

3.1 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)						
	2016		2017		2018		2019
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
Liabilities							
Capital	548,631.7	552,067.2	657,627.1	517,287.1	519,408.6	540,526.2	545,804.7
Reserves	620,448.7	670,241.5	639,464.0	756,858.3	773,881.7	823,318.0	877,078.6
Demand Deposits	8,026,677.7	8,527,704.7	9,287,203.6	9,455,082.3	10,291,661.5	10,769,866.5	11,511,798.4
(a) Scheduled Banks	125,696.4	156,691.2	137,339.5	139,141.6	135,519.5	321,407.5	298,631.2
(b) Others	7,900,981.3	8,371,013.5	9,149,864.2	9,315,940.8	10,156,142.0	10,448,459.0	11,213,167.2
Time Deposits	2,270,295.8	2,486,561.7	2,454,205.7	2,686,656.6	2,508,715.7	2,767,548.0	2,838,633.6
(a) Scheduled Banks	13,620.1	16,316.8	11,969.3	55,704.4	15,807.8	32,006.7	39,840.9
(b) Others	2,256,675.7	2,470,244.9	2,442,236.4	2,630,952.2	2,492,907.9	2,735,541.3	2,798,792.7
Borrowings from	2,205,538.8	1,813,770.6	2,598,567.8	2,948,938.7	2,967,655.0	2,753,934.3	2,407,945.3
(a). State Bank of Pakistan	1,787,927.8	1,196,829.5	1,852,645.3	2,095,843.3	2,025,865.8	1,486,523.2	1,329,318.5
(b) Banks Abroad	172,580.1	210,077.1	318,209.0	340,117.8	358,304.7	456,353.1	508,735.5
(c) Other Scheduled Banks	245,030.9	406,864.0	427,713.5	512,977.5	583,484.5	811,058.1	569,891.2
Head Office and Inter-Bank Adjustment	134,407.5	149,948.3	145,795.8	127,658.8	373,123.0	599,983.9	185,156.5
Contingent Liabilities as per contra	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6	8,495,770.1
Other Liabilities	3,508,024.7	4,269,817.7	3,743,437.9	5,590,176.9	2,964,905.7	5,627,575.4	2,979,543.2
Total Liabilities / Assets	21,760,896.7	22,622,007.3	24,618,567.7	27,553,359.8	28,814,960.0	32,374,927.0	29,841,730.4
Assets							
Cash	821,920.2	1,113,358.3	1,215,145.2	1,258,728.2	1,424,819.5	1,474,534.4	2,031,909.4
(a) Notes, Coins and Silver	256,738.8	212,555.5	294,332.1	238,297.8	291,135.3	266,498.9	403,651.5
(b) Balances with State Bank of Pakistan	380,156.7	636,117.9	650,567.5	718,680.5	787,974.3	863,230.2	1,242,973.4
(c) Balances with Other Scheduled Banks	185,024.7	264,685.0	270,245.6	301,749.8	345,709.9	344,805.3	385,284.5
Balances held Abroad	188,926.2	175,738.3	217,541.2	178,730.1	207,590.3	100,843.9	159,508.9
Bills Purchased and Discounted	190,090.3	176,612.8	208,966.9	225,650.5	241,353.6	258,592.3	271,665.3
Advances to	5,198,093.1	5,649,917.1	6,047,133.8	6,451,545.7	7,201,209.9	7,897,077.9	8,146,683.1
(a) Scheduled Banks	119,901.1	246,686.9	81,194.8	145,084.1	78,394.3	178,206.3	330,318.8
(b) Others	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6	7,816,364.3
Investment in Securities and Shares	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.1	7,889,093.9
(a) Federal Government Securities	3,784,300.0	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,285,524.4
(b) Treasury Bills	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.8	4,773,462.6	4,724,514.0	4,413,712.6
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	185,504.3	121,077.1	236,707.6	257,402.4	161,122.5	149,844.8	137,470.1
(e) Others	974,383.6	857,169.5	832,668.8	793,203.5	931,792.4	922,164.3	1,052,386.8
Bank Premises	268,335.0	256,711.9	295,253.6	329,884.8	312,625.6	367,292.6	399,916.2
Head Office and Inter-Bank Adjustment	791,734.1	1,340,189.5	999,505.6	378,230.7	100,683.4	164,378.3	189,208.1
Contingent Assets as per contra	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6	8,495,770.1
Other Assets	2,244,647.9	2,488,791.4	2,314,982.6	4,654,848.8	2,590,169.7	5,789,100.8	2,257,975.3

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	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	32,239,029	4,906,046.2
Call Deposits	264,426	243,578.3	265,271	196,837.3	314,925	236,150.6	238,805	207,498.3	269,955	185,999.7
Other Deposits Accounts	109,297	90,065.7	16,596	66,284.3	18,136	81,058.4	19,205	148,506.8	57,161	220,993.6
Saving Deposits	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	20,867,833	5,900,127.7
FIXED DEPOSITS	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	1,297,023	2,798,792.7
Less Than 6 months	778,861	814,275.1	318,156	962,501.0	596,113	920,230.9	738,868	1,263,348.6	576,082	1,229,093.8
For 6 months & over but less than 1 year	139,039	442,027.3	148,503	413,279.6	133,772	398,082.9	119,619	390,067.6	153,703	439,716.5
For 1 year & over but less than 2 years	340,535	913,850.0	276,046	990,877.7	237,926	916,240.1	222,378	807,901.7	259,988	863,815.6
For 2 years & over but less than 3 years	56,586	30,126.6	60,385	29,595.4	50,097	29,068.3	43,610	26,749.8	50,591	33,221.7
For 3 years & over but less than 4 years	95,747	68,719.7	79,366	56,031.7	62,516	58,851.0	52,718	54,391.3	49,139	67,168.8
For 4 years & over but less than 5 years	13,595	4,832.5	29,882	10,411.0	27,353	9,794.3	26,304	8,498.0	24,721	7,619.0
For 5 years & over	390,784	168,405.3	216,301	168,255.8	196,117	160,640.5	203,407	184,584.4	182,799	158,157.2
All Deposits	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	54,731,001	14,011,959.8

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	2016		2017		2018		2019
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
A. FOREIGN CONSTITUENTS:	111,990.1	112,132.7	126,415.9	135,522.0	173,059.7	191,613.5	248,392.8
I. Official	17,335.5	17,549.5	18,912.8	20,438.4	24,622.7	28,067.7	33,393.9
II. Business	51,543.7	54,678.7	57,669.0	63,157.0	82,746.5	81,077.4	101,957.3
III. Personal	43,110.9	39,904.4	49,834.1	51,926.6	65,690.5	82,468.4	113,041.7
B. DOMESTIC CONSTITUENTS :	10,045,666.9	10,729,125.7	11,465,684.7	11,811,371.0	12,475,990.2	12,992,386.9	13,763,567.0
I. Government :	1,235,250.1	1,344,112.1	1,584,254.6	1,669,449.3	1,828,643.1	1,946,292.6	2,077,910.6
A. Federal Government	744,874.3	783,981.2	916,845.2	927,361.9	1,083,754.7	1,106,745.3	1,228,322.1
B. Provincial Governments	467,303.5	533,566.7	624,451.0	683,460.7	686,328.6	776,781.4	771,739.3
C. Local Bodies (City Governments)	23,072.3	26,564.2	42,958.4	58,626.7	58,559.7	62,765.9	77,849.3
II. Non-Financial Public Sector Enterprises :	561,827.1	634,300.3	705,130.9	701,246.7	766,980.2	742,721.9	854,562.4
A. Agriculture, Forestry, Hunting & Fishing	494.8	508.2	549.9	535.0	173.0	473.8	5,793.0
B. Mining & Quarrying	85,082.9	116,736.3	95,302.8	81,920.0	130,419.2	151,359.9	103,394.9
C. Manufacturing	139,875.4	145,948.1	184,254.6	180,828.1	193,069.4	145,153.6	159,438.0
D. Construction	345.9	347.6	297.6	397.7	521.5	600.0	647.9
E. Utilities	138,209.5	135,456.0	171,277.6	168,037.3	201,990.6	215,929.1	259,273.5
F. Commerce	18,431.6	20,196.5	28,134.4	28,426.0	27,508.4	24,171.8	27,984.7
G. Transport, Storage & Communication	130,185.9	123,937.7	133,725.0	149,120.0	130,994.5	136,443.9	139,207.1
H. Services	37,782.7	38,836.5	39,482.7	43,578.6	57,909.5	45,134.6	72,187.0
I. Others	11,418.4	52,333.4	52,106.4	48,404.0	24,394.1	23,455.3	86,636.4
III. Non-Bank Financial Companies :	281,417.0	352,725.1	399,531.3	435,646.9	405,900.3	457,351.5	445,543.7
A. Co-operative Banks	7,883.7	5,604.3	7,687.0	6,593.7	7,615.9	6,239.7	7,002.8
B. Development Financial Institutions	2,912.4	5,673.5	8,478.4	5,438.7	5,870.8	826.9	2,298.1
C. Insurance Companies	58,678.9	85,423.0	85,020.7	107,270.0	84,574.5	99,871.4	86,217.0
D. Micro Finance Banks	4,860.0	3,305.2	6,865.2	8,266.6	6,664.4	11,597.6	6,637.3
E. Other NBFC's	207,082.1	252,719.1	291,479.9	308,077.9	301,174.7	338,815.8	343,388.5
IV. Private Sector Enterprises :	2,540,568.5	2,772,566.3	2,881,595.1	2,909,870.2	2,980,733.8	2,908,058.5	3,013,094.4
A. Agriculture, Hunting and Forestry	242,061.3	263,887.5	240,720.1	231,410.4	252,266.4	252,252.6	233,301.8
1- Growing of crops	222,149.1	243,732.3	219,841.4	207,776.2	225,589.1	231,546.7	211,423.2
2- Farming of animals	10,598.6	10,033.3	10,257.5	12,523.9	15,229.6	13,231.0	13,767.5
3- Agricultural and animal husbandry	4,200.8	3,921.6	3,959.7	3,647.0	3,633.0	4,402.4	4,468.0
4- Agricultural machinery and equipments	3,382.2	4,020.6	3,960.1	4,315.7	4,682.0	2,017.3	2,342.7
5- Hunting, trapping, forestry & logging	49.5	108.4	98.8	13.5	36.8	61.2	102.6
6- Forestry and Logging and Related Service	1,681.2	2,071.3	2,602.7	3,134.1	3,095.9	994.1	1,197.8
B. Fishing and fish farming etc.	2,356.1	1,903.4	1,999.6	1,441.1	1,592.6	863.2	1,226.4
C. Mining and Quarrying	71,833.7	83,046.0	82,222.4	94,219.9	83,465.9	103,872.1	118,017.0
1- Mining of coal	13,764.8	17,138.2	16,277.7	15,428.1	14,992.8	14,419.2	13,159.3
2- Crude petroleum & natural gas	48,731.8	57,218.6	58,100.1	69,886.2	61,211.3	79,030.4	90,371.7
3- Iron & non-ferrous metal ores	4,969.4	3,494.4	3,336.0	3,390.7	3,059.2	4,451.1	4,282.1
4- Quarrying of stone, sand and clay	902.3	882.2	929.7	909.3	902.9	1,013.1	653.4
5- Chemical, fertilizer, Salt etc.	3,465.5	4,312.7	3,578.8	4,605.5	3,299.7	4,958.4	9,550.4
D. Manufacturing	687,258.8	767,446.4	771,903.3	859,278.7	833,386.8	689,095.7	721,627.8
1- Food products and beverages	107,758.8	139,921.9	131,209.1	142,258.0	138,791.6	130,081.2	124,729.2
2- Tobacco products	2,137.8	2,327.3	3,279.4	4,913.2	4,843.6	8,134.2	9,099.9
3- Textiles	110,513.4	122,866.0	113,838.7	129,900.0	130,948.1	100,735.4	122,796.6
i) Spinning, weaving, finishing of textiles	78,527.3	83,049.6	77,015.6	90,409.7	90,634.9	63,225.0	77,373.5
a) Spinning of fibers	45,236.4	48,840.3	42,961.2	51,864.9	53,890.2	38,962.4	45,677.1
b) Weaving of textiles	17,232.0	18,462.7	18,730.1	20,973.0	19,964.9	12,782.4	16,778.3
c) Finishing of textiles	16,058.8	15,746.7	15,324.3	17,571.9	16,779.8	11,480.1	14,918.1
ii) Made-up textile articles	12,941.0	15,302.6	16,545.8	16,863.3	18,204.3	16,052.1	15,729.0
iii) Knit wear	5,136.4	5,608.0	5,872.0	5,417.0	5,887.9	4,386.2	7,208.9
iv) Carpets and rugs	3,134.3	4,025.0	4,143.2	9,498.3	3,795.4	740.1	2,295.1
v) Other textiles n.e.s.	10,774.5	14,880.8	10,262.2	7,711.6	12,425.6	16,332.1	20,190.2
4- Wearing apparel, readymade garments etc.	17,020.8	20,216.8	22,542.3	25,904.2	26,642.7	21,386.4	31,218.2

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2016		2017		2018		2019
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
5- Tanning and dressing of leather; manufacture of luggage and footwear	13,822.8	16,746.5	17,069.6	16,244.3	16,531.0	10,216.9	10,904.2
i.) Tanning & dressing of leather, luggage, handbags etc.	6,381.0	8,638.0	8,377.8	8,158.2	8,171.0	4,390.9	4,900.3
ii.) Footwear	7,441.7	8,108.5	8,691.8	8,086.1	8,360.0	5,826.0	6,003.9
a) Leather wear	6,166.4	6,657.6	7,125.2	6,345.0	6,698.6	4,909.6	4,975.8
b) Rubber and Plastic wear	1,275.4	1,450.9	1,566.6	1,741.1	1,661.5	916.4	1,028.1
6- Wood and products of wood cork	4,546.9	4,364.2	4,461.6	4,421.7	4,779.4	1,545.8	1,503.6
7- Paper, paperboard and products	6,029.1	6,601.0	7,499.2	8,866.3	6,560.1	4,669.7	4,620.7
8- Printing, publishing and allied industries	12,018.7	12,738.1	14,549.1	14,453.8	15,067.0	10,700.9	12,934.4
9- Coke and refined petroleum products	43,039.3	50,623.7	54,332.4	44,581.0	52,663.4	50,801.3	53,141.5
10- Chemicals and chemical products	106,029.9	131,913.9	108,372.2	143,336.7	120,092.1	131,339.0	129,583.8
11- Rubber and plastics products	7,041.9	8,932.9	9,726.9	10,043.9	11,146.2	7,629.3	7,626.0
12- Other non-metallic mineral products	49,877.0	34,937.2	54,667.5	64,345.6	60,202.9	41,286.0	32,327.6
13- Basic metals	19,304.6	20,879.5	28,265.4	27,677.1	26,043.5	20,639.1	21,588.3
14- Fabricated metal products	6,579.7	7,780.0	9,288.2	11,940.0	10,952.0	4,197.1	5,665.7
15- Machinery and equipment	24,700.6	26,636.5	29,723.2	26,733.5	25,745.3	13,748.4	15,641.4
16- Office, accounting and computing machinery	1,278.5	2,135.5	2,053.8	2,062.1	1,028.2	545.2	1,233.0
17- Electrical machinery and apparatus	23,341.5	24,490.5	20,318.5	28,350.8	22,080.4	18,789.3	23,168.3
18- Radio, television and communication equipment and apparatus	4,023.4	4,392.2	4,172.8	4,997.0	5,145.7	1,376.5	2,507.9
19- Medical, precision and optical instruments, watches and clocks	12,653.6	13,302.3	12,185.4	12,611.9	13,637.0	8,975.7	11,295.6
20- Motor vehicles, trailers and semi-trailers	69,982.8	65,282.1	70,909.7	72,533.5	79,371.8	55,570.4	47,485.5
21- Other transport equipments	8,163.5	10,762.0	10,329.4	10,696.3	10,520.3	8,624.0	9,952.4
22- Furniture and fixture	1,551.7	1,878.1	2,117.4	2,660.0	2,116.6	1,514.1	1,523.3
23- Jewellery and related articles	2,795.2	2,979.1	2,471.7	2,865.8	2,772.3	1,160.7	1,330.9
24- Sports goods	4,215.2	4,945.4	4,709.4	5,814.8	6,391.8	6,688.1	7,449.1
25- Handicrafts	361.0	199.2	177.0	220.3	250.6	365.7	476.1
26- Other manufacturing n.e.s.	28,471.1	29,594.5	33,633.2	40,846.9	39,063.2	28,375.4	31,824.5
E. Ship breaking and waste / scrap (junk) etc.	2,290.4	2,904.5	3,668.8	4,920.9	3,101.6	4,062.8	2,970.7
F. Electricity, gas and water supply	93,722.9	108,039.7	134,181.8	97,253.2	98,661.4	126,019.8	111,399.9
G. Construction	184,763.7	179,137.0	247,219.9	251,852.4	281,347.4	242,544.6	305,017.4
1- Building	125,032.7	121,625.6	158,583.7	154,251.2	178,350.4	148,829.1	166,179.8
2- Infrastructure	59,731.1	57,511.4	88,636.2	97,601.2	102,997.0	93,715.5	138,837.6
H. Commerce and Trade	352,878.9	382,537.7	375,486.9	367,987.5	404,437.0	417,725.1	452,690.1
1- Sale, maintenance and repair of motor vehicles and motorcycles	17,989.5	17,937.7	18,508.2	19,111.7	20,207.9	21,543.6	24,999.1
2- Wholesale and commission trade	174,820.9	193,214.6	187,277.7	192,318.8	195,217.2	201,435.5	200,522.1
i) Exports	47,502.2	49,448.9	45,506.3	45,930.4	46,872.2	43,547.7	44,747.4
ii) Imports	30,402.7	33,131.0	35,603.2	34,717.2	33,196.7	32,264.9	29,830.8
iii) Domestic whole sales	96,916.0	110,634.7	106,168.2	111,671.2	115,148.3	125,622.9	125,943.9
3- Retail trade	160,068.4	171,385.4	169,701.0	156,557.1	189,011.9	194,746.0	227,168.9
I. Hotels, restaurants and clubs etc	14,429.0	19,118.0	18,021.0	16,800.4	20,956.8	20,183.3	15,882.6
J. Transport, storage and communications	170,768.1	186,582.6	180,692.9	211,393.7	203,129.1	199,042.7	172,786.6
K. Real estate, renting and business activities	285,563.3	300,098.0	301,132.4	318,187.5	341,518.1	360,398.5	382,362.9
1- Real estate activities	48,193.5	49,505.6	59,266.8	84,913.2	84,259.9	86,313.7	102,132.0
2- Renting of machinery and equipment	2,189.6	2,201.9	2,350.8	2,429.0	23,593.1	10,371.6	1,403.5
3- Computer and related activities	29,928.2	30,461.9	29,785.9	33,320.0	24,253.2	21,891.0	29,479.6
4- Research and development	6,254.8	7,260.4	7,696.5	8,620.7	10,537.7	8,169.7	8,335.3
5- Other business activities	198,997.2	210,668.2	202,032.3	188,904.6	198,874.3	233,652.4	241,012.4
L. Education	59,689.5	86,467.4	71,543.0	85,274.8	83,513.8	76,794.7	80,159.7
M. Health and social work	37,405.5	45,195.7	47,636.4	50,051.4	47,421.1	43,554.1	45,782.5
N. Other community, social and personal service activities	98,330.2	108,334.9	105,014.9	132,458.1	126,868.0	125,668.8	118,946.3
O. Other private business n.e.c	237,216.8	237,867.6	300,151.7	187,340.3	199,067.7	245,980.7	250,922.7
V. Trust Funds and Non-Profit Institutions	237,140.9	267,292.5	284,071.6	317,764.4	380,916.3	376,626.6	408,343.8
VI. Personal	5,099,019.7	5,282,286.6	5,538,367.8	5,726,255.1	6,047,649.2	6,500,027.1	6,896,381.5
VII. Others	90,443.6	75,842.8	72,733.3	51,138.3	65,167.4	61,308.6	67,730.6
TOTAL	10,157,657.0	10,841,258.4	11,592,100.6	11,946,893.0	12,649,049.9	13,184,000.4	14,011,959.8

Source: Statistics & Data Warehouse Department, SBP

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

As on 30th Jun, 2019

(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	7,838	6.4	33,278	67.4	736	1.1	692	1.1	951,497	2,577.2
5,000 to 10,000	2,018	14.6	19,016	137.0	177	1.2	589	4.0	661,534	4,640.4
10,000 to 20,000	1,946	27.7	42,630	585.6	215	3.0	1,395	24.0	772,750	11,908.2
20,000 to 25,000	754	16.6	21,560	476.5	52	1.1	101	2.2	284,946	6,386.1
25,000 to 30,000	601	16.5	23,343	620.2	68	1.8	103	2.7	356,933	9,830.8
30,000 to 40,000	960	33.0	46,912	1,679.9	79	2.7	181	6.3	594,869	20,896.0
40,000 to 50,000	1,163	52.3	14,533	648.1	62	2.8	1,083	51.1	448,725	20,344.2
50,000 to 60,000	1,241	66.1	24,583	1,340.8	48	2.6	202	11.2	432,502	23,661.7
60,000 to 70,000	735	47.5	13,374	868.9	149	9.7	140	8.8	454,921	29,415.4
70,000 to 80,000	758	56.7	20,194	1,501.3	48	3.5	80	5.9	303,815	22,772.5
80,000 to 90,000	922	78.5	20,799	1,781.2	47	3.9	92	7.8	293,951	25,096.7
90,000 to 100,000	861	81.5	29,387	2,822.0	45	4.3	96	9.2	255,215	24,393.6
100,000 to 200,000	7,647	1,099.5	96,514	13,505.8	561	86.9	11,319	1,849.2	1,698,065	242,233.6
200,000 to 300,000	5,025	1,242.2	30,916	7,381.0	220	54.1	4,189	901.6	503,105	121,604.0
300,000 to 400,000	5,475	1,924.5	16,947	6,040.6	156	53.5	8,608	2,766.9	275,867	93,433.6
400,000 to 500,000	4,445	2,009.2	8,489	3,793.8	921	375.8	220	97.9	142,295	63,335.3
500,000 to 600,000	3,925	2,119.6	6,325	3,472.3	108	59.3	2,412	1,301.8	107,828	58,810.2
600,000 to 700,000	3,858	2,491.2	4,586	2,997.5	87	55.7	199	127.5	59,105	38,140.2
700,000 to 800,000	3,103	2,315.8	5,733	4,302.1	123	92.1	1,424	1,078.9	50,277	37,508.3
800,000 to 900,000	2,276	1,937.6	5,538	4,753.5	83	70.1	169	144.3	36,005	30,538.4
900,000 to 1,000,000	1,986	1,890.7	3,266	3,108.7	77	73.5	136	129.1	28,625	27,160.4
1,000,000 to 2,000,000	14,953	21,470.6	25,560	33,218.9	643	901.2	2,359	3,624.5	137,089	187,652.2
2,000,000 to 3,000,000	4,888	11,793.7	8,156	19,866.2	1,427	3,728.9	1,067	2,431.8	44,443	106,205.4
3,000,000 to 4,000,000	2,672	9,298.3	5,268	18,232.1	202	701.8	464	1,603.8	19,660	67,620.7
4,000,000 to 5,000,000	1,987	8,863.9	2,929	12,924.1	193	865.4	424	1,937.6	11,059	49,170.7
5,000,000 to 6,000,000	1,194	6,523.5	2,660	14,629.1	159	871.0	334	1,856.9	8,005	43,280.9
6,000,000 to 7,000,000	697	4,520.3	1,516	9,832.8	142	915.5	193	1,241.2	4,614	29,885.3
7,000,000 to 8,000,000	834	6,348.2	927	6,970.9	112	834.9	112	837.0	4,191	31,395.9
8,000,000 to 9,000,000	412	3,441.1	976	8,228.6	64	542.6	89	757.7	3,232	27,314.9
9,000,000 to 10,000,000	278	2,631.3	1,274	12,043.0	57	534.6	59	557.6	2,373	22,433.6
10,000,000 and over	2,958	155,974.2	13,871	1,880,080.7	2,397	843,707.9	2,967	422,164.1	23,136	1,533,447.9
TOTAL	88,410	248,392.8	551,060	2,077,910.6	9,458	854,562.4	41,498	445,543.7	8,970,632	3,013,094.4

