	5,640.5	5,858.3	5,822.5	35.8
20) Motor vehicles, trailers and semi-trailers	20,313.8	19,442.2	24,693.8	27,265.1	52,662.8	52,555.6	107.2
21) Other transport equipments	3,317.3	6,640.3	7,112.4	9,685.8	13,470.7	13,469.6	1.1
22) Furniture and fixture	2,311.8	2,670.7	3,303.2	3,021.7	2,613.1	2,531.5	81.6
23) Jewellery and related articles	645.5	660.7	674.0	552.7	563.2	515.2	48.0
24) Sports goods	4,765.9	4,742.6	4,986.4	5,188.2	4,924.0	4,910.1	14.0
25) Handicrafts	64.5	268.4	72.2	60.4	68.6	52.7	15.9
26) Other manufacturing n.e.s.	24,239.3	35,898.0	33,610.4	31,611.8	37,239.3	37,182.0	57.3
E. Ship breaking and waste / scrape (junk) etc.	27,447.6	25,971.0	32,258.2	51,801.0	38,901.0	38,901.0	-
F. Electricity, gas and water supply	352,064.8	364,046.9	379,772.3	447,033.5	445,387.1	445,379.8	7.3
G. Construction	106,781.2	131,483.1	138,445.8	165,346.8	157,562.6	157,281.9	280.7
1) Building	48,342.2	66,099.4	72,276.4	89,822.0	80,614.7	80,405.9	208.8
2) Infrastructure	58,439.0	65,383.7	66,169.4	75,524.8	76,947.9	76,876.0	71.9
H. Commerce and Trade	281,236.7	296,578.4	335,734.1	360,292.7	414,569.1	411,052.8	3,516.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	26,003.8	17,526.0	17,649.6	19,036.1	21,295.1	20,939.9	355.3
2) Wholesale and commission trade	130,766.7	141,452.7	164,304.0	190,506.8	228,711.2	228,544.3	166.8
i) Exports	20,302.1	19,755.8	19,429.7	24,502.2	30,932.9	30,932.9	-
ii) Imports	28,028.4	32,468.8	37,753.6	42,022.6	53,935.2	53,934.6	0.6
iii) Domestic whole sales	82,436.3	89,228.1	107,120.8	123,982.0	143,843.1	143,676.8	166.2
3) Retail trade	124,466.2	137,599.7	153,780.4	150,749.8	164,562.8	161,568.6	2,994.2
I. Hotels, restaurants and clubs etc	35,815.2	33,914.0	32,906.0	37,257.2	34,350.5	34,179.7	170.9
J. Transport, storage and communications	174,544.3	202,744.9	219,275.3	224,659.9	229,303.4	228,168.0	1,135.4
K. Real estate, renting and business activities	128,504.0	129,096.2	142,724.9	164,062.3	186,047.6	185,854.9	192.7
L. Education	11,335.6	17,429.9	19,222.7	22,960.8	23,076.5	22,918.8	157.8
M. Health and social work	5,345.8	4,891.7	7,176.1	8,703.7	10,563.2	10,468.5	94.7
N. Other community, social and personal service activities	26,664.8	29,519.7	32,377.2	26,930.6	29,079.4	28,959.5	119.9
O. Other private business n.e.s	58,467.9	48,703.5	38,867.2	41,514.6	43,831.2	43,111.2	720.0
V. Trust Funds and Non-Profit Institutions	15,545.9	16,805.9	16,669.7	19,304.8	20,145.9	20,082.4	63.5
VI. Personal	451,619.7	504,439.6	549,363.4	606,235.2	639,954.7	637,566.9	2,387.8
A. Bank Employees	108,583.4	110,742.8	114,638.4	122,744.1	125,615.4	123,255.1	2,360.3
B. Consumer Financing	338,244.6	389,551.8	425,026.9	476,011.4	505,780.2	505,752.8	27.5
i) House building	53,187.0	61,728.6	73,121.1	82,938.9	91,243.7	91,243.7	-
ii) Transport	126,845.6	151,297.0	171,021.3	193,596.6	205,347.1	205,344.8	2.3
iii) Credit cards	28,331.6	29,963.2	34,195.6	37,447.7	41,086.3	41,086.3	-
iv) Consumer durable	1,567.7	1,513.8	3,728.0	2,768.8	3,224.8	3,214.7	10.1
v) Personal loans	128,312.8	145,049.2	142,960.9	159,259.3	164,878.3	164,863.2	15.1
C. Other Personal	4,791.7	4,144.9	9,698.1	7,479.7	8,559.0	8,559.0	-
VII. Others	4,162.1	6,213.3	2,855.8	4,032.1	3,348.3	2,935.9	412.4
TOTAL	5,403,230.2	5,965,938.9	6,306,461.6	7,122,815.6	7,718,871.6	7,549,871.1	169,000.5

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			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	69,327.1	63,725.3	61,222.4	85,754.6	63,459.7	63,459.7	-
II. Securities, Shares and other Financial Instruments:	182,340.4	237,485.0	172,495.8	318,273.0	234,334.8	234,334.8	-
A. Quoted on the Stock Exchange:	143,503.9	185,849.9	119,035.7	263,454.5	179,170.2	179,170.2	-
1. To Stock Brokers and Dealers:	27,986.1	38,595.0	53,864.9	117,402.5	86,531.5	86,531.5	-
(a) Government and other Trustee Securities	7,646.7	18,993.8	37,547.6	102,082.9	65,290.3	65,290.3	-
(b) Shares and Debentures	19,994.3	19,451.4	16,046.9	15,182.8	15,435.5	15,435.5	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	345.1	149.9	270.4	136.8	5,805.6	5,805.6	-
2. To others:	115,517.8	147,254.9	65,170.8	146,052.0	92,638.7	92,638.7	-
(a) Government and other Trustee Securities	93,862.3	121,813.5	42,192.5	88,208.9	54,997.9	54,997.9	-
(b) Shares and Debentures	20,843.3	24,738.3	21,810.3	55,275.9	28,783.1	28,783.1	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	812.2	703.0	1,168.1	2,567.2	8,857.7	8,857.7	-
B. Unquoted on the Stock Exchange:	38,836.5	51,635.0	53,460.0	54,818.5	55,164.7	55,164.7	-
1. To Stock Brokers and Dealers:	4,554.9	9,497.4	12,699.0	9,641.5	11,286.2	11,286.2	-
(a) Government and other Trustee Securities	2,377.2	7,450.5	9,923.0	8,283.4	9,985.7	9,985.7	-
(b) Shares and Debentures	2,015.4	2,034.0	1,710.8	1,336.5	1,136.8	1,136.8	-
(c) Participation Term Certificates	7.2	7.2	9.5	9.5	9.5	9.5	-
(d) Others	155.0	5.8	1,055.7	12.1	154.2	154.2	-
2. To others:	34,281.6	42,137.6	40,761.0	45,177.0	43,878.4	43,878.4	-
(a) Government and other Trustee Securities	29,447.8	37,674.2	32,401.5	36,871.5	34,053.7	34,053.7	-
(b) Shares and Debentures	1,882.2	1,752.4	2,509.5	2,530.5	3,532.2	3,532.2	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	2,951.7	2,711.0	5,850.0	5,775.1	6,292.5	6,292.5	-
III. Merchandise	1,518,628.3	1,732,833.8	1,851,942.7	2,074,959.9	2,382,418.4	2,382,203.2	215.2
A. Food Items	464,359.7	549,274.4	575,181.0	630,341.6	611,092.4	611,068.9	23.5
1. Wheat	123,359.1	125,998.1	146,439.9	159,316.8	77,557.5	77,557.5	-
2. Rice and paddy	75,400.0	65,862.4	88,554.8	83,258.0	117,499.3	117,496.9	2.4
3. Other Grains & Pulses:	8,405.8	6,202.2	9,412.5	5,935.0	7,484.7	7,475.7	9.0
(a) Indigenous	5,043.4	4,318.6	7,993.7	4,939.1	5,840.7	5,831.7	9.0
(b) Imported	3,362.5	1,883.6	1,418.8	995.9	1,644.0	1,644.0	-
4. Edible Oils:	31,049.0	28,819.8	50,682.3	50,778.5	67,065.2	67,059.9	5.4
(a) Indigenous	22,340.2	15,377.1	34,623.1	33,113.6	47,007.9	47,002.6	5.4
(b) Imported	8,708.8	13,442.6	16,059.2	17,664.9	20,057.3	20,057.3	-
5. Sugar:	105,697.6	215,655.1	178,316.9	231,756.7	266,539.7	266,539.7	-
(a) Indigenous	102,451.3	208,924.3	171,850.8	228,709.0	255,896.1	255,896.1	-
(b) Imported	3,246.3	6,730.7	6,466.1	3,047.7	10,643.6	10,643.6	-
6. Kariana and Spices	2,035.4	1,332.1	1,939.4	2,413.8	2,108.1	2,108.1	-
7. Fish and Fish preparations	1,813.6	1,992.9	1,259.6	1,578.6	1,542.9	1,542.9	-
8. Other Food Items:	116,599.2	103,411.9	98,575.5	95,304.1	71,295.1	71,288.3	6.8
(a) Indigenous	113,974.9	100,311.6	96,536.9	93,343.3	69,971.1	69,964.3	6.8
(b) Imported	2,624.3	3,100.3	2,038.6	1,960.8	1,324.0	1,324.0	-
B. Raw Materials:	388,040.5	437,638.9	428,706.6	488,878.1	653,834.4	653,726.9	107.5
1. Cotton Raw:	123,717.8	128,302.7	137,731.1	133,777.5	209,321.2	209,321.2	-
(a) Indigenous	117,479.7	122,316.8	131,507.4	129,447.7	203,884.9	203,884.9	-
(b) Imported	6,238.1	5,985.9	6,223.7	4,329.9	5,436.3	5,436.3	-
2. Synthetic Fibers:	16,151.6	25,963.0	13,767.4	14,478.6	22,827.5	22,787.5	40.0
(a) Indigenous	14,472.9	24,514.2	12,766.1	12,666.9	20,128.4	20,088.4	40.0
(b) Imported	1,678.7	1,448.8	1,001.3	1,811.7	2,699.1	2,699.1	-
3. Fertilizers:	60,492.4	63,804.4	64,806.9	72,075.3	81,195.4	81,195.4	-
(a) Indigenous	47,195.9	53,316.9	57,150.8	65,146.0	72,673.5	72,673.5	-
(b) Imported	13,296.5	10,487.5	7,656.1	6,929.3	8,521.9	8,521.9	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	43,741.8	43,045.1	34,409.4	44,751.2	95,025.3	95,025.3	-
(a) Indigenous	32,353.9	28,210.9	20,925.8	33,880.9	73,759.1	73,759.1	-
(b) Imported	11,387.9	14,834.2	13,483.6	10,870.4	21,266.3	21,266.3	-
5. Iron & Steel:	64,146.5	79,120.0	83,264.0	122,749.1	137,306.0	137,276.6	29.4
(a) Indigenous	36,887.6	40,660.0	44,009.7	71,947.3	85,590.3	85,560.9	29.4
(b) Imported	27,258.8	38,459.9	39,254.2	50,801.8	51,715.7	51,715.7	-
6. Wool & Goat Hair	989.3	861.3	1,051.0	1,534.0	1,523.9	1,523.9	-
7. Hides & Skins	3,771.5	5,568.3	4,424.6	4,655.2	4,935.8	4,902.0	33.8
8. Oil Seeds	8,534.0	15,366.0	10,583.0	12,141.5	11,546.8	11,546.8	-
9. Pesticides & Insecticides:	6,051.8	2,768.9	2,121.6	2,475.7	2,271.1	2,266.8	4.3
(a) Indigenous	5,934.9	2,705.8	2,043.3	2,470.8	2,265.7	2,261.4	4.3
(b) Imported	116.9	63.2	78.3	4.9	5.4	5.4	-
10. Other Raw Materials:	60,443.8	72,839.2	76,547.8	80,240.0	87,881.3	87,881.3	-
(a) Indigenous	57,520.1	66,537.8	48,901.8	66,411.7	76,864.4	76,864.4	-
(b) Imported	2,923.7	6,301.3	27,646.0	13,828.3	11,017.0	11,017.0	-
C. Finished / Manufactured Goods:	666,228.1	745,920.6	848,055.1	955,740.2	1,117,491.5	1,117,407.4	84.2
1. Cotton Textiles:	126,732.3	133,294.4	143,189.0	175,047.4	243,643.1	243,639.9	3.1
(a) Indigenous	118,882.9	123,212.6	129,808.3	160,829.9	228,330.1	228,327.0	3.1
(b) Imported	7,849.4	10,081.7	13,380.8	14,217.5	15,312.9	15,312.9	-
2. Cotton Yarn:	67,872.0	72,517.1	77,666.8	85,142.1	105,003.5	105,003.5	-
(a) Indigenous	62,869.5	63,556.8	69,825.6	75,966.6	97,988.7	97,988.7	-
(b) Imported	5,002.5	8,960.3	7,841.2	9,175.5	7,014.9	7,014.9	-
3. Other Textiles:	102,006.8	121,743.9	159,964.3	176,788.6	177,671.7	177,640.5	31.2
(a) Indigenous	90,025.9	107,399.0	108,160.9	115,741.4	144,396.2	144,365.0	31.2
(b) Imported	11,980.9	14,344.9	51,803.3	61,047.2	33,275.5	33,275.5	-
4. Machinery:	21,335.4	22,683.7	24,547.7	31,599.0	48,275.7	48,275.7	-
(a) Indigenous	8,724.5	10,622.0	9,971.7	14,544.3	18,245.5	18,245.5	-
(b) Imported	12,610.9	12,061.7	14,576.0	17,054.8	30,030.3	30,030.3	-
5. Handloom Products	84.7	127.2	162.9	140.1	140.1	140.1	-
6. Carpets & Rugs	9,843.6	2,241.4	1,971.3	10,265.7	11,418.2	11,418.2	-
7. Readymade Garments	30,087.4	56,961.4	89,036.7	74,223.6	81,617.0	81,617.0	-
8. Cement and Cement Products:	35,258.0	36,562.4	42,250.9	54,583.9	72,412.3	72,408.6	3.7
(a) Indigenous	33,732.6	34,822.4	40,085.2	52,458.0	69,364.9	69,361.2	3.7
(b) Imported	1,525.3	1,740.0	2,165.7	2,125.8	3,047.4	3,047.4	-
9. Sports Goods	3,605.2	4,057.2	5,797.5	5,613.4	6,055.8	6,055.8	-
10. Surgical Instruments	3,114.9	5,172.2	5,403.0	5,469.4	6,075.3	6,073.9	1.3
11. Chemicals and Dyes	27,829.7	30,473.3	30,350.2	38,301.5	39,977.2	39,973.7	3.6
12. Other Finished Goods:	238,458.2	260,086.4	267,714.8	298,565.4	325,201.6	325,160.4	41.2
(a) Indigenous	216,627.4	250,329.5	230,347.9	286,940.9	315,164.9	315,123.7	41.2
(b) Imported	21,830.8	9,756.9	37,367.0	11,624.5	10,036.7	10,036.7	-
IV. Fixed Assets Including Machinery	1,038,532.0	1,294,807.5	1,133,144.8	1,231,151.7	1,212,520.0	1,209,709.8	2,810.1
V. Real Estate:	741,137.4	681,507.5	793,048.3	808,118.7	984,843.0	836,935.8	147,907.2
(a) Land	253,339.6	290,452.1	330,411.0	329,039.1	361,504.7	217,898.8	143,606.0
(b) Buildings:	487,797.8	391,055.4	462,637.4	479,079.6	623,338.3	619,037.1	4,301.2
1. Residential	163,653.6	106,271.6	156,734.9	161,911.7	214,846.1	213,728.1	1,118.1
2. Non-Residential	324,144.2	284,783.8	305,902.4	317,167.9	408,492.2	405,309.0	3,183.2
VI. Fixed Deposits and Insurance Policies :	95,459.2	33,528.6	38,747.0	35,749.9	44,404.6	44,374.6	30.0
(a) Bank Deposits	71,504.5	9,967.4	13,177.0	21,976.0	21,038.7	21,031.7	7.0
(b) Insurance Policies	23,954.7	23,561.2	25,570.0	13,773.9	23,365.9	23,342.9	23.0
VII. Others:	1,757,805.8	1,922,051.4	2,255,860.7	2,568,807.8	2,796,891.1	2,778,853.1	18,038.0
(a) Other Secured Advances	1,307,528.2	1,452,825.4	1,825,073.9	1,978,776.3	2,063,084.0	2,057,637.1	5,446.9
(b) Advances Secured by Guarantee(s)	380,166.7	388,047.4	374,937.5	518,645.7	657,406.0	648,934.0	8,472.0
(c) Unsecured Advances	70,111.0	81,178.6	55,849.3	71,385.8	76,401.1	72,282.0	4,119.1
TOTAL	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6	7,549,871.1	169,000.5

