

## 4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Period	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits					Total Deposits
					Up to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years	
<b>1960</b> Sep.	0.28	2.01	0.53	1.53	2.44	2.37	3.37	3.00	2.85	<b>1.10</b>
Dec.	0.33	2.19	0.84	1.50	2.55	2.70	2.65	3.11	3.07	<b>1.15</b>
<b>1961</b> Jun.	0.03	2.65	1.06	1.72	2.48	2.78	1.79	3.25	4.04	<b>1.05</b>
Dec.	0.02	1.72	1.26	1.79	2.74	2.76	3.21	3.28	4.00	<b>1.14</b>
<b>1962</b> Jun.	0.02	1.71	1.44	1.97	2.78	2.75	2.82	3.28	3.92	<b>1.24</b>
Dec.	0.02	1.67	1.26	2.09	2.50	2.84	3.22	3.50	4.06	<b>1.34</b>
<b>1963</b> Jun.	0.03	1.67	1.46	2.10	2.53	2.85	3.30	3.41	4.07	<b>1.31</b>
Dec.	0.01	1.61	1.41	2.11	2.54	2.86	3.24	3.54	3.66	<b>1.35</b>
<b>1964</b> Jun.	0.02	1.74	1.61	2.09	2.54	3.16	3.11	3.52	4.03	<b>1.39</b>
Dec.	0.07	1.55	1.50	2.12	2.49	2.87	3.22	3.55	3.92	<b>1.45</b>
<b>1965</b> Jun.	0.01	2.05	1.41	2.16	2.70	2.91	3.22	3.53	4.11	<b>1.57</b>
Dec.	0.03	1.71	1.54	3.44	3.26	3.33	3.86	4.07	4.64	<b>2.02</b>
<b>1966</b> Jun.	0.01	1.83	1.87	3.47	3.21	3.51	4.06	4.44	4.82	<b>2.23</b>
Dec.	0.01	2.65	1.79	3.47	3.19	3.63	4.07	4.60	4.87	<b>2.34</b>
<b>1967</b> Jun.	0.02	2.81	1.82	3.49	3.31	3.59	4.09	4.51	4.90	<b>2.43</b>
Dec.	0.01	2.55	1.79	3.79	3.71	3.71	4.19	4.60	4.95	<b>2.65</b>
<b>1968</b> Jun.	0.01	2.45	2.10	3.98	3.91	4.08	4.29	4.65	5.03	<b>2.80</b>
Dec.	0.01	2.85	1.93	4.48	4.24	4.70	4.83	5.10	5.85	<b>3.23</b>
<b>1969</b> Jun.	0.01	3.06	2.14	4.14	4.07	4.95	5.08	5.66	5.80	<b>3.17</b>
Dec.	0.01	3.16	1.69	4.09	4.21	4.97	5.17	5.86	5.90	<b>3.08</b>
<b>1970</b> Jun.	0.01	3.40	1.95	4.09	4.20	5.05	5.26	5.97	5.93	<b>3.23</b>
Dec.	0.01	3.36	1.93	4.08	4.19	5.03	5.22	6.02	6.02	<b>3.20</b>
<b>1971</b> Jun.	0.01	3.20	1.96	4.06	4.08	5.11	5.31	6.09	6.11	<b>3.11</b>
Dec.	0.01	3.11	1.89	4.06	4.19	5.07	6.02	6.14	5.28	<b>3.13</b>
<b>1972</b> Jun.	0.03	4.27	2.11	4.67	4.13	5.24	5.46	6.03	6.20	<b>3.38</b>
Dec.	0.04	3.97	2.16	4.89	4.78	5.59	5.78	6.37	6.43	<b>3.43</b>
<b>1973</b> Jun.	0.08	4.14	2.67	4.92	4.91	5.83	5.97	6.53	6.48	<b>3.59</b>
Dec.	0.06	3.30	2.11	5.76	5.58	6.65	6.95	7.05	6.95	<b>3.58</b>
<b>1974</b> Jun.	0.06	2.73	2.34	5.78	5.56	7.10	7.08	7.19	7.01	<b>3.94</b>
Dec.	0.09	3.51	2.59	6.14	6.44	8.19	3.39	8.75	8.92	<b>4.35</b>
<b>1975</b> Jun.	0.07	4.26	2.19	6.15	6.95	8.54	8.68	9.09	9.54	<b>4.67</b>
Dec.	0.13	4.29	2.72	6.63	7.52	8.85	9.08	9.49	9.98	<b>5.12</b>
<b>1976</b> Jun.	0.06	4.31	2.99	6.66	7.59	8.95	9.30	9.80	10.66	<b>5.30</b>
Dec.	0.07	4.70	3.07	6.67	7.69	9.09	9.48	10.06	10.86	<b>5.30</b>
<b>1977</b> Jun.	0.11	4.74	2.91	7.13	7.78	9.38	9.67	10.24	11.29	<b>6.32</b>
Dec.	0.09	5.18	3.27	7.57	8.59	9.55	10.07	10.48	11.39	<b>6.10</b>
<b>1978</b> Jun.	0.09	5.01	3.17	7.59	8.66	9.95	10.24	10.72	11.50	<b>6.23</b>
Dec.	0.27	5.13	3.26	7.58	8.83	10.04	10.40	10.93	11.63	<b>6.24</b>
<b>1979</b> Jun.	0.15	5.41	2.98	7.57	8.94	10.09	10.52	10.93	11.70	<b>6.11</b>
Dec.	0.11	5.63	2.10	7.57	8.91	10.06	10.48	11.00	11.78	<b>6.16</b>
<b>1980</b> Jun.	0.10	5.73	3.47	7.58	8.89	10.15	10.41	11.06	11.82	<b>6.18</b>
Dec.	0.08	5.29	4.24	7.59	8.99	10.15	10.46	11.10	11.89	<b>6.21</b>
<b>1981</b> Jun.	0.11	5.33	3.79	7.57	9.39	10.43	10.48	11.19	12.03	<b>5.95</b>
Dec.	0.08	5.98	4.09	7.59	9.97	10.21	10.58	11.32	12.19	<b>6.38</b>