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

As on 30th Jun, 2019

(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	23,202	66.2	1,857,642	3,116.0	43,494	59.0	2,910,541	5,888.1	2,918,379	5,894.5	
5,000 to 10,000	7,430	53.5	1,376,219	10,209.0	15,220	114.5	2,080,185	15,159.6	2,082,203	15,174.2	
10,000 to 20,000	9,726	143.5	2,757,276	41,402.1	22,654	322.7	3,606,646	54,389.1	3,608,592	54,416.8	
20,000 to 25,000	5,171	122.4	1,474,354	33,146.7	6,200	144.5	1,792,384	40,279.5	1,793,138	40,296.1	
25,000 to 30,000	3,733	104.3	1,520,209	41,793.1	10,587	281.3	1,914,976	52,634.3	1,915,577	52,650.8	
30,000 to 40,000	15,371	549.1	3,465,467	121,637.6	10,311	364.3	4,133,190	145,136.0	4,134,150	145,169.1	
40,000 to 50,000	13,387	601.2	3,050,285	136,941.3	14,157	636.9	3,542,232	159,225.6	3,543,395	159,277.9	
50,000 to 60,000	14,837	829.4	2,806,072	154,105.6	11,348	623.8	3,289,592	180,575.1	3,290,833	180,641.2	
60,000 to 70,000	4,975	337.2	2,687,279	174,801.2	8,247	533.5	3,169,085	205,974.6	3,169,820	206,022.1	
70,000 to 80,000	4,948	373.7	2,218,820	166,190.7	6,522	485.9	2,554,427	191,333.5	2,555,185	191,390.2	
80,000 to 90,000	2,342	195.3	2,081,579	176,822.6	1,273	106.9	2,400,083	204,014.4	2,401,005	204,092.8	
90,000 to 100,000	20,142	1,918.5	1,854,983	176,013.7	6,997	653.9	2,166,865	205,815.0	2,167,726	205,896.6	
100,000 to 200,000	34,276	4,786.5	10,301,001	1,447,969.9	122,548	18,260.0	12,264,284	1,728,691.8	12,271,931	1,729,791.3	
200,000 to 300,000	15,358	3,637.3	3,466,535	832,406.7	54,944	12,678.2	4,075,267	978,662.9	4,080,292	979,905.1	
300,000 to 400,000	10,301	3,414.2	1,368,440	472,375.1	7,901	2,978.7	1,688,220	581,062.6	1,693,695	582,987.1	
400,000 to 500,000	1,777	784.7	700,091	310,829.7	8,535	3,754.0	862,328	382,971.1	866,773	384,980.3	
500,000 to 600,000	2,110	1,128.7	374,927	204,306.5	5,729	3,183.5	499,439	272,262.1	503,364	274,381.7	
600,000 to 700,000	1,011	643.7	226,764	145,945.2	1,882	1,294.9	293,634	189,204.7	297,492	191,695.9	
700,000 to 800,000	984	741.7	142,473	106,355.4	3,688	2,701.8	204,702	152,780.3	207,805	155,096.2	
800,000 to 900,000	852	726.8	122,644	103,805.7	241	206.4	165,532	140,245.2	167,808	142,182.7	
900,000 to 1,000,000	983	931.0	78,183	74,085.9	1,451	1,426.1	112,721	106,914.7	114,707	108,805.4	
1,000,000 to 2,000,000	5,505	7,739.1	335,273	459,801.7	3,070	4,826.5	509,499	697,764.1	524,452	719,234.7	
2,000,000 to 3,000,000	2,062	5,053.9	104,756	251,858.7	85	199.6	161,996	389,344.4	166,884	401,138.2	
3,000,000 to 4,000,000	1,254	4,352.8	43,736	149,748.7	466	1,432.9	71,050	243,692.8	73,722	252,991.1	
4,000,000 to 5,000,000	807	3,579.5	18,800	82,727.3	35	149.4	34,247	151,354.1	36,234	160,217.9	
5,000,000 to 6,000,000	738	3,931.2	12,720	68,252.0	17	87.7	24,633	132,908.7	25,827	139,432.2	
6,000,000 to 7,000,000	394	2,562.7	8,326	53,563.0	3	19.1	15,188	98,019.7	15,885	102,540.0	
7,000,000 to 8,000,000	381	2,883.3	6,131	45,607.3	77	590.0	11,931	89,119.3	12,765	95,467.5	
8,000,000 to 9,000,000	483	4,066.0	4,160	35,253.5	60	502.2	9,064	76,665.4	9,476	80,106.5	
9,000,000 to 10,000,000	293	2,778.5	2,974	27,993.2	3	28.7	7,033	66,369.3	7,311	69,000.5	
10,000,000 and over	4,114	349,307.9	25,055	787,316.7	77	9,083.8	71,617	5,825,109.0	74,575	5,981,083.3	
TOTAL	208,947	408,343.8	44,493,174	6,896,381.5	367,822	67,730.6	54,642,591	13,763,567.0	54,731,001	14,011,959.8	

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Jun-2018			Dec-2018			Jun-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	2.33	170.72	173.06	4.34	187.27	191.61	8.23	240.16	248.39
	Govt.	51.64	1,777.01	1,828.64	75.85	1,870.45	1,946.29	69.48	2,008.43	2,077.91
	NFPSEs	5.12	761.86	766.98	3.99	738.73	742.72	7.09	847.47	854.56
	NBFCs & Fin Aux.	3.00	402.90	405.90	2.61	454.75	457.35	4.27	441.27	445.54
	Private Sector	280.66	2,700.08	2,980.73	290.98	2,617.08	2,908.06	275.83	2,737.27	3,013.09
	Trust Fund	6.48	374.44	380.92	9.02	367.61	376.63	8.47	399.87	408.34
	Personal	920.85	5,126.79	6,047.65	1,019.68	5,480.35	6,500.03	1,045.64	5,850.74	6,896.38
	Others	27.26	37.90	65.17	31.24	30.07	61.31	22.47	45.26	67.73
	Total	1,297.35	11,351.70	12,649.05	1,437.69	11,746.31	13,184.00	1,441.49	12,570.47	14,011.96
Punjab	Foreign	1.69	35.59	37.28	3.12	45.25	48.37	4.47	57.43	61.90
	Govt.	7.04	795.06	802.10	10.12	852.19	862.32	16.59	842.49	859.08
	NFPSEs	1.56	212.44	214.00	1.57	212.74	214.31	2.55	321.90	324.45
	NBFCs & Fin Aux.	0.13	25.59	25.72	0.25	47.81	48.05	0.17	42.89	43.06
	Private Sector	165.70	1,098.90	1,264.60	175.26	1,135.37	1,310.62	163.99	1,156.77	1,320.76
	Trust Fund	2.59	109.64	112.24	2.61	120.26	122.88	3.27	120.11	123.38
	Personal	518.28	2,523.89	3,042.17	568.48	2,639.53	3,208.01	590.48	2,832.92	3,423.41
	Others	2.47	5.24	7.72	3.06	5.51	8.57	1.05	4.73	5.77
	Total	699.47	4,806.36	5,505.83	764.46	5,058.67	5,823.13	782.57	5,379.23	6,161.80
Sindh	Foreign	0.06	89.34	89.40	0.06	93.83	93.90	2.49	109.65	112.14
	Govt.	10.28	235.22	245.50	13.16	258.30	271.46	10.84	298.28	309.13
	NFPSEs	2.79	325.72	328.51	1.94	290.08	292.02	4.21	324.18	328.39
	NBFCs & Fin Aux.	0.56	358.34	358.90	0.24	386.42	386.65	1.80	368.46	370.27
	Private Sector	47.45	1,088.12	1,135.57	44.81	970.04	1,014.85	42.13	1,038.30	1,080.43
	Trust Fund	1.72	183.00	184.72	3.66	175.54	179.20	2.48	179.22	181.70
	Personal	94.02	1,538.27	1,632.29	101.86	1,737.59	1,839.44	92.55	1,819.39	1,911.95
	Others	0.10	1.87	1.97	0.09	1.16	1.25	0.08	5.05	5.13
	Total	156.97	3,819.88	3,976.86	165.82	3,912.96	4,078.78	156.58	4,142.55	4,299.13
Khyber Pakhtunkhwa	Foreign	0.31	2.47	2.79	0.50	3.00	3.50	0.52	3.61	4.13
	Govt.	10.02	217.24	227.26	11.37	245.94	257.32	10.24	247.69	257.93
	NFPSEs	0.23	23.04	23.27	0.23	12.21	12.44	0.05	14.12	14.17
	NBFCs & Fin Aux.	0.02	1.22	1.24	0.02	2.11	2.13	1.30	6.35	7.65
	Private Sector	32.52	134.32	166.84	34.79	124.30	159.09	30.05	137.12	167.17
	Trust Fund	1.10	12.49	13.59	1.62	12.22	13.85	1.68	24.12	25.80
	Personal	145.59	400.09	545.68	172.07	406.25	578.31	174.68	446.60	621.28
	Others	8.30	11.37	19.67	11.71	8.18	19.89	2.82	6.46	9.27
	Total	198.09	802.24	1,000.33	232.31	814.21	1,046.51	221.33	886.07	1,107.40
Balochistan	Foreign	..	0.45	0.45	0.02	0.36	0.39	..	0.38	0.38
	Govt.	11.81	72.69	84.50	28.95	79.01	107.96	17.21	51.03	68.24
	NFPSEs	0.24	5.61	5.85	0.04	9.81	9.84	0.05	5.20	5.25
	NBFCs & Fin Aux.	0.67	1.10	1.77	0.67	0.19	0.86	..	0.23	0.23
	Private Sector	7.27	44.94	52.21	7.06	44.40	51.46	7.35	48.50	55.85
	Trust Fund	0.35	2.59	2.94	0.39	4.50	4.90	0.26	3.92	4.18
	Personal	21.32	111.44	132.76	23.08	114.56	137.64	23.44	114.81	138.25
	Others	16.06	3.62	19.69	16.09	4.97	21.06	18.29	0.48	18.76
	Total	57.72	242.45	300.17	76.31	257.81	334.11	66.60	224.54	291.15
Islamabad	Foreign	0.03	41.76	41.79	0.04	43.20	43.25	0.07	67.41	67.48
	Govt.	6.30	432.88	439.18	4.95	411.83	416.79	7.03	546.81	553.83
	NFPSEs	..	194.25	194.25	0.06	212.95	213.02	..	181.02	181.02
	NBFCs & Fin Aux.	0.01	7.86	7.87	0.01	9.79	9.80	0.01	16.65	16.66
	Private Sector	3.10	293.21	296.31	3.13	308.76	311.89	2.81	317.03	319.84
	Trust Fund	0.26	64.78	65.05	0.24	52.88	53.12	0.28	70.55	70.82
	Personal	14.98	399.20	414.17	16.19	421.62	437.81	15.08	463.27	478.35
	Others	0.02	15.50	15.52	0.02	9.97	9.99	0.03	27.25	27.28
	Total	24.70	1,449.44	1,474.14	24.64	1,471.00	1,495.65	25.30	1,689.98	1,715.28
FATA	Foreign	..	..	..	..	..	..	0.02	..	0.02
	Govt.	0.72	0.10	0.82	1.16	0.10	1.26	1.76	0.70	2.46
	NFPSEs	0.27	0.13	0.40	0.12	0.13	0.26	0.14	..	0.14
	NBFCs & Fin Aux.	-	0.02	0.02	..	0.03	0.03	..	0.75	0.75
	Private Sector	5.40	3.39	8.79	5.94	2.96	8.90	3.67	1.78	5.45
	Trust Fund	..	0.05	0.05	..	0.05	0.05	0.01	0.05	0.05
	Personal	12.21	5.08	17.29	13.11	4.98	18.09	17.26	9.19	26.45
	Others	0.30	0.25	0.55	0.26	0.25	0.50	0.21	1.25	1.47
	Total	18.90	9.01	27.91	20.60	8.49	29.10	23.07	13.71	36.79

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Jun-2018			Dec-2018			Jun-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	0.03	0.04	0.01	0.01	0.02	0.01	0.03	0.04
	Govt.	5.09	10.42	15.51	5.73	9.99	15.72	4.71	5.57	10.27
	NFPSEs	0.01	0.17	0.18	0.03	0.33	0.36	0.04	0.35	0.38
	NBFCs & Fin Aux.	1.59	4.95	6.54	1.36	4.85	6.21	0.86	2.82	3.69
	Private Sector	3.74	8.97	12.71	4.53	7.96	12.49	3.71	9.19	12.90
	Trust Fund	0.13	0.31	0.43	0.14	0.33	0.47	0.10	0.34	0.44
	Personal	6.21	11.84	18.05	6.27	12.07	18.34	6.31	13.19	19.50
	Others	-	..	..	..	..	..	..	0.01	0.01
	Total	16.78	36.68	53.46	18.06	35.55	53.61	15.74	31.49	47.23
AJK	Foreign	0.24	1.08	1.32	0.59	1.61	2.20	0.66	1.64	2.30
	Govt.	0.37	13.41	13.78	0.39	13.08	13.46	1.09	15.87	16.96
	NFPSEs	0.01	0.51	0.52	0.01	0.47	0.48	0.06	0.71	0.77
	NBFCs & Fin Aux.	0.02	3.82	3.85	0.06	3.55	3.61	0.13	3.12	3.25
	Private Sector	15.47	28.23	43.71	15.47	23.29	38.76	22.11	28.58	50.69
	Trust Fund	0.34	1.57	1.91	0.34	1.83	2.17	0.40	1.57	1.97
	Personal	108.26	136.97	245.23	118.63	143.76	262.39	125.83	151.37	277.20
	Others	0.01	0.05	0.06	0.01	0.03	0.05	..	0.03	0.03
	Total	124.71	185.64	310.35	135.49	187.62	323.11	150.28	202.90	353.18

* 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.)	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,388,668	5,493.0	2,458,158	6,175.5	3,085,922	5,880.2	3,141,444	7,031.3	2,918,379	5,894.5
5,000 to 10,000	2,102,406	15,571.7	2,273,279	16,866.2	2,326,264	17,020.8	2,318,227	17,234.6	2,082,203	15,174.2
10,000 to 20,000	3,898,256	58,035.7	3,588,945	53,526.4	3,892,151	57,617.3	3,742,180	55,904.2	3,608,592	54,416.8
20,000 to 25,000	2,239,019	50,121.9	1,694,464	38,292.4	1,744,337	39,224.9	1,802,575	40,939.3	1,793,138	40,296.1
25,000 to 30,000	2,009,327	55,191.0	1,911,011	52,452.0	1,738,719	48,032.5	1,989,041	54,691.4	1,915,577	52,650.8
30,000 to 40,000	3,724,297	130,051.7	3,797,773	132,652.8	3,767,908	131,440.2	3,893,002	135,759.4	4,134,150	145,169.1
40,000 to 50,000	3,413,486	153,021.0	3,585,314	160,729.0	3,603,252	161,699.1	3,461,467	155,188.8	3,543,395	159,277.9
50,000 to 60,000	2,918,203	160,372.4	3,215,589	176,548.4	3,114,608	171,015.4	3,186,029	174,420.0	3,290,833	180,641.2
60,000 to 70,000	2,648,420	171,813.2	2,911,761	188,996.5	2,975,251	193,286.5	3,119,715	202,237.5	3,169,820	206,022.1
70,000 to 80,000	2,294,238	171,892.3	2,569,419	192,532.5	2,678,235	200,739.7	2,540,105	190,568.3	2,555,185	191,390.2
80,000 to 90,000	2,101,301	178,101.8	2,193,005	185,944.2	2,377,672	201,782.9	2,331,925	197,773.1	2,401,005	204,092.8
90,000 to 100,000	1,733,876	164,438.7	2,046,564	194,086.8	2,152,643	204,572.5	2,128,881	201,669.3	2,167,726	205,896.6
100,000 to 200,000	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	12,271,931	1,729,791.3
200,000 to 300,000	3,238,207	784,420.4	3,406,727	826,450.1	3,728,715	900,058.8	3,860,857	933,699.2	4,080,292	979,905.1
300,000 to 400,000	1,429,760	493,737.9	1,367,351	469,657.9	1,494,988	513,345.0	1,668,414	574,787.7	1,693,695	582,987.1
400,000 to 500,000	736,824	327,948.8	716,390	317,588.3	763,756	338,997.7	871,719	387,415.3	866,773	384,980.3
500,000 to 600,000	453,579	246,721.9	384,239	209,439.1	436,296	238,161.9	473,679	258,143.0	503,364	274,381.7
600,000 to 700,000	274,808	177,416.5	257,123	166,604.0	261,462	168,802.5	308,231	199,183.0	297,492	191,695.9
700,000 to 800,000	209,954	156,311.6	208,918	156,237.5	209,934	157,306.1	227,628	169,857.0	207,805	155,096.2
800,000 to 900,000	144,937	122,641.6	134,161	113,576.8	163,705	138,913.1	169,487	143,837.0	167,808	142,182.7
900,000 to 1,000,000	113,128	107,108.8	114,460	108,374.4	113,729	107,607.7	116,530	110,163.7	114,707	108,805.4
1,000,000 to 2,000,000	448,308	607,353.1	456,682	613,325.8	464,580	635,372.1	513,463	699,876.0	524,452	719,234.7
2,000,000 to 3,000,000	129,635	311,184.4	125,951	304,144.1	139,217	335,483.9	145,252	348,596.0	166,884	401,138.2
3,000,000 to 4,000,000	54,099	185,804.8	54,851	188,034.8	59,735	205,012.2	58,884	202,275.3	73,722	252,991.1
4,000,000 to 5,000,000	29,953	133,217.5	30,617	135,545.9	32,974	145,598.2	32,291	143,330.1	36,234	160,217.9
5,000,000 to 6,000,000	25,207	136,100.2	22,440	120,605.9	22,606	122,064.7	23,768	128,309.9	25,827	139,432.2
6,000,000 to 7,000,000	13,827	89,311.8	12,624	81,248.7	14,133	91,607.7	15,112	97,755.7	15,885	102,540.0
7,000,000 to 8,000,000	11,009	82,079.5	9,525	71,301.5	11,503	85,898.6	11,423	85,453.9	12,765	95,467.5
8,000,000 to 9,000,000	9,549	80,723.2	8,272	70,064.9	8,471	71,768.2	8,746	74,113.5	9,476	80,106.5
9,000,000 to 10,000,000	7,147	67,556.5	7,265	68,834.5	7,265	68,758.3	6,699	63,250.2	7,311	69,000.5
10,000,000 and over	66,738	4,742,655.6	67,022	4,996,153.3	70,775	5,265,299.3	69,969	5,488,550.2	74,575	5,981,083.3
TOTAL	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	54,731,001	14,011,959.8

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.)	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	369,450	1,101.1	241,601	762.8	303,063	1,636.1	304,928	824.7	128,658	303.5
10,000 to 20,000	33,744	492.4	408,202	5,869.7	190,614	2,771.4	123,178	1,989.3	328,999	5,184.0
20,000 to 25,000	25,309	585.0	27,772	616.5	30,125	656.6	46,677	1,019.3	111,002	2,292.9
25,000 to 30,000	168,553	4,616.7	180,873	5,019.6	254,051	7,362.1	156,410	4,485.5	112,129	3,238.4
30,000 to 40,000	105,883	3,855.2	70,559	2,537.7	192,801	6,352.2	341,816	11,034.3	268,536	8,771.3
40,000 to 50,000	266,319	12,042.8	193,721	8,493.4	188,278	8,250.3	146,616	6,512.5	77,218	3,581.9
50,000 to 60,000	59,339	3,236.2	87,442	4,762.3	86,155	4,635.2	127,408	6,801.6	204,841	11,041.3
60,000 to 70,000	113,417	7,486.4	46,715	2,994.7	55,082	3,593.6	45,741	2,917.7	61,641	3,992.0
70,000 to 80,000	42,924	3,212.7	131,585	10,131.5	30,031	2,247.7	23,909	1,782.9	35,626	2,646.2
80,000 to 90,000	61,920	5,305.4	50,895	4,355.8	138,931	11,783.7	41,060	3,523.0	32,731	2,776.2
90,000 to 100,000	59,200	5,607.0	70,940	6,707.6	51,456	4,861.9	52,539	4,961.4	48,932	4,601.0
100,000 to 200,000	803,233	121,335.8	681,101	104,611.5	590,037	90,462.5	667,056	102,874.0	582,039	90,481.7
200,000 to 300,000	482,099	116,986.9	459,708	110,075.0	396,853	95,066.7	577,697	138,953.5	460,656	111,537.6
300,000 to 400,000	164,543	55,836.3	154,447	53,360.0	171,485	59,881.5	218,399	73,832.3	167,032	56,449.9
400,000 to 500,000	149,659	67,746.4	145,995	63,990.9	91,087	40,721.9	118,516	52,898.1	70,164	31,618.2
500,000 to 600,000	83,168	45,283.1	106,378	57,574.9	69,509	38,740.7	77,507	42,046.1	77,859	43,485.0
600,000 to 700,000	29,971	19,418.2	59,474	38,952.8	93,432	60,988.6	75,733	48,823.1	85,371	54,937.6
700,000 to 800,000	57,399	42,520.8	83,393	62,264.9	50,922	38,154.3	67,639	50,736.9	62,860	46,683.9
800,000 to 900,000	36,966	31,174.6	44,642	37,653.3	32,408	27,517.0	46,598	39,435.4	42,683	36,051.4
900,000 to 1,000,000	21,711	20,644.9	35,804	33,806.4	33,759	32,055.6	35,345	33,625.3	28,154	26,841.6
1,000,000 to 2,000,000	77,870	104,588.1	134,821	175,180.6	115,280	155,669.2	114,198	153,262.9	106,592	143,973.8
2,000,000 to 3,000,000	31,135	74,501.1	47,062	112,274.0	40,204	98,980.6	32,738	81,092.6	31,536	77,595.2
3,000,000 to 4,000,000	14,649	52,128.0	16,844	57,846.1	14,834	51,759.1	16,710	58,384.8	16,507	57,568.9
4,000,000 to 5,000,000	10,480	47,519.6	11,199	50,607.3	11,095	50,345.5	13,389	60,749.7	11,948	54,282.1
5,000,000 to 6,000,000	6,442	35,147.3	9,443	51,471.7	8,196	44,799.2	8,561	46,815.5	8,408	45,726.7
6,000,000 to 7,000,000	5,604	36,077.3	5,203	33,718.4	5,836	37,606.7	6,685	43,490.7	8,032	52,041.7
7,000,000 to 8,000,000	4,645	34,522.7	5,081	38,328.5	4,210	31,508.4	4,828	36,183.0	7,640	58,637.4
8,000,000 to 9,000,000	2,971	25,081.2	3,567	30,507.4	3,924	33,232.3	4,662	39,665.1	4,231	35,882.2
9,000,000 to 10,000,000	3,464	33,027.4	3,275	31,406.2	3,689	35,075.7	3,994	38,306.0	5,925	56,759.9
10,000,000 to 100,000,000	27,853	850,816.0	30,134	908,924.9	32,399	973,585.8	35,499	1,070,853.7	42,286	1,262,265.4
100,000,000 to 500,000,000	5,821	1,232,095.8	6,015	1,271,228.6	6,872	1,469,577.9	7,090	1,503,345.0	7,069	1,510,095.9
500,000,000 and above	1,602	2,871,946.6	1,621	2,930,426.5	1,854	3,602,935.9	2,111	3,957,645.7	2,088	3,915,019.3
TOTAL	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	3,239,393	7,816,364.2