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			
	Dec		Jun		Dec		Jun		Dec	
	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	1,617,945	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	1,842,784	2,739,355.7
5	70,219	211,465.3	66,729	188,211.7	65,206	180,351.6	11,870	54,508.3	52,429	146,330.4
10	44,079	652,413.5	59,025	716,464.3	680,710	673,721.1	470,923	438,166.8	67,551	672,876.6
15	36,447	271,493.7	27,830	289,273.9	62,002	405,949.2	29,073	499,872.8	59,621	545,391.2
20	776,912	538,671.5	801,979	698,904.4	767,417	744,863.7	762,334	902,075.6	770,002	736,685.7
25	235,568	1,493,464.6	170,705	1,483,253.6	294,469	1,692,850.1	181,843	1,494,096.0	177,747	1,524,757.2
30	34,184	177,661.6	61,860	237,879.8	75,904	298,014.8	155,800	328,734.9	42,678	313,071.6
33.33	19,479	4,153.0	140	559.7	142	595.8	2,061	5,885.3	2,082	4,326.5
35	8,793	68,151.7	10,628	76,691.2	15,283	79,279.1	15,596	77,731.7	26,796	190,376.4
40	400,053	170,916.6	399,053	181,106.4	43,211	113,368.2	32,579	149,122.0	417,767	163,522.3
45	1,688	28,178.3	3,922	27,977.6	2,175	17,320.9	7,088	43,512.0	2,366	37,167.9
50	135,530	214,605.8	87,480	208,435.4	57,510	233,682.5	67,360	299,829.2	65,533	317,081.9
55	2,620	15,773.6	1,953	12,388.5	2,288	13,040.4	2,223	35,588.4	3,847	36,843.0
60	1,431	14,859.5	1,222	17,241.4	1,850	17,007.2	2,130	30,657.3	4,561	51,947.3
65	1,060	21,193.9	917	19,640.8	505	18,141.8	3,868	40,862.3	1,488	43,309.4
70	776	10,880.1	611	9,180.2	588	5,526.8	1,462	29,603.5	1,024	35,877.4
75	718	6,425.6	365	7,112.3	436	5,269.3	1,133	21,726.8	1,321	26,613.7
80	676	7,589.0	384	5,719.7	447	4,939.0	1,088	24,469.2	973	39,156.1
85	356	3,438.7	1,180	17,648.2	356	2,990.0	1,142	54,491.2	1,796	29,875.0
90	507	6,022.2	606	3,881.5	671	2,248.0	1,278	23,291.4	1,243	27,462.4
95	694	8,782.2	1,274	17,109.4	558	12,319.2	1,768	42,305.3	1,580	36,641.0
99.99	42	676.0	-	-	196	14.4	6	0.8	48	202.8
TOTAL	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	3,545,237	7,718,871.6

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY18	FY19	Jun-18	Jul-18	Apr-19	May-19	Jun-19 ^R	Jul-19 ^P
A. Agriculture, hunting and forestry	305,540	299,974	305,540	302,111	292,170	294,349	299,974	300,550
1-Trade finance	1,024	2,482	1,024	645	1,488	2,518	2,482	2,460
2-Working capital	215,087	219,391	215,087	212,024	211,447	213,181	219,391	219,586
3-Fixed investment	89,386	78,007	89,386	89,406	79,158	78,585	78,007	78,346
4-Other	43	94	43	37	77	66	94	159
B. Fishing, fish farming, aquaculture and related service activities	540	1,013	540	549	989	1,014	1,013	1,063
1-Trade finance	42	453	42	42	423	450	453	495
2-Working capital	445	465	445	455	471	463	465	473
3-Fixed investment	53	95	53	51	95	100	95	95
4-Other	-	-	-	-	-	-	-	-
C. Mining and Quarrying	42,726	64,934	42,726	43,342	53,285	53,491	64,934	58,594
1-Trade finance	3,264	5,475	3,264	2,982	2,550	2,481	5,475	2,490
2-Working capital	7,215	19,655	7,215	6,634	13,127	12,162	19,655	16,597
3-Fixed investment	32,120	39,617	32,120	33,607	37,512	38,772	39,617	39,429
4-Other	128	187	128	118	96	76	187	78
D. Manufacturing	2,707,617	3,119,199	2,707,617	2,677,359	3,131,088	3,113,762	3,119,199	3,071,843
1-Trade finance	563,907	677,540	563,907	577,286	676,462	675,128	677,540	677,470
2-Working capital	1,184,980	1,418,993	1,184,980	1,129,090	1,429,846	1,414,714	1,418,993	1,350,635
3-Fixed investment	861,419	913,232	861,419	874,825	905,766	915,393	913,232	925,336
4-Other	97,311	109,433	97,311	96,158	119,014	108,527	109,433	118,401
E. Ship breaking and waste / scrape (junk) etc.	52,721	20,043	52,721	48,090	22,872	20,479	20,043	17,994
1-Trade finance	35,483	10,420	35,483	32,528	14,098	12,039	10,420	9,294
2-Working capital	14,088	5,767	14,088	12,450	5,665	5,335	5,767	5,374
3-Fixed investment	2,230	3,856	2,230	2,192	3,109	3,105	3,856	3,327
4-Other	920	-	920	920	-	-	-	-
F. Electricity, gas and water supply	399,547	493,812	399,547	414,710	469,755	484,213	493,812	496,471
1-Trade finance	9,384	6,245	9,384	10,811	4,858	7,194	6,245	3,990
2-Working capital	166,776	217,339	166,776	188,640	193,121	203,460	217,339	219,161
3-Fixed investment	222,154	269,224	222,154	214,113	271,771	272,557	269,224	272,316
4-Other	1,233	1,004	1,233	1,146	5	1,004	1,004	1,004
G. Construction	164,364	151,561	164,364	166,059	153,197	150,590	151,561	131,588
1-Trade finance	1,876	1,393	1,876	3,186	1,401	1,142	1,393	1,212
2-Working capital	50,375	57,251	50,375	51,095	58,068	56,640	57,251	37,764
3-Fixed investment	111,709	92,351	111,709	110,505	92,789	92,120	92,351	92,261
4-Other	404	566	404	1,273	939	688	566	351
H. Commerce and Trade	376,954	442,523	376,954	368,913	428,965	429,848	442,523	419,404
1-Trade finance	51,497	63,245	51,497	51,744	55,945	61,256	63,245	67,256
2-Working capital	247,680	275,704	247,680	237,916	276,535	268,987	275,704	251,720
3-Fixed investment	58,983	81,004	58,983	61,790	81,360	78,438	81,004	80,759
4-Other	18,794	22,570	18,794	17,463	15,125	21,167	22,570	19,669
I. Services	97,782	105,678	97,782	101,725	100,088	103,646	105,678	107,619
1-Trade finance	1,535	2,461	1,535	2,850	2,892	4,288	2,461	3,049
2-Working capital	36,542	40,523	36,542	36,542	37,888	39,653	40,523	41,706
3-Fixed investment	57,766	55,316	57,766	59,624	55,878	56,110	55,316	54,781
4-Other	1,939	7,377	1,939	2,709	3,431	3,595	7,377	8,083
J. Transport, storage and communications	234,165	232,037	234,165	236,950	232,928	238,204	232,037	229,857
1-Trade finance	228	5,941	228	2,139	4,403	4,007	5,941	5,794
2-Working capital	34,508	50,653	34,508	34,100	42,648	50,385	50,653	50,336
3-Fixed investment	189,347	165,437	189,347	190,797	172,625	170,980	165,437	163,542
4-Other	10,081	10,005	10,081	9,913	13,253	12,831	10,005	10,185
K. Real estate, renting and business activities	167,787	188,056	167,787	171,710	191,230	186,221	188,056	185,921
1-Trade finance	20,175	19,974	20,175	21,255	20,448	20,007	19,974	19,211
2-Working capital	83,530	94,893	83,530	86,993	97,650	94,108	94,893	92,484
3-Fixed investment	59,785	70,222	59,785	60,000	70,140	68,666	70,222	71,563
4-Other	4,298	2,966	4,298	3,462	2,993	3,441	2,966	2,664
L. Other private business n.e.c	44,955	50,446	44,955	44,672	51,295	49,231	50,446	48,854
1-Trade finance	3,088	9,244	3,088	4,925	8,913	9,596	9,244	8,820
2-Working capital	22,092	19,763	22,092	21,766	19,324	18,986	19,763	18,893
3-Fixed investment	13,838	14,266	13,838	12,526	14,902	14,191	14,266	13,921
4-Other	5,937	7,173	5,937	5,455	8,156	6,458	7,173	7,220
Total (A+B+C+...+L=1+2+3+4)	4,594,700	5,169,276	4,594,700	4,576,191	5,127,862	5,125,048	5,169,276	5,069,760
1-Trade finance	691,504	804,875	691,504	710,392	793,880	800,107	804,875	801,539
2-Working capital	2,063,319	2,420,398	2,063,319	2,017,706	2,385,790	2,378,074	2,420,398	2,304,730
3-Fixed investment	1,698,791	1,782,628	1,698,791	1,709,439	1,785,105	1,789,015	1,782,628	1,795,677
4-Other	141,087	161,376	141,087	138,654	163,088	157,852	161,376	167,814

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 Financialings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

Source: Statistics & Data Warehouse Department, SBP

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY18	FY19	Jun-18	Jul-18	Apr-19	May-19	Jun-19 ^R	Jul-19 ^P
A. Mining and Quarrying	1,819	1,717	1,819	1,765	1,744	1,749	1,717	1,774
1-Trade finance	166	238	166	150	275	261	238	286
2-Working capital	565	607	565	530	597	631	607	615
3-Fixed investment	1,087	872	1,087	1,085	873	857	872	869
4-Other	-	-	-	-	-	-	-	3
B. Manufacturing	142,232	173,423	142,232	135,134	170,534	211,924	173,423	157,776
1-Trade finance	23,483	26,514	23,483	22,854	24,568	24,434	26,514	26,122
2-Working capital	99,487	126,252	99,487	92,492	126,840	164,745	126,252	111,451
3-Fixed investment	16,787	18,401	16,787	17,501	17,592	18,696	18,401	18,164
4-Other	2,475	2,256	2,475	2,287	1,534	4,049	2,256	2,039
C. Ship breaking and waste / scrape (junk) etc.	2,223	125	2,223	209	134	134	125	134
1-Trade finance	53	-	53	44	-	-	-	-
2-Working capital	2,157	108	2,157	151	117	116	108	117
3-Fixed investment	14	17	14	14	17	17	17	17
4-Other	-	-	-	-	-	-	-	-
D. Electricity, gas and water supply	2,881	1,402	2,881	3,201	1,255	2,676	1,402	1,297
1-Trade finance	1,553	13	1,553	1,949	-	-	13	-
2-Working capital	678	557	678	573	422	1,832	557	510
3-Fixed investment	635	827	635	665	828	839	827	782
4-Other	15	5	15	15	5	5	5	5
E. Construction	9,716	9,103	9,716	9,159	9,456	9,062	9,103	8,665
1-Trade finance	15	95	15	12	56	51	95	66
2-Working capital	7,144	6,470	7,144	6,675	6,759	6,468	6,470	6,126
3-Fixed investment	2,538	2,522	2,538	2,453	2,601	2,529	2,522	2,459
4-Other	18	16	18	18	41	14	16	14
F. Commerce and Trade	121,425	136,255	121,425	114,748	130,536	132,019	136,255	123,574
1-Trade finance	9,069	9,338	9,069	8,421	8,968	9,049	9,338	8,541
2-Working capital	97,467	111,066	97,467	91,544	106,269	107,797	111,066	100,095
3-Fixed investment	12,715	13,600	12,715	12,569	13,176	13,357	13,600	12,802
4-Other	2,175	2,251	2,175	2,214	2,123	1,817	2,251	2,137
G. Services	13,907	13,259	13,907	13,582	14,016	14,009	13,259	13,398
1-Trade finance	306	95	306	335	272	184	95	167
2-Working capital	8,603	8,839	8,603	8,478	9,719	9,660	8,839	9,041
3-Fixed investment	4,816	4,246	4,816	4,574	3,959	4,088	4,246	4,109
4-Other	183	79	183	194	65	76	79	81
H. Transport, storage and communications	44,843	48,299	44,843	45,711	49,922	57,431	48,299	47,801
1-Trade finance	119	97	119	118	78	96	97	120
2-Working capital	4,340	4,596	4,340	4,711	4,787	12,749	4,596	4,592
3-Fixed investment	39,785	43,001	39,785	40,272	44,386	43,986	43,001	42,484
4-Other	598	606	598	610	672	600	606	605
I. Real estate, renting and business activities	31,612	35,598	31,612	31,272	34,843	35,637	35,598	33,938
1-Trade finance	1,715	2,292	1,715	1,558	2,047	2,334	2,292	2,912
2-Working capital	25,564	27,645	25,564	25,278	26,986	27,251	27,645	25,033
3-Fixed investment	4,162	5,475	4,162	4,295	5,693	5,816	5,475	5,730
4-Other	171	186	171	142	117	237	186	263
J. Other private business n.e.c	17,895	20,700	17,895	15,897	20,128	20,616	20,700	20,011
1-Trade finance	594	1,245	594	388	1,154	1,231	1,245	1,101
2-Working capital	9,242	7,771	9,242	8,562	7,469	7,796	7,771	7,447
3-Fixed investment	7,700	11,078	7,700	6,587	10,942	11,016	11,078	10,833
4-Other	360	606	360	360	564	573	606	630
Total (A+B+C+...+J=1+2+3+4)	388,553	439,882	388,553	370,679	432,570	485,256	439,882	408,368
1-Trade finance	37,073	39,928	37,073	35,829	37,419	37,640	39,928	39,316
2-Working capital	255,247	293,912	255,247	238,993	289,965	339,045	293,912	265,025
3-Fixed investment	90,239	100,038	90,239	90,017	100,067	101,200	100,038	98,251
4-Other	5,994	6,004	5,994	5,841	5,119	7,371	6,004	5,776