## 4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Period		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less than 6 months	Fixed Deposits					5 years & over	Total Deposits
							6 months & over but less than 1 year	1 year & over but less than 2 years	2 years & over but less than 3 years	3 years & over but less than 4 years	4 years & over but less than 5 years		
1982 <sup>1</sup>	Jun.	0.04	5.82	4.00	7.60	9.61	9.84	10.34	11.06	12.02	12.31	12.37	<b>6.05</b>
	Dec.	0.02	6.31	4.60	7.62	9.30	9.88	10.60	10.97	11.95	12.22	12.46	<b>6.48</b>
1983	Jun.	0.02	6.26	4.51	7.64	9.19	9.91	10.49	10.76	11.84	12.39	12.44	<b>6.24</b>
	Dec.	0.01	6.25	4.31	7.62	9.36	9.94	10.52	10.73	11.72	12.42	12.43	<b>6.18</b>
1984	Jun.	-	5.51	4.69	7.61	9.29	9.93	10.53	11.10	11.79	12.54	12.47	<b>6.39</b>
	Dec.	0.03	6.05	4.27	7.62	8.64	9.80	10.48	10.87	11.75	12.25	12.43	<b>6.18</b>
1985	Jun.	-	5.40	3.79	7.63	8.79	9.69	10.38	10.95	11.58	12.40	12.41	<b>5.76</b>
	Dec.	-	4.96	3.32	7.64	7.88	9.26	10.22	11.06	11.66	12.36	12.24	<b>9.16</b>
1986	Jun.	-	4.44	3.90	7.61	7.89	9.04	9.41	10.53	11.38	11.91	12.03	<b>8.80</b>
	Dec.	-	5.16	3.10	6.99	8.03	9.16	7.98	10.98	11.61	12.26	12.35	<b>8.14</b>
1987	Jun.	-	4.96	2.53	6.98	7.69	7.38	8.39	10.10	11.72	11.98	12.20	<b>7.87</b>
	Dec.	-	5.11	3.04	6.93	7.82	8.49	8.12	11.19	11.82	12.44	12.30	<b>8.05</b>
1988	Jun.	-	3.19	2.65	7.30	7.24	8.24	8.11	10.58	11.31	10.50	12.08	<b>7.67</b>
	Dec.	-	2.99	2.50	6.92	6.87	7.82	7.70	10.04	10.74	9.97	11.46	<b>7.28</b>
1989	Jun.	-	3.73	2.63	7.16	9.78	9.40	7.29	8.13	10.12	11.75	12.25	<b>7.95</b>
	Dec.	-	3.53	2.95	8.17	8.11	9.23	9.09	11.86	12.68	11.78	13.54	<b>8.59</b>
1990	Jun.	-	2.31	4.21	7.45	8.59	10.65	8.38	8.92	8.21	12.59	11.52	<b>8.23</b>
	Dec.	-	4.37	3.65	10.13	10.06	11.63	11.28	14.69	15.74	14.63	16.80	<b>10.66</b>