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.)	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	354,638	1,041.5	227,176	704.1	274,667	1,525.3	276,757	716.2	100,249	200.8
10,000 to 20,000	25,348	367.6	400,111	5,747.6	181,346	2,629.7	114,882	1,869.8	319,343	5,042.0
20,000 to 25,000	19,719	460.5	22,051	487.9	24,907	537.1	42,927	934.2	107,172	2,205.4
25,000 to 30,000	165,402	4,530.1	177,582	4,930.6	248,519	7,211.3	152,539	4,378.6	108,931	3,154.1
30,000 to 40,000	92,328	3,373.5	61,202	2,207.3	184,432	6,058.6	331,684	10,682.3	260,532	8,497.0
40,000 to 50,000	257,221	11,640.5	184,692	8,088.4	180,810	7,913.7	140,565	6,240.8	73,540	3,418.9
50,000 to 60,000	50,168	2,734.9	78,727	4,282.7	76,318	4,096.4	119,360	6,364.2	196,592	10,596.9
60,000 to 70,000	102,609	6,781.8	33,529	2,139.0	48,038	3,133.6	37,245	2,365.6	54,416	3,528.9
70,000 to 80,000	27,569	2,055.2	116,625	9,005.1	20,006	1,491.2	16,874	1,254.0	28,684	2,126.1
80,000 to 90,000	40,848	3,510.7	35,247	3,028.7	126,687	10,741.9	29,587	2,535.7	23,136	1,955.3
90,000 to 100,000	34,941	3,305.6	50,492	4,772.0	40,071	3,785.7	42,518	4,014.8	40,241	3,778.1
100,000 to 200,000	461,405	69,441.7	352,020	53,754.1	298,583	44,921.2	370,892	55,956.3	297,892	44,673.5
200,000 to 300,000	247,721	60,309.0	209,771	50,074.1	136,296	32,847.2	325,205	78,903.0	219,434	54,135.9
300,000 to 400,000	105,197	35,761.4	97,045	33,823.9	104,152	37,123.2	145,991	49,126.1	89,811	29,853.5
400,000 to 500,000	131,292	59,593.4	119,191	51,908.0	64,704	29,040.1	97,094	43,450.7	54,621	24,817.8
500,000 to 600,000	68,072	37,200.4	97,896	53,051.2	64,065	35,769.3	72,708	39,427.1	72,827	40,728.8
600,000 to 700,000	26,054	16,882.2	55,909	36,637.6	88,016	57,407.4	70,152	45,161.6	79,062	50,851.7
700,000 to 800,000	54,196	40,114.8	79,164	59,121.8	47,293	35,464.2	64,481	48,410.0	60,117	44,675.2
800,000 to 900,000	35,802	30,199.9	43,635	36,802.1	31,354	26,631.4	45,636	38,627.7	42,046	35,517.7
900,000 to 1,000,000	21,365	20,315.8	35,441	33,461.9	33,472	31,782.4	35,023	33,317.8	27,860	26,563.7
1,000,000 to 2,000,000	76,872	103,202.6	133,748	173,703.3	113,725	153,529.1	112,931	151,499.9	105,428	142,381.0
2,000,000 to 3,000,000	30,665	73,306.8	46,520	110,928.1	39,689	97,690.3	32,253	79,879.2	31,065	76,434.3
3,000,000 to 4,000,000	14,528	51,717.6	16,676	57,272.5	14,566	50,834.8	16,430	57,427.9	16,271	56,761.1
4,000,000 to 5,000,000	10,368	47,022.6	11,120	50,250.7	10,983	49,835.1	13,305	60,373.0	11,844	53,812.2
5,000,000 to 6,000,000	6,401	34,928.7	9,391	51,187.8	8,145	44,519.0	8,478	46,360.2	8,315	45,226.3
6,000,000 to 7,000,000	5,589	35,979.0	5,188	33,619.0	5,797	37,354.5	6,649	43,254.7	8,006	51,870.5
7,000,000 to 8,000,000	4,631	34,416.0	5,064	38,199.6	4,177	31,258.3	4,787	35,875.6	7,595	58,293.4
8,000,000 to 9,000,000	2,959	24,977.8	3,557	30,421.5	3,893	32,969.3	4,633	39,421.0	4,208	35,683.0
9,000,000 to 10,000,000	3,448	32,876.8	3,256	31,225.6	3,667	34,868.6	3,978	38,153.9	5,897	56,493.1
10,000,000 to 100,000,000	27,733	847,800.5	30,016	905,853.9	32,262	970,318.4	35,374	1,067,714.6	42,154	1,258,964.4
100,000,000 to 500,000,000	5,808	1,229,102.9	6,002	1,268,171.0	6,859	1,466,367.0	7,076	1,499,882.2	7,058	1,507,033.6
500,000,000 and above	1,600	2,870,469.4	1,619	2,929,064.2	1,852	3,601,414.7	2,109	3,956,292.5	2,086	3,913,498.8
TOTAL	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	2,506,433	7,652,773.0

Source: Statistics & Data Warehouse Department, SBP

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

As on 30th Jun, 2019

(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	-	-	2	0.0	87	0.1	2	0.0	111,761	207.4	9	0.0	15,703	92.5	1,094	3.5	128,658	303.5
10 to 20	-	-	-	-	1	0.0	1	0.0	32,082	401.5	2	0.0	296,657	4,778.6	256	3.9	328,999	5,184.0
20 to 25	-	-	-	-	-	-	54	1.2	6,438	144.7	3	0.1	104,490	2,146.6	17	0.4	111,002	2,292.9
25 to 30	-	-	-	-	-	-	-	-	8,311	224.3	-	-	103,787	3,013.2	31	0.9	112,129	3,238.4
30, to 40,	-	-	-	-	166	5.8	-	-	10,752	366.5	1	0.0	257,529	8,396.0	88	3.0	268,536	8,771.3
40 to 50	-	-	-	-	1	0.0	-	-	6,027	271.2	-	-	71,147	3,308.7	43	2.0	77,218	3,581.9
50 to 60	-	-	-	-	54	3.0	1	0.1	15,524	842.2	16	0.8	189,069	10,185.5	177	9.8	204,841	11,041.3
60 to 70	-	-	-	-	-	-	58	3.5	18,669	1,193.8	-	-	42,851	2,790.6	63	4.0	61,641	3,992.0
70 to 80	-	-	-	-	-	-	1	0.1	13,697	1,034.0	-	-	21,818	1,603.9	110	8.1	35,626	2,646.2
80 to 90	-	-	-	-	-	-	86	7.5	15,913	1,346.0	1	0.1	16,581	1,409.8	150	12.8	32,731	2,776.2
90 to 100	-	-	-	-	-	-	110	10.3	16,095	1,524.4	-	-	32,694	3,063.1	33	3.2	48,932	4,601.0
100 to 200	-	-	5	0.5	-	-	6	1.0	377,069	60,181.6	6	1.1	204,752	30,267.8	201	29.6	582,039	90,481.7
200 to 300	-	-	-	-	8	1.8	54	11.9	338,559	81,831.7	5	1.4	121,937	29,667.3	93	23.6	460,656	111,537.6
300 to 400	-	-	-	-	199	62.1	16	5.7	99,908	34,448.5	-	-	66,857	21,916.1	52	17.6	167,032	56,449.9
400 to 500	-	-	-	-	-	-	131	59.7	34,612	15,397.2	-	-	35,392	16,148.1	29	13.2	70,164	31,618.2
500 to 600	-	-	-	-	1	0.6	97	49.0	19,913	10,883.0	30	15.9	57,746	32,496.2	72	40.3	77,859	43,485.0
600 to 700	-	-	-	-	7	4.8	142	90.8	20,528	13,308.7	1	0.7	64,604	41,473.4	89	59.2	85,371	54,937.6
700 to 800	-	-	-	-	1	0.8	145	108.9	16,114	12,003.3	3	2.1	46,590	34,563.4	7	5.4	62,860	46,683.9
800 to 900	-	-	-	-	11	8.9	20	17.2	14,284	12,114.2	6	5.3	28,350	23,895.5	12	10.3	42,683	36,051.4
900 to 1,000	-	-	-	-	37	36.1	60	55.9	12,680	12,123.8	-	-	15,357	14,607.1	20	18.7	28,154	26,841.6
1,000 to 2,000	-	-	-	-	88	138.9	698	971.3	43,398	60,147.4	18	20.7	62,339	82,625.6	51	69.8	106,592	143,973.8
2,000 to 3,000	-	-	2	5.2	11	24.9	260	623.0	16,593	41,405.7	20	46.9	14,597	35,364.6	53	124.8	31,536	77,595.2
3,000 to 4,000	-	-	16	62.9	13	47.8	383	1,333.9	10,021	34,793.0	9	32.8	6,037	21,203.0	28	95.5	16,507	57,568.9
4,000 to 5,000	-	-	-	-	1	4.2	111	531.3	7,905	35,826.7	9	40.4	3,909	17,820.9	13	58.6	11,948	54,282.1
5,000 to 6,000	-	-	-	-	-	-	52	271.8	5,936	32,344.5	3	15.4	2,405	13,028.0	12	67.0	8,408	45,726.7
6,000 to 7,000	-	-	1	6.0	14	90.6	15	95.1	6,232	40,371.2	-	-	1,764	11,440.1	6	38.7	8,032	52,041.7
7,000 to 8,000	-	-	-	-	32	230.4	87	666.0	6,327	48,808.8	2	15.3	1,191	8,909.8	1	7.1	7,640	58,637.4
8,000 to 9,000	-	-	-	-	19	162.5	5	41.6	2,794	23,664.2	1	8.8	1,409	11,978.4	3	26.7	4,231	35,882.2
9,000 to 10,000	-	-	-	-	2	19.9	58	529.8	5,108	49,010.8	3	27.4	752	7,152.1	2	19.9	5,925	56,759.9
10,000 to 100,000	1	78.8	22	829.1	388	19,749.7	305	8,744.3	37,468	1,127,219.5	27	1,175.3	4,046	103,482.1	29	986.6	42,286	1,262,265.4
100,000 to 500,000	1	359.3	40	13,847.8	141	39,332.9	143	33,190.5	6,501	1,379,987.5	23	5,059.6	217	38,007.8	3	310.4	7,069	1,510,095.9
500,000 and above	-	-	106	793,456.6	230	1,123,339.3	64	55,369.5	1,639	1,886,701.4	15	11,912.5	33	43,476.4	1	763.6	2,088	3,915,019.3
TOTAL	2	438.1	194	808,208.2	1,512	1,183,264.9	3,165	102,791.0	1,338,858	5,020,128.8	213	18,382.7	1,892,610	680,312.4	2,839	2,838.1	3,239,393	7,816,364.2

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2017		2018		2019		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
Foreign Constituents	-	-	78.8	483.4	438.1	438.1	-
I. Government:	691,417.4	676,690.1	833,699.6	773,136.5	808,208.2	807,208.2	1,000.0
A. Federal Government:	233,142.0	223,449.2	237,847.6	258,199.1	269,317.6	269,317.6	-
(1) Commodity Operations	229,240.8	219,729.1	231,376.1	230,554.3	232,264.4	232,264.4	-
(2) Others	3,901.2	3,720.1	6,471.5	27,644.8	37,053.2	37,053.2	-
B. Provincial Governments:	458,275.4	453,240.9	595,852.0	514,937.4	538,890.5	537,890.5	1,000.0
(1) Commodity Operations	457,887.2	452,195.3	588,407.5	504,463.5	528,400.2	527,400.2	1,000.0
(2) Others	388.3	1,045.6	7,444.6	10,473.9	10,490.4	10,490.4	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	804,368.9	880,760.7	1,046,777.1	1,219,558.3	1,183,264.9	1,183,264.9	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-
(2) Mining & Quarrying	-	1,500.0	-	-	-	-	-
(3) Manufacturing	50,652.2	58,267.8	70,844.3	76,267.8	77,050.1	77,050.1	-
(4) Construction	-	-	-	-	-	-	-
(5) Utilities	149,872.4	307,074.9	386,585.3	478,500.5	578,497.7	578,497.7	-
(6) Commerce	154,222.0	146,385.6	75,675.2	143,248.1	97,840.5	97,840.5	-
(7) Transport, Storage & Communication	187,636.4	231,605.3	241,457.5	249,001.0	277,861.6	277,861.6	-
(8) Services	278.5	328.3	229.6	86.1	349.0	349.0	-
(9) Others	261,707.4	135,598.9	271,985.1	272,454.8	151,666.2	151,666.2	-
III. Non-Bank Financial Institutions :	81,428.9	79,232.8	80,721.6	107,953.9	102,791.0	102,601.9	189.1
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	19,759.4	22,609.9	19,678.1	32,221.4	25,649.4	25,649.4	-
(3) Insurance Companies	5,980.0	8,611.3	6,247.9	5,772.2	5,636.9	5,636.9	-
(4) Micro Finance	2,505.3	2,233.5	1,649.4	7,311.2	12,906.5	12,906.5	-
(5) Other NBFC's	53,184.1	45,778.1	53,146.1	62,649.2	58,598.2	58,409.1	189.1
IV. Private Sector Enterprises :	3,861,265.0	4,100,889.2	4,531,966.5	4,954,290.7	5,020,128.8	4,860,449.4	159,679.4
A. Agriculture, Hunting and Forestry	297,493.2	309,189.2	305,532.2	306,553.2	299,926.7	159,252.0	140,674.7
(1) Growing of crops	194,713.9	190,071.5	183,822.8	184,661.2	177,720.8	105,400.3	72,320.5
(2) Farming of animals	76,361.1	88,901.3	91,982.5	90,541.1	93,979.8	41,316.2	52,663.6
(3) Agricultural and animal husbandry	2,452.1	4,280.7	4,614.1	6,979.8	5,093.4	5,093.4	-
(4) Agricultural machinery and equipments	23,628.9	25,634.3	24,545.3	23,999.5	22,816.3	7,127.4	15,688.9
(5) Hunting, trapping, forestry & logging	337.2	301.5	567.3	371.8	316.4	314.6	1.7
B. Fishing and fish farming etc.	873.8	636.7	540.9	527.0	1,013.2	981.4	31.7
C. Mining and Quarrying	40,154.4	42,969.5	42,599.1	48,372.2	64,746.8	64,675.2	71.6
(1) Mining of coal	14,029.6	16,898.7	20,317.3	23,319.7	28,278.3	28,229.3	49.0
(2) Crude petroleum & natural gas	23,256.2	22,089.7	18,895.0	21,743.0	32,874.3	32,874.3	-
(3) Iron & non-ferrous metal ores	694.0	813.7	752.3	798.3	811.6	811.6	-
(4) Quarrying of stone, sand and clay	478.1	1,232.2	647.8	678.4	765.2	749.9	15.3
(5) Chemical, fertilizer, Salt etc.	1,696.5	1,935.1	1,986.7	1,832.7	2,017.3	2,010.0	7.3
D. Manufacturing	2,238,364.3	2,369,333.9	2,632,731.3	2,986,166.7	3,013,181.6	3,001,005.1	12,176.5
(1) Food products and beverages	607,949.7	608,137.3	744,055.6	752,464.1	801,091.2	795,226.9	5,864.3
(2) Tobacco products	8,577.6	975.2	1,161.3	1,157.0	1,641.9	1,597.7	44.2
(3) Textiles	689,065.3	801,589.5	798,967.3	981,289.6	899,253.0	896,311.2	2,941.9
i) Spinning, weaving, finishing of textiles	532,401.1	605,576.2	625,286.5	778,887.7	700,180.7	697,767.9	2,412.9
a) Spinning of fibers	297,806.5	332,679.0	344,011.1	432,488.6	377,030.1	375,479.6	1,550.5
b) Weaving of textiles	128,738.0	146,429.6	149,985.8	176,580.5	167,236.3	167,145.3	91.0
c) Finishing of textiles	105,856.6	126,467.5	131,289.6	169,818.5	155,914.4	155,143.0	771.4
ii) Made-up textile articles	59,217.2	81,219.1	79,419.6	98,816.8	100,464.2	100,458.4	5.8
iii) Knit wear	28,522.9	27,624.1	37,508.7	33,432.1	30,643.9	30,170.8	473.0
iv) Carpets and rugs	11,515.9	9,205.0	9,089.3	8,935.5	5,906.8	5,898.5	8.3
v) Other textiles n.e.s.	57,408.2	77,965.0	47,663.3	61,217.6	62,057.4	62,015.5	41.8
(4) Wearing apparel, readymade garments etc.	75,085.5	84,459.6	86,574.8	96,242.5	95,191.4	94,982.3	209.1
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,885.9	22,871.3	25,559.7	27,683.7	31,534.6	31,387.0	147.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,387.6	8,293.4	9,206.4	11,416.9	11,808.9	11,733.3	75.6
ii.) Footwear	14,498.3	14,577.9	16,353.3	16,266.7	19,725.7	19,653.7	72.0

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2017		2018		2019		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	2,518.5	2,311.0	2,890.9	2,805.4	4,331.7	4,275.2	56.5
7) Paper, paperboard and products	40,647.2	38,366.5	48,226.4	49,518.6	51,455.8	51,319.3	136.4
8) Printing, publishing and allied industries	7,807.1	9,788.3	12,656.5	12,975.6	13,022.0	12,933.2	88.7
9) Coke and refined petroleum products	75,600.3	60,834.9	57,821.0	85,151.6	94,074.7	94,074.7	-
10) Chemicals and chemical products	294,683.3	272,687.3	285,947.6	301,437.6	332,571.5	331,497.3	1,074.2
11) Rubber and plastics products	34,394.6	37,068.5	42,693.0	47,827.6	45,219.6	45,030.3	189.3
12) Other non-metallic mineral products	84,636.3	107,270.2	139,972.2	178,329.1	187,171.4	186,477.1	694.3
13) Basic metals	100,631.2	111,351.4	135,120.4	149,242.1	157,816.3	157,586.5	229.8
14) Fabricated metal products	23,077.8	23,074.7	29,804.6	35,800.7	35,539.6	35,484.0	55.6
15) Machinery and equipment	25,624.8	35,097.0	40,347.3	50,571.8	53,463.8	53,412.3	51.5
16) Office, accounting and computing machinery	347.0	292.5	248.4	210.3	207.1	205.2	1.9
17) Electrical machinery and apparatus	63,239.3	69,594.6	92,690.9	90,926.4	90,149.0	90,116.1	32.9
18) Radio, television and communication equipment and apparatus	5,583.1	3,587.6	4,967.3	5,132.8	7,575.6	7,569.0	6.7
19) Medical, precision and optical instruments, watches and clocks	4,686.9	5,523.9	5,640.5	5,858.3	5,900.6	5,869.1	31.5
20) Motor vehicles, trailers and semi-trailers	19,442.2	24,693.8	27,265.1	52,662.8	50,330.3	50,228.8	101.5
21) Other transport equipments	6,640.3	7,112.4	9,685.8	13,470.7	16,047.4	16,046.3	1.1
22) Furniture and fixture	2,670.7	3,303.2	3,021.7	2,613.1	3,015.0	2,929.4	85.6
23) Jewellery and related articles	660.7	674.0	552.7	563.2	591.1	544.6	46.6
24) Sports goods	4,742.6	4,986.4	5,188.2	4,924.0	4,363.1	4,349.0	14.0
25) Handicrafts	268.4	72.2	60.4	68.6	423.4	407.8	15.7
26) Other manufacturing n.e.s.	35,898.0	33,610.4	31,611.8	37,239.3	31,200.3	31,144.9	55.4
E. Ship breaking and waste / scrape (junk) etc.	25,971.0	32,258.2	51,801.0	38,901.0	20,042.9	20,042.9	-
F. Electricity, gas and water supply	364,046.9	379,772.3	447,033.5	445,387.1	492,809.1	492,801.9	7.3
G. Construction	131,483.1	138,445.8	165,346.8	157,562.6	150,990.2	150,722.9	267.2
1) Building	66,099.4	72,276.4	89,822.0	80,614.7	76,658.3	76,464.3	194.0
2) Infrastructure	65,383.7	66,169.4	75,524.8	76,947.9	74,331.9	74,258.7	73.2
H. Commerce and Trade	296,578.4	335,734.1	360,292.7	414,569.1	424,120.7	420,656.2	3,464.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	17,526.0	17,649.6	19,036.1	21,295.1	21,982.2	21,627.0	355.2
2) Wholesale and commission trade	141,452.7	164,304.0	190,506.8	228,711.2	242,034.8	241,880.5	154.3
i) Exports	19,755.8	19,429.7	24,502.2	30,932.9	32,209.4	32,209.4	-
ii) Imports	32,468.8	37,753.6	42,022.6	53,935.2	52,412.6	52,412.2	0.5
iii) Domestic whole sales	89,228.1	107,120.8	123,982.0	143,843.1	157,412.8	157,258.9	153.9
3) Retail trade	137,599.7	153,780.4	150,749.8	164,562.8	160,103.8	157,148.7	2,955.0
I. Hotels, restaurants and clubs etc	33,914.0	32,906.0	37,257.2	34,350.5	34,141.3	33,978.1	163.2
J. Transport, storage and communications	202,744.9	219,275.3	224,659.9	229,303.4	222,652.6	221,082.1	1,570.5
K. Real estate, renting and business activities	129,096.2	142,724.9	164,062.3	186,047.6	185,570.0	185,380.9	189.1
L. Education	17,429.9	19,222.7	22,960.8	23,076.5	20,401.7	20,251.2	150.5
M. Health and social work	4,891.7	7,176.1	8,703.7	10,563.2	10,539.2	10,452.7	86.5
N. Other community, social and personal service activities	29,519.7	32,377.2	26,930.6	29,079.4	33,526.8	33,406.0	120.8
O. Other private business n.e.s	48,703.5	38,867.2	41,514.6	43,831.2	46,466.1	45,760.9	705.3
V. Trust Funds and Non-Profit Institutions	16,805.9	16,669.7	19,304.8	20,145.9	18,382.7	18,319.2	63.5
VI. Personal	504,439.6	549,363.4	606,235.2	639,954.7	680,312.4	678,065.2	2,247.2
A. Bank Employees	110,742.8	114,638.4	122,744.1	125,615.4	137,888.7	135,669.7	2,219.0
B. Consumer Financing	389,551.8	425,026.9	476,011.4	505,780.2	533,328.7	533,300.5	28.2
i) House building	61,728.6	73,121.1	82,938.9	91,243.7	93,373.7	93,373.7	-
ii) Transport	151,297.0	171,021.3	193,596.6	205,347.1	215,806.4	215,804.1	2.3
iii) Credit cards	29,963.2	34,195.6	37,447.7	41,086.3	44,464.8	44,464.8	-
iv) Consumer durable	1,513.8	3,728.0	2,768.8	3,224.8	6,476.7	6,466.9	9.8
v) Personal loans	145,049.2	142,960.9	159,259.3	164,878.3	173,207.1	173,191.0	16.1
C. Other Personal	4,144.9	9,698.1	7,479.7	8,559.0	9,095.0	9,095.0	-
VII. Others	6,213.3	2,855.8	4,032.1	3,348.3	2,838.1	2,426.0	412.1
TOTAL	5,965,938.9	6,306,461.6	7,122,815.6	7,718,871.6	7,816,364.2	7,652,772.9	163,591.3