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	(%)	
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	
Jul-Dec 2018	Punjab	5,070.90	4,887.22	96.38	183.68	3.62	274.68	5,161.90	37.17	101.79
	Sindh	7,991.89	7,568.76	94.71	423.13	5.29	132.92	7,701.68	55.47	96.37
	KPK	64.29	63.04	98.04	1.26	1.96	45.48	108.51	0.78	168.78
	Balochistan	11.60	11.52	99.38	0.07	0.62	91.97	103.49	0.75	892.51
	Islamabad	726.65	675.38	92.94	51.27	7.06	100.23	775.61	5.59	106.73
	FATA	0.21	0.21	100.00	-	-	0.01	0.22	..	103.82
	Gilgit Baltistan	3.69	3.69	99.93	..	0.07	0.03	3.72	0.03	100.83
	AJK	16.23	16.07	98.96	0.17	1.04	14.25	30.32	0.22	186.74
Total		13,885.46	13,225.89	95.25	659.57	4.75	659.57	13,885.46	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	Jul-Dec 2017		Jan-Jun 2018		Jul-Dec 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,008.77	97.18	4,673.95	97.69	4,887.22	96.38
	Sindh	84.32	2.04	78.06	1.63	129.79	2.56
	KPK	4.56	0.11	4.39	0.09	15.92	0.31
	Balochistan	0.56	0.01	0.02	..	0.69	0.01
	Islamabad	26.50	0.64	27.20	0.57	34.62	0.68
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	0.08	..	0.03	..
	AJK	0.49	0.01	0.79	0.02	2.63	0.05
Punjab Total		4,125.20	100.00	4,784.49	100.00	5,070.90	100.00
Sindh	Punjab	156.01	3.17	222.55	4.03	234.72	2.94
	Sindh	4648.32	94.48	5,172.42	93.63	7,568.76	94.71
	KPK	27.32	0.56	13.42	0.24	20.58	0.26
	Balochistan	60.47	1.23	81.03	1.47	91.09	1.14
	Islamabad	27.61	0.56	35.14	0.64	65.14	0.82
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.02	..	0.03	..	11.60	0.15
Sindh Total		4,919.76	100.00	5,524.60	100.00	7,991.89	100.00
KPK	Punjab	0.09	0.18	0.06	0.07	0.73	1.13
	Sindh	0.01	0.02	..	..	0.06	0.09
	KPK	53.12	99.75	86.06	99.72	63.04	98.04
	Balochistan	..	..	..	..	0.01	0.01
	Islamabad	0.02	0.04	0.18	0.21	0.46	0.72
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	0.01	0.01
KPK Total		53.25	100.00	86.31	100.00	64.29	100.00
Balochistan	Punjab	0.01	0.14	0.01	0.03	0.02	0.13
	Sindh	0.01	0.08	..	0.02	0.05	0.43
	KPK	..	..	..	0.01	..	0.03
	Balochistan	10.16	99.77	28.18	99.94	11.52	99.38
	Islamabad	..	..	..	..	..	0.03
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	-	-
Balochistan Total		10.19	100.00	28.20	100.00	11.60	100.00
Islamabad	Punjab	43.00	6.46	39.41	5.03	39.11	5.38
	Sindh	1.34	0.20	0.46	0.06	3.02	0.42
	KPK	9.23	1.39	7.37	0.94	8.93	1.23
	Balochistan	..	..	0.03	..	0.19	0.03
	Islamabad	612.29	91.95	735.65	93.96	675.38	92.94
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	0.02	..	0.02	..
Islamabad Total		665.87	100.00	782.95	100.00	726.65	100.00
FATA Total		0.15	100.00	0.10	100.00	0.21	100.00
Gilgit-Baltistan	Punjab	..	..	..	0.02	..	0.05
	Sindh	-	-	-	-	-	-
	KPK	..	..	..	0.01	..	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	3.42	100.00	3.45	99.95	3.69	99.93
	AJK	..	..	-	-	..	0.01
Gilgit-Baltistan Total		3.42	100.00	3.46	100.00	3.69	100.00
AJK	Punjab	0.03	0.29	0.11	0.74	0.11	0.71
	Sindh	0.01	0.04	..	0.01	..	0.01
	KPK	0.09	0.78	0.07	0.45	0.04	0.28
	Balochistan	0.01	..	-	-	..	..
	Islamabad	..	0.01	..	0.01	0.01	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	0.01
	AJK	11.45	98.83	14.35	98.78	16.07	98.96
AJK Total		11.59	100.00	14.53	100.00	16.23	100.00
Grand Total		9,789.42		11,224.63		13,885.46	

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	Jul-Dec 2017		Jan-Jun 2018		Jul-Dec 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,008.77	95.27	4,673.95	94.69	4,887.22	97.54
	Sindh	156.01	3.71	222.55	4.51	234.72	1.63
	KPK	0.09	..	0.06	..	0.73	0.09
	Balochistan	0.01	..	0.01	..	0.02	..
	Islamabad	43.00	1.02	39.41	0.80	39.11	0.72
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	-	..	-	..
	AJK	0.03	..	0.11	..	0.11	0.02
Punjab Total		4,207.92	100.00	4,936.08	100.00	5,161.90	100.00
Sindh	Punjab	84.32	1.78	78.06	1.49	129.79	4.03
	Sindh	4,648.32	98.19	5,172.42	98.50	7,568.76	93.62
	KPK	0.01	..	..	..	0.06	0.24
	Balochistan	0.01	..	..	..	0.05	1.47
	Islamabad	1.34	0.03	0.46	0.01	3.02	0.64
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	..	..	..	..	..
Sindh Total		4,734.00	100.00	5,250.95	100.00	7,701.68	100.00
KPK	Punjab	4.56	4.84	4.39	3.94	15.92	0.07
	Sindh	27.32	28.97	13.42	12.06	20.58	..
	KPK	53.12	56.31	86.06	77.32	63.04	99.72
	Balochistan	-	-	..	..	..	..
	Islamabad	9.23	9.79	7.37	6.62	8.93	0.21
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	0.09	0.10	0.07	0.06	0.04	..
KPK Total		94.32	100.00	111.31	100.00	108.51	100.00
Balochistan	Punjab	0.56	0.78	0.02	0.02	0.69	0.03
	Sindh	60.47	84.94	81.03	74.16	91.09	0.02
	KPK	..	..	..	..	0.01	-
	Balochistan	10.16	14.27	28.18	25.79	11.52	99.94
	Islamabad	..	0.01	0.03	0.03	0.19	..
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	..	-
Balochistan Total		71.19	100.00	109.26	100.00	103.49	100.00
Islamabad	Punjab	26.50	3.98	27.20	3.41	34.62	5.03
	Sindh	27.61	4.14	35.14	4.40	65.14	0.06
	KPK	0.02	..	0.18	0.02	0.46	0.94
	Balochistan	-	-	..	..	..	..
	Islamabad	612.29	91.88	735.65	92.17	675.38	93.96
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	-	-	-	..
	AJK	..	..	..	..	0.01	..
Islamabad Total		666.42	100.00	798.18	100.00	775.61	100.00
FATA	Punjab	..	0.52	..	3.03	..	-
	Sindh	-	-	-	-	..	-
	KPK	..	1.50	..	0.45	..	-
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	..	2.21	..	-
	FATA	0.15	96.94	0.10	93.09	0.21	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	0.27	-	100.00
FATA Total		0.15	100.00	0.11	100.00	0.22	100.00
Gilgit Baltistan	Punjab	0.01	0.35	0.08	2.14	0.03	-
	Sindh	-	-	..	0.10	..	-
	KPK	-	-	..	0.03	..	-
	Balochistan	-	-	-	-	-	0.02
	Islamabad	..	0.03	..	0.10	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.42	99.97	3.45	97.57	3.69	99.95
	AJK	-	-	-	-	..	-
Gilgit-Baltistan Total		3.42	100.00	3.54	100.00	3.72	99.99
AJK	Punjab	0.49	4.11	0.79	5.22	2.63	0.74
	Sindh	0.02	0.21	0.03	0.18	11.60	0.01
	KPK	..	0.01	..	0.01	0.01	-
	Balochistan	-	-	..	0.01	-	-
	Islamabad	..	0.03	0.02	0.12	0.02	0.45
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	-	-	-	..	0.01
	AJK	11.45	95.65	14.35	94.47	16.07	..
AJK Total		11.98	100.00	15.19	100.00	30.32	1.21
Grand Total		9,789.40		11,224.63		13,885.46	

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	Dec-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	..	..	-	0.08	0.08	-	0.48	0.48
	Govt.	0.09	676.60	676.69	-	833.70	833.70	10.00	763.14	773.14
	NFPSEs	-	880.76	880.76	0.28	1,046.49	1,046.78	38.50	1,181.05	1,219.56
	NBFCs & Fin Aux.	-	79.23	79.23	0.65	80.07	80.72	0.50	107.46	107.95
	Private Sector	205.02	3,895.87	4,100.89	197.90	4,334.07	4,531.97	220.21	4,734.08	4,954.29
	Trust Fund	0.02	16.65	16.67	0.02	19.28	19.30	0.82	19.32	20.15
	Personal	47.50	501.87	549.36	49.91	556.32	606.24	49.02	590.94	639.95
	Others	0.06	2.79	2.86	0.12	3.91	4.03	0.15	3.20	3.35
	Total	252.70	6,053.76	6,306.46	248.89	6,873.93	7,122.82	319.19	7,399.68	7,718.87
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	425.36	425.36	-	538.22	538.22	10.00	495.42	505.42
	NFPSEs	-	129.12	129.12	0.28	189.42	189.71	38.50	231.68	270.19
	NBFCs & Fin Aux.	-	11.63	11.63	0.14	13.95	14.10	0.50	11.18	11.68
	Private Sector	149.87	1,887.05	2,036.92	150.05	2,133.37	2,283.42	163.51	2,300.73	2,464.24
	Trust Fund	-	3.82	3.82	-	4.35	4.35	-	3.67	3.67
	Personal	10.77	170.64	181.41	11.43	176.37	187.79	12.14	188.36	200.51
	Others	0.04	1.63	1.67	0.01	1.57	1.59	0.04	0.81	0.85
	Total	160.68	2,629.26	2,789.94	161.92	3,057.25	3,219.17	224.69	3,231.86	3,456.56
Sindh	Foreign	-	..	..	-	-	-	-	0.40	0.40
	Govt.	0.09	191.66	191.76	-	246.84	246.84	-	240.46	240.46
	NFPSEs	-	573.44	573.44	-	587.29	587.29	-	663.59	663.59
	NBFCs & Fin Aux.	-	62.75	62.75	-	60.83	60.83	-	89.25	89.25
	Private Sector	46.53	1,652.93	1,699.46	40.46	1,806.31	1,846.77	46.88	2,060.43	2,107.31
	Trust Fund	0.02	3.48	3.50	0.02	6.32	6.34	0.82	4.46	5.29
	Personal	30.11	282.44	312.55	31.36	322.20	353.56	28.52	337.83	366.34
	Others	0.01	0.77	0.77	..	1.06	1.07	0.01	1.57	1.58
	Total	76.77	2,767.47	2,844.24	71.84	3,030.85	3,102.69	76.22	3,398.00	3,474.22
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.40	0.40	-	0.68	0.68	-	19.76	19.76
	NBFCs & Fin Aux.	-	0.06	0.06	0.50	1.88	2.38	-	0.46	0.46
	Private Sector	4.20	36.40	40.60	4.48	45.02	49.50	5.52	44.16	49.68
	Trust Fund	-	0.05	0.05	-	0.05	0.05	-	0.10	0.10
	Personal	2.04	13.43	15.47	1.94	16.58	18.52	2.02	19.59	21.61
	Others	0.01	0.18	0.18	0.04	0.45	0.49	0.04	0.35	0.39
	Total	6.25	50.51	56.76	6.96	64.66	71.62	7.58	84.43	92.00
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	19.27	19.27	-	5.60	5.60	-	4.44	4.44
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.33	2.52	4.84	0.86	4.44	5.30	1.89	4.19	6.08
	Trust Fund	-	0.01	0.01	-	-	-	-	-	-
	Personal	2.45	2.22	4.66	2.83	2.40	5.23	3.91	3.43	7.34
	Others	-	..	..	-	..	..	-	..	..
	Total	4.77	24.02	28.79	3.69	12.44	16.13	5.80	12.06	17.86
Islamabad	Foreign	-	-	-	-	0.08	0.08	-	0.08	0.08
	Govt.	-	40.13	40.13	-	42.95	42.95	-	22.71	22.71
	NFPSEs	-	177.55	177.55	-	268.86	268.86	-	265.78	265.78
	NBFCs & Fin Aux.	-	4.79	4.79	-	3.23	3.23	-	6.56	6.56
	Private Sector	0.64	309.29	309.93	0.55	337.85	338.40	0.62	317.81	318.44
	Trust Fund	..	9.29	9.29	-	8.57	8.57	..	11.08	11.08
	Personal	0.47	27.70	28.16	0.54	32.42	32.96	0.40	35.44	35.84
	Others	-	0.18	0.18	0.04	0.81	0.85	0.04	0.45	0.49
	Total	1.10	568.92	570.02	1.13	694.76	695.89	1.06	659.92	660.98
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	0.01	0.16	0.17	-	-	-
	Private Sector	0.33	0.12	0.45	0.29	0.14	0.42	0.32	0.13	0.45
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.05	0.01	0.06	0.06	0.02	0.07	0.06	0.02	0.08
	Others	-	-	-	-	-	-	-	-	-
	Total	0.38	0.13	0.51	0.35	0.32	0.67	0.38	0.15	0.53

* End Position.