## 4.19 Weighted Average Rates of Return on Deposits

		(Percent per annum)										
Type of Deposit	1991		1992		1993		1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	4.60 (1.64)	5.23 (1.70)	5.04 (1.76)	5.56 (1.82)	5.86 (1.68)	5.45 (2.23)	4.75 (2.53)	5.64 (2.79)	6.10 (1.97)	7.00 (2.43)		
2. Saving Deposits	6.00 (55.10)	7.42 (57.25)	7.14 (56.79)	7.31 (56.51)	7.31 (55.77)	7.37 (54.81)	7.30 (53.69)	7.26 (52.50)	7.33 (52.76)	7.43 (51.61)		
3. Term or Fixed Deposits												
(a) Less than 3 months	5.91 (9.06)	5.88 (9.62)	5.61 (8.97)	6.67 (8.89)	6.76 (8.07)	7.00 (8.54)	6.69 (8.08)	7.08 (8.33)	7.28 (7.63)	7.39 (7.28)		
(b) 3 months and over but less than 6 months	7.48 (8.22)	6.94 (7.65)	6.37 (8.29)	6.64 (7.75)	6.67 (8.00)	7.16 (7.70)	7.35 (8.61)	7.19 (10.10)	6.75 (9.31)	7.03 (10.15)		
(c) 6 months and over but less than 1 year	8.84 (3.93)	8.99 (3.74)	8.80 (3.75)	7.82 (4.39)	8.10 (4.81)	8.38 (4.94)	8.72 (6.01)	8.42 (5.89)	7.66 (5.81)	7.88 (5.97)		
(d) 1 year and over but less than 2 years	7.79 (7.57)	7.52 (7.18)	7.26 (7.49)	7.36 (6.64)	7.59 (7.28)	9.16 (7.53)	8.01 (7.59)	8.53 (7.10)	8.17 (8.41)	7.90 (8.21)		
(e) 2 years and over but less than 3 years	9.35 (3.80)	10.19 (2.24)	10.22 (1.84)	11.34 (1.56)	9.51 (2.48)	10.86 (2.29)	10.91 (1.56)	11.06 (1.73)	10.84 (1.63)	10.95 (1.83)		
(f) 3 years and over but less than 4 years	10.51 (2.54)	11.99 (3.28)	11.90 (3.16)	11.57 (3.91)	11.40 (3.22)	11.71 (3.41)	11.77 (3.02)	12.27 (3.08)	12.11 (3.15)	12.29 (3.00)		
(g) 4 years and over but less than 5 years	11.27 (1.91)	13.44 (0.65)	13.09 (0.70)	13.68 (0.91)	13.68 (1.10)	12.68 (1.23)	13.22 (0.91)	12.84 (0.83)	13.59 (0.87)	13.64 (0.91)		
(h) 5 years and over	12.46 (6.22)	14.02 (6.69)	13.75 (7.25)	14.84 (7.62)	14.36 (7.59)	14.70 (7.32)	14.73 (8.01)	14.64 (7.68)	14.90 (8.46)	14.96 (8.60)		
4. Overall												
(i) Excluding current & other deposits	7.59	7.96	7.70	8.11	8.04	8.31	8.18	8.18	8.24	8.36		
(ii) Including current & other deposits	6.00	6.38	6.09	6.40	6.17	6.37	6.25	6.35	6.42	6.62		

## 4.19 Weighted Average Rates of Return on Deposits

Type of Deposit	(Percent per annum)					
	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	4.84 (2.11)	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)	1.33 (1.93)
2. Saving Deposits	3.49 (67.60)	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)	0.93 (75.06)
3. Term or Fixed Deposits						
(a) Less than 3 months	4.92 (6.33)	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)	1.93 (5.72)
(b) 3 months and over but less than 6 months	6.26 (4.16)	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)	1.93 (4.26)
(c) 6 months and over but less than 1 year	6.65 (2.96)	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)	2.63 (3.24)
(d) 1 year and over but less than 2 years	7.19 (3.93)	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)	2.73 (3.24)
(e) 2 years and over but less than 3 years	7.61 (1.50)	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)	2.87 (0.75)
(f) 3 years and over but less than 4 years	8.15 (2.05)	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)
(g) 4 years and over but less than 5 years	8.46 (1.42)	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)	3.06 (0.20)
(h) 5 years and over	8.65 (7.94)	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)	3.57 (4.05)
4. Overall						
(i) Excluding current & other deposits	4.60	4.22	2.08	1.55	1.28	1.32
(ii) Including current & other deposits	3.61	3.35	1.61	1.13	0.95	0.95