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2017		2018		2019		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	63,725.3	61,222.4	85,754.6	63,459.7	73,073.7	73,073.7	-
II. Securities, Shares and other Financial Instruments:	237,485.0	172,495.8	318,273.0	234,334.8	89,447.5	89,447.5	-
A. Quoted on the Stock Exchange:	185,849.9	119,035.7	263,454.5	179,170.2	63,785.5	63,785.5	-
1. To Stock Brokers and Dealers:	38,595.0	53,864.9	117,402.5	86,531.5	19,247.3	19,247.3	-
(a) Government and other Trustee Securities	18,993.8	37,547.6	102,082.9	65,290.3	640.4	640.4	-
(b) Shares and Debentures	19,451.4	16,046.9	15,182.8	15,435.5	17,624.0	17,624.0	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	149.9	270.4	136.8	5,805.6	982.9	982.9	-
2. To others:	147,254.9	65,170.8	146,052.0	92,638.7	44,538.2	44,538.2	-
(a) Government and other Trustee Securities	121,813.5	42,192.5	88,208.9	54,997.9	2,478.0	2,478.0	-
(b) Shares and Debentures	24,738.3	21,810.3	55,275.9	28,783.1	31,064.7	31,064.7	-
(c) Participation Term Certificates	-	-	-	-	0.4	0.4	-
(d) Others	703.0	1,168.1	2,567.2	8,857.7	10,995.2	10,995.2	-
B. Unquoted on the Stock Exchange:	51,635.0	53,460.0	54,818.5	55,164.7	25,662.0	25,662.0	-
1. To Stock Brokers and Dealers:	9,497.4	12,699.0	9,641.5	11,286.2	7,910.4	7,910.4	-
(a) Government and other Trustee Securities	7,450.5	9,923.0	8,283.4	9,985.7	5,899.5	5,899.5	-
(b) Shares and Debentures	2,034.0	1,710.8	1,336.5	1,136.8	1,943.8	1,943.8	-
(c) Participation Term Certificates	7.2	9.5	9.5	9.5	9.5	9.5	-
(d) Others	5.8	1,055.7	12.1	154.2	57.6	57.6	-
2. To others:	42,137.6	40,761.0	45,177.0	43,878.4	17,751.5	17,751.5	-
(a) Government and other Trustee Securities	37,674.2	32,401.5	36,871.5	34,053.7	9,034.1	9,034.1	-
(b) Shares and Debentures	1,752.4	2,509.5	2,530.5	3,532.2	3,511.2	3,511.2	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	2,711.0	5,850.0	5,775.1	6,292.5	5,206.2	5,206.2	-
III. Merchandise	1,732,833.8	1,851,942.7	2,074,959.9	2,382,418.4	2,228,419.7	2,228,204.5	215.2
A. Food Items	549,274.4	575,181.0	630,341.6	611,092.4	569,780.2	569,756.7	23.5
1. Wheat	125,998.1	146,439.9	159,316.8	77,557.5	96,740.2	96,740.2	-
2. Rice and paddy	65,862.4	88,554.8	83,258.0	117,499.3	101,587.4	101,585.0	2.4
3. Other Grains & Pulses:	6,202.2	9,412.5	5,935.0	7,484.7	8,231.3	8,222.3	9.0
(a) Indigenous	4,318.6	7,993.7	4,939.1	5,840.7	5,295.3	5,286.3	9.0
(b) Imported	1,883.6	1,418.8	995.9	1,644.0	2,936.0	2,936.0	-
4. Edible Oils:	28,819.8	50,682.3	50,778.5	67,065.2	66,752.0	66,746.7	5.4
(a) Indigenous	15,377.1	34,623.1	33,113.6	47,007.9	43,556.7	43,551.3	5.4
(b) Imported	13,442.6	16,059.2	17,664.9	20,057.3	23,195.3	23,195.3	-
5. Sugar:	215,655.1	178,316.9	231,756.7	266,539.7	221,458.0	221,458.0	-
(a) Indigenous	208,924.3	171,850.8	228,709.0	255,896.1	178,018.9	178,018.9	-
(b) Imported	6,730.7	6,466.1	3,047.7	10,643.6	43,439.0	43,439.0	-
6. Kariana and Spices	1,332.1	1,939.4	2,413.8	2,108.1	2,852.2	2,852.2	-
7. Fish and Fish preparations	1,992.9	1,259.6	1,578.6	1,542.9	1,265.0	1,265.0	-
8. Other Food Items:	103,411.9	98,575.5	95,304.1	71,295.1	70,894.1	70,887.3	6.8
(a) Indigenous	100,311.6	96,536.9	93,343.3	69,971.1	63,229.1	63,222.3	6.8
(b) Imported	3,100.3	2,038.6	1,960.8	1,324.0	7,665.0	7,665.0	-
B. Raw Materials:	437,638.9	428,706.6	488,878.1	653,834.4	599,658.9	599,551.4	107.5
1. Cotton Raw:	128,302.7	137,731.1	133,777.5	209,321.2	162,743.9	162,743.9	-
(a) Indigenous	122,316.8	131,507.4	129,447.7	203,884.9	156,337.3	156,337.3	-
(b) Imported	5,985.9	6,223.7	4,329.9	5,436.3	6,406.6	6,406.6	-
2. Synthetic Fibers:	25,963.0	13,767.4	14,478.6	22,827.5	14,906.1	14,866.1	40.0
(a) Indigenous	24,514.2	12,766.1	12,666.9	20,128.4	13,644.1	13,604.1	40.0
(b) Imported	1,448.8	1,001.3	1,811.7	2,699.1	1,262.0	1,262.0	-
3. Fertilizers:	63,804.4	64,806.9	72,075.3	81,195.4	74,299.6	74,299.6	-
(a) Indigenous	53,316.9	57,150.8	65,146.0	72,673.5	65,897.6	65,897.6	-
(b) Imported	10,487.5	7,656.1	6,929.3	8,521.9	8,402.0	8,402.0	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2017		2018		2019		
	Jun	Dec	Jun	Dec	Jun		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	43,045.1	34,409.4	44,751.2	95,025.3	116,818.1	116,818.1	-
(a) Indigenous	28,210.9	20,925.8	33,880.9	73,759.1	99,638.6	99,638.6	-
(b) Imported	14,834.2	13,483.6	10,870.4	21,266.3	17,179.5	17,179.5	-
5. Iron & Steel:	79,120.0	83,264.0	122,749.1	137,306.0	121,437.1	121,407.6	29.4
(a) Indigenous	40,660.0	44,009.7	71,947.3	85,590.3	78,736.5	78,707.0	29.4
(b) Imported	38,459.9	39,254.2	50,801.8	51,715.7	42,700.6	42,700.6	-
6. Wool & Goat Hair	861.3	1,051.0	1,534.0	1,523.9	1,306.4	1,306.4	-
7. Hides & Skins	5,568.3	4,424.6	4,655.2	4,935.8	4,734.7	4,700.9	33.8
8. Oil Seeds	15,366.0	10,583.0	12,141.5	11,546.8	11,440.8	11,440.8	-
9. Pesticides & Insecticides:	2,768.9	2,121.6	2,475.7	2,271.1	2,346.8	2,342.6	4.3
(a) Indigenous	2,705.8	2,043.3	2,470.8	2,265.7	2,273.5	2,269.2	4.3
(b) Imported	63.2	78.3	4.9	5.4	73.3	73.3	-
10. Other Raw Materials:	72,839.2	76,547.8	80,240.0	87,881.3	89,625.4	89,625.4	-
(a) Indigenous	66,537.8	48,901.8	66,411.7	76,864.4	71,792.3	71,792.3	-
(b) Imported	6,301.3	27,646.0	13,828.3	11,017.0	17,833.0	17,833.0	-
C. Finished / Manufactured Goods:	745,920.6	848,055.1	955,740.2	1,117,491.5	1,058,980.7	1,058,896.5	84.2
1. Cotton Textiles:	133,294.4	143,189.0	175,047.4	243,643.1	203,188.2	203,185.1	3.1
(a) Indigenous	123,212.6	129,808.3	160,829.9	228,330.1	170,690.8	170,687.7	3.1
(b) Imported	10,081.7	13,380.8	14,217.5	15,312.9	32,497.4	32,497.4	-
2. Cotton Yarn:	72,517.1	77,666.8	85,142.1	105,003.5	115,916.3	115,916.3	-
(a) Indigenous	63,556.8	69,825.6	75,966.6	97,988.7	105,862.2	105,862.2	-
(b) Imported	8,960.3	7,841.2	9,175.5	7,014.9	10,054.0	10,054.0	-
3. Other Textiles:	121,743.9	159,964.3	176,788.6	177,671.7	176,508.4	176,477.1	31.2
(a) Indigenous	107,399.0	108,160.9	115,741.4	144,396.2	154,797.9	154,766.6	31.2
(b) Imported	14,344.9	51,803.3	61,047.2	33,275.5	21,710.5	21,710.5	-
4. Machinery:	22,683.7	24,547.7	31,599.0	48,275.7	34,930.3	34,930.3	-
(a) Indigenous	10,622.0	9,971.7	14,544.3	18,245.5	20,020.3	20,020.3	-
(b) Imported	12,061.7	14,576.0	17,054.8	30,030.3	14,910.0	14,910.0	-
5. Handloom Products	127.2	162.9	140.1	140.1	163.1	163.1	-
6. Carpets & Rugs	2,241.4	1,971.3	10,265.7	11,418.2	12,345.9	12,345.9	-
7. Readymade Garments	56,961.4	89,036.7	74,223.6	81,617.0	49,593.4	49,593.4	-
8. Cement and Cement Products:	36,562.4	42,250.9	54,583.9	72,412.3	85,433.9	85,430.2	3.7
(a) Indigenous	34,822.4	40,085.2	52,458.0	69,364.9	80,799.6	80,795.8	3.7
(b) Imported	1,740.0	2,165.7	2,125.8	3,047.4	4,634.4	4,634.4	-
9. Sports Goods	4,057.2	5,797.5	5,613.4	6,055.8	5,244.3	5,244.3	-
10. Surgical Instruments	5,172.2	5,403.0	5,469.4	6,075.3	6,837.4	6,836.0	1.3
11. Chemicals and Dyes	30,473.3	30,350.2	38,301.5	39,977.2	36,955.3	36,951.7	3.6
12. Other Finished Goods:	260,086.4	267,714.8	298,565.4	325,201.6	331,864.2	331,823.0	41.2
(a) Indigenous	250,329.5	230,347.9	286,940.9	315,164.9	261,446.0	261,404.8	41.2
(b) Imported	9,756.9	37,367.0	11,624.5	10,036.7	70,418.1	70,418.1	-
IV. Fixed Assets Including Machinery	1,294,807.5	1,133,144.8	1,231,151.7	1,212,520.0	1,541,527.6	1,538,720.9	2,806.7
V. Real Estate:	681,507.5	793,048.3	808,118.7	984,843.0	789,100.4	646,790.4	142,310.0
(a) Land	290,452.1	330,411.0	329,039.1	361,504.7	358,932.6	220,771.4	138,161.2
(b) Buildings:	391,055.4	462,637.4	479,079.6	623,338.3	430,167.8	426,019.1	4,148.8
1. Residential	106,271.6	156,734.9	161,911.7	214,846.1	161,005.2	159,958.1	1,047.1
2. Non-Residential	284,783.8	305,902.4	317,167.9	408,492.2	269,162.6	266,060.9	3,101.7
VI. Fixed Deposits and Insurance Policies :	33,528.6	38,747.0	35,749.9	44,404.6	48,624.6	48,597.1	27.5
(a) Bank Deposits	9,967.4	13,177.0	21,976.0	21,038.7	25,703.1	25,682.6	20.5
(b) Insurance Policies	23,561.2	25,570.0	13,773.9	23,365.9	22,921.5	22,914.5	7.0
VII. Others:	1,922,051.4	2,255,860.7	2,568,807.8	2,796,891.1	3,046,170.8	3,027,938.8	18,231.9
(a) Other Secured Advances	1,452,825.4	1,825,073.9	1,978,776.3	2,063,084.0	1,747,055.1	1,741,503.8	5,551.3
(b) Advances Secured by Guarantee(s)	388,047.4	374,937.5	518,645.7	657,406.0	1,145,832.3	1,137,493.6	8,338.7
(c) Unsecured Advances	81,178.6	55,849.3	71,385.8	76,401.1	153,283.4	148,941.5	4,341.9
TOTAL	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6	7,816,364.2	7,652,772.9	163,591.3

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,629,480	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	1,619,360	2,971,948.0
5	66,729	188,211.7	65,206	180,351.6	11,870	54,508.3	52,429	146,330.4	55,951	145,127.8
10	59,025	716,464.3	680,710	673,721.1	470,923	438,166.8	67,551	672,876.6	64,313	443,471.6
15	27,830	289,273.9	62,002	405,949.2	29,073	499,872.8	59,621	545,391.2	17,937	426,501.7
20	801,979	698,904.4	767,417	744,863.7	762,334	902,075.6	770,002	736,685.7	749,151	917,939.3
25	170,705	1,483,253.6	294,469	1,692,850.1	181,843	1,494,096.0	177,747	1,524,757.2	155,175	1,642,820.7
30	61,860	237,879.8	75,904	298,014.8	155,800	328,734.9	42,678	313,071.6	48,694	377,458.1
33.33	140	559.7	142	595.8	2,061	5,885.3	2,082	4,326.5	166	3,004.9
35	10,628	76,691.2	15,283	79,279.1	15,596	77,731.7	26,796	190,376.4	28,022	321,546.2
40	399,053	181,106.4	43,211	113,368.2	32,579	149,122.0	417,767	163,522.3	440,478	243,481.7
45	3,922	27,977.6	2,175	17,320.9	7,088	43,512.0	2,366	37,167.9	2,698	43,255.8
50	87,480	208,435.4	57,510	233,682.5	67,360	299,829.2	65,533	317,081.9	49,320	193,852.9
55	1,953	12,388.5	2,288	13,040.4	2,223	35,588.4	3,847	36,843.0	1,284	21,986.1
60	1,222	17,241.4	1,850	17,007.2	2,130	30,657.3	4,561	51,947.3	3,473	25,574.5
65	917	19,640.8	505	18,141.8	3,868	40,862.3	1,488	43,309.4	1,453	20,393.1
70	611	9,180.2	588	5,526.8	1,462	29,603.5	1,024	35,877.4	795	3,695.0
75	365	7,112.3	436	5,269.3	1,133	21,726.8	1,321	26,613.7	551	8,367.0
80	384	5,719.7	447	4,939.0	1,088	24,469.2	973	39,156.1	244	898.8
85	1,180	17,648.2	356	2,990.0	1,142	54,491.2	1,796	29,875.0	65	333.6
90	606	3,881.5	671	2,248.0	1,278	23,291.4	1,243	27,462.4	59	353.5
95	1,274	17,109.4	558	12,319.2	1,768	42,305.3	1,580	36,641.0	43	204.8
99.99	-	-	196	14.4	6	0.8	48	202.8	161	4,149.3
TOTAL	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	3,239,393	7,816,364.2

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20 ^P
A. Agriculture, forestry and fishing	301,491	300,721	305,472	302,838	306,340	292,352	295,023	286,306
Trade finance	3,162	9,611	2,109	2,338	2,070	2,210	2,189	2,201
Working capital	215,949	210,415	220,273	218,048	222,622	212,348	216,875	209,668
Fixed investment	80,852	79,527	81,900	81,220	80,509	76,714	74,863	73,286
Other	1,527	1,168	1,190	1,232	1,139	1,081	1,097	1,152
B. Mining and quarrying	67,988	63,031	68,188	66,960	69,150	65,449	68,636	75,915
Trade finance	5,200	2,892	3,107	2,714	2,659	2,702	5,091	8,483
Working capital	22,935	19,472	23,469	22,868	23,277	21,050	20,306	22,912
Fixed investment	39,778	40,637	41,612	41,379	43,213	41,696	43,069	44,500
Other	75	30	-	-	-	-	171	20
C. Manufacturing	3,128,917	3,078,173	3,093,009	3,149,453	3,251,588	3,243,648	3,306,695	3,366,593
Trade finance	675,152	686,183	708,813	736,041	759,565	789,244	822,264	850,824
Working capital	1,423,213	1,369,720	1,363,189	1,393,714	1,444,648	1,410,535	1,429,332	1,468,890
Fixed investment	925,845	921,582	926,574	926,038	942,979	943,390	953,852	944,944
Other	104,707	100,687	94,433	93,660	104,397	100,479	101,247	101,935
D. Electricity, gas, steam and air conditioning supply	484,030	493,495	496,984	512,524	504,800	513,787	522,295	531,432
Trade finance	6,242	4,073	3,130	4,004	4,032	5,939	4,596	4,289
Working capital	213,646	219,493	213,202	222,698	238,217	243,431	249,015	258,145
Fixed investment	263,138	268,901	279,178	284,319	260,140	262,038	265,045	266,936
Other	1,004	1,028	1,474	1,502	2,411	2,380	3,639	2,062
E. Water supply; sewerage, waste management and remediation activities	20,251	17,623	16,639	15,749	14,958	14,272	13,879	13,657
Trade finance	10,025	8,245	7,910	7,084	6,738	6,327	6,062	5,898
Working capital	6,072	5,539	5,002	4,838	4,515	4,397	4,310	4,159
Fixed investment	4,154	3,838	3,726	3,827	3,704	3,548	3,506	3,599
Other	1	1	1	1	1	1	1	1
F. Construction	153,706	136,574	136,383	133,926	127,574	124,988	124,567	124,342
Trade finance	2,850	1,945	2,010	2,087	1,851	1,726	1,710	1,563
Working capital	58,637	40,403	40,705	39,953	40,531	39,794	40,958	40,472
Fixed investment	91,654	93,549	93,622	91,343	84,707	83,390	81,481	82,056
Other	565	677	47	542	485	78	418	252
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	477,312	435,280	439,765	433,336	441,647	431,417	432,282	433,793
Trade finance	66,611	61,553	60,919	57,506	58,118	59,629	59,717	61,924
Working capital	296,009	259,089	267,818	270,513	278,067	265,261	265,186	262,378
Fixed investment	84,036	78,716	79,240	76,950	77,269	80,107	78,748	79,790
Other	30,656	35,922	31,788	28,367	28,192	26,421	28,631	29,700
H. Transportation and storage	106,582	111,202	112,210	110,287	123,779	118,018	118,257	118,781
Trade finance	4,296	4,571	5,966	5,656	4,173	3,146	3,351	4,356
Working capital	19,188	23,613	24,342	23,534	40,875	38,778	38,447	38,773
Fixed investment	82,346	81,590	80,472	80,032	77,611	75,812	76,106	75,258
Other	751	1,429	1,429	1,065	1,119	282	353	394
I. Accommodation and food service activities	34,463	36,528	42,108	43,342	43,752	41,967	41,647	43,549
Trade finance	129	129	1,199	1,229	1,336	1,292	1,318	1,652
Working capital	9,631	13,560	15,993	16,026	16,339	15,818	15,603	17,570
Fixed investment	24,490	22,626	24,703	25,874	25,826	24,644	24,715	24,316
Other	213	213	213	213	252	212	12	12
J. Information and communication	140,628	155,882	151,443	148,728	145,006	139,250	136,487	140,144
Trade finance	2,927	2,440	2,579	2,652	3,583	3,734	3,450	3,669
Working capital	38,035	34,734	31,838	29,120	32,156	26,983	24,810	28,503
Fixed investment	90,720	111,471	109,779	109,800	102,043	101,334	101,034	100,514
Other	8,947	7,236	7,248	7,155	7,224	7,199	7,193	7,458
K. Real estate activities	28,313	33,627	32,826	33,574	33,486	33,236	31,390	30,963
Trade finance	-	-	8	4	4	-	-	-
Working capital	5,543	5,287	6,001	6,397	10,667	10,760	8,898	9,017
Fixed investment	22,769	28,332	26,817	27,172	22,816	22,475	22,492	21,946
Other	-	8	-	-	-	-	-	-
L. Professional, scientific and technical activities	52,412	61,656	61,280	59,991	60,441	56,905	54,087	51,743
Trade finance	9,657	9,481	9,969	9,734	11,061	10,927	9,248	8,158
Working capital	27,434	34,409	31,934	31,387	32,907	30,669	30,812	28,425
Fixed investment	13,364	15,881	16,937	16,455	13,790	12,708	11,988	13,186
Other	1,957	1,885	2,440	2,416	2,682	2,602	2,039	1,974
M. Administrative and support service activities	75,393	68,615	67,959	65,691	67,361	63,454	59,820	59,687
Trade finance	11,304	9,561	9,259	9,856	9,364	9,305	8,673	9,001
Working capital	37,225	36,933	36,023	33,596	35,208	31,418	30,768	28,985
Fixed investment	22,954	16,407	16,936	17,032	16,864	16,431	16,414	16,083
Other	3,909	5,715	5,741	5,207	5,925	6,299	3,965	5,618
N. Education	20,675	21,415	20,252	19,749	20,149	19,073	19,546	18,762
Trade finance	-	-	-	-	-	-	-	-
Working capital	7,652	8,161	6,817	6,449	7,338	5,775	6,020	5,632
Fixed investment	13,004	13,235	13,417	13,281	12,793	13,280	13,507	13,112
Other	19	19	19	19	18	18	18	18
O. Human health and social work activities	11,296	11,802	12,787	12,581	13,413	14,193	12,241	12,125
Trade finance	208	152	160	167	114	1,896	6	7
Working capital	3,489	3,646	3,523	3,327	3,403	2,924	2,807	2,921
Fixed investment	7,584	7,988	9,089	9,072	9,859	9,357	9,394	9,180
Other	16	16	15	15	37	16	35	17
P. Arts, entertainment and recreation	804	2,632	2,616	2,680	2,670	2,668	2,650	2,604
Trade finance	1	1	1	1	1	1	1	1
Working capital	185	423	410	478	2,072	2,074	2,076	2,066
Fixed investment	619	2,209	2,205	2,201	597	593	573	537
Other	-	-	-	-	-	-	-	-
Q. Other service activities	69,191	59,748	61,165	62,000	59,270	56,986	56,971	50,399
Trade finance	865	295	317	403	337	336	368	386
Working capital	36,434	31,640	32,566	30,157	31,304	28,578	28,381	24,133
Fixed investment	24,445	19,771	19,596	21,871	19,376	19,924	20,035	18,782
Other	7,447	8,042	8,685	9,568	8,252	8,149	8,187	7,099
Total	5,173,451	5,088,003	5,121,086	5,173,408	5,285,384	5,231,665	5,296,474	5,360,796

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. 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.
4. 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