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

(Billion Rupees)										
Provinces/Regions	Borrower	Dec-2017			Jun-2018			Dec-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	0.50	1.43	1.93	0.63	1.72	2.35	0.79	1.70	2.49
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.54	1.65	2.19	0.60	1.86	2.45	0.64	1.90	2.54
	Others	-	-	-	-	-	-	-	-	-
	Total	1.04	3.33	4.37	1.23	3.82	5.05	1.43	3.85	5.28
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.17	0.17	-	0.09	0.09	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.63	6.13	6.75	0.58	5.23	5.82	0.67	4.94	5.61
	Trust Fund	-	..	..	-	..	..	-	..	..
	Personal	1.07	3.78	4.85	1.17	4.48	5.65	1.32	4.37	5.69
	Others	0.01	0.04	0.05	0.03	0.01	0.04	0.03	0.01	0.04
	Total	1.71	10.13	11.83	1.78	9.82	11.60	2.02	9.41	11.43

* 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-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
Jul-Dec									
Punjab	723,117	72,212	150,346	39,359	24,809	42,151	8,763	109,895	41,740
Sindh	93,139	9,075	21,856	7,819	6,501	10,746	1,680	21,053	4,312
Khyber Pakhtunkhwa	12,811	2,245	4,646	2,315	871	1,849	309	762	599
Balochistan	1,103	229	618	77	78	180	47	47	178
Azad Jammu Kashmir	514	75	163	-	-	..	24	595	52
Gilgit Baltistan	156	51	141	24	10	14	3	1	41
All Pakistan	830,840	83,888	177,770	49,594	32,268	54,941	10,826	132,352	46,922
Jul-Mar									
Punjab	997,866	108,827	147,159	59,101	38,849	40,834	12,258	178,187	38,758
Sindh	154,126	15,378	22,631	12,602	12,066	10,765	2,380	30,970	5,907
Khyber Pakhtunkhwa	19,881	3,315	4,267	3,805	1,511	1,839	439	1,259	934
Balochistan	1,913	376	656	106	112	184	57	69	171
Azad Jammu Kashmir	730	109	160	-	-	..	36	924	78
Gilgit Baltistan	445	77	153	25	10	14	4	18	38
All Pakistan	1,174,961	128,082	175,026	75,639	52,548	53,636	15,174	211,427	45,885
Jul-Jun									
Punjab	1,410,870	160,823	150,112	85,571	59,503	42,494	16,485	274,713	45,704
Sindh	212,121	24,239	25,267	16,942	17,638	11,452	3,235	45,162	11,532
Khyber Pakhtunkhwa	25,879	4,298	4,258	5,453	2,223	1,883	596	1,718	529
Balochistan	3,164	594	737	150	172	192	75	90	163
Azad Jammu Kashmir	977	145	168	-	-	..	48	1,241	11
Gilgit Baltistan	702	116	168	47	17	15	6	40	50
All Pakistan	1,653,713	190,215	180,709	108,163	79,554	56,036	20,445	322,965	57,989

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-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
Jul-Dec									
Punjab	890,144	66,510	124,390	31,139	171,070	83,150	1,692,522	444,496	441,778
Sindh	170,744	9,569	19,811	1,362	26,019	7,390	274,744	72,217	64,115
Khyber Pakhtunkhwa	19,276	2,058	3,784	926	2,127	1,039	35,637	8,063	11,918
Balochistan	228	16	74	11	46	17	1,466	415	1,067
Azad Jammu Kashmir	15,474	938	1,268	873	124	284	16,885	1,732	1,766
Gilgit Baltistan	1,296	212	530	329	81	418	1,808	356	1,144
All Pakistan	1,097,162	79,304	149,857	34,640	199,467	92,299	2,023,062	527,280	521,788
Jul-Mar									
Punjab	1,245,251	99,092	130,413	45,397	253,369	88,055	2,359,873	678,324	445,220
Sindh	266,320	14,740	20,980	2,276	37,539	8,323	437,704	110,692	68,606
Khyber Pakhtunkhwa	28,178	3,262	4,039	1,425	2,762	886	53,728	12,109	11,966
Balochistan	398	27	77	13	71	15	2,487	656	1,102
Azad Jammu Kashmir	22,831	1,416	1,330	1,351	199	292	24,948	2,648	1,860
Gilgit Baltistan	1,764	280	538	418	110	419	2,656	495	1,161
All Pakistan	1,564,742	118,817	157,377	50,880	294,050	97,990	2,881,396	804,924	529,915
Jul-Jun									
Punjab	1,624,560	136,320	133,942	70,691	366,002	93,730	3,208,177	997,361	465,983
Sindh	338,959	18,948	21,993	3,207	49,197	9,887	574,464	155,184	80,131
Khyber Pakhtunkhwa	35,973	4,346	4,385	2,056	3,520	901	69,957	16,106	11,956
Balochistan	539	39	84	20	85	18	3,948	981	1,194
Azad Jammu Kashmir	30,423	1,946	1,391	2,242	309	275	33,690	3,641	1,844
Gilgit Baltistan	2,518	392	587	566	151	422	3,839	716	1,242
All Pakistan	2,032,972	161,991	162,383	78,782	419,265	105,233	3,894,075	1,173,990	562,350

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2017				2018			
	Jun		Dec		Jun		Dec	
	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:	23,087	208,966.9	21,122	225,650.5	20,222	241,347.8	18,806	258,592.3
I. Government:	27	7,506.2	39	729.9	46	2,933.8	9	1,507.6
II. Public Sector Enterprises:	26	2,934.8	37	2,301.4	61	6,416.2	627	3,801.2
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	609	2,461.9
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	1	350.0	-	-	3	961.7	8	1,043.0
(f) Commerce:	25	2,584.8	36	2,284.4	25	5,453.9	10	296.3
1. Export Bills :	2	2,529.8	10	2,254.1	15	3,723.4	1	216.3
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	2	2,529.8	-	-	13	2,593.1	-	-
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	3	174.3	1	1,130.3	1	216.3
2. Imports Bills Payable in Pakistan	23	55.0	17	30.2	-	-	-	-
3. Inland Bills (to include Local Bills)	-	-	9	0.1	10	1,730.5	9	80.0
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	-	-	-	-
(i) Other Public Sector Enterprises	-	-	1	17.0	33	0.5	-	-
III. Private Sector (Business):	23,022	198,484.6	21,046	222,619.2	20,094	231,010.3	18,170	253,283.4
1. Agriculture, Forestry ,Hunting & Fishing	47	202.5	306	8,749.8	33	7,928.1	11	111.7
(a) . Primary Products :	47	202.5	304	8,748.0	30	7,917.1	11	111.7
i. Cotton	-	-	263	8,439.5	29	7,743.2	-	-
ii. Rice	17	103.4	16	253.9	1	173.9	6	50.0
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	30	99.1	25	54.5	-	-	5	61.7
(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	2017				2018			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	17	473.3	7	601.0	24	392.2	30	332.3
3. Manufacturing	18,987	147,626.2	16,252	141,338.4	14,669	139,160.4	14,497	189,484.8
4. Construction	465	7,073.8	593	2,346.4	13	347.9	15	439.5
5. Electricity, Gas, Water & Sanitary Services	5	1,214.7	8	4,279.6	4	49.9	6	1,976.8
6. Commerce:	1,840	16,545.1	3,072	44,257.9	3,890	56,073.8	2,939	39,185.3
(a). Export Bills-Traditional Export	509	4,065.9	-	-	900	10,675.7	489	5,162.7
i. Wool & Goat Hair	50	191.2	-	-	-	-	-	-
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	368	3,503.0	717	11,593.0	654	6,820.3	316	3,088.2
iv. Cotton Yarn (Local)	81	352.7	158	2,138.3	246	3,855.4	171	2,067.5
v. Sports Goods	8	11.7	7	23.9	-	-	1	4.4
vi. Surgical Instruments	2	7.3	2	5.4	-	-	1	2.6
(b). Export Bills-Non-Traditional Exports	268	1,560.1	771	12,421.1	1,075	19,959.2	729	11,003.3
i. Brassware & Handicrafts	-	-	-	-	-	-	-	-
ii. Carpets & Rugs	-	-	-	-	-	-	-	-
iii. Footwear & Leather goods	11	95.3	107	990.7	437	2,798.7	472	5,892.6
iv. Handloom products, Towels & Hosiery	22	101.9	84	503.3	282	4,009.9	84	792.8
v. Readymade Garments	68	510.0	248	1,755.8	211	3,088.7	129	3,738.7
vi. Electrical goods (Cable & Wire RA)	-	-	9	37.5	5	51.6	-	-
vii. Other Export Bills	167	853.0	323	9,133.9	140	10,010.4	44	579.2
(c). Import Bills Payable in Pakistan	910	8,335.4	962	7,931.7	1,185	11,066.1	1,166	13,111.9
(d). Inland Bills (to include Local Bills)	153	2,583.6	449	9,697.0	727	14,361.5	531	9,738.1
(e). Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	-	-	6	447.5	3	11.4	24	169.2
7. Transport, Storage & Communication	79	8,311.4	75	8,980.6	400	9,523.5	230	10,821.7
8. Services	1,228	9,830.4	323	5,846.7	567	6,379.0	338	5,903.1
9. Other Private (Business)	354	7,207.4	410	6,218.7	494	11,155.4	104	5,028.2
IV. Trust Funds and Non-Profit Institutions	-	-	-	-	-	-	-	-
V. Others	12	41.3	-	-	21	987.6	-	-
TOTAL	23,087	208,966.9	21,122	225,650.5	20,304	241,353.6	18,806	258,592.3

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			
	Dec	Jun	Dec	Jun	Dec		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	-	-	-	-	-	-	-
B. FEDERAL GOVERNMENT BONDS	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,005,042.5	1,996,453.5
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,005,042.5	1,996,453.5
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	3,145,702.9	3,783,600.4	4,588,491.9	4,773,462.6	4,724,513.8	4,716,429.9	4,728,483.3
D. FOREIGN SECURITIES AND SHARES	121,077.1	236,707.6	257,402.4	161,122.5	149,844.8	149,798.3	149,566.1
E. OTHERS:	857,169.5	832,668.8	793,203.5	931,792.4	922,164.3	825,560.3	951,365.5
1. Shares :	303,996.6	316,538.2	323,394.2	326,362.8	332,412.0	236,165.8	360,204.4
(i) Financial Institutions	21,655.6	19,365.3	17,504.8	20,272.3	22,150.7	18,282.6	21,161.7
(ii) Public Sector Enterprises	10,821.3	13,668.3	19,317.7	19,905.8	70,231.1	57,622.2	75,126.4
(iii) Private Sector	271,519.7	283,504.6	286,571.7	286,184.7	240,030.2	160,261.0	263,916.3
2. Debentures :	207.7	789.8	368.0	268.4	36.9	36.9	36.9
(i) Financial Institutions	0.8	0.8	0.8	0.8	-	-	-
(ii) Public Sector Enterprises	163.7	163.7	294.4	261.9	31.2	31.2	31.2
(iii) Private Sector	43.2	625.3	72.8	5.7	5.7	5.7	5.7
3. National Investment Trust (Unit)	3,399.6	2,819.7	2,732.4	2,775.7	2,645.0	1,873.2	2,435.6
4. Participation Term Certificates	1,557.2	288.9	2,140.1	80.4	18,802.5	19,040.0	18,791.3
5. Term Finance Certificate (TFC's)	77,417.2	101,854.7	75,241.8	83,257.5	89,359.5	90,013.5	89,209.7
6. Sukuk	446,253.3	349,520.4	360,968.4	484,577.1	416,203.5	416,256.5	416,190.5
7. Certificate of Investment (COI's)	3,788.1	3,838.1	3,520.0	7,202.2	5,820.8	5,820.8	5,820.0
8. Modaraba Certificate	297.0	106.0	1.0	-	-	-	-
9. Mutual Funds	19,572.2	17,575.8	11,378.0	6,295.9	5,983.5	5,751.6	7,913.0
10. Others	680.5	39,337.2	13,459.6	20,972.4	50,900.7	50,602.0	50,764.1
TOTAL	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.0	7,696,831.1	7,825,868.4

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	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
0.00	497,535.0	625,953.7	593,783.2	561,814.6	683,009.4	619,913.9	318,338.5
0.25*	186,360.3	185,445.9	147,727.9	218,307.9	228,514.7	194,449.6	194,643.9
0.50*	88,555.7	26,279.3	47,594.2	65,390.7	60,694.2	41,171.8	86,099.8
0.75*	33,152.4	18,426.5	29,889.6	8,918.3	10,624.2	7,036.8	46,078.1
1.00	50,477.2	25,437.0	79,419.0	41,219.6	21,453.6	17,376.7	70,371.4
1.25	74,003.8	17,332.9	35,090.8	7,326.4	7,258.0	7,531.9	10,620.9
1.50	17,930.3	41,096.3	52,427.9	23,460.2	54,412.0	21,029.0	20,112.6
1.75	3,233.6	18,675.1	31,165.7	25,013.0	15,480.4	2,827.1	1,669.8
2.00	14,926.2	35,359.0	20,163.0	10,476.5	50,189.3	4,982.2	4,502.4
2.25	75.0	6,113.0	742.6	4,945.8	6,078.9	542.1	2,004.7
2.50	1,338.4	404.3	223.2	4,219.5	9,707.4	3,970.2	6,668.3
2.75	247.1	2,755.9	1,291.1	38,979.7	11,294.8	2,598.4	1,466.1
3.00	1,691.7	12,911.4	476.8	10,511.6	14,173.9	8,063.4	4,464.9
3.25	2,147.3	184.9	-	4,324.6	-	10,521.5	915.6
3.50	1,878.7	401.2	-	11,555.0	-	9,028.7	1,943.3
3.75	-	19.1	-	5,624.8	1,086.5	159,641.2	1,847.1
4.00	-	13,032.6	-	17.6	0.1	13,319.5	3,715.2
4.25	-	-	-	266.0	822.9	5,007.6	2,428.9
4.50	-	-	-	911.7	35.3	16,851.0	1,750.4
4.75	-	-	-	511.8	93.9	48.0	11,592.9
5.00	-	-	-	-	5.0	10,414.6	3,159.7
5.25	-	-	-	-	750.0	255.9	850.6
5.50	-	-	-	-	6,000.0	273.2	3,402.0
5.75	-	-	-	-	-	12,102.7	4,200.6
6.00	-	-	-	-	-	4,580.6	118,823.7
6.25	-	-	-	-	-	5,000.0	9,827.8
6.50	-	-	-	-	-	265.1	11,988.8
6.75	-	-	-	-	-	..	203.2
7.00	-	-	-	-	-	..	11,015.2
7.25	-	-	-	-	-	..	-
7.50	-	-	-	-	-	0.4	4,358.7
7.75	-	-	-	-	-	..	12,875.1
8.00	-	-	-	-	-	..	60,132.2
8.25	-	-	-	-	-	24.7	8,756.7
8.50	-	-	-	-	-	..	1,573.8
8.75	-	-	-	-	-	15.2	5,876.7
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	973,552.7	1,029,828.1	1,039,995.2	1,043,795.3	1,181,684.5	1,178,843.1	1,048,279.5

*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	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
0.00	2,603,157.6	2,956,607.9	3,125,513.5	3,569,106.4	3,478,375.0	3,779,041.3	4,275,240.1
0.25*	32,486.8	41,047.8	52,143.0	52,682.1	61,006.5	54,443.5	69,474.3
0.50*	13,638.8	15,881.9	18,404.4	17,484.6	2,483.7	6,452.6	1,571.3
0.75*	-	-	723.6	616.6	17,350.5	1,256.4	63,304.6
1.00	-	13,779.4	264.1	50.2	512.3	18,386.2	2,111.5
1.25	1,123.9	1,774.5	2,391.1	3,185.1	3,029.6	2,373.4	2,225.9
1.50	129.7	129.7	1,112.4	134.0	2,563.7	1,161.4	400.4
1.75	-	11,069.9	12,871.7	-	2,861.4	2,495.0	335.4
2.00	16,660.6	3,531.1	8,629.7	14,603.8	13,456.1	130,582.0	19,248.2
2.25	2,097.2	5,903.2	11,212.3	9,643.3	9,774.3	4,501.8	3,735.4
2.50	9,102.9	9,955.7	9,408.6	39,109.1	32,869.9	4,483.7	5,123.0
2.75	90,357.7	113,002.3	178,473.2	160,115.9	33,049.3	63,401.4	1,279.9
3.00	29,124.2	33,903.3	73,827.3	31,759.1	128,518.9	99,700.6	7,033.3
3.25	19,026.5	24,095.9	31,939.0	37,197.2	34,954.8	25,223.5	19,386.9
3.50	94,985.8	115,955.5	208,393.1	313,765.7	129,808.8	6,140.9	80,204.1
3.75	33,168.8	2,840,034.8	2,648,667.6	3,053,610.2	3,459,802.6	829,170.4	32,571.5
4.00	1,986,849.2	428,541.8	973,463.5	985,319.8	896,710.7	131,169.8	173,200.2
4.25	251,733.6	412,213.4	603,233.0	510,047.3	295,832.9	36,996.6	191,428.5
4.50	352,762.9	221,421.0	332,180.5	334,542.3	319,414.4	3,446,535.5	79,628.9
4.75	248,888.4	118,679.7	201,782.8	155,847.9	201,985.5	774,667.1	136,530.2
5.00	940,888.8	233,744.6	210,709.2	154,169.4	373,087.1	654,603.8	98,966.3
5.25	84,478.3	230,190.0	233,877.5	307,048.3	162,300.3	152,531.0	68,737.4
5.50	247,139.8	141,649.4	145,864.9	168,884.9	181,557.0	177,819.1	66,889.9
5.75	106,372.8	113,889.7	104,254.5	124,797.7	142,934.8	131,153.8	27,856.5
6.00	215,506.1	161,712.6	142,461.7	133,401.8	292,541.7	349,650.2	61,062.2
6.25	47,632.5	86,007.3	89,839.1	92,645.2	105,254.0	91,537.6	34,451.3
6.50	235,279.0	179,276.7	73,497.5	35,935.2	33,694.8	122,633.2	685,113.4
6.75	55,223.9	60,398.8	57,549.5	39,991.6	104,341.1	97,907.0	142,555.0
7.00	340,576.9	342,400.0	84,657.1	114,990.2	114,580.5	42,978.6	93,200.6
7.25	87,020.0	62,189.3	77,510.5	37,978.1	17,009.0	48,468.6	45,438.9
7.50	42,132.0	27,936.4	49,243.9	11,743.1	3,247.0	136,088.3	63,961.0
7.75	40,665.6	41,731.8	4,883.3	2,067.3	7,628.9	12,205.1	47,292.2
8.00	86,064.9	18,769.5	10,113.5	6,347.4	11,869.2	10,867.2	3,763,774.2
8.25	11,687.6	2,763.7	1,886.7	1,495.1	3,786.3	623.8	579,800.2
8.50	21,237.6	12,981.0	3,621.2	3,047.5	4,481.0	1,968.8	334,365.1
8.75	37,227.0	4,051.7	2,140.7	4,674.6	51,691.8	4,872.5	51,899.1
9.00	20,320.1	10,938.4	8,838.0	10,257.9	2,823.0	894.9	166,471.3
9.25	6,922.1	3,627.4	2,024.6	1,607.5	728.0	457.9	56,024.7
9.50	3,510.1	2,186.2	1,845.2	1,917.1	2,911.2	3,604.3	149,936.5
9.75	940.7	5.0	-	-	-	-	49,761.8
10.00	1,739.8	5,839.6	11.7	256.0	283.6	7,295.7	43,435.0
10.25	558.6	330.7	7.7	71.2	3.8	0.2	14,339.4
10.50	10,995.8	325.6	20.0	189.3	13,773.2	128.2	37,210.1
10.75	58.1	6,643.9	17.6	907.6	110.3	108.7	20,996.0
11.00	1,126.3	1,437.8	744.2	550.2	413.4	407.1	68,577.5
Over-11.00	5,728.1	9,273.0	1,009.0	4,510.4	9,796.7	3,218.0	199,571.6
Total	8,436,327.0	9,127,829.0	9,801,263.2	10,548,305.3	10,765,208.5	11,470,206.8	12,135,720.9

*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			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	27,833.6	27,833.6	36,168.1	27,668.1	14,237.4	14,237.4	20,924.9	20,674.3	12,349.6	12,349.6
1.00*	2,010.5	2,010.5	664.9	664.9	249.8	249.8	481.4	481.4	892.0	892.0
2.00*	10,266.6	10,266.6	15,469.2	15,469.2	6,052.3	6,052.3	1,490.8	1,490.8	1,087.1	1,087.1
3.00*	13,031.5	9,996.8	11,928.5	9,927.0	14,860.3	12,585.3	10,103.1	10,103.1	15,323.5	15,323.5
3.25	2,876.8	2,876.8	3,278.7	362.8	3,917.1	298.0	-	-	1,407.6	1,407.6
3.50	403.0	403.0	898.3	898.3	333.9	333.9	142.4	142.4	442.3	442.3
3.75	230.9	230.9	150.9	150.9	0.1	0.1	0.1	0.1	2.4	2.4
4.00	6,000.5	6,000.5	6,777.9	5,864.9	5,255.7	5,255.7	6,635.1	6,635.1	16,205.0	16,205.0
4.25	532.1	532.1	794.8	794.8	384.6	384.6	8.4	8.4	2,889.7	2,889.7
4.50	126.2	126.2	176.2	176.2	2,638.1	204.4	83.0	83.0	52.0	52.0
4.75	543.5	543.5	124.5	124.5	52.7	52.7	10.8	10.8	-	-
5.00	1,748.8	1,748.8	2,221.1	2,221.1	2,634.6	2,634.6	1,188.5	1,188.5	3,010.2	3,010.2
5.25	32.3	32.3	4.8	4.8	335.0	335.0	5.0	5.0	2.8	2.8
5.50	93.1	93.1	454.5	454.5	537.9	537.9	145.3	145.3	375.4	375.4
5.75	11.6	11.6	8.2	8.2	13.2	13.2	-	-	5.3	5.3
6.00	23,559.2	17,313.3	23,122.3	11,165.9	26,933.9	26,933.9	5,697.2	5,685.5	9,994.5	9,994.5
6.25	6,297.7	6,297.7	9,795.9	9,795.9	37,897.8	11,311.7	2,614.3	2,614.3	4,508.0	4,508.0
6.50	7,439.5	7,439.5	7,324.9	7,324.9	34,963.6	16,963.6	20,455.1	20,455.1	1,589.2	1,589.2
6.75	715.0	715.0	2,612.7	2,612.7	3,958.8	3,958.8	10,100.4	10,100.4	361.6	361.6
7.00	14,808.5	14,808.5	25,039.0	25,039.0	22,664.7	22,664.7	41,420.5	30,433.4	8,100.9	8,100.9
7.25	176.1	176.1	4,610.9	4,610.9	12,772.7	12,772.7	6,653.5	6,653.5	1,028.6	1,028.6
7.50	862.2	862.2	5,329.9	5,329.9	7,916.9	7,916.9	18,235.3	18,235.3	15,510.7	14,880.0
7.75	628.7	628.7	3,367.7	3,367.7	3,860.0	3,860.0	9,238.8	9,238.8	642.9	642.9
8.00	14,173.7	14,173.7	14,771.9	14,771.9	10,520.9	10,520.9	27,808.0	27,658.0	14,419.9	14,341.1
8.25	876.4	876.4	3,051.6	3,051.6	7,249.0	7,249.0	10,706.8	10,706.8	1,032.6	1,032.6
8.50	296.1	296.1	4,177.2	4,177.2	15,740.6	15,340.6	9,222.6	9,222.6	7,023.6	6,961.8
8.75	237.1	237.1	1,050.2	1,050.2	2,291.7	2,291.7	3,507.6	3,507.6	178.8	178.8
9.00	27,316.5	27,316.5	30,287.7	30,287.7	6,400.5	6,400.5	22,887.7	22,887.7	31,001.9	21,538.9
9.25	144.3	144.3	3,044.8	3,044.8	15,389.8	15,389.8	4,334.5	4,334.5	3,338.5	3,338.5
9.50	1,187.9	1,187.9	1,980.7	1,980.7	890.3	890.3	2,617.4	2,617.4	16,246.8	16,246.8
9.75	362.8	362.8	1,572.6	1,572.6	4,813.1	4,813.1	961.1	961.1	2,531.9	2,531.9
10.00	8,458.8	8,458.8	12,774.5	12,774.5	7,626.5	7,626.5	48,752.4	47,357.7	30,433.9	30,433.9
10.25	272.2	272.2	596.8	596.8	382.2	382.2	462.7	462.7	8,838.0	8,838.0
10.50	152.3	152.3	1,764.9	1,764.9	3,027.2	3,027.2	2,081.5	2,081.5	17,108.6	16,893.2
10.75	160.6	160.6	122.7	122.7	526.6	526.6	2,311.3	2,311.3	9,794.2	9,794.2
11.00	4,661.5	4,661.5	4,123.4	4,123.4	11,453.4	11,453.4	8,063.3	8,063.3	40,064.1	40,064.1
11.25	1,790.3	1,790.3	3,291.5	3,291.5	3,701.0	3,701.0	6,482.1	6,482.1	16,002.2	16,002.2
11.50	170.0	170.0	230.5	230.5	1,460.5	1,460.5	701.3	701.3	24,657.3	24,657.3
11.75	539.4	539.4	161.3	161.3	588.3	588.3	759.0	759.0	12,620.8	12,620.8
12.00	20,022.5	13,624.3	12,905.7	12,505.7	10,735.4	10,735.4	11,984.0	11,488.2	35,585.5	35,087.3
12.25	1,704.2	1,704.2	1,595.3	1,595.3	1,956.2	1,956.2	129.1	129.1	1,235.8	1,235.8
12.50	852.5	852.5	906.1	906.1	1,523.3	1,523.3	1,128.4	1,128.4	12,888.6	12,888.6
12.75	348.2	348.2	1,108.1	1,108.1	1,979.9	1,979.9	6,593.9	6,593.9	6,270.1	6,270.1
13.00	1,030.9	1,030.9	2,593.0	2,593.0	1,033.7	1,033.7	4,508.1	4,508.1	13,419.4	13,419.4
13.25	548.8	548.8	321.3	321.3	642.9	642.9	93.4	93.4	455.5	455.5
13.50	2,173.0	2,173.0	3,253.3	3,253.3	2,779.0	2,779.0	2,658.5	2,658.5	33,687.8	33,687.8
13.75	474.5	474.5	545.0	545.0	744.2	744.2	24.9	24.9	2,656.4	2,656.4
14.00	3,616.9	3,616.9	4,606.2	4,606.2	1,631.4	1,631.4	2,921.0	2,921.0	9,524.0	9,523.9
14.25	30.5	30.5	6.5	6.5	30.7	30.7	5.5	5.5	1,146.6	1,146.6
14.50	175.8	175.8	178.4	178.4	178.3	178.3	399.8	399.8	657.3	657.3
14.75	15.3	15.3	17.8	17.8	381.9	381.9	16.2	16.2	54.4	54.4
15.00	14,026.2	14,026.2	13,839.5	13,839.5	1,500.6	1,500.6	2,017.9	2,017.9	6,970.3	6,970.3
15.25	35.6	35.6	263.8	263.8	20.1	20.1	13.6	13.6	42.4	42.4
15.50	6,351.2	6,351.2	6,122.4	6,122.4	2,101.1	2,101.1	4,840.9	4,557.3	1,166.3	1,166.3
15.75	39.0	39.0	-	-	279.4	279.4	-	-	383.3	383.3
16.00 & over	36,644.5	36,644.5	37,464.4	37,464.4	28,119.8	28,119.8	40,698.3	40,407.1	68,055.7	68,043.2
TOTAL	269,117.4	253,438.7	329,053.1	302,366.2	350,170.7	296,856.7	385,326.7	371,462.0	525,274.0	514,313.4