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20 ^P
A. Agriculture, forestry and fishing	2,340	1,639	2,018	3,515	2,078	2,327	2,251	1,902
Trade finance	-	-	-	-	-	-	-	-
Working capital	1,617	968	1,404	2,866	1,427	1,316	1,591	1,227
Fixed investment	722	671	614	648	651	970	622	637
Other	-	-	-	-	1	40	39	38
B. Mining and quarrying	2,214	2,254	2,192	2,116	2,979	2,070	2,013	2,038
Trade finance	238	325	293	312	290	242	225	249
Working capital	1,017	1,019	1,010	947	1,035	1,032	1,001	923
Fixed investment	959	910	889	856	1,654	797	786	867
Other	-	-	-	-	-	-	-	-
C. Manufacturing	207,579	191,687	194,706	206,139	219,311	196,964	191,069	190,166
Trade finance	27,947	32,424	27,547	25,287	24,916	25,029	25,305	26,635
Working capital	153,093	132,714	140,719	154,644	168,044	146,256	139,790	137,278
Fixed investment	23,823	23,796	24,159	24,357	23,943	23,338	23,636	23,724
Other	2,716	2,753	2,281	1,851	2,407	2,341	2,338	2,528
D. Electricity, gas, steam and air conditioning supply	1,520	1,208	1,220	1,116	9,740	11,389	8,898	9,172
Trade finance	83	90	80	76	97	96	92	91
Working capital	638	431	448	452	5,074	6,716	8,223	8,499
Fixed investment	794	684	689	586	4,566	4,575	577	580
Other	5	3	3	2	2	2	6	2
E. Water supply; sewerage, waste management and remediation activities	251	302	302	304	160	394	158	166
Trade finance	-	-	-	8	-	6	-	-
Working capital	114	33	32	29	38	265	38	45
Fixed investment	136	268	269	266	121	122	119	121
Other	1	1	1	1	1	1	1	1
F. Construction	10,480	9,235	9,977	10,173	9,901	9,489	9,273	9,232
Trade finance	186	53	59	98	68	109	61	54
Working capital	7,480	6,917	7,512	7,483	7,573	7,126	7,018	6,991
Fixed investment	2,802	2,251	2,394	2,575	2,248	2,245	2,185	2,178
Other	13	13	13	17	13	8	8	8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	154,225	142,205	143,106	145,581	152,836	141,404	138,846	135,684
Trade finance	8,437	7,773	7,315	7,346	7,250	7,480	7,263	6,887
Working capital	128,623	116,780	118,827	121,990	129,490	117,958	115,650	112,974
Fixed investment	14,914	15,074	14,700	14,110	14,243	14,338	14,258	14,072
Other	2,252	2,578	2,264	2,135	1,852	1,628	1,675	1,750
H. Transportation and storage	43,773	39,458	38,198	37,064	37,609	35,079	34,526	33,192
Trade finance	107	94	40	-	51	67	88	73
Working capital	3,151	3,003	2,747	2,521	2,576	2,528	2,514	2,590
Fixed investment	40,451	36,320	35,370	34,501	34,886	32,363	31,721	30,286
Other	63	41	41	42	96	122	203	243
I. Accommodation and food service activities	3,155	2,571	3,376	3,427	3,582	3,534	3,516	3,570
Trade finance	25	25	97	96	103	91	91	81
Working capital	1,559	1,215	1,965	2,302	2,464	2,415	2,406	2,464
Fixed investment	1,567	1,327	1,311	1,026	1,013	1,016	1,008	1,014
Other	3	3	3	3	3	12	12	12
J. Information and communication	3,188	2,974	2,864	2,837	6,853	6,945	4,964	5,147
Trade finance	234	252	193	182	201	178	183	220
Working capital	1,903	1,749	1,694	1,717	3,662	3,834	1,832	1,986
Fixed investment	932	946	948	911	2,947	2,904	2,906	2,910
Other	119	28	29	27	44	30	44	31
K. Real estate activities	2,417	2,200	2,468	2,466	2,535	2,317	2,223	2,104
Trade finance	-	-	-	-	-	-	-	-
Working capital	1,372	1,017	914	922	981	770	736	669
Fixed investment	1,045	1,183	1,553	1,544	1,554	1,547	1,487	1,435
Other	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	11,958	15,142	14,684	14,831	17,563	17,465	15,936	15,466
Trade finance	343	1,031	296	257	314	410	392	429
Working capital	10,071	11,431	11,549	12,647	12,678	11,322	12,048	11,738
Fixed investment	1,515	2,544	2,738	1,884	4,529	5,647	3,408	3,184
Other	30	135	101	43	41	86	89	115
M. Administrative and support service activities	16,265	17,510	13,884	13,718	15,592	13,758	13,302	12,677
Trade finance	2,523	3,990	1,452	1,412	1,428	1,366	1,377	1,337
Working capital	10,627	10,207	9,011	8,727	10,771	8,857	8,552	7,954
Fixed investment	3,027	3,006	3,340	3,457	3,271	3,387	3,207	3,278
Other	88	307	81	122	123	147	166	108
N. Education	2,583	2,247	2,305	2,338	2,290	1,986	2,078	2,007
Trade finance	-	-	-	-	-	-	-	-
Working capital	1,198	1,082	879	798	1,074	782	855	816
Fixed investment	1,379	1,159	1,420	1,534	1,210	1,185	1,204	1,173
Other	6	6	6	6	6	18	18	18
O. Human health and social work activities	2,377	2,326	2,355	2,323	2,033	2,063	2,217	2,133
Trade finance	100	152	159	166	13	46	1	2
Working capital	1,585	1,361	1,271	1,295	1,200	1,247	1,355	1,279
Fixed investment	689	810	922	859	817	758	851	840
Other	2	2	3	3	3	12	11	13
P. Arts, entertainment and recreation	211	249	230	222	216	215	220	210
Trade finance	1	1	1	1	1	1	1	1
Working capital	185	210	191	184	180	179	182	171
Fixed investment	25	38	37	37	36	35	38	38
Other	-	-	-	-	-	-	-	-
Q. Other service activities	24,337	23,203	23,804	23,731	23,903	19,360	19,576	21,828
Trade finance	131	155	197	272	287	107	88	89
Working capital	11,888	11,986	12,194	12,117	12,431	11,332	11,505	11,149
Fixed investment	11,856	10,616	10,975	10,856	10,705	7,410	7,500	10,112
Other	462	447	437	487	480	512	482	478
Total	488,871	456,410	457,690	471,901	509,184	466,759	451,065	446,696

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 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	
Jan-Jun 2019	Punjab	5,542.77	5,156.52	93.03	386.25	6.97	750.14	5,906.65	42.12	106.57
	Sindh	7,564.96	6,727.07	88.92	837.89	11.08	422.66	7,149.73	50.99	94.51
	KPK	125.64	57.60	45.85	68.03	54.15	82.56	140.16	1.00	111.56
	Balochistan	14.02	13.77	98.22	0.25	1.78	92.57	106.34	0.76	758.30
	Islamabad	757.68	543.15	71.69	214.53	28.31	146.79	689.94	4.92	91.06
	FATA	0.11	0.10	90.13	0.01	9.87	0.02	0.12	..	112.09
	Gilgit Baltistan	2.47	2.40	97.08	0.07	2.92	0.21	2.61	0.02	105.52
	AJK	15.44	14.69	95.15	0.75	4.85	12.83	27.52	0.20	178.25
Total		14,023.08	12,515.30	89.25	1,507.78	10.75	1,507.78	14,023.08	100.00	

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2018		Jul-Dec 2018		Jan-Jun 2019	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,673.95	97.69	4,887.22	96.38	5,156.52	93.03
	Sindh	78.06	1.63	129.79	2.56	242.08	4.37
	KPK	4.39	0.09	15.92	0.31	29.29	0.53
	Balochistan	0.02	..	0.69	0.01	0.45	0.01
	Islamabad	27.20	0.57	34.62	0.68	105.90	1.91
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.08	..	0.03	..	0.05	..
	AJK	0.79	0.02	2.63	0.05	8.48	0.15
Punjab Total		4,784.49	100.00	5,070.90	100.00	5,542.77	100.00
Sindh	Punjab	222.55	4.03	234.72	2.94	657.07	8.69
	Sindh	5,172.42	93.63	7,568.76	94.71	6,727.07	88.92
	KPK	13.42	0.24	20.58	0.26	44.22	0.58
	Balochistan	81.03	1.47	91.09	1.14	91.69	1.21
	Islamabad	35.14	0.64	65.14	0.82	40.69	0.54
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	0.16	..
	AJK	0.03	..	11.60	0.15	4.05	0.05
Sindh Total		5,524.60	100.00	7,991.89	100.00	7,564.96	100.00
KPK	Punjab	0.06	0.07	0.73	1.13	5.19	4.13
	Sindh	..	..	0.06	0.09	62.54	49.78
	KPK	86.06	99.72	63.04	98.04	57.60	45.85
	Balochistan	..	..	0.01	0.01	..	..
	Islamabad	0.18	0.21	0.46	0.72	0.12	0.09
	FATA	..	..	..	..	0.02	0.02
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	0.01	0.01	0.16	0.13
KPK Total		86.31	100.00	64.29	100.00	125.64	100.00
Balochistan	Punjab	0.01	0.03	0.02	0.13	0.04	0.26
	Sindh	..	0.02	0.05	0.43	0.19	1.39
	KPK	..	0.01	..	0.03	..	0.02
	Balochistan	28.18	99.94	11.52	99.38	13.77	98.22
	Islamabad	..	..	..	0.03	0.02	0.12
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	-	-	-	-
Balochistan Total		28.20	100.00	11.60	100.00	14.02	100.00
Islamabad	Punjab	39.41	5.03	39.11	5.38	87.16	11.50
	Sindh	0.46	0.06	3.02	0.42	117.84	15.55
	KPK	7.37	0.94	8.93	1.23	8.96	1.18
	Balochistan	0.03	..	0.19	0.03	0.43	0.06
	Islamabad	735.65	93.96	675.38	92.94	543.15	71.69
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.02	..	0.02	..	0.14	0.02
Islamabad Total		782.95	100.00	726.65	100.00	757.68	100.00
FATA Total		0.10	100.00	0.21	100.00	0.11	100.00
Gilgit-Baltistan	Punjab	..	0.02	..	0.05	0.01	0.41
	Sindh	-	-	-	-	..	0.01
	KPK	..	0.01	..	0.02	0.01	0.59
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	0.05	1.91
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.45	99.95	3.69	99.93	2.40	97.08
	AJK	-	-	..	0.01	-	-
Gilgit-Baltistan Total		3.46	100.00	3.69	100.00	2.47	100.00
AJK	Punjab	0.11	0.74	0.11	0.71	0.67	4.35
	Sindh	..	0.01	..	0.01	0.01	0.08
	KPK	0.07	0.45	0.04	0.28	0.05	0.35
	Balochistan	-	-	..	..	-	-
	Islamabad	..	0.01	0.01	0.03	0.01	0.07
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	0.01	..	..
	AJK	14.35	98.78	16.07	98.96	14.69	95.15
AJK Total		14.53	100.00	16.23	100.00	15.44	100.00
Grand Total		11,224.63		13,885.46		14,023.08	

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

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2018		Jul-Dec 2018		Jan-Jun 2019	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,673.95	94.69	4,887.22	97.54	5,156.52	87.30
	Sindh	222.55	4.51	234.72	1.63	657.07	11.12
	KPK	0.06	..	0.73	0.09	5.19	0.09
	Balochistan	0.01	..	0.02	..	0.04	..
	Islamabad	39.41	0.80	39.11	0.72	87.16	1.48
	FATA	-	-	-	..	-	-
	Gilgit-Baltistan	..	..	..	..	0.01	..
Punjab Total		4,936.08	100.00	5,161.90	100.00	5,906.65	100.00
Sindh	Punjab	78.06	1.49	129.79	4.03	242.08	3.39
	Sindh	5,172.42	98.50	7,568.76	93.62	6,727.07	94.09
	KPK	..	..	0.06	0.24	62.54	0.87
	Balochistan	..	..	0.05	1.47	0.19	..
	Islamabad	0.46	0.01	3.02	0.64	117.84	1.65
	FATA	-	-	-	..	-	-
	Gilgit-Baltistan	-	-	-	-	..	..
Sindh Total		5,250.95	100.00	7,701.68	100.00	7,149.73	100.00
KPK	Punjab	4.39	3.94	15.92	0.07	29.29	20.90
	Sindh	13.42	12.06	20.58	..	44.22	31.55
	KPK	86.06	77.32	63.04	99.72	57.60	41.10
	Balochistan	..	..	..	..	..	..
	Islamabad	7.37	6.62	8.93	0.21	8.96	6.40
	FATA	-	-	-	..	0.01	0.01
	Gilgit-Baltistan	..	..	..	..	0.01	0.01
KPK Total		111.31	100.00	108.51	100.00	140.16	100.00
Balochistan	Punjab	0.02	0.02	0.69	0.03	0.45	0.43
	Sindh	81.03	74.16	91.09	0.02	91.69	86.22
	KPK	..	..	0.01	-	..	..
	Balochistan	28.18	25.79	11.52	99.94	13.77	12.95
	Islamabad	0.03	0.03	0.19	..	0.43	0.40
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
Balochistan Total		109.26	100.00	103.49	100.00	106.34	100.00
Islamabad	Punjab	27.20	3.41	34.62	5.03	105.90	15.35
	Sindh	35.14	4.40	65.14	0.06	40.69	5.90
	KPK	0.18	0.02	0.46	0.94	0.12	0.02
	Balochistan	..	..	..	..	0.02	..
	Islamabad	735.65	92.17	675.38	93.96	543.15	78.72
	FATA	-	-	-	..	-	-
	Gilgit-Baltistan	-	-	-	..	0.05	0.01
Islamabad Total		798.18	100.00	775.61	100.00	689.94	100.00
FATA	Punjab	..	3.03	..	..	..	0.50
	Sindh	-	-	..	-	..	0.42
	KPK	..	0.45	..	-	0.02	17.07
	Balochistan	-	-	-	-	-	-
	Islamabad	..	2.21	..	-	..	1.61
	FATA	0.10	93.09	0.21	-	0.10	80.41
	Gilgit-Baltistan	-	-	-	-	-	-
FATA Total		0.11	100.00	0.22	100.00	0.12	100.00
Gilgit Baltistan	Punjab	0.08	2.14	0.03	0.67	0.05	1.88
	Sindh	..	0.10	..	0.03	0.16	6.07
	KPK	..	0.03	..	0.03	..	0.03
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.10	..	0.10	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.45	97.57	3.69	99.11	2.40	92.00
Gilgit-Baltistan Total		3.54	100.00	3.72	100.00	2.61	100.00
AJK	Punjab	0.79	5.22	2.63	8.68	8.48	30.80
	Sindh	0.03	0.18	11.60	38.26	4.05	14.73
	KPK	..	0.01	0.01	0.02	0.16	0.59
	Balochistan	..	0.01	-	-	-	-
	Islamabad	0.02	0.12	0.02	0.05	0.14	0.51
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
AJK Total		15.19	100.00	30.32	100.00	27.52	100.00
Grand Total		11,224.63		13,885.46		14,023.08	

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

Source: Statistics & Data Warehouse Department, SBP

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

(Billion Rupees)										
Provinces/Regions	Borrower	Jun-2018			Dec-2018			Jun-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0.08	0.08	-	0.48	0.48	-	0.44	0.44
	Govt.	-	833.70	833.70	10.00	763.14	773.14	0.08	808.13	808.21
	NFPSEs	0.28	1,046.49	1,046.78	38.50	1,181.05	1,219.56	0.28	1,182.98	1,183.26
	NBFCs & Fin Aux.	0.65	80.07	80.72	0.50	107.46	107.95	1.01	101.78	102.79
	Private Sector	197.90	4,334.07	4,531.97	220.21	4,734.08	4,954.29	224.14	4,795.99	5,020.13
	Trust Fund	0.02	19.28	19.30	0.82	19.32	20.15	0.03	18.35	18.38
	Personal	49.91	556.32	606.24	49.02	590.94	639.95	48.15	632.16	680.31
	Others	0.12	3.91	4.03	0.15	3.20	3.35	0.05	2.78	2.84
	Total	248.89	6,873.93	7,122.82	319.19	7,399.68	7,718.87	273.75	7,542.62	7,816.36
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	538.22	538.22	10.00	495.42	505.42	0.03	525.01	525.04
	NFPSEs	0.28	189.42	189.71	38.50	231.68	270.19	0.28	237.51	237.79
	NBFCs & Fin Aux.	0.14	13.95	14.10	0.50	11.18	11.68	-	13.18	13.18
	Private Sector	150.05	2,133.37	2,283.42	163.51	2,300.73	2,464.24	153.56	2,283.48	2,437.04
	Trust Fund	-	4.35	4.35	-	3.67	3.67	..	2.96	2.97
	Personal	11.43	176.37	187.79	12.14	188.36	200.51	11.61	200.81	212.42
	Others	0.01	1.57	1.59	0.04	0.81	0.85	0.02	1.36	1.38
	Total	161.92	3,057.25	3,219.17	224.69	3,231.86	3,456.56	165.51	3,264.30	3,429.82
Sindh	Foreign	-	-	-	-	0.40	0.40	-	0.36	0.36
	Govt.	-	246.84	246.84	-	240.46	240.46	0.05	233.61	233.65
	NFPSEs	-	587.29	587.29	-	663.59	663.59	-	661.19	661.19
	NBFCs & Fin Aux.	-	60.83	60.83	-	89.25	89.25	-	71.84	71.84
	Private Sector	40.46	1,806.31	1,846.77	46.88	2,060.43	2,107.31	60.64	2,165.82	2,226.46
	Trust Fund	0.02	6.32	6.34	0.82	4.46	5.29	0.02	4.77	4.80
	Personal	31.36	322.20	353.56	28.52	337.83	366.34	27.44	368.43	395.87
	Others	..	1.06	1.07	0.01	1.57	1.58	0.01	1.12	1.13
	Total	71.84	3,030.85	3,102.69	76.22	3,398.00	3,474.22	88.16	3,507.14	3,595.29
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	..	..
	NFPSEs	-	0.68	0.68	-	19.76	19.76	-	19.44	19.44
	NBFCs & Fin Aux.	0.50	1.88	2.38	-	0.46	0.46	1.01	4.12	5.13
	Private Sector	4.48	45.02	49.50	5.52	44.16	49.68	5.32	43.98	49.30
	Trust Fund	-	0.05	0.05	-	0.10	0.10	-	0.03	0.03
	Personal	1.94	16.58	18.52	2.02	19.59	21.61	1.94	16.66	18.60
	Others	0.04	0.45	0.49	0.04	0.35	0.39	..	0.14	0.15
	Total	6.96	64.66	71.62	7.58	84.43	92.00	8.27	84.37	92.64
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.60	5.60	-	4.44	4.44	-	4.04	4.04
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.86	4.44	5.30	1.89	4.19	6.08	2.17	5.83	8.00
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.83	2.40	5.23	3.91	3.43	7.34	4.70	3.13	7.83
	Others	-	..	..	-	..	..	-	..	..
	Total	3.69	12.44	16.13	5.80	12.06	17.86	6.86	13.01	19.87
Islamabad	Foreign	-	0.08	0.08	-	0.08	0.08	-	0.08	0.08
	Govt.	-	42.95	42.95	-	22.71	22.71	-	45.37	45.37
	NFPSEs	-	268.86	268.86	-	265.78	265.78	-	264.60	264.60
	NBFCs & Fin Aux.	-	3.23	3.23	-	6.56	6.56	-	12.14	12.14
	Private Sector	0.55	337.85	338.40	0.62	317.81	318.44	0.91	289.40	290.31
	Trust Fund	-	8.57	8.57	..	11.08	11.08	..	10.59	10.59
	Personal	0.54	32.42	32.96	0.40	35.44	35.84	0.39	34.84	35.23
	Others	0.04	0.81	0.85	0.04	0.45	0.49	-	0.15	0.15
	Total	1.13	694.76	695.89	1.06	659.92	660.98	1.30	657.18	658.48
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	0.01	0.16	0.17	-	-	-	-	0.51	0.51
	Private Sector	0.29	0.14	0.42	0.32	0.13	0.45	0.27	0.15	0.42
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.06	0.02	0.07	0.06	0.02	0.08	0.08	0.01	0.09
	Others	-	-	-	-	-	-	-	-	-
	Total	0.35	0.32	0.67	0.38	0.15	0.53	0.35	0.67	1.02

* End Position.

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

(Billion Rupees)										
Provinces/Regions	Borrower	Jun-2018			Dec-2018			Jun-2019		
		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	0.63	1.72	2.35	0.79	1.70	2.49	0.75	2.56	3.30
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.60	1.86	2.45	0.64	1.90	2.54	0.77	2.96	3.73
	Others	-	-	-	-	-	-	-	-	-
	Total	1.23	3.82	5.05	1.43	3.85	5.28	1.52	5.76	7.29
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.09	0.09	-	0.09	0.09	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.58	5.23	5.82	0.67	4.94	5.61	0.53	4.76	5.29
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.17	4.48	5.65	1.32	4.37	5.69	1.22	5.31	6.54
	Others	0.03	0.01	0.04	0.03	0.01	0.04	0.01	0.01	0.03
	Total	1.78	9.82	11.60	2.02	9.41	11.43	1.77	10.18	11.95

* 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
FY19									
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
FY20									
Jul-Sep									
Punjab	198,112	28,504	149,770	20,882	12,197	43,883	5,211	46,195	49,178
Sindh	28,246	4,226	25,120	4,206	3,334	11,195	959	16,650	13,891
Khyber Pakhtunkhwa	3,876	715	4,033	1,269	503	1,941	175	163	560
Balochistan	635	146	805	58	41	204	29	50	192
Azad Jammu Kashmir	292	49	178	-	-	..	12	340	59
Gilgit Baltistan	43	20	164	7	3	14	6	8	57
All Pakistan	231,204	33,660	180,071	26,422	16,077	57,237	6,392	63,405	63,938
Jul-Dec									
Punjab	662,169	78,028	150,502	43,891	26,984	44,383	9,503	133,723	56,046
Sindh	81,672	10,764	25,169	8,429	7,277	11,294	1,848	40,171	16,976
Khyber Pakhtunkhwa	10,354	1,629	4,162	2,560	1,092	2,096	376	805	611
Balochistan	2,505	404	918	106	67	212	50	93	200
Azad Jammu Kashmir	334	59	149	-	-	-	24	707	25
Gilgit Baltistan	482	92	256	14	5	13	9	40	57
All Pakistan	757,516	90,975	181,156	55,000	35,425	57,998	11,810	175,539	73,914

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 19									
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
FY 20									
Jul-Sep									
Punjab	361,692	33,765	129,945	18,339	100,679	94,516	604,236	221,339	467,292
Sindh	60,212	3,779	21,383	1,011	9,224	6,110	94,634	37,213	77,699
Khyber Pakhtunkhwa	10,023	1,450	4,705	476	479	1,009	15,819	3,310	12,248
Balochistan	191	11	88	10	1	9	923	249	1,298
Azad Jammu Kashmir	6,225	552	1,446	328	32	282	6,857	973	1,965
Gilgit Baltistan	957	132	649	166	52	437	1,179	215	1,320
All Pakistan	439,300	39,689	158,216	20,330	110,467	102,362	723,648	263,298	561,823
Jul-Dec									
Punjab	808,592	72,203	134,267	48,290	200,424	102,710	1,572,445	511,362	487,908
Sindh	145,707	9,245	22,333	2,428	24,203	6,575	240,084	91,660	82,348
Khyber Pakhtunkhwa	18,680	2,867	5,225	1,000	1,228	1,100	32,970	7,621	13,193
Balochistan	611	35	102	27	10	16	3,299	609	1,448
Azad Jammu Kashmir	11,292	1,699	1,525	993	89	306	12,643	2,553	2,005
Gilgit Baltistan	2,170	322	742	456	146	467	3,131	603	1,535
All Pakistan	987,052	86,371	164,195	53,194	226,099	111,174	1,864,572	614,408	588,438

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2017		2018				2019	
	Dec		Jun		Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	-	-	82	5.8	-	-	-	-
(a) Business	-	-	82	5.8	-	-	-	-
(b) Other Foreign Constituents	-	-	-	-	-	-	-	-
B. Domestic Constituents:	21,122	225,650.5	20,222	241,347.8	18,806	258,592.3	16,721	271,665.3
I. Government:	39	729.9	46	2,933.8	9	1,507.6	6	197.7
II. Public Sector Enterprises:	37	2,301.4	61	6,416.2	627	3,801.2	546	12,032.6
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	609	2,461.9	9	2,450.5
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	-	-	3	961.7	8	1,043.0	13	4,998.0
(f) Commerce:	36	2,284.4	25	5,453.9	10	296.3	66	1,078.9
1. Export Bills :	10	2,254.1	15	3,723.4	1	216.3	57	1,078.8
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	6	2,047.5	1	..	-	-	-	-
iii. Cotton Textiles (Local)	1	32.3	-	-	-	-	51	65.6
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	-	-	13	2,593.1	-	-	5	996.9
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	3	174.3	1	1,130.3	1	216.3	1	16.3
2. Imports Bills Payable in Pakistan	17	30.2	-	-	-	-	-	-
3. Inland Bills (to include Local Bills)	9	0.1	10	1,730.5	9	80.0	9	0.1
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	-	-	-	-
(i) Other Public Sector Enterprises	1	17.0	33	0.5	-	-	458	3,505.2
III. Private Sector (Business):	21,046	222,619.2	20,094	231,010.3	18,170	253,283.4	15,389	259,336.1
1. Agriculture, Forestry ,Hunting & Fishing	306	8,749.8	33	7,928.1	11	111.7	155	4,802.8
(a) . Primary Products :	304	8,748.0	30	7,917.1	11	111.7	152	4,768.6
i. Cotton	263	8,439.5	29	7,743.2	-	-	3	15.4
ii. Rice	16	253.9	1	173.9	6	50.0	5	1,130.3
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	25	54.5	-	-	5	61.7	144	3,623.0
(b). Other Agriculture, Forestry, Hunting and Fishing	2	1.8	3	11.0	-	-	3	34.2

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2017		2018				2019	
	Dec		Jun		Dec		Jun	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	7	601.0	24	392.2	30	332.3	36	194.7
3. Manufacturing	16,252	141,338.4	14,669	139,160.4	14,497	189,484.8	12,606	176,600.2
4. Construction	593	2,346.4	13	347.9	15	439.5	24	564.8
5. Electricity, Gas, Water & Sanitary Services	8	4,279.6	4	49.9	6	1,976.8	5	1,003.7
6. Commerce:	3,072	44,257.9	3,890	56,073.8	2,939	39,185.3	1,997	48,531.2
(a). Export Bills-Traditional Export	-	-	900	10,675.7	489	5,162.7	190	4,461.1
i. Wool & Goat Hair	-	-	-	-	-	-	-	-
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	717	11,593.0	654	6,820.3	316	3,088.2	141	2,546.7
iv. Cotton Yarn (Local)	158	2,138.3	246	3,855.4	171	2,067.5	46	1,867.8
v. Sports Goods	7	23.9	-	-	1	4.4	2	44.6
vi. Surgical Instruments	2	5.4	-	-	1	2.6	1	2.1
(b). Export Bills-Non-Traditional Exports	771	12,421.1	1,075	19,959.2	729	11,003.3	130	2,954.5
i. Brassware & Handicrafts	-	-	-	-	-	-	-	-
ii. Carpets & Rugs	-	-	-	-	-	-	-	-
iii. Footwear & Leather goods	107	990.7	437	2,798.7	472	5,892.6	24	412.4
iv. Handloom products, Towels & Hosiery	84	503.3	282	4,009.9	84	792.8	-	-
v. Readymade Garments	248	1,755.8	211	3,088.7	129	3,738.7	5	47.5
vi. Electrical goods (Cable & Wire RA)	9	37.5	5	51.6	-	-	-	-
vii. Other Export Bills	323	9,133.9	140	10,010.4	44	579.2	101	2,494.7
(c). Import Bills Payable in Pakistan	962	7,931.7	1,185	11,066.1	1,166	13,111.9	649	16,656.0
(d). Inland Bills (to include Local Bills)	449	9,697.0	727	14,361.5	531	9,738.1	984	24,145.5
(e). Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	6	447.5	3	11.4	24	169.2	44	314.1
7. Transport, Storage & Communication	75	8,980.6	400	9,523.5	230	10,821.7	78	9,449.9
8. Services	323	5,846.7	567	6,379.0	338	5,903.1	363	10,373.7
9. Other Private (Business)	410	6,218.7	494	11,155.4	104	5,028.2	125	7,815.0
IV. Trust Funds and Non-Profit Institutions	-	-	-	-	-	-	-	-
V. Others	-	-	21	987.6	-	-	780	98.9
TOTAL	21,122	225,650.5	20,304	241,353.6	18,806	258,592.3	16,721	271,665.3

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2017		2018		2019		
	Jun	Dec	Jun	Dec	Jun		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	-	-	-	-	-	-	-
B. FEDERAL GOVERNMENT BONDS	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,286,024.4	2,305,243.8	2,228,278.7
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,286,024.4	2,305,243.8	2,228,278.7
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	3,783,600.4	4,588,491.9	4,773,462.6	4,724,513.8	4,413,712.7	4,450,508.4	4,415,653.4
D. FOREIGN SECURITIES AND SHARES	236,707.6	257,402.4	161,122.5	149,844.8	137,470.1	136,302.1	137,845.0
E. OTHERS:	832,668.8	793,203.5	931,792.4	922,164.3	1,051,886.7	961,696.2	1,064,506.2
1. Shares :	316,538.2	323,394.2	326,362.8	332,412.0	354,605.4	273,771.2	346,229.6
(i) Financial Institutions	19,365.3	17,504.8	20,272.3	22,150.7	22,970.9	18,492.3	22,047.1
(ii) Public Sector Enterprises	13,668.3	19,317.7	19,905.8	70,231.1	118,279.9	108,596.1	116,366.8
(iii) Private Sector	283,504.6	286,571.7	286,184.7	240,030.2	213,354.6	146,682.8	207,815.7
2. Debentures :	789.8	368.0	268.4	36.9	36.9	36.9	36.9
(i) Financial Institutions	0.8	0.8	0.8	-	-	-	-
(ii) Public Sector Enterprises	163.7	294.4	261.9	31.2	31.2	31.2	31.2
(iii) Private Sector	625.3	72.8	5.7	5.7	5.7	5.7	5.7
3. National Investment Trust (Unit)	2,819.7	2,732.4	2,775.7	2,645.0	2,771.6	1,940.4	2,454.8
4. Participation Term Certificates	288.9	2,140.1	80.4	18,802.5	4,552.8	5,441.9	4,536.8
5. Term Finance Certificate (TFC's)	101,854.7	75,241.8	83,257.5	89,359.5	77,648.4	76,680.5	77,275.6
6. Sukuk	349,520.4	360,968.4	484,577.1	416,203.5	542,970.9	538,790.8	544,134.7
7. Certificate of Investment (COI's)	3,838.1	3,520.0	7,202.2	5,820.8	820.8	820.8	445.0
8. Modaraba Certificate	106.0	1.0	-	-	-	-	-
9. Mutual Funds	17,575.8	11,378.0	6,295.9	5,983.5	5,456.9	5,347.8	6,971.1
10. Others	39,337.2	13,459.6	20,972.4	50,900.7	63,023.0	58,865.9	82,421.7
TOTAL	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.0	7,889,093.9	7,853,750.5	7,846,283.2

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	2016		2017		2018		2019
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
0.00	625,953.7	593,783.2	561,814.6	683,009.4	619,913.9	318,338.5	983,297.1
0.25*	185,445.9	147,727.9	218,307.9	228,514.7	194,449.6	194,643.9	203,251.5
0.50*	26,279.3	47,594.2	65,390.7	60,694.2	41,171.8	86,099.8	28,846.8
0.75*	18,426.5	29,889.6	8,918.3	10,624.2	7,036.8	46,078.1	3,547.1
1.00	25,437.0	79,419.0	41,219.6	21,453.6	17,376.7	70,371.4	60,268.0
1.25	17,332.9	35,090.8	7,326.4	7,258.0	7,531.9	10,620.9	11,553.3
1.50	41,096.3	52,427.9	23,460.2	54,412.0	21,029.0	20,112.6	28,096.4
1.75	18,675.1	31,165.7	25,013.0	15,480.4	2,827.1	1,669.8	2,860.8
2.00	35,359.0	20,163.0	10,476.5	50,189.3	4,982.2	4,502.4	4,730.2
2.25	6,113.0	742.6	4,945.8	6,078.9	542.1	2,004.7	1,276.1
2.50	404.3	223.2	4,219.5	9,707.4	3,970.2	6,668.3	6,663.4
2.75	2,755.9	1,291.1	38,979.7	11,294.8	2,598.4	1,466.1	1,793.8
3.00	12,911.4	476.8	10,511.6	14,173.9	8,063.4	4,464.9	7,670.2
3.25	184.9	-	4,324.6	-	10,521.5	915.6	6,243.6
3.50	401.2	-	11,555.0	-	9,028.7	1,943.3	20,901.1
3.75	19.1	-	5,624.8	1,086.5	159,641.2	1,847.1	4,569.2
4.00	13,032.6	-	17.6	0.1	13,319.5	3,715.2	15,041.5
4.25	-	-	266.0	822.9	5,007.6	2,428.9	24,045.0
4.50	-	-	911.7	35.3	16,851.0	1,750.4	1,325.9
4.75	-	-	511.8	93.9	48.0	11,592.9	20,877.5
5.00	-	-	-	5.0	10,414.6	3,159.7	2,219.9
5.25	-	-	-	750.0	255.9	850.6	398.5
5.50	-	-	-	6,000.0	273.2	3,402.0	2,040.3
5.75	-	-	-	-	12,102.7	4,200.6	-
6.00	-	-	-	-	4,580.6	118,823.7	10.0
6.25	-	-	-	-	5,000.0	9,827.8	632.8
6.50	-	-	-	-	265.1	11,988.8	1,359.9
6.75	-	-	-	-	..	203.2	959.0
7.00	-	-	-	-	..	11,015.2	922.4
7.25	-	-	-	-	..	-	216.7
7.50	-	-	-	-	0.4	4,358.7	95.0
7.75	-	-	-	-	..	12,875.1	3,970.9
8.00	-	-	-	-	..	60,132.2	77,664.4
8.25	-	-	-	-	24.7	8,756.7	10,412.1
8.50	-	-	-	-	..	1,573.8	7,702.7
8.75	-	-	-	-	15.2	5,876.7	0.1
9.00	-	-	-	-	-	-	66,152.5
9.25	-	-	-	-	-	-	10.4
9.50	-	-	-	-	-	-	15,092.1
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	3,900.5
10.25	-	-	-	-	-	-	16,965.0
10.50	-	-	-	-	-	-	304.8
10.75	-	-	-	-	-	-	1,620.9
11.00	-	-	-	-	-	-	1,801.7
Over 11.00	-	-	-	-	-	-	20,788.7
Total	1,029,828.1	1,039,995.2	1,043,795.3	1,181,684.5	1,178,843.1	1,048,279.5	1,672,099.7

*0.25 stands for 0.05 to 0.25

*0.50 stands for 0.30 to 0.50

*0.75 stands for 0.55 to 0.75

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)

RATE OF RETURN	2016		2017		2018		2019
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
0.00	2,956,607.9	3,125,513.5	3,569,106.4	3,478,375.0	3,779,041.3	4,275,240.1	4,222,545.7
0.25*	41,047.8	52,143.0	52,682.1	61,006.5	54,443.5	69,474.3	74,271.6
0.50*	15,881.9	18,404.4	17,484.6	2,483.7	6,452.6	1,571.3	1,221.4
0.75*		723.6	616.6	17,350.5	1,256.4	63,304.6	31,896.3
1.00	13,779.4	264.1	50.2	512.3	18,386.2	2,111.5	2,594.0
1.25	1,774.5	2,391.1	3,185.1	3,029.6	2,373.4	2,225.9	4,058.8
1.50	129.7	1,112.4	134.0	2,563.7	1,161.4	400.4	2,617.3
1.75	11,069.9	12,871.7	-	2,861.4	2,495.0	335.4	4,625.6
2.00	3,531.1	8,629.7	14,603.8	13,456.1	130,582.0	19,248.2	1,612.9
2.25	5,903.2	11,212.3	9,643.3	9,774.3	4,501.8	3,735.4	12,825.0
2.50	9,955.7	9,408.6	39,109.1	32,869.9	4,483.7	5,123.0	5,965.5
2.75	113,002.3	178,473.2	160,115.9	33,049.3	63,401.4	1,279.9	4,256.2
3.00	33,903.3	73,827.3	31,759.1	128,518.9	99,700.6	7,033.3	41,053.1
3.25	24,095.9	31,939.0	37,197.2	34,954.8	25,223.5	19,386.9	18,504.2
3.50	115,955.5	208,393.1	313,765.7	129,808.8	6,140.9	80,204.1	7,092.7
3.75	2,840,034.8	2,648,667.6	3,053,610.2	3,459,802.6	829,170.4	32,571.5	36,353.2
4.00	428,541.8	973,463.5	985,319.8	896,710.7	131,169.8	173,200.2	2,423.3
4.25	412,213.4	603,233.0	510,047.3	295,832.9	36,996.6	191,428.5	3,952.6
4.50	221,421.0	332,180.5	334,542.3	319,414.4	3,446,535.5	79,628.9	68,313.0
4.75	118,679.7	201,782.8	155,847.9	201,985.5	774,667.1	136,530.2	118,313.5
5.00	233,744.6	210,709.2	154,169.4	373,087.1	654,603.8	98,966.3	157,099.3
5.25	230,190.0	233,877.5	307,048.3	162,300.3	152,531.0	68,737.4	15,966.5
5.50	141,649.4	145,864.9	168,884.9	181,557.0	177,819.1	66,889.9	91,494.8
5.75	113,889.7	104,254.5	124,797.7	142,934.8	131,153.8	27,856.5	42,509.1
6.00	161,712.6	142,461.7	133,401.8	292,541.7	349,650.2	61,062.2	30,025.6
6.25	86,007.3	89,839.1	92,645.2	105,254.0	91,537.6	34,451.3	133,211.4
6.50	179,276.7	73,497.5	35,935.2	33,694.8	122,633.2	685,113.4	23,353.5
6.75	60,398.8	57,549.5	39,991.6	104,341.1	97,907.0	142,555.0	24,128.1
7.00	342,400.0	84,657.1	114,990.2	114,580.5	42,978.6	93,200.6	105,845.9
7.25	62,189.3	77,510.5	37,978.1	17,009.0	48,468.6	45,438.9	18,656.5
7.50	27,936.4	49,243.9	11,743.1	3,247.0	136,088.3	63,961.0	38,070.2
7.75	41,731.8	4,883.3	2,067.3	7,628.9	12,205.1	47,292.2	24,934.7
8.00	18,769.5	10,113.5	6,347.4	11,869.2	10,867.2	3,763,774.2	629,531.3
8.25	2,763.7	1,886.7	1,495.1	3,786.3	623.8	579,800.2	40,265.4
8.50	12,981.0	3,621.2	3,047.5	4,481.0	1,968.8	334,365.1	174,834.7
8.75	4,051.7	2,140.7	4,674.6	51,691.8	4,872.5	51,899.1	43,212.3
9.00	10,938.4	8,838.0	10,257.9	2,823.0	894.9	166,471.3	149,204.7
9.25	3,627.4	2,024.6	1,607.5	728.0	457.9	56,024.7	28,590.5
9.50	2,186.2	1,845.2	1,917.1	2,911.2	3,604.3	149,936.5	45,432.4
9.75	5.0	-	-	-	-	49,761.8	36,092.2
10.00	5,839.6	11.7	256.0	283.6	7,295.7	43,435.0	81,705.0
10.25	330.7	7.7	71.2	3.8	0.2	14,339.4	3,260,113.8
10.50	325.6	20.0	189.3	13,773.2	128.2	37,210.1	1,133,770.3
10.75	6,643.9	17.6	907.6	110.3	108.7	20,996.0	175,368.7
11.00	1,437.8	744.2	550.2	413.4	407.1	68,577.5	253,233.3
Over-11.00	9,273.0	1,009.0	4,510.4	9,796.7	3,218.0	199,571.6	918,714.0
Total	9,127,829.0	9,801,263.2	10,548,305.3	10,765,208.5	11,470,206.8	12,135,720.9	12,339,860.1

*0.25 stands for 0.05 to 0.25

*0.50 stands for 0.30 to 0.50

*0.75 stands for 0.55 to 0.75

Source: Statistics & Data Warehouse Department, SBP

3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	36,168.1	27,668.1	14,237.4	14,237.4	20,924.9	20,674.3	12,349.6	12,349.6	25,473.0	24,514.8
1.00*	664.9	664.9	249.8	249.8	481.4	481.4	892.0	892.0	306.8	306.8
2.00*	15,469.2	15,469.2	6,052.3	6,052.3	1,490.8	1,490.8	1,087.1	1,087.1	1,264.6	1,264.6
3.00*	11,928.5	9,927.0	14,860.3	12,585.3	10,103.1	10,103.1	15,323.5	15,323.5	10,941.8	10,941.8
3.25	3,278.7	362.8	3,917.1	298.0		-	1,407.6	1,407.6	651.8	651.8
3.50	898.3	898.3	333.9	333.9	142.4	142.4	442.3	442.3	200.9	200.9
3.75	150.9	150.9	0.1	0.1	0.1	0.1	2.4	2.4	181.6	181.6
4.00	6,777.9	5,864.9	5,255.7	5,255.7	6,635.1	6,635.1	16,205.0	16,205.0	7,277.1	7,277.1
4.25	794.8	794.8	384.6	384.6	8.4	8.4	2,889.7	2,889.7	40.0	40.0
4.50	176.2	176.2	2,638.1	204.4	83.0	83.0	52.0	52.0	45.6	45.6
4.75	124.5	124.5	52.7	52.7	10.8	10.8	-	-	80.6	80.6
5.00	2,221.1	2,221.1	2,634.6	2,634.6	1,188.5	1,188.5	3,010.2	3,010.2	818.8	818.8
5.25	4.8	4.8	335.0	335.0	5.0	5.0	2.8	2.8		
5.50	454.5	454.5	537.9	537.9	145.3	145.3	375.4	375.4	385.6	385.6
5.75	8.2	8.2	13.2	13.2		-	5.3	5.3		
6.00	23,122.3	11,165.9	26,933.9	26,933.9	5,697.2	5,685.5	9,994.5	9,994.5	413.6	413.6
6.25	9,795.9	9,795.9	37,897.8	11,311.7	2,614.3	2,614.3	4,508.0	4,508.0	3,194.0	3,194.0
6.50	7,324.9	7,324.9	34,963.6	16,963.6	20,455.1	20,455.1	1,589.2	1,589.2	1,006.9	728.6
6.75	2,612.7	2,612.7	3,958.8	3,958.8	10,100.4	10,100.4	361.6	361.6	50.5	50.5
7.00	25,039.0	25,039.0	22,664.7	22,664.7	41,420.5	30,433.4	8,100.9	8,100.9	2,643.2	2,643.2
7.25	4,610.9	4,610.9	12,772.7	12,772.7	6,653.5	6,653.5	1,028.6	1,028.6	6,626.9	6,626.9
7.50	5,329.9	5,329.9	7,916.9	7,916.9	18,235.3	18,235.3	15,510.7	14,880.0	20,547.6	16,394.1
7.75	3,367.7	3,367.7	3,860.0	3,860.0	9,238.8	9,238.8	642.9	642.9	1.5	1.5
8.00	14,771.9	14,771.9	10,520.9	10,520.9	27,808.0	27,658.0	14,419.9	14,341.1	1,041.6	1,041.6
8.25	3,051.6	3,051.6	7,249.0	7,249.0	10,706.8	10,706.8	1,032.6	1,032.6	296.8	296.8
8.50	4,177.2	4,177.2	15,740.6	15,340.6	9,222.6	9,222.6	7,023.6	6,961.8	1,417.8	1,356.0
8.75	1,050.2	1,050.2	2,291.7	2,291.7	3,507.6	3,507.6	178.8	178.8	31.4	31.4
9.00	30,287.7	30,287.7	6,400.5	6,400.5	22,887.7	22,887.7	31,001.9	21,538.9	1,601.5	1,601.5
9.25	3,044.8	3,044.8	15,389.8	15,389.8	4,334.5	4,334.5	3,338.5	3,338.5	431.3	431.3
9.50	1,980.7	1,980.7	890.3	890.3	2,617.4	2,617.4	16,246.8	16,246.8	814.3	814.3
9.75	1,572.6	1,572.6	4,813.1	4,813.1	961.1	961.1	2,531.9	2,531.9	8.4	8.4
10.00	12,774.5	12,774.5	7,626.5	7,626.5	48,752.4	47,357.7	30,433.9	30,433.9	4,651.3	4,651.3
10.25	596.8	596.8	382.2	382.2	462.7	462.7	8,838.0	8,838.0	2,473.3	2,473.3
10.50	1,764.9	1,764.9	3,027.2	3,027.2	2,081.5	2,081.5	17,108.6	16,893.2	3,615.7	3,400.3
10.75	122.7	122.7	526.6	526.6	2,311.3	2,311.3	9,794.2	9,794.2	1,422.1	1,422.1
11.00	4,123.4	4,123.4	11,453.4	11,453.4	8,063.3	8,063.3	40,064.1	40,064.1	3,137.3	3,137.3
11.25	3,291.5	3,291.5	3,701.0	3,701.0	6,482.1	6,482.1	16,002.2	16,002.2	66,691.6	32,730.1
11.50	230.5	230.5	1,460.5	1,460.5	701.3	701.3	24,657.3	24,657.3	19,853.4	19,853.4
11.75	161.3	161.3	588.3	588.3	759.0	759.0	12,620.8	12,620.8	3,737.5	3,737.5
12.00	12,905.7	12,505.7	10,735.4	10,735.4	11,984.0	11,488.2	35,585.5	35,087.3	28,876.3	14,317.1
12.25	1,595.3	1,595.3	1,956.2	1,956.2	129.1	129.1	1,235.8	1,235.8	8,205.0	8,205.0
12.50	906.1	906.1	1,523.3	1,523.3	1,128.4	1,128.4	12,888.6	12,888.6	6,566.8	6,566.8
12.75	1,108.1	1,108.1	1,979.9	1,979.9	6,593.9	6,593.9	6,270.1	6,270.1	14,689.6	14,689.6
13.00	2,593.0	2,593.0	1,033.7	1,033.7	4,508.1	4,508.1	13,419.4	13,419.4	31,606.1	31,606.1
13.25	321.3	321.3	642.9	642.9	93.4	93.4	455.5	455.5	9,655.3	9,655.3
13.50	3,253.3	3,253.3	2,779.0	2,779.0	2,658.5	2,658.5	33,687.8	33,687.8	10,033.9	10,033.9
13.75	545.0	545.0	744.2	744.2	24.9	24.9	2,656.4	2,656.4	16,343.4	16,343.4
14.00	4,606.2	4,606.2	1,631.4	1,631.4	2,921.0	2,921.0	9,524.0	9,523.9	41,478.9	41,478.8
14.25	6.5	6.5	30.7	30.7	5.5	5.5	1,146.6	1,146.6	7,988.3	7,988.3
14.50	178.4	178.4	178.3	178.3	399.8	399.8	657.3	657.3	9,322.6	9,322.6
14.75	17.8	17.8	381.9	381.9	16.2	16.2	54.4	54.4	2,393.8	2,393.8
15.00	13,839.5	13,839.5	1,500.6	1,500.6	2,017.9	2,017.9	6,970.3	6,970.3	24,600.9	24,600.9
15.25	263.8	263.8	20.1	20.1	13.6	13.6	42.4	42.4	1,594.0	1,594.0
15.50	6,122.4	6,122.4	2,101.1	2,101.1	4,840.9	4,557.3	1,166.3	1,166.3	2,756.1	2,634.5
15.75	-	-	279.4	279.4	-	-	383.3	383.3	4,666.7	4,666.7
16.00 & over	37,464.4	37,464.4	28,119.8	28,119.8	40,698.3	40,407.1	68,055.7	68,043.2	51,218.9	51,211.3
TOTAL	329,053.1	302,366.2	350,170.7	296,856.7	385,326.7	371,462.0	525,274.0	514,313.4	465,374.1	411,057.0