* 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			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	461,671.7	282,150.8	505,166.1	273,283.3	237,928.0	177,542.3	255,400.4	185,632.9	276,536.5	207,469.9
1.00*	14,051.4	13,991.4	5,775.3	4,712.4	5,281.4	4,183.4	7,565.0	6,461.1	5,501.9	3,689.7
2.00*	37,461.9	37,461.9	39,770.7	39,770.7	28,295.5	28,295.5	27,760.0	27,758.5	27,116.1	27,114.6
3.00*	278,824.2	264,282.2	336,498.9	308,723.5	390,573.4	358,559.8	344,538.6	344,532.0	398,274.1	397,188.6
4.00*	146,866.7	126,150.0	115,965.6	97,772.7	112,866.0	91,898.3	108,418.4	104,596.9	80,861.8	80,569.5
5.00*	96,433.0	91,891.1	58,876.8	58,876.8	73,539.6	61,908.4	97,741.5	71,790.0	87,463.9	80,668.3
6.00*	495,397.1	188,170.0	370,764.9	184,428.3	384,322.7	165,277.5	312,656.2	211,240.8	116,977.0	26,179.9
7.00*	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	296,193.5	246,406.0
8.00*	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	419,964.5	251,190.0
8.25	53,478.0	45,148.8	86,561.4	67,164.6	137,164.3	123,525.7	131,782.5	123,924.9	102,088.3	88,420.5
8.50	107,598.4	94,795.9	68,097.6	66,905.5	82,826.0	81,750.6	199,596.8	173,838.5	100,875.5	89,701.2
8.75	46,112.3	45,125.0	58,545.3	57,588.1	85,414.0	84,496.6	72,916.0	72,580.0	143,233.3	118,103.6
9.00	299,736.4	285,068.5	286,906.2	271,215.3	201,845.8	197,925.9	188,470.4	180,691.2	346,307.8	276,191.4
9.25	56,109.9	56,109.9	68,788.1	68,788.1	147,086.7	131,632.2	104,788.5	104,524.4	343,578.3	221,572.1
9.50	46,648.1	46,093.4	50,607.4	50,607.4	40,063.8	40,063.8	121,594.9	110,434.0	248,515.6	198,875.3
9.75	29,771.0	27,771.0	16,277.3	14,277.3	63,110.4	57,604.8	32,207.8	32,207.8	273,858.9	145,893.4
10.00	91,494.5	66,260.4	111,232.1	67,956.3	64,468.5	61,985.4	146,913.8	137,632.3	771,828.6	270,300.8
10.25	19,662.3	19,515.0	15,983.8	15,836.6	26,324.0	25,785.9	30,940.3	24,028.9	208,768.3	129,762.7
10.50	23,582.5	23,582.5	32,075.5	32,075.5	34,471.1	34,471.1	48,908.1	48,908.1	305,225.4	231,611.0
10.75	19,200.1	18,135.1	19,256.9	19,256.9	16,997.2	16,845.5	14,055.3	13,933.9	244,784.5	221,617.0
11.00	80,299.1	75,278.4	66,984.6	66,984.6	85,743.6	85,718.6	60,053.8	59,961.0	373,735.7	271,908.6
11.25	10,266.8	10,266.8	27,981.5	27,977.0	48,221.3	48,192.1	16,013.5	16,012.3	223,161.1	129,998.3
11.50	36,242.0	36,242.0	30,901.0	30,872.6	27,979.9	27,979.9	52,937.8	52,936.1	293,968.5	158,836.9
11.75	10,146.6	10,146.6	8,122.6	8,122.6	12,787.5	12,787.5	11,271.5	11,271.5	139,642.1	97,791.7
12.00	74,990.4	51,741.1	51,491.9	37,187.9	53,488.2	25,696.1	114,503.4	70,711.5	258,026.0	157,507.8
12.25	9,934.1	7,934.1	8,761.7	6,746.0	9,452.5	9,452.5	5,714.9	5,714.9	68,854.7	66,522.4
12.50	32,191.3	32,191.3	65,375.2	65,375.2	69,621.4	69,621.4	83,686.5	55,569.9	120,094.8	118,269.3
12.75	8,095.7	8,095.7	6,478.4	6,478.4	3,853.6	3,853.6	4,463.3	4,463.3	43,597.9	35,267.9
13.00	15,309.8	15,309.8	20,021.1	20,021.1	22,044.4	19,944.4	18,610.3	18,610.3	106,005.2	81,312.7
13.25	4,323.9	4,323.9	5,019.1	5,019.1	3,640.3	3,640.3	5,792.3	5,786.6	32,928.0	32,922.2
13.50	62,146.0	62,146.0	60,223.2	40,223.2	36,120.3	36,120.3	60,087.6	40,087.6	199,524.0	189,524.0
13.75	1,944.4	1,944.4	1,616.8	1,616.8	5,494.0	5,494.0	3,135.8	3,135.8	23,853.4	23,853.4
14.00	45,022.7	45,022.7	69,159.6	66,912.2	62,982.7	62,982.7	79,384.4	79,384.4	113,221.0	113,221.0
14.25	32,333.3	32,333.3	26,186.6	26,186.6	24,582.8	24,582.8	21,996.0	21,996.0	34,955.3	34,955.3
14.50	7,311.9	7,311.9	2,101.4	2,101.4	9,928.3	9,928.3	7,117.9	7,117.9	14,228.9	14,228.9
14.75	11,322.5	11,322.5	22,728.4	22,728.4	32,534.9	32,534.9	41,347.4	41,347.4	56,700.0	56,700.0
15.00	70,752.4	70,752.4	49,073.4	46,146.9	52,425.5	52,192.2	30,229.3	27,991.2	27,080.6	27,080.6
15.25	2,631.5	2,631.5	3,776.2	3,776.2	3,900.2	3,089.6	6,231.8	6,231.8	7,798.8	7,798.8
15.50	27,310.2	27,310.2	16,972.4	16,972.4	22,967.4	22,967.4	17,263.2	16,195.9	17,272.7	17,272.7
15.75	19,260.0	19,260.0	15,037.5	15,037.5	13,232.5	13,232.5	10,982.0	10,982.0	11,601.2	11,601.2
16.00	23,484.7	22,736.6	26,175.4	25,217.0	29,084.2	28,243.1	43,092.7	41,429.8	20,125.7	19,282.4
16.25	801.9	801.9	1,022.7	1,022.7	2,040.1	2,040.1	4,529.5	4,529.5	7,992.2	7,992.2
16.50	2,253.4	2,253.4	3,781.6	3,720.6	3,530.4	3,530.4	4,545.8	4,545.8	6,034.2	6,034.2
16.75	1,788.9	1,788.9	6,168.8	6,168.8	2,112.5	2,112.5	3,058.2	3,058.2	3,501.7	3,501.7
17.00	7,602.0	7,601.8	6,500.7	6,500.7	9,134.3	9,134.1	6,008.7	6,008.7	10,352.4	10,352.2
17.25	2,656.9	2,656.9	841.1	840.8	989.6	989.6	772.6	772.6	4,416.5	4,416.5
17.50	1,460.8	1,460.8	9,252.5	9,252.5	1,392.4	1,392.4	4,937.6	4,937.6	3,896.2	3,896.2
17.75	752.1	752.1	373.1	373.1	1,039.4	1,039.4	1,131.8	1,131.8	1,840.3	1,840.3
18.00	29,640.9	29,640.9	29,125.4	29,125.4	11,868.6	11,868.6	9,646.8	9,646.8	17,979.4	17,979.4
18.25	1,177.8	1,177.8	1,878.1	1,244.7	1,195.3	1,094.3	4,512.9	3,318.2	5,365.5	5,365.5
18.50	673.1	673.1	2,122.6	2,122.6	1,836.5	1,836.5	1,466.4	1,466.4	1,949.0	1,949.0
18.75	500.3	500.3	631.4	631.4	746.9	746.9	1,105.0	1,105.0	1,737.4	1,737.4
19.00	55,607.2	55,607.2	47,550.7	47,550.7	43,056.5	43,056.5	62,216.7	58,732.5	40,188.3	23,101.5
19.25	233.3	233.3	78.5	78.5	312.9	312.9	345.5	345.5	563.2	563.2
19.50	817.5	817.5	1,502.6	1,502.6	789.0	789.0	5,526.8	5,526.8	821.2	821.2
19.75	344.9	344.9	306.0	306.0	426.2	426.2	495.0	495.0	8,687.0	8,687.0
20.00 & over	77,024.7	77,024.7	83,187.8	83,187.8	86,860.8	86,860.8	98,419.5	98,419.5	93,944.1	93,944.1
TOTAL	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	7,193,597.6	5,170,563.0

* 1.00 stands for 0.25 to 1.00

: : :
: : :
: : :

* 8.00 stands for 7.25 to 8.00

Source: Statistics & Data Warehouse Department, SBP

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

TYPE OF DEPOSITS		(Percent per annum)						
		2015	2016		2017		2018	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)	2.42 (3.19)	2.85 (2.47)	2.97 (2.90)	4.25 (2.43)
II.	Saving Deposits	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)	3.54 (64.78)	3.58 (64.46)	4.14 (66.49)	7.00 (65.58)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)	4.36 (4.59)	4.18 (5.68)	5.15 (5.38)	7.14 (7.05)
	(b) 3 months and over							
	but less than 6 months	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)	4.29 (6.09)	4.31 (6.42)	4.77 (5.92)	6.75 (7.72)
	(c) 6 months and over							
	but less than 1 year	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)	4.26 (5.80)	4.10 (5.19)	4.63 (4.89)	6.19 (4.56)
	(d) 1 year and over but							
	less than 2 years	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)	4.62 (11.98)	4.79 (12.45)	5.13 (11.25)	7.30 (9.45)
	(e) 2 years and over but							
	less than 3 years	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)	5.14 (0.40)	5.16 (0.37)	5.04 (0.36)	7.21 (0.31)
	(f) 3 years and over but							
	less than 4 years	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)	5.67 (0.90)	5.77 (0.70)	5.59 (0.72)	7.45 (0.64)
	(g) 4 years and over but							
	less than 5 years	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)	5.28 (0.06)	6.61 (0.13)	5.37 (0.12)	7.32 (0.10)
	(h) 5 years and over	7.05 (2.14)	6.42 (2.62)	5.83 (2.44)	6.22 (2.21)	7.46 (2.11)	6.96 (1.97)	8.56 (2.16)
IV.	Overall							
	(i) Excluding current							
	and other deposits	4.52	4.11	3.92	3.84	3.93	4.41	6.95
	(ii) Including current							
	and other deposits	3.07	2.75	2.62	2.53	2.64	2.92	4.60

Source: Statistics & Data Warehouse Department, SBP

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

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

		(Percent per annum)						
TYPE OF DEPOSITS		2015	2016		2017		2018	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)	2.54 (3.26)	2.95 (2.60)	3.03 (3.05)	4.25 (2.65)
II.	Saving Deposits	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)	3.75 (64.99)	3.83 (64.96)	4.32 (66.62)	7.37 (66.02)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)	4.54 (4.69)	4.55 (5.51)	5.21 (5.62)	7.59 (7.13)
	(b) 3 months and over but less than 6 months	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)	4.67 (5.76)	4.76 (6.06)	5.12 (5.41)	7.38 (7.08)
	(c) 6 months and over but less than 1 year	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)	4.66 (5.44)	4.70 (4.73)	5.04 (4.61)	6.71 (4.28)
	(d) 1 year and over but less than 2 years	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)	4.81 (12.13)	5.04 (12.68)	5.30 (11.49)	7.68 (9.47)
	(e) 2 years and over but less than 3 years	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)	5.25 (0.41)	5.44 (0.37)	5.38 (0.34)	7.64 (0.31)
	(f) 3 years and over but less than 4 years	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)	5.77 (0.94)	5.79 (0.76)	5.61 (0.77)	7.47 (0.69)
	(g) 4 years and over but less than 5 years	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)	5.29 (0.07)	6.61 (0.14)	5.37 (0.13)	7.32 (0.11)
	(h) 5 years and over	7.39 (2.19)	6.77 (2.63)	6.14 (2.44)	6.35 (2.31)	7.74 (2.18)	7.25 (1.96)	8.70 (2.26)
IV.	Overall							
	(i) Excluding current and other deposits	4.87	4.39	4.16	4.07	4.21	4.59	7.33
	(ii) Including current and other deposits	3.39	3.01	2.86	2.74	2.89	3.11	4.82

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
		Dec	Jun	Dec	Jun	Dec	Jun Dec
I.	Call Deposits	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)	0.05 (2.30)	0.08 (1.01)	0.88 (1.01) 1.32 (0.08)
II.	Saving Deposits	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)	0.57 (62.00)	0.41 (58.74)	1.79 (64.81) 2.79 (60.85)
III.	Term or Fixed Deposits						
	(a) Less than 3 months	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)	0.73 (3.22)	1.10 (7.59)	3.47 (2.25) 1.71 (6.26)
	(b) 3 months and over but less than 6 months	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)	1.51 (10.54)	1.28 (10.50)	2.82 (12.59) 3.51 (14.61)
	(c) 6 months and over but less than 1 year	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)	1.53 (10.60)	1.01 (10.55)	1.75 (8.43) 3.05 (7.57)
	(d) 1 year and over but less than 2 years	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)	1.48 (9.97)	1.14 (9.85)	2.05 (8.11) 3.08 (9.17)
	(e) 2 years and over but less than 3 years	1 (0.11)	0.96 (0.10)	1.26 (0.11)	1.65 (0.18)	1.93 (0.37)	2.39 (0.58) 2.42 (0.30)
	(f) 3 years and over but less than 4 years	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)	1.71 (0.32)	2.00 (0.05)	2.32 (0.06) 5.20 (0.08)
	(g) 4 years and over but less than 5 years	1.25 (0.08)	1.79 (0.01)	1.48 (..)	1.75 (..)	2.17 (..)	2.25 (..) - -
	(h) 5 years and over	1.8 (1.61)	1.79 (2.43)	1.81 (2.49)	1.77 (0.88)	2.21 (1.34)	3.55 (2.16) 5.41 (1.07)
IV.	Overall						
	(i) Excluding current and other deposits	0.59	0.74	0.72	0.87	0.72	2.00 2.90
	(ii) Including current and other deposits	0.32	0.37	0.35	0.44	0.39	0.99 2.01

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 Security and Nature Wise Weighted Average Lending Rates (All Scheduled Banks)

(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
	Dec	10.59	9.82	8.77	9.59	10.25	8.65	10.58	9.79
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
	Dec	11.96	9.98	10.76	10.19	10.37	8.67	13.08	11.47
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
	Dec	9.48	9.81	8.70	9.53	10.24	8.65	10.39	9.67

Source: Statistics & Data Warehouse Department, SBP

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

(Percent per annum)

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF)			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks					For Plant & Machinery			
				State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/03/2017	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	7.8526
01/09/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
01/10/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
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
01/02/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/03/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/04/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/05/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.0899
01/06/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/07/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010

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

Mar-2019

Public	11.85	12.33	11.89	12.37	10.97	10.97	11.65	11.65	7.02	7.49	7.97	7.97	5.09	5.42	7.78	7.77
Private	10.67	10.84	10.88	11.13	10.57	10.60	10.92	10.99	6.18	6.06	8.56	8.52	4.97	4.96	7.88	7.88
Foreign	8.55	8.32	8.55	8.32	9.86	9.87	10.24	10.24	5.13	5.21	7.79	8.17	6.13	6.22	8.73	8.88
Specialized	14.22	14.22	14.22	14.22	13.31	13.31	14.17	14.17	5.54	5.54	9.34	9.34	6.58	6.58	8.62	8.62
All Banks	10.67	10.83	10.87	11.10	10.69	10.73	11.11	11.18	6.28	6.25	8.44	8.41	5.01	5.07	7.88	7.88

Apr-2019

Public	11.89	12.32	11.91	12.34	11.30	11.33	12.10	12.11	5.92	6.49	7.75	7.75	5.37	5.72	8.04	8.04
Private	11.20	11.48	11.35	11.71	11.08	10.78	11.34	11.19	7.20	7.14	8.83	8.79	5.87	5.16	7.90	8.18
Foreign	8.92	8.52	8.92	8.52	10.99	11.00	11.42	11.46	9.05	9.06	9.55	9.55	6.56	6.58	9.32	9.32
Specialized	14.32	14.32	14.33	14.33	13.32	13.32	14.18	14.18	6.71	6.71	9.46	9.46	6.77	6.77	8.69	8.69
All Banks	11.18	11.44	11.32	11.66	11.15	10.95	11.49	11.43	7.19	7.17	8.80	8.76	5.81	5.29	7.93	8.17

May-2019

Public	12.74	12.74	12.75	12.75	11.28	11.30	12.01	12.01	8.07	8.27	8.75	8.75	5.49	5.83	8.31	8.31
Private	11.58	11.80	11.75	12.02	11.01	11.01	11.39	11.39	7.18	7.10	9.35	9.30	5.30	5.28	8.38	8.38
Foreign	11.10	11.64	11.10	11.64	11.29	11.25	11.68	11.66	9.21	9.25	10.50	10.42	5.64	5.72	9.43	9.43
Specialized	14.19	14.19	14.19	14.19	13.33	13.33	14.20	14.20	7.76	7.76	8.91	8.91	7.03	7.03	8.67	8.67
All Banks	11.60	11.84	11.76	12.04	11.12	11.12	11.57	11.58	7.38	7.34	9.27	9.23	5.34	5.39	8.38	8.38

Jun-2019

Public	12.69	12.69	12.77	12.77	11.41	11.43	12.20	12.20	7.52	8.69	9.85	9.85	5.52	6.14	9.04	9.04
Private	12.42	12.50	12.64	12.75	11.46	11.46	11.86	11.87	8.38	8.33	10.26	10.24	5.75	5.72	9.27	9.27
Foreign	12.17	12.07	12.17	12.08	12.13	12.14	12.54	12.57	9.66	9.98	10.71	10.68	5.82	5.97	10.19	10.16
Specialized	14.37	14.37	14.38	14.38	13.35	13.35	14.22	14.22	8.41	8.41	9.64	9.64	6.89	6.89	8.96	8.96
All Banks	12.43	12.51	12.64	12.75	11.49	11.50	11.98	11.99	8.30	8.39	10.22	10.20	5.71	5.81	9.23	9.23

Jul-2019

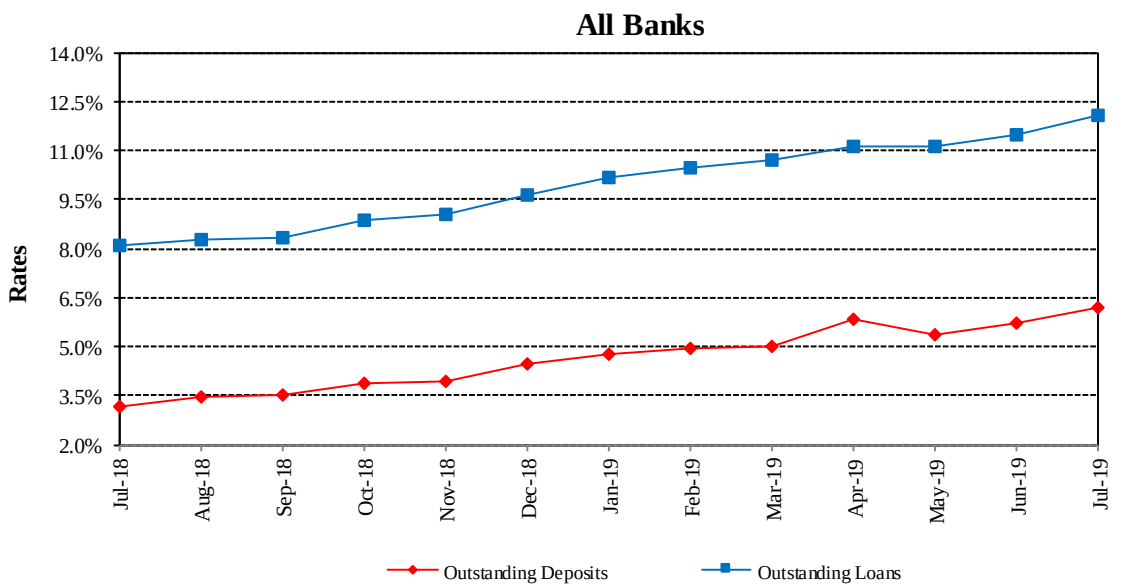
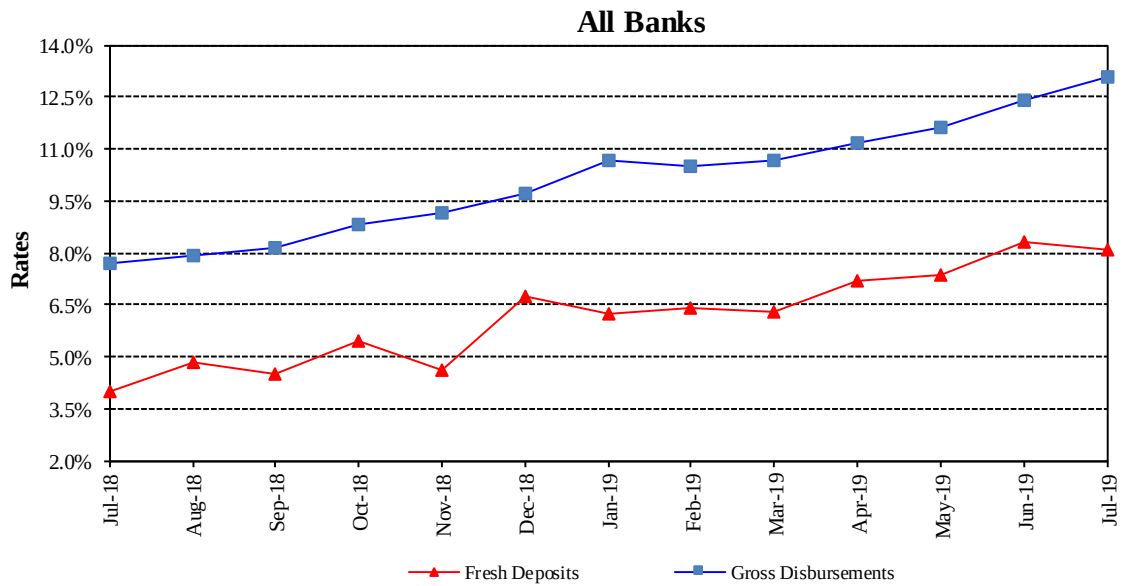
Public	13.04	13.04	13.09	13.09	11.89	11.91	12.62	12.63	9.69	10.04	10.81	10.81	6.60	6.97	9.65	9.63
Private	13.14	13.24	13.35	13.47	12.06	12.05	12.49	12.48	7.73	7.61	9.89	9.82	6.04	6.02	9.51	9.51
Foreign	11.44	10.67	11.45	10.67	12.29	12.26	12.69	12.68	11.03	11.20	11.83	12.03	7.71	7.92	11.32	11.45
Specialized	14.44	14.44	14.45	14.45	13.36	13.36	14.24	14.24	7.36	7.36	11.25	11.25	8.62	8.62	10.96	10.96
All Banks	13.09	13.18	13.28	13.40	12.05	12.05	12.55	12.55	8.10	8.05	10.10	10.06	6.18	6.23	9.57	9.57

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 Jun	1 st Aug	1 st Oct	1 st Feb	1 st May	1 st Jul	1 st Sep	1 st Nov	1 st Jan	1 st Jul
1. Saving Accounts										
(i) With cheque facilities	4.00	3.84	3.90	3.95	4.50	5.00	6.00	7.00	8.50	10.25
(ii) Without cheque facilities	4.00	3.84	3.90	3.95	4.50	5.00	6.00	7.00	8.50	10.25
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	6.00	8.00	9.00
(ii) 10 years(Compound rate)	7.70	7.33	7.44	7.54	8.10	8.30	9.05	10.03	12.47	13.01
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.0	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	5.80	5.80	6.00	6.60	6.80	7.60	8.60	11.40	12.70
(ii) Last period of complete 6 months	6.80	6.00	6.20	6.20	7.80	8.60	9.20	10.00	12.40	13.90
(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	6.55	6.31	6.36	6.54	7.63	8.04	8.78	9.72	12.00	12.96
8. Pensioner's Benefit Accounts⁷	9.60	9.12	9.36	9.36	10.08	10.20	10.92	11.88	14.28	14.76
9. Behbood Saving Certificate⁸	9.60	9.12	9.36	9.36	10.08	10.20	10.92	11.88	14.28	14.76
10. Short Term Saving Certificate⁹										
(i) 3 Months	5.68	5.52	5.56	5.60	5.92	6.40	7.36	8.28	9.80	12.08
(ii) 6 Months	5.70	5.54	5.60	5.62	6.04	6.46	7.42	8.38	9.88	12.18
(iii) 1 year	5.72	5.56	5.62	5.64	6.25	6.56	7.52	8.48	9.98	12.28
11. Shuhada Family Welfare account¹⁰	...	...	...	...	10.08*	10.20	10.92	11.88	14.28	14.76

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. Rates are quoted for outstanding amount as on today.
- 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	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996

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	2018		2019			
					Jun	Jul	Apr	May	Jun	Jul
Karachi	Issued	910,456	969,135	1,211,346	155,933	48,516	115,368	237,213	55,544	97,052
	En-cashed	1,290,400	1,386,047	1,806,973	281,958	103,428	105,291	208,824	311,870	177,314
Lahore	Issued	690,070	944,818	1,242,359	194,145	88,263	92,226	149,202	162,066	155,893
	En-cashed	461,122	361,160	520,000	71,000	33,000	39,000	89,300	38,000	81,000
Peshawar	Issued	179,090	134,244	180,642	28,554	4,831	14,750	6,660	46,248	4,790
	En-cashed	155,507	144,127	223,985	23,476	15,021	16,722	41,387	9,462	30,879
Quetta	Issued	25,093	22,223	24,811	2,174	2,294	1,789	3,543	6,295	3,760
	En-cashed	70,434	80,621	92,298	10,225	3,250	6,520	14,196	5,610	10,315
Faisalabad	Issued	91,785	111,396	141,062	9,815	9,635	4,133	5,812	12,425	14,128
	En-cashed	112,253	120,046	141,477	14,945	4,405	6,064	16,812	9,160	5,143
Rawalpindi	Issued	139,243	172,348	197,224	55,845	14,288	12,540	47,494	37,537	22,905
	En-cashed	135,748	169,540	279,744	19,227	27,000	22,651	45,692	14,202	22,663
Hyderabad	Issued	10,010	12,505	9,859	260	350	1,252	1,400	1,086	5,098
	En-cashed	49,230	45,635	54,986	8,991	480	4,753	9,329	3,800	3,055
Islamabad	Issued	251,120	305,603	367,102	56,571	8,688	17,800	92,630	66,320	43,515
	En-cashed	345,000	335,175	326,279	49,470	26,847	29,178	45,518	52,738	40,468
Multan	Issued	9,612	9,415	40,818	2,016	4,406	1,034	3,281	9,204	3,116
	En-cashed	73,131	73,623	93,808	20,761	2,600	8,228	16,880	12,900	5,060
Sialkot	Issued	12,438	15,545	18,004	2,776	1,067	1,200	36	310	1,700
	En-cashed	110,444	114,313	131,855	18,656	6,257	17,396	31,337	8,424	13,014
Sukkur	Issued	11,677	18,496	23,060	2,000	3,020	-	-	2,300	2,801
	En-cashed	48,575	73,691	88,728	10,861	4,510	8,130	11,808	5,200	3,838
D.I. Khan	Issued	7,410	7,800	102,919	1,200	95,896	700	1,300	1,800	712
	En-cashed	12,454	11,547	95,503	1,498	83,565	2,215	2,312	680	2,278
Bahawalpur	Issued	3,203	1,512	1,507	42	550	-	-	-	-
	En-cashed	41,131	40,671	37,872	5,299	300	6,110	12,534	1,305	2,493
Muzaffarabad	Issued	47,735	54,625	61,580	7,250	3,400	2,800	5,500	6,070	2,550
	En-cashed	4,382	3,554	5,221	1,437	19	679	2,261	198	1,263
Gujranwala	Issued	6,348	5,145	17,661	149	1,041	1,473	1,782	557	1,837
	En-cashed	62,864	78,443	89,990	12,099	3,422	8,660	16,425	6,165	10,331
TOTAL	Issued	2,395,286	2,784,810	3,639,954	518,730	286,245	267,065	555,853	407,762	359,857
	En-cashed	2,972,671	3,038,193	3,988,719	549,903	314,104	281,597	564,615	479,714	409,114