* 1.00 stands for 0.25 to 1.00

* 2.00 stands for 1.25 to 2.00

* 3.00 stands for 2.25 to 3.00

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

RATE OF RETURN	2017				2018				2019	
	Jun		Dec		Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	505,166.1	273,283.3	237,928.0	177,542.3	255,400.4	185,632.9	276,536.5	207,469.9	243,425.8	232,961.6
1.00*	5,775.3	4,712.4	5,281.4	4,183.4	7,565.0	6,461.1	5,501.9	3,689.7	10,610.1	9,301.2
2.00*	39,770.7	39,770.7	28,295.5	28,295.5	27,760.0	27,758.5	27,116.1	27,114.6	19,725.4	19,723.9
3.00*	336,498.9	308,723.5	390,573.4	358,559.8	344,538.6	344,532.0	398,274.1	397,188.6	468,806.4	467,720.9
4.00*	115,965.6	97,772.7	112,866.0	91,898.3	108,418.4	104,596.9	80,861.8	80,569.5	79,159.2	78,699.9
5.00*	58,876.8	58,876.8	73,539.6	61,908.4	97,741.5	71,790.0	87,463.9	80,668.3	137,332.2	96,726.6
6.00*	370,764.9	184,428.3	384,322.7	165,277.5	312,656.2	211,240.8	116,977.0	26,179.9	38,119.6	31,569.1
7.00*	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	155,227.7	111,805.1
8.00*	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	119,159.1	79,919.6
8.25	86,561.4	67,164.6	137,164.3	123,525.7	131,782.5	123,924.9	102,088.3	88,420.5	13,776.8	5,704.0
8.50	68,097.6	66,905.5	82,826.0	81,750.6	199,596.8	173,838.5	100,875.5	89,701.2	11,095.8	9,386.2
8.75	58,545.3	57,588.1	85,414.0	84,496.6	72,916.0	72,580.0	143,233.3	118,103.6	21,840.8	21,805.9
9.00	286,906.2	271,215.3	201,845.8	197,925.9	188,470.4	180,691.2	346,307.8	276,191.4	16,378.0	16,207.8
9.25	68,788.1	68,788.1	147,086.7	131,632.2	104,788.5	104,524.4	343,578.3	221,572.1	22,759.3	22,400.2
9.50	50,607.4	50,607.4	40,063.8	40,063.8	121,594.9	110,434.0	248,515.6	198,875.3	58,673.7	29,379.8
9.75	16,277.3	14,277.3	63,110.4	57,604.8	32,207.8	32,207.8	273,858.9	145,893.4	15,740.9	15,740.9
10.00	111,232.1	67,956.3	64,468.5	61,985.4	146,913.8	137,632.3	771,828.6	270,300.8	82,134.8	82,027.6
10.25	15,983.8	15,836.6	26,324.0	25,785.9	30,940.3	24,028.9	208,768.3	129,762.7	45,225.3	11,286.6
10.50	32,075.5	32,075.5	34,471.1	34,471.1	48,908.1	48,908.1	305,225.4	231,611.0	49,351.1	49,350.7
10.75	19,256.9	19,256.9	16,997.2	16,845.5	14,055.3	13,933.9	244,784.5	221,617.0	37,728.2	35,356.2
11.00	66,984.6	66,984.6	85,743.6	85,718.6	60,053.8	59,961.0	373,735.7	271,908.6	230,843.6	152,106.2
11.25	27,981.5	27,977.0	48,221.3	48,192.1	16,013.5	16,012.3	223,161.1	129,998.3	313,012.5	213,156.0
11.50	30,901.0	30,872.6	27,979.9	27,979.9	52,937.8	52,936.1	293,968.5	158,836.9	225,181.4	173,668.7
11.75	8,122.6	8,122.6	12,787.5	12,787.5	11,271.5	11,271.5	139,642.1	97,791.7	240,629.4	181,784.0
12.00	51,491.9	37,187.9	53,488.2	25,696.1	114,503.4	70,711.5	258,026.0	157,507.8	450,945.3	303,716.7
12.25	8,761.7	6,746.0	9,452.5	9,452.5	5,714.9	5,714.9	68,854.7	66,522.4	492,653.0	243,042.6
12.50	65,375.2	65,375.2	69,621.4	69,621.4	83,686.5	55,569.9	120,094.8	118,269.3	536,760.7	134,730.3
12.75	6,478.4	6,478.4	3,853.6	3,853.6	4,463.3	4,463.3	43,597.9	35,267.9	206,602.5	153,609.1
13.00	20,021.1	20,021.1	22,044.4	19,944.4	18,610.3	18,610.3	106,005.2	81,312.7	483,265.6	381,576.7
13.25	5,019.1	5,019.1	3,640.3	3,640.3	5,792.3	5,786.6	32,928.0	32,922.2	326,329.3	280,334.3
13.50	60,223.2	40,223.2	36,120.3	36,120.3	60,087.6	40,087.6	199,524.0	189,524.0	298,082.8	186,002.9
13.75	1,616.8	1,616.8	5,494.0	5,494.0	3,135.8	3,135.8	23,853.4	23,853.4	263,703.6	179,406.0
14.00	69,159.6	66,912.2	62,982.7	62,982.7	79,384.4	79,384.4	113,221.0	113,221.0	512,585.3	338,310.8
14.25	26,186.6	26,186.6	24,582.8	24,582.8	21,996.0	21,996.0	34,955.3	34,955.3	167,090.4	110,294.0
14.50	2,101.4	2,101.4	9,928.3	9,928.3	7,117.9	7,117.9	14,228.9	14,228.9	73,834.7	70,873.6
14.75	22,728.4	22,728.4	32,534.9	32,534.9	41,347.4	41,347.4	56,700.0	56,700.0	116,975.6	115,620.9
15.00	49,073.4	46,146.9	52,425.5	52,192.2	30,229.3	27,991.2	27,080.6	27,080.6	176,435.2	155,776.2
15.25	3,776.2	3,776.2	3,900.2	3,089.6	6,231.8	6,231.8	7,798.8	7,798.8	34,489.3	34,489.3
15.50	16,972.4	16,972.4	22,967.4	22,967.4	17,263.2	16,195.9	17,272.7	17,272.7	48,502.5	48,455.5
15.75	15,037.5	15,037.5	13,232.5	13,232.5	10,982.0	10,982.0	11,601.2	11,601.2	38,697.3	38,697.3
16.00	26,175.4	25,217.0	29,084.2	28,243.1	43,092.7	41,429.8	20,125.7	19,282.4	84,305.3	77,553.9
16.25	1,022.7	1,022.7	2,040.1	2,040.1	4,529.5	4,529.5	7,992.2	7,992.2	34,726.7	34,726.7
16.50	3,781.6	3,720.6	3,530.4	3,530.4	4,545.8	4,545.8	6,034.2	6,034.2	13,653.1	13,653.1
16.75	6,168.8	6,168.8	2,112.5	2,112.5	3,058.2	3,058.2	3,501.7	3,501.7	27,524.0	27,524.0
17.00	6,500.7	6,500.7	9,134.3	9,134.1	6,008.7	6,008.7	10,352.4	10,352.2	34,754.5	31,406.9
17.25	841.1	840.8	989.6	989.6	772.6	772.6	4,416.5	4,416.5	7,281.8	7,281.8
17.50	9,252.5	9,252.5	1,392.4	1,392.4	4,937.6	4,937.6	3,896.2	3,896.2	7,750.7	7,750.7
17.75	373.1	373.1	1,039.4	1,039.4	1,131.8	1,131.8	1,840.3	1,840.3	10,525.6	10,525.6
18.00	29,125.4	29,125.4	11,868.6	11,868.6	9,646.8	9,646.8	17,979.4	17,979.4	21,486.7	21,486.7
18.25	1,878.1	1,244.7	1,195.3	1,094.3	4,512.9	3,318.2	5,365.5	5,365.5	26,197.7	25,894.4
18.50	2,122.6	2,122.6	1,836.5	1,836.5	1,466.4	1,466.4	1,949.0	1,949.0	3,541.8	3,541.8
18.75	631.4	631.4	746.9	746.9	1,105.0	1,105.0	1,737.4	1,737.4	6,947.4	6,947.4
19.00	47,550.7	47,550.7	43,056.5	43,056.5	62,216.7	58,732.5	40,188.3	23,101.5	48,695.1	48,695.1
19.25	78.5	78.5	312.9	312.9	345.5	345.5	563.2	563.2	3,222.0	3,222.0
19.50	1,502.6	1,502.6	789.0	789.0	5,526.8	5,526.8	821.2	821.2	3,642.7	3,642.7
19.75	306.0	306.0	426.2	426.2	495.0	495.0	8,687.0	8,687.0	2,431.4	2,431.4
20.00 & over	83,187.8	83,187.8	86,860.8	86,860.8	98,419.5	98,419.5	93,944.1	93,944.1	131,413.6	131,413.6
TOTAL	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	7,350,990.1	5,380,422.6

* 1.00 stands for 0.25 to 1.00

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: :

* 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

		(Percent per annum)						
TYPE OF DEPOSITS		2016		2017		2018		2019
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	2.88 (2.36)	3.30 (2.29)	2.42 (3.19)	2.85 (2.47)	2.97 (2.90)	4.25 (2.43)	6.69 (2.09)
II.	Saving Deposits	3.73 (64.38)	3.57 (63.58)	3.54 (64.78)	3.58 (64.46)	4.14 (66.49)	7.00 (65.58)	8.67 (66.41)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	4.80 (5.69)	4.36 (5.75)	4.36 (4.59)	4.18 (5.68)	5.15 (5.38)	7.14 (7.05)	9.53 (7.62)
	(b) 3 months and over							
	but less than 6 months	4.52 (6.14)	4.26 (6.46)	4.29 (6.09)	4.31 (6.42)	4.77 (5.92)	6.75 (7.72)	8.89 (6.21)
	(c) 6 months and over							
	but less than 1 year	4.70 (5.62)	4.32 (5.88)	4.26 (5.80)	4.10 (5.19)	4.63 (4.89)	6.19 (4.56)	8.61 (4.95)
	(d) 1 year and over but							
	less than 2 years	4.89 (11.25)	4.70 (11.91)	4.62 (11.98)	4.79 (12.45)	5.13 (11.25)	7.30 (9.45)	9.19 (9.72)
	(e) 2 years and over but							
	less than 3 years	5.62 (0.63)	5.29 (0.50)	5.14 (0.40)	5.16 (0.37)	5.04 (0.36)	7.21 (0.31)	9.36 (0.37)
	(f) 3 years and over but							
	less than 4 years	5.48 (1.22)	5.46 (1.14)	5.67 (0.90)	5.77 (0.70)	5.59 (0.72)	7.45 (0.64)	9.39 (0.76)
	(g) 4 years and over but							
	less than 5 years	5.84 (0.07)	5.68 (0.05)	5.28 (0.06)	6.61 (0.13)	5.37 (0.12)	7.32 (0.10)	10.81 (0.09)
	(h) 5 years and over	6.42 (2.62)	5.83 (2.44)	6.22 (2.21)	7.46 (2.11)	6.96 (1.97)	8.56 (2.16)	9.95 (1.78)
IV.	Overall							
	(i) Excluding current							
	and other deposits	4.11	3.92	3.84	3.93	4.41	6.95	8.79
	(ii) Including current							
	and other deposits	2.75	2.62	2.53	2.64	2.92	4.60	5.72

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		2016		2017		2018		2019
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	3.02 (2.43)	3.42 (2.38)	2.54 (3.26)	2.95 (2.60)	3.03 (3.05)	4.25 (2.65)	6.69 (2.27)
II.	Saving Deposits	3.98 (64.56)	3.80 (63.74)	3.75 (64.99)	3.83 (64.96)	4.32 (66.62)	7.37 (66.02)	9.27 (66.95)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	4.99 (5.87)	4.66 (5.68)	4.54 (4.69)	4.55 (5.51)	5.21 (5.62)	7.59 (7.13)	10.41 (7.59)
	(b) 3 months and over but less than 6 months	5.02 (5.81)	4.67 (6.16)	4.67 (5.76)	4.76 (6.06)	5.12 (5.41)	7.38 (7.08)	10.28 (5.60)
	(c) 6 months and over but less than 1 year	5.15 (5.41)	4.67 (5.71)	4.66 (5.44)	4.70 (4.73)	5.04 (4.61)	6.71 (4.28)	9.67 (4.52)
	(d) 1 year and over but less than 2 years	5.17 (11.31)	4.90 (12.14)	4.81 (12.13)	5.04 (12.68)	5.30 (11.49)	7.68 (9.47)	9.63 (10.05)
	(e) 2 years and over but less than 3 years	5.67 (0.67)	5.35 (0.53)	5.25 (0.41)	5.44 (0.37)	5.38 (0.34)	7.64 (0.31)	9.85 (0.38)
	(f) 3 years and over but less than 4 years	5.86 (1.22)	5.68 (1.17)	5.77 (0.94)	5.79 (0.76)	5.61 (0.77)	7.47 (0.69)	9.51 (0.78)
	(g) 4 years and over but less than 5 years	5.88 (0.08)	5.68 (0.05)	5.29 (0.07)	6.61 (0.14)	5.37 (0.13)	7.32 (0.11)	10.81 (0.09)
	(h) 5 years and over	6.77 (2.63)	6.14 (2.44)	6.35 (2.31)	7.74 (2.18)	7.25 (1.96)	8.70 (2.26)	10.07 (1.76)
IV.	Overall							
	(i) Excluding current and other deposits	4.39	4.16	4.07	4.21	4.59	7.33	9.43
	(ii) Including current and other deposits	3.01	2.86	2.74	2.89	3.11	4.82	6.28

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		2016		2017		2018		2019
		Jun	Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	0.07 (1.48)	0.10 (1.09)	0.05 (2.30)	0.08 (1.01)	0.88 (1.01)	1.32 (0.08)	6.33 (0.29)
II.	Saving Deposits	0.52 (62.25)	0.49 (61.44)	0.57 (62.00)	0.41 (58.74)	1.79 (64.81)	2.79 (60.85)	2.13 (60.96)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.91 (3.57)	1.01 (6.68)	0.73 (3.22)	1.10 (7.59)	3.47 (2.25)	1.71 (6.26)	1.09 (7.92)
	(b) 3 months and over but less than 6 months	1.04 (10.16)	1.06 (10.33)	1.51 (10.54)	1.28 (10.50)	2.82 (12.59)	3.51 (14.61)	2.58 (12.33)
	(c) 6 months and over but less than 1 year	1.10 (8.19)	1.07 (8.12)	1.53 (10.60)	1.01 (10.55)	1.75 (8.43)	3.05 (7.57)	3.46 (9.25)
	(d) 1 year and over but less than 2 years	1.20 (10.56)	1.10 (8.91)	1.48 (9.97)	1.14 (9.85)	2.05 (8.11)	3.08 (9.17)	2.43 (6.47)
	(e) 2 years and over but less than 3 years	0.96 (0.10)	1.26 (0.11)	1.65 (0.18)	1.93 (0.37)	2.39 (0.58)	2.42 (0.30)	3.10 (0.30)
	(f) 3 years and over but less than 4 years	0.94 (1.24)	1.28 (0.83)	1.71 (0.32)	2.00 (0.05)	2.32 (0.06)	5.20 (0.08)	7.41 (0.50)
	(g) 4 years and over but less than 5 years	1.79 (0.01)	1.48 (..)	1.75 (..)	2.17 (..)	2.25 (..)	- -	3.15 (..)
	(h) 5 years and over	1.79 (2.43)	1.81 (2.49)	1.77 (0.88)	2.21 (1.34)	3.55 (2.16)	5.41 (1.07)	8.88 (1.98)
IV.	Overall							
	(i) Excluding current and other deposits	0.74	0.72	0.87	0.72	2.00	2.90	2.42
	(ii) Including current and other deposits	0.37	0.35	0.44	0.39	0.99	2.01	1.60

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									
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
2019	Jun	10.97	11.59	10.46	11.23	11.46	11.31	12.72	11.62
II. INTEREST BEARING - ALL BANKS									
2016	Jun	11.60	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
2019	Jun	11.51	12.70	11.00	12.16	11.47	8.79	13.82	12.50
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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
2019	Jun	10.88	11.36	10.44	11.19	11.45	11.67	12.65	11.56

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				
01/11/2017	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
01/08/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9500
01/09/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9399
01/10/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.8390
01/11/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2999
01/12/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/01/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/02/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2890
01/03/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.3401

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)

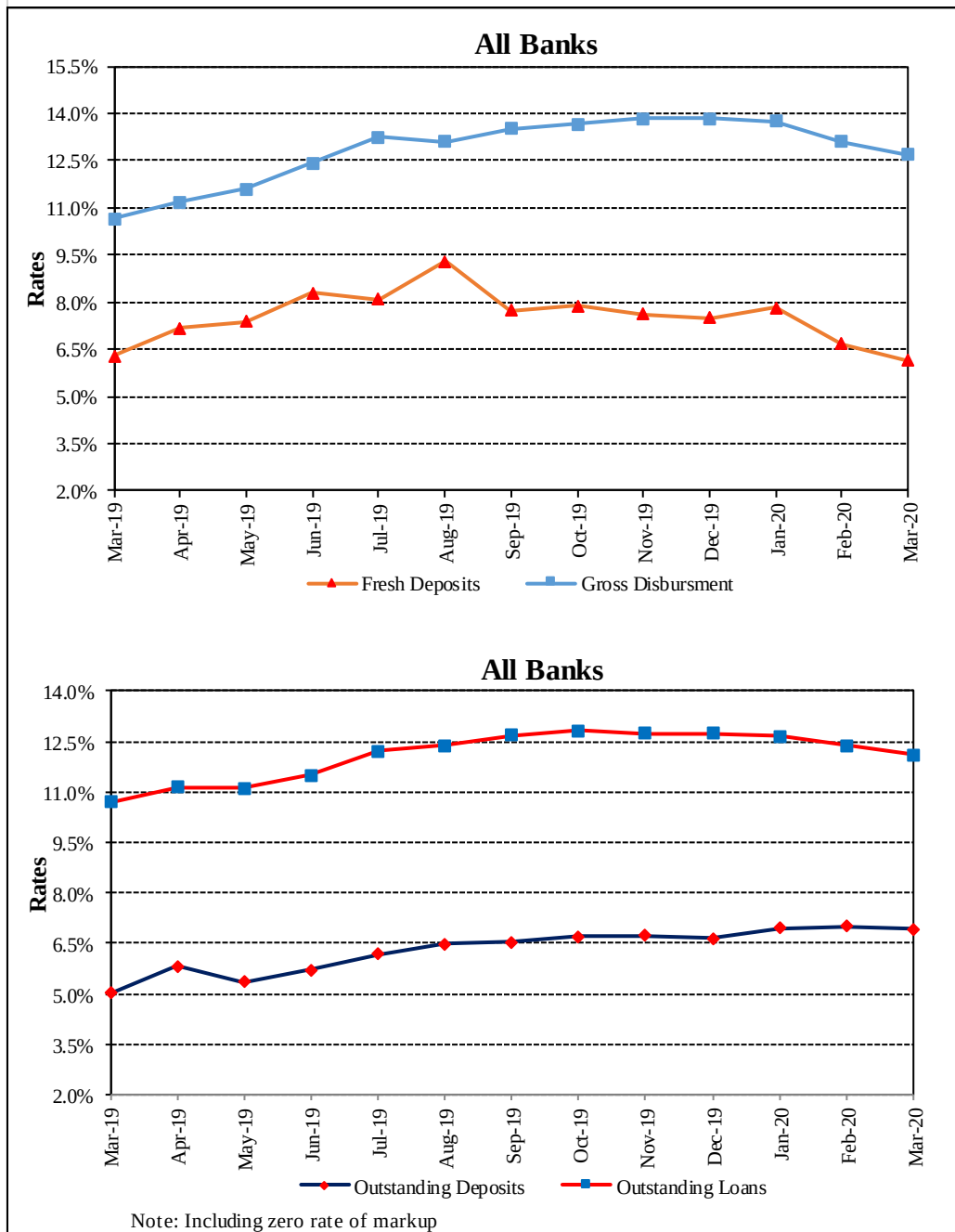
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Nov-2019																
Public	14.15	14.15	14.19	14.20	12.25	12.26	12.95	12.96	7.49	7.84	9.93	9.93	6.76	7.27	10.40	10.39
Private	13.87	14.06	14.05	14.29	12.84	12.83	13.47	13.49	7.54	7.36	10.58	10.48	6.71	6.66	10.34	10.32
Foreign	13.35	13.77	13.35	13.78	13.57	13.58	14.00	14.02	9.81	10.08	11.53	11.91	7.03	7.15	11.45	11.66
Specialized	14.50	14.50	14.50	14.50	13.76	13.76	14.25	14.25	8.36	8.36	11.67	11.67	9.59	9.59	11.24	11.24
All Banks	13.84	14.06	14.01	14.27	12.75	12.74	13.39	13.40	7.61	7.51	10.54	10.47	6.73	6.79	10.37	10.35
Dec-2019																
Public	14.36	14.36	14.43	14.43	12.08	12.08	12.98	12.99	6.12	8.41	10.76	10.76	6.46	7.33	10.40	10.40
Private	13.83	13.99	14.07	14.27	12.86	12.87	13.47	13.49	7.67	7.56	10.97	10.98	6.70	6.67	10.46	10.44
Foreign	13.34	13.91	13.34	13.92	13.62	13.62	14.03	14.03	6.99	7.22	9.38	9.93	6.13	6.29	10.11	10.50
Specialized	17.29	17.29	17.30	17.30	13.99	13.99	14.48	14.48	5.88	5.88	11.49	11.49	9.27	9.27	11.33	11.33
All Banks	13.84	14.01	14.07	14.28	12.74	12.74	13.40	13.42	7.49	7.61	10.89	10.92	6.66	6.79	10.44	10.43
Jan-2020																
Public	14.18	14.19	14.32	14.32	12.02	12.02	12.95	12.96	10.50	10.67	11.14	11.14	7.71	8.10	10.70	10.68
Private	13.75	13.92	13.94	14.13	12.77	12.78	13.35	13.37	7.57	7.30	11.16	11.05	6.78	6.74	10.43	10.41
Foreign	13.50	13.90	13.50	13.90	13.56	13.57	13.95	13.97	8.32	8.70	11.42	12.21	5.94	6.04	10.19	10.49
Specialized	17.00	17.00	17.00	17.00	14.11	14.11	14.63	14.63	7.64	7.64	11.32	11.32	9.51	9.51	11.33	11.33
All Banks	13.76	13.94	13.94	14.14	12.65	12.66	13.30	13.32	7.83	7.63	11.17	11.11	6.95	6.99	10.49	10.47
Feb-2020																
Public	13.31	13.31	13.44	13.44	11.98	11.99	12.94	12.95	7.83	7.98	11.15	11.15	7.86	8.21	11.11	11.10
Private	13.08	13.23	13.27	13.45	12.50	12.53	13.23	13.28	6.39	6.13	10.66	10.53	6.79	6.74	10.46	10.43
Foreign	13.41	13.82	13.41	13.82	13.53	13.55	13.92	13.96	8.92	9.15	11.65	11.97	6.62	6.78	11.33	11.85
Specialized	15.92	15.92	15.92	15.92	10.37	10.37	14.91	14.91	7.79	7.79	11.38	11.38	9.43	9.43	11.34	11.34
All Banks	13.10	13.24	13.29	13.46	12.37	12.39	13.21	13.24	6.67	6.49	10.77	10.69	7.00	7.03	10.61	10.60
Mar-2020 ^P																
Public	12.20	12.20	12.31	12.31	11.60	11.60	12.93	12.93	8.95	9.04	10.27	10.27	7.56	7.82	10.40	10.38
Private	12.69	12.97	12.85	13.16	12.25	12.28	12.98	13.03	5.23	5.09	10.74	10.74	6.75	6.71	10.33	10.31
Foreign	13.09	13.84	13.09	13.84	13.51	13.54	13.93	13.97	9.16	9.94	10.56	11.50	6.95	7.35	10.64	11.58
Specialized	16.10	16.10	16.10	16.10	10.35	10.35	14.97	14.97	5.32	5.32	11.31	11.31	9.38	9.38	11.35	11.35
All Banks	12.69	12.97	12.85	13.15	12.10	12.12	13.01	13.05	6.13	6.06	10.58	10.60	6.91	6.93	10.35	10.35