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2016	2017	2018	2018		2019			
					Jun	Jul	Apr	May	Jun	Jul
Karachi	No. of Cheques Cleared	33,175	37,542	30,786	2,318	2,520	2,647	2,467	1,627	1,861
	Amount	11,158,634	13,806,727	12,261,734	1,080,224	1,016,695	1,053,330	1,113,084	885,663	880,079
Lahore	No. of Cheques Cleared	10,512	10,385	10,223	815	797	843	876	639	760
	Amount	4,647,395	4,988,475	5,279,635	484,708	419,775	457,844	478,192	405,543	426,206
Peshawar	No. of Cheques Cleared	1,645	1,666	1,647	148	120	137	145	136	121
	Amount	933,308	1,026,288	1,177,565	129,743	83,532	96,166	107,153	142,862	88,389
Quetta	No. of Cheques Cleared	961	916	968	77	79	87	90	70	83
	Amount	600,350	643,171	669,773	63,183	54,117	61,968	78,793	71,397	69,507
Faisalabad	No. of Cheques Cleared	2,576	2,489	2,616	220	206	213	248	169	183
	Amount	1,193,693	1,278,784	1,565,985	119,350	132,712	130,733	144,184	123,879	144,640
Rawalpindi	No. of Cheques Cleared	2,693	2,679	2,514	219	202	205	210	174	184
	Amount	1,444,595	1,718,698	1,631,315	174,620	123,208	141,424	145,733	154,266	127,595
Hyderabad	No. of Cheques Cleared	92	104	179	7	3	5	4	8	22
	Amount	62,345	80,226	95,646	12,208	5,043	7,064	8,845	9,906	14,171
Islamabad	No. of Cheques Cleared	4,139	4,014	3,831	347	281	322	332	300	291
	Amount	3,511,905	3,931,207	3,980,015	376,847	302,887	340,589	441,015	391,432	338,501
Multan	No. of Cheques Cleared	1,115	1,143	1,984	96	90	97	105	78	88
	Amount	814,818	881,316	955,399	90,324	88,601	96,213	87,194	78,731	96,165
Sialkot	No. of Cheques Cleared	756	768	800	68	59	67	77	53	62
	Amount	305,575	355,687	381,439	35,582	30,855	36,769	39,179	31,742	39,207
Sukkur	No. of Cheques Cleared	1,658	1,777	1,136	65	41	63	65	51	54
	Amount	360,066	440,099	564,698	46,230	29,045	35,697	28,342	37,312	51,290
D.I. Khan	No. of Cheques Cleared	15	18	20	4	1	2	3	6	..
	Amount	12,570	12,644	17,927	2,961	617	1,161	1,248	5,374	871
Others	No. of Cheques Cleared	2,591	2,290	1,818	160	131	115	155	115	113
	Amount	1,255,483	1,359,945	1,044,504	97,948	86,114	83,637	96,247	81,328	80,231
TOTAL	No. of Cheques Cleared	61,926	65,791	58,522	4,547	4,529	4,802	4,778	3,426	3,822
	Amount	26,300,736	30,523,268	29,625,635	2,713,929	2,373,203	2,542,594	2,769,209	2,419,435	2,356,850

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY18			FY19		
		Q2	Q3	Q4	Q1	Q2	Q3
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	14,610	14,710	14,850	14,932	15,346	15,408
Automated Teller Machines (ATM)	No.	13,409	13,835	14,019	14,148	14,361	14,575
Point of Sale (POS)	No.	52,506	53,509	53,511	53,269	49,621	55,240
2. Cards							
Credit Cards	No.	1,374,073	1,423,768	1,453,867	1,483,730	1,522,366	1,555,508
Debit Cards	No.	19,847,969	20,984,868	21,712,069	22,475,259	23,303,422	23,972,022
Proprietary ATMs only Cards	No.	8,385,281	8,528,797	8,586,819	8,722,621	8,805,431	8,692,010
Pre-Paid Cards	No.	253,144	236,018	234,098	234,814	229,680	227,487
Social Welfare Cards	No.	9,500,938	8,897,960	8,932,140	8,948,923	7,847,513	7,777,839
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	186,895	196,204	201,545	202,025	217,004	217,695
Amount	Million Rupees	11,691,875	11,945,486	14,659,429	12,344,245	14,723,572	14,810,058
4.1 ATM Transactions							
Number of Transactions	Thousands	115,262	121,551	125,915	127,072	131,408	130,546
Amount	Million Rupees	1,351,906	1,447,169	1,520,330	1,500,540	1,592,971	1,606,513
i. Cash Withdrawal							
Number of Transactions	Thousands	109,286	115,283	119,563	121,043	124,799	124,540
Amount	Million Rupees	1,174,504	1,261,528	1,332,548	1,328,570	1,409,397	1,434,538
ii. Cash Deposit							
Number of Transactions	Thousands	74	91	118	93	120	119
Amount	Million Rupees	2,135	3,091	4,809	2,885	4,971	5,169
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,535	1,628	1,709	1,815	2,104	1,926
Amount	Million Rupees	3,001	2,347	4,006	6,202	5,313	3,223
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,386	2,545	2,218	2,307	2,248	2,162
Amount	Million Rupees	72,778	79,857	86,595	72,411	86,391	75,990
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,974	1,996	2,301	1,806	2,129	1,792
Amount	Million Rupees	99,356	100,214	92,223	90,315	86,742	87,443
vi. Others							
Number of Transactions	Thousands	7	7	7	8	7	7
Amount	Million Rupees	132	132	149	157	158	150
4.2 POS Transactions							
Number of Transactions	Thousands	16,433	15,797	16,093	16,595	18,235	18,346
Amount	Million Rupees	73,399	76,685	80,974	78,665	89,772	90,020
4.3 RTOB Transactions							
Number of Transactions	Thousands	41,902	43,755	42,848	40,873	47,091	46,884
Amount	Million Rupees	9,875,415	9,969,482	12,543,330	10,252,605	12,427,461	12,472,014
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	8,672	9,244	8,602	8,756	9,783	9,497
Amount	Million Rupees	738,395	778,187	744,375	791,042	874,813	898,143
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	19,542	20,005	18,905	17,916	21,780	21,777
Amount	Million Rupees	1,930,609	2,028,993	2,120,866	1,945,522	2,306,277	2,341,467
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,687	14,507	15,340	14,201	15,528	15,610
Amount	Million Rupees	7,206,411	7,162,302	9,678,088	7,516,040	9,246,371	9,232,404
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	5,001	5,859	6,770	7,247	8,540	11,879
Amount	Million Rupees	91,738	112,807	131,356	135,005	159,851	271,303
i. Payment Through Mobile							
Number of Transactions	Thousands	202	244	289	312	430	733
Amount	Million Rupees	3,770	4,407	5,126	5,412	6,673	45,041
ii. Utility Bills Payment							
Number of Transactions	Thousands	2,322	2,675	3,116	3,467	3,904	5,272
Amount	Million Rupees	2,164	2,256	3,528	5,005	4,261	4,693
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,335	1,583	1,806	1,875	2,275	3,191
Amount	Million Rupees	41,580	51,352	59,320	59,756	71,964	110,294
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,141	1,356	1,559	1,593	1,931	2,684
Amount	Million Rupees	44,224	54,791	63,382	64,831	76,953	111,275

3.37 Electronic Banking Statistics

Product / Item	Unit	FY18			FY19		
		Q2	Q3	Q4	Q1	Q2	Q3
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	77	68	68	74	72	66
Amount	Million Rupees	2,272	2,131	2,023	2,190	2,361	2,264
i. Payment Through Call Centre							
Number of Transactions	Thousands	48	44	43	44	48	46
Amount	Million Rupees	1,922	1,753	1,613	1,638	1,897	1,860
ii. Utility Bills Payment							
Number of Transactions	Thousands	21	17	19	24	18	14
Amount	Million Rupees	110	203	269	354	260	212
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	8	6	6	6	6	6
Amount	Million Rupees	228	165	130	190	197	182
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	12	10	11	8	8	10
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	7,380	8,368	8,904	9,001	10,201	8,639
Amount	Million Rupees	292,722	332,765	376,359	369,514	444,199	362,259
i. Payment Through Internet							
Number of Transactions	Thousands	600	652	709	691	797	659
Amount	Million Rupees	106,709	112,438	122,222	121,937	129,261	92,904
ii. Utility Bills Payment							
Number of Transactions	Thousands	2,573	3,027	3,039	3,262	3,428	2,800
Amount	Million Rupees	6,237	7,715	8,981	12,085	15,003	15,009
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,842	2,067	2,212	2,170	2,528	2,102
Amount	Million Rupees	74,665	87,870	102,096	96,422	118,868	94,521
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,365	2,621	2,944	2,878	3,448	3,078
Amount	Million Rupees	105,111	124,743	143,059	139,070	181,067	159,825
4.7 e-Commerce							
Number of Transactions	Thousands	840	807	948	1,164	1,456	1,335
Amount	Million Rupees	4,421	4,446	5,056	5,726	6,957	5,686

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					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	15,041	62,945	16,681	61,497	14,686	68,555	16,498	68,242	15,807	73,885
Inter Bank Fund Transfers	415,968	23,585	441,006	23,806	593,034	25,389	635,351	26,316	567,597	29,691
Retails Cheques Clearing	15,526	3,553	15,896	3,957	14,092	3,456	16,292	3,764	15,563	3,523
Total	446,535	90,083	473,583	89,260	621,812	97,400	668,141	98,322	598,967	107,100

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	27.1	2,994.9	25.1	2,646.6	25.1	3,172.3	27.5	3,298.6	26.5	3,078.7
Cash withdrawals	39.7	3,469.5	35.6	3,152.4	38.4	3,428.1	40.5	3,625.7	38.6	3,653.1
Intra Bank Funds Transfer through Cheques	13.3	18,786.4	13.7	14,948.1	13.2	17,932.0	14.1	17,649.6	14.3	17,176.4
Inter Bank Funds Transfers (Clearing)	13.0	6,863.7	12.9	7,515.9	11.9	6,635.3	12.6	6,930.8	12.3	6,848.7
Utilities Bills Payments	20.6	119.5	20.4	150.3	21.6	185.2	21.9	158.2	21.3	151.0
Direct Debit (Standing Instructions)	0.5	1,488.0	0.6	1,731.5	0.5	1,551.3	0.6	1,889.2	0.6	1,928.6
Pay Order/Demand Draft	3.7	3,125.0	3.6	3,028.6	3.1	1,890.6	3.3	2,051.4	3.4	2,095.1
Others*	0.2	1,928.9	0.2	754.9	0.2	975.7	0.1	935.4	0.1	489.6
Total	118.1	38,776.1	112.0	33,928.4	114.1	35,770.5	120.7	36,539.0	117.2	35,421.2

* 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						2019					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	5,569,516	446,551	8.0	6,030,582	490,571	8.1	5,990,960	503,185	8.4	6,152,147	558,340	9.1
SMEs Sector	413,622	76,220	18.4	504,979	75,437	14.9	463,041	76,148	16.4	460,407	78,225	17.0
Agriculture Sector	325,067	58,595	18.0	324,291	54,687	16.9	324,845	52,373	16.1	334,857	71,606	21.4
Consumer sector	511,755	27,770	5.4	535,461	26,839	5.0	546,801	28,120	5.1	563,060	25,149	4.5
<i>i. Credit Cards</i>	38,630	2,445	6.3	40,917	2,499	6.1	41,333	2,539	6.1	44,393	2,591	5.8
<i>ii. Auto loans</i>	199,984	2,872	1.4	210,388	2,760	1.3	216,279	2,807	1.3	221,282	2,926	1.3
<i>iii. Consumer durable</i>	771	66	8.5	866	65	7.5	934	64	6.9	994	64	6.4
<i>iv. Mortgage loans</i>	92,541	11,081	12.0	94,937	10,858	11.4	96,959	11,251	11.6	97,895	10,772	11.0
<i>v. Other personal loans</i>	179,828	11,306	6.3	188,353	10,657	5.7	191,296	11,460	6.0	198,496	8,797	4.4
Commodity Financing	905,769	4,494	0.5	863,976	5,443	0.6	799,617	5,900	0.7	887,998	6,044	0.7
Staff Loans	124,433	1,919	1.5	126,997	2,037	1.6	131,338	1,701	1.3	139,397	1,927	1.4
Others	118,937	21,178	17.8	138,522	24,730	17.9	145,319	22,826	15.7	168,173	26,715	15.9
Total	7,969,098	636,726	8.0	8,524,808	679,744	8.0	8,401,922	690,253	8.2	8,706,040	768,006	8.8

SECTOR	2018						2019					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	692,482	61,507	8.9	690,985	57,576	8.3	685,009	55,396	8.1	728,838	73,960	10.1
Automobile / Transportation	121,774	13,893	11.4	129,666	15,820	12.2	135,644	16,217	12.0	141,559	16,728	11.8
Cement	151,442	6,279	4.1	166,962	5,059	3.0	174,886	4,040	2.3	172,784	3,725	2.2
Chemical & Pharmaceuticals	261,237	12,045	4.6	291,291	13,029	4.5	286,028	15,450	5.4	302,758	16,029	5.3
Electronics	110,490	14,031	12.7	117,303	16,260	13.9	123,567	18,430	14.9	117,175	19,598	16.7
Financial	181,801	9,296	5.1	228,482	9,928	4.3	229,393	11,180	4.9	229,576	11,110	4.8
Individuals	720,300	56,920	7.9	739,483	62,553	8.5	745,230	61,575	8.3	763,638	61,433	8.0
Insurance	3,706	7	0.2	3,914	7	0.2	3,956	7	0.2	3,637	7	0.2
Others	3,104,728	213,820	6.9	3,297,259	232,109	7.0	3,124,184	233,350	7.5	3,406,462	248,759	7.3
Production/Transmission of Energy	1,329,124	35,560	2.7	1,434,622	38,786	2.7	1,408,329	42,596	3.0	1,450,842	85,428	5.9
Shoes & Leather garments	33,432	5,888	17.6	33,716	5,674	16.8	37,038	5,889	15.9	37,096	5,941	16.0
Sugar	273,588	22,645	8.3	234,844	40,337	17.2	331,024	43,296	13.1	278,266	43,520	15.6
Textile	984,994	184,836	18.8	1,156,283	182,606	15.8	1,117,635	182,826	16.4	1,073,409	181,768	16.9
Total	7,969,098	636,726	8.0	8,524,808	679,744	8.0	8,401,922	690,253	8.2	8,706,040	768,006	8.8

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Mar-19			Jun-19		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	705,056	113,960	1.4	782,960	170,788	2.1
All Banks	690,253	109,550	1.4	768,006	166,198	2.1
Commercial Banks	639,935	84,120	1.1	697,273	119,950	1.5
Public Sector Commercial Banks	222,462	31,855	2.2	226,097	27,453	1.8
Local Private Banks	414,644	52,511	0.9	468,338	92,667	1.5
Foreign Banks	2,830	(246)	(0.4)	2,838	(169)	(0.2)
Specialized Banks	50,317	25,430	18.2	70,733	46,248	33.2
DFIs	14,804	4,410	5.2	14,954	4,590	5.4
	705,056	113,960	1.4	782,960	170,788	2.1

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Mar 2019	For the Quarter ended Jun 2019
All Banks & DFIs	14,759	23,572
All Banks	14,148	22,627
Commercial Banks	11,403	13,315
Public Sector Commercial Banks	784	2,556
Local Private Banks	10,620	10,767
Foreign Banks	(2)	(8)
Specialized Banks	2,745	9,312
DFIs	612	945

* 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.”