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



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
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
2018-19	14.21	14.21	14.4	15.8	15.3	15.3

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			2020
	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 st Nov	1 st Jan
1. Saving Accounts										
(i) With cheque facilities	3.90	3.95	4.50	5.00	6.00	7.00	8.50	10.25	8.20	8.60
(ii) Without cheque facilities	3.90	3.95	4.50	5.00	6.00	7.00	8.50	10.25	8.20	8.60
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	6.00	8.00	9.00	6.00	6.00
(ii) 10 years(Compound rate)	7.44	7.54	8.10	8.30	9.05	10.03	12.47	13.01	10.68	10.40
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.0	13.0	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	5.80	6.00	6.60	6.80	7.60	8.60	11.40	12.70	11.00	11.00
(ii) Last period of complete 6 months	6.20	6.20	7.80	8.60	9.20	10.00	12.40	13.90	11.80	11.80
(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	6.36	6.54	7.63	8.04	8.78	9.72	12.00	12.96	10.92	10.56
8. Pensioner's Benefit Accounts⁷	9.36	9.36	10.08	10.20	10.92	11.88	14.28	14.76	12.48	12.24
9. Behbood Saving Certificate⁸	9.36	9.36	10.08	10.20	10.92	11.88	14.28	14.76	12.48	12.24
10. Short Term Saving Certificate⁹										
(i) 3 Months	5.56	5.60	5.92	6.40	7.36	8.28	9.80	12.08	12.08	12.76
(ii) 6 Months	5.60	5.62	6.04	6.46	7.42	8.38	9.88	12.18	12.18	12.60
(iii) 1 year	5.62	5.64	6.25	6.56	7.52	8.48	9.98	12.28	12.28	12.37
11. Shuhada Family Welfare account¹⁰	...	...	10.08*	10.20	10.92	11.88	14.28	14.76	12.48	12.24

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
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399

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		2017	2018	2019	2019			2020		
					Feb	Mar	Dec	Jan	Feb ^P	Mar ^P
Karachi	Issued	969,135	1,211,346	1,328,205	85,301	93,823	111,813	64,588	103,638	...
	En-cashed	1,386,047	1,806,973	2,271,515	81,249	189,488	232,421	184,698	193,490	...
Lahore	Issued	944,818	1,242,359	1,655,367	84,503	133,621	113,043	176,571	106,049	157,730
	En-cashed	361,160	520,000	671,300	51,000	61,000	46,000	84,000	63,000	92,000
Peshawar	Issued	134,244	180,642	207,155	7,355	11,345	25,801	17,795	...	1,332
	En-cashed	144,127	223,985	243,692	12,297	11,300	17,315	15,957	...	35,730
Quetta	Issued	22,223	24,811	41,827	474	5,100	6,977	4,591	10,340	1,314
	En-cashed	80,621	92,298	102,740	7,095	5,500	6,009	5,320	4,500	10,813
Faisalabad	Issued	111,396	141,062	138,959	5,805	19,527	8,498	4,700	15,162	13,907
	En-cashed	120,046	141,477	144,717	12,161	14,836	10,828	8,057	36,613	15,334
Rawalpindi	Issued	172,348	197,224	329,380	14,319	40,808	22,544	13,100	12,460	5,200
	En-cashed	169,540	279,744	273,453	25,551	21,250	19,904	10,417	18,429	39,441
Hyderabad	Issued	12,505	9,859	17,691	120	1,405	305	2,285	2,120	298,915
	En-cashed	45,635	54,986	47,037	797	2,000	10,880	1,669	1,000	377,760
Islamabad	Issued	305,603	367,102	476,134	13,340	36,083	90,925	47,438	90,796	19,560
	En-cashed	335,175	326,279	475,218	25,915	30,998	44,505	14,873	24,770	50,885
Multan	Issued	9,415	40,818	29,231	1,959	860	1,166	176,200	2,497	20,917
	En-cashed	73,623	93,808	106,767	3,716	8,600	14,752	8,937	7,740	37,511
Sialkot	Issued	15,545	18,004	12,531	1,295	826	800	53	11,500	931
	En-cashed	114,313	131,855	164,194	14,643	13,335	15,776	15,624	16,439	22,326
Sukkur	Issued	18,496	23,060	13,250	-	1,500	5	3,500	1,300	770
	En-cashed	73,691	88,728	66,739	4,433	5,580	17	7,092	1,273	8,857
D.I. Khan	Issued	7,800	102,919	13,654	1,200	773	1,650	800	700	400
	En-cashed	11,547	95,503	20,867	3,315	1,830	1,340	529	2,490	4,609
Bahawalpur	Issued	1,512	1,507	560	-	-	-	1,200	-	5,913
	En-cashed	40,671	37,872	51,990	3,805	3,100	5,952	2,743	4,300	6,513
Muzaffarabad	Issued	54,625	61,580	48,420	5,600	3,025	4,278	1,120	3,500	...
	En-cashed	3,554	5,221	8,715	216	447	446	451	429	...
Gujranwala	Issued	5,145	17,661	19,973	90	3,540	1,341	2,792	945	1,165
	En-cashed	78,443	89,990	155,738	48,537	9,840	9,120	6,778	7,407	19,866
TOTAL	Issued	2,784,810	3,639,954	4,332,336	221,361	352,236	389,145	516,733	361,007	528,054
	En-cashed	3,038,193	3,988,719	4,804,682	294,729	379,104	435,265	367,145	381,880	721,645

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2017	2018	2019	2019			2020		
					Feb	Mar	Dec	Jan	Feb ^P	Mar ^P
Karachi	No. of Cheques Cleared	37,542	30,786	24,637	2,298	2,180	1,882	1,996	1,772	1,581
	Amount	13,806,727	12,261,734	11,345,271	915,385	921,805	970,097	959,737	851,501	808,611
Lahore	No. of Cheques Cleared	10,385	10,223	9,081	762	811	734	758	681	645
	Amount	4,988,475	5,279,635	5,086,338	392,220	417,921	417,686	449,986	391,220	402,254
Peshawar	No. of Cheques Cleared	1,666	1,647	1,615	126	136	130	136	...	...
	Amount	1,026,288	1,177,565	1,290,981	93,716	120,711	104,947	116,421	...	...
Quetta	No. of Cheques Cleared	916	968	931	75	80	73	77	67	58
	Amount	643,171	669,773	801,875	64,399	60,754	67,821	73,407	60,746	55,277
Faisalabad	No. of Cheques Cleared	2,489	2,616	2,285	199	210	175	174	175	139
	Amount	1,278,784	1,565,985	1,469,097	113,317	124,024	144,921	155,074	130,120	94,921
Rawalpindi	No. of Cheques Cleared	2,679	2,514	2,282	126	201	204	217	176	166
	Amount	1,718,698	1,631,315	1,550,321	93,716	136,440	138,318	155,475	122,427	121,477
Hyderabad	No. of Cheques Cleared	104	179	93	4	5	3	4	3	3
	Amount	80,226	95,646	91,964	6,938	6,212	8,245	7,870	7,247	7,238
Islamabad	No. of Cheques Cleared	4,014	3,831	3,553	274	310	294	311	280	253
	Amount	3,931,207	3,980,015	4,025,485	268,137	349,331	428,188	332,964	317,946	280,876
Multan	No. of Cheques Cleared	1,143	1,984	1,074	90	95	91	94	83	75
	Amount	881,316	955,399	1,062,194	81,928	78,944	92,372	107,871	78,461	74,486
Sialkot	No. of Cheques Cleared	768	800	745	62	65	59	61	56	51
	Amount	355,687	381,439	421,540	28,757	33,837	36,342	43,943	34,605	33,891
Sukkur	No. of Cheques Cleared	1,777	1,136	699	65	66	56	65	56	52
	Amount	440,099	564,698	454,149	34,936	36,534	31,886	64,860	36,001	34,112
D.I. Khan	No. of Cheques Cleared	18	20	23	2	2	2	2	2	1
	Amount	12,644	17,927	17,736	1,098	1,127	1,527	1,381	1,200	1,289
Others	No. of Cheques Cleared	2,290	1,818	1,430	128	130	112	117	102	94
	Amount	1,359,945	1,044,504	975,694	74,289	77,981	77,861	92,696	73,147	67,566
TOTAL	No. of Cheques Cleared	65,791	58,522	48,448	4,210	4,291	3,815	4,011	3,453	3,118
	Amount	30,523,268	29,625,635	28,592,644	2,168,837	2,365,622	2,520,211	2,561,687	2,104,621	1,981,998

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY18	FY19				FY20
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	14,850	14,932	15,346	15,408	15,481	15,451
Automated Teller Machines (ATM)	No.	14,019	14,148	14,361	14,575	14,722	14,957
Point of Sale (POS)	No.	53,511	53,269	49,621	55,240	56,911	56,824
2. Cards							
Credit Cards	No.	1,453,867	1,483,730	1,522,366	1,555,508	1,589,120	1,619,343
Debit Cards	No.	21,712,069	22,475,259	23,303,422	23,972,022	24,831,777	25,282,706
Proprietary ATMs only Cards	No.	8,586,819	8,722,621	8,805,431	8,692,010	8,485,391	8,072,487
Pre-Paid Cards	No.	234,098	234,814	229,680	227,487	228,417	225,261
Social Welfare Cards	No.	8,932,140	8,948,923	7,847,513	7,777,839	7,103,294	6,867,357
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	201,545	202,025	217,004	217,695	233,043	224,204
Amount	Million Rupees	14,659,429	12,344,245	14,723,572	14,810,058	16,942,824	15,615,234
4.1 ATM Transactions							
Number of Transactions	Thousands	125,915	127,072	131,408	130,546	134,265	129,888
Amount	Million Rupees	1,520,330	1,500,540	1,592,971	1,606,513	1,699,533	1,563,378
i. Cash Withdrawal							
Number of Transactions	Thousands	119,563	121,043	124,799	124,540	128,332	124,620
Amount	Million Rupees	1,332,548	1,328,570	1,409,397	1,434,538	1,496,516	1,419,066
ii. Cash Deposit							
Number of Transactions	Thousands	118	93	120	119	137	129
Amount	Million Rupees	4,809	2,885	4,971	5,169	7,220	5,939
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,709	1,815	2,104	1,926	2,088	1,991
Amount	Million Rupees	4,006	6,202	5,313	3,223	5,807	7,296
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,218	2,307	2,248	2,162	2,007	1,652
Amount	Million Rupees	86,595	72,411	86,391	75,990	105,211	56,737
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,301	1,806	2,129	1,792	1,694	1,489
Amount	Million Rupees	92,223	90,315	86,742	87,443	84,622	74,178
vi. Others							
Number of Transactions	Thousands	7	8	7	7	7	7
Amount	Million Rupees	149	157	158	150	157	160
4.2 POS Transactions							
Number of Transactions	Thousands	16,093	16,595	18,235	18,346	19,197	18,884
Amount	Million Rupees	80,974	78,665	89,772	90,020	107,742	92,322
4.3 RTOB Transactions							
Number of Transactions	Thousands	42,848	40,873	47,091	46,884	52,538	45,770
Amount	Million Rupees	12,543,330	10,252,605	12,427,461	12,472,014	14,278,573	13,083,046
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	8,602	8,756	9,783	9,497	9,040	8,855
Amount	Million Rupees	744,375	791,042	874,813	898,143	995,486	1,061,606
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	18,905	17,916	21,780	21,777	27,529	21,226
Amount	Million Rupees	2,120,866	1,945,522	2,306,277	2,341,467	3,197,455	2,490,324
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,340	14,201	15,528	15,610	15,969	15,688
Amount	Million Rupees	9,678,088	7,516,040	9,246,371	9,232,404	10,085,632	9,531,115
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	6,770	7,247	8,540	11,879	13,404	15,161
Amount	Million Rupees	131,356	135,005	159,851	271,303	300,687	291,845
i. Payment Through Mobile							
Number of Transactions	Thousands	289	312	430	733	843	1,058
Amount	Million Rupees	5,126	5,412	6,673	45,041	57,267	41,551
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,116	3,467	3,904	5,272	6,110	6,702
Amount	Million Rupees	3,528	5,005	4,261	4,693	6,620	10,933
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,806	1,875	2,275	3,191	3,579	3,991
Amount	Million Rupees	59,320	59,756	71,964	110,294	122,695	122,163
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,559	1,593	1,931	2,684	2,871	3,410
Amount	Million Rupees	63,382	64,831	76,953	111,275	114,105	117,197

3.37 Electronic Banking Statistics

Product / Item	Unit	FY18	FY19				FY20
		Q4	Q1	Q2	Q3	Q4	Q1
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	68	74	72	66	64	55
Amount	Million Rupees	2,023	2,190	2,361	2,264	2,360	2,130
i. Payment Through Call Centre							
Number of Transactions	Thousands	43	44	48	46	44	41
Amount	Million Rupees	1,613	1,638	1,897	1,860	1,872	1,735
ii. Utility Bills Payment							
Number of Transactions	Thousands	19	24	18	14	13	9
Amount	Million Rupees	269	354	260	212	233	178
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6	6	6	6	5	5
Amount	Million Rupees	130	190	197	182	245	210
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	11	8	8	10	10	7
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	8,904	9,001	10,201	8,639	11,874	12,233
Amount	Million Rupees	376,359	369,514	444,199	362,259	546,210	574,368
i. Payment Through Internet							
Number of Transactions	Thousands	709	691	797	659	779	765
Amount	Million Rupees	122,222	121,937	129,261	92,904	109,491	147,598
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,039	3,262	3,428	2,800	3,063	3,115
Amount	Million Rupees	8,981	12,085	15,003	15,009	21,596	27,118
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,212	2,170	2,528	2,102	2,531	4,837
Amount	Million Rupees	102,096	96,422	118,868	94,521	127,691	218,810
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,944	2,878	3,448	3,078	5,501	3,516
Amount	Million Rupees	143,059	139,070	181,067	159,825	287,432	180,842
4.7 e-Commerce							
Number of Transactions	Thousands	948	1,164	1,456	1,335	1,702	2,213
Amount	Million Rupees	5,056	5,726	6,957	5,686	7,720	8,145

Source: Payment System Department SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY19								FY20	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	14,686	68,555	16,498	68,242	15,807	73,885	15,324	64,217	19,885	77,621
Inter Bank Fund Transfers	593,034	25,389	635,351	26,316	567,597	29,691	567,242	26,242	550,887	29,915
Retails Cheques Clearing	14,092	3,456	16,292	3,764	15,563	3,523	15,190	4,887	14,600	3,634
Total	621,812	97,400	668,141	98,322	598,967	107,100	597,756	95,346	585,372	111,170

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	25.1	3,172.3	27.5	3,298.6	26.5	3,078.7	24.7	3,780.2	26.2	3,727.7
Cash withdrawals	38.4	3,428.1	40.5	3,625.7	38.6	3,653.1	39.0	4,314.9	39.6	4,218.5
Intra Bank Funds Transfer through Cheques	13.2	17,932.0	14.1	17,649.6	14.3	17,176.4	13.6	17,809.8	13.3	15,375.1
Inter Bank Funds Transfers (Clearing)	11.9	6,635.3	12.6	6,930.8	12.3	6,848.7	11.5	7,072.7	10.5	5,827.2
Utilities Bills Payments	21.6	185.2	21.9	158.2	21.3	151.0	20.4	189.0	22.1	254.4
Direct Debit (Standing Instructions)	0.5	1,551.3	0.6	1,889.2	0.6	1,928.6	0.6	2,070.1	0.6	1,873.8
Pay Order/Demand Draft	3.1	1,890.6	3.3	2,051.4	3.4	2,095.1	3.2	2,334.2	3.0	1,744.2
Others*	0.2	975.7	0.1	935.4	0.1	489.6	0.1	453.1	0.1	595.3
Total	114.1	35,770.5	120.7	36,539.0	117.2	35,421.2	113.2	38,023.9	115.4	33,616.3

* 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								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,030,582	490,571	8.1	5,990,960	503,185	8.4	6,152,147	558,340	9.1	6,139,276	550,232	9.0
SMEs Sector	504,979	75,437	14.9	463,041	76,148	16.4	460,407	78,225	17.0	418,653	75,401	18.0
Agriculture Sector	324,291	54,687	16.9	324,845	52,373	16.1	334,857	71,606	21.4	336,589	70,464	20.9
Consumer sector	535,461	26,839	5.0	546,801	28,120	5.1	563,060	25,149	4.5	563,463	27,070	4.8
<i>i. Credit Cards</i>	40,917	2,499	6.1	41,333	2,539	6.1	44,393	2,591	5.8	46,031	2,628	5.7
<i>ii. Auto loans</i>	210,388	2,760	1.3	216,279	2,807	1.3	221,282	2,926	1.3	218,003	3,146	1.4
<i>iii. Consumer durable</i>	866	65	7.5	934	64	6.9	994	64	6.4	1,072	63	5.8
<i>iv. Mortgage loans</i>	94,937	10,858	11.4	96,959	11,251	11.6	97,895	10,772	11.0	95,503	11,110	11.6
<i>v. Other personal loans</i>	188,353	10,657	5.7	191,296	11,460	6.0	198,496	8,797	4.4	202,855	10,123	5.0
Commodity Financing	863,976	5,443	0.6	799,617	5,900	0.7	887,998	6,044	0.7	847,631	7,229	0.9
Staff Loans	126,997	2,037	1.6	131,338	1,701	1.3	139,397	1,927	1.4	154,499	2,005	1.3
Others	138,522	24,730	17.9	145,319	22,826	15.7	168,173	26,715	15.9	164,097	25,731	15.7
Total	8,524,808	679,744	8.0	8,401,922	690,253	8.2	8,706,040	768,006	8.8	8,624,209	758,132	8.8

SECTOR	2018			2019								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	690,985	57,576	8.3	685,009	55,396	8.1	728,838	73,960	10.1	694,793	72,087	10.4
Automobile / Transportation	129,666	15,820	12.2	135,644	16,217	12.0	141,559	16,728	11.8	169,657	17,086	10.1
Cement	166,962	5,059	3.0	174,886	4,040	2.3	172,784	3,725	2.2	177,056	4,316	2.4
Chemical & Pharmaceuticals	291,291	13,029	4.5	286,028	15,450	5.4	302,758	16,029	5.3	281,538	15,832	5.6
Electronics	117,303	16,260	13.9	123,567	18,430	14.9	117,175	19,598	16.7	119,468	20,174	16.9
Financial	228,482	9,928	4.3	229,393	11,180	4.9	229,576	11,110	4.8	244,187	11,039	4.5
Individuals	739,483	62,553	8.5	745,230	61,575	8.3	763,638	61,433	8.0	758,483	63,042	8.3
Insurance	3,914	7	0.2	3,956	7	0.2	3,637	7	0.2	5,324	7	0.1
Others	3,297,259	232,109	7.0	3,124,184	233,350	7.5	3,406,462	248,759	7.3	3,359,639	258,574	7.7
Production/Transmission of Energy	1,434,622	38,786	2.7	1,408,329	42,596	3.0	1,450,842	85,428	5.9	1,468,946	56,672	3.9
Shoes & Leather garments	33,716	5,674	16.8	37,038	5,889	15.9	37,096	5,941	16.0	36,267	5,813	16.0
Sugar	234,844	40,337	17.2	331,024	43,296	13.1	278,266	43,520	15.6	227,876	52,578	23.1
Textile	1,156,283	182,606	15.8	1,117,635	182,826	16.4	1,073,409	181,768	16.9	1,080,973	180,914	16.7
Total	8,524,808	679,744	8.0	8,401,922	690,253	8.2	8,706,040	768,006	8.8	8,624,209	758,132	8.8

Source: Financial Stability Department SBP

3.40 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-19			Dec-19		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	773,804	153,298	1.9	776,085	145,176	1.7
All Banks	758,132	148,146	1.9	761,118	141,347	1.7
Commercial Banks	697,706	108,836	1.4	706,758	108,459	1.3
Public Sector Commercial Banks	243,554	42,259	2.8	234,621	26,477	1.7
Local Private Banks	451,363	66,792	1.1	469,366	82,285	1.3
Foreign Banks	2,790	(215)	(0.3)	2,772	(303)	(0.3)
Specialized Banks	60,426	39,310	28.7	54,360	32,888	23.9
DFIs	15,671	5,152	6.0	14,967	3,830	4.2

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Sep 2019	For the Quarter Ended Dec 2019
All Banks & DFIs	16,437	31,935
All Banks	15,757	31,091
Commercial Banks	9,814	17,276
Public Sector Commercial Banks	900	6205
Local Private Banks	8,862	11,053
Foreign Banks	53	18
Specialized Banks	5,943	13,815
DFIs	680	844

* 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.”