## 4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Type of Deposit	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	1.39 (2.18)	1.34 (1.75)	1.45 (1.87)	1.68 (1.40)	1.73 (1.62)	1.62 (1.45)
2. Saving Deposits	1.24 (71.74)	1.66 (63.45)	1.67 (64.93)	1.92 (57.22)	2.07 (58.40)	2.07 (57.00)
3. Term or Fixed						
(a) Less than 3 months	2.98 (6.47)	3.62 (11.91)	4.24 (8.72)	4.32 (9.33)	4.30 (8.04)	4.64 (11.11)
(b) 3 months and over but less than 6	3.62 (6.50)	3.27 (6.98)	4.49 (7.56)	5.56 (9.90)	5.10 (9.51)	5.14 (8.07)
(c) 6 months and over but less than 1 year	4.21 (4.21)	4.78 (5.46)	4.64 (5.01)	5.88 (6.50)	5.93 (7.16)	5.87 (6.83)
(d) 1 year and over but less than 2 years	4.28 (3.39)	5.75 (5.18)	5.26 (6.11)	5.95 (7.41)	6.75 (8.29)	6.85 (8.95)
(e) 2 years and over less than 3 years	3.99 (0.68)	5.27 (0.63)	5.44 (0.77)	5.67 (0.93)	6.46 (0.91)	6.55 (0.87)
(f) 3 years and over less than 4 years	4.02 (1.14)	5.51 (0.99)	5.16 (1.30)	7.14 (2.05)	7.17 (2.05)	6.70 (1.92)
(g) 4 years and over less than 5 years	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)	7.08 (0.22)	7.01 (0.20)	7.11 (0.31)
(h) 5 years and over	3.98 (3.47)	4.96 (3.42)	5.57 (3.51)	6.01 (5.05)	6.30 (3.79)	7.16 (3.49)
4. Overall						
(i) Excluding current other deposits	1.89	2.57	2.69	3.42	3.51	3.61
(ii) Including current other deposits	1.37	1.86	1.96	2.53	2.6	2.66

## 4.19 Weighted Average Rates of Return on Deposits

Type of Deposit	(Percent per annum)							
	2008		2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)
2. Saving Deposits	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)
3. Term or Fixed Deposits								
(a) Less than 3 months	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)
(b) 3 months and over but less than 6 months	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)
(c) 6 months and over but less than 1 year	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)
(d) 1 year and over but less than 2 years	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)
(e) 2 years and over but less than 3 years	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)
(f) 3 years and over but less than 4 years	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)
(g) 4 years and over but less than 5 years	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)
(h) 5 years and over	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)
4. Overall								
(i) Excluding current & other deposits	5.58	6.02	6.11	5.88	5.97	6.07	6.42	6.29
(ii) Including current & other deposits	4.13	4.38	4.44	4.29	4.29	4.39	4.53	4.51

## 4.19 Weighted Average Rates of Return on Deposits

(Percent per annum)

Type of Deposit	2012		2013		2014		2015	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Call Deposits	5.26 (1.59)	5.20 (1.42)	4.65 (1.91)	5.13 (1.69)	3.93 (3.53)	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)
2. Saving Deposits	5.68 (54.80)	5.69 (56.63)	5.90 (58.86)	6.32 (59.31)	6.34 (59.65)	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)
3. Term or Fixed Deposits								
(a) Less than 3 months	5.13 (9.61)	5.95 (9.51)	5.38 (9.48)	5.80 (9.87)	5.76 (8.65)	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)
(b) 3 months and over but less than 6 months	6.62 (7.67)	6.51 (6.29)	6.08 (6.43)	6.68 (7.18)	6.47 (6.56)	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)
(c) 6 months and over but less than 1 year	7.17 (4.89)	6.88 (5.18)	6.44 (4.21)	6.93 (4.12)	6.87 (4.16)	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)
(d) 1 year and over but less than 2 years	8.71 (15.38)	8.20 (14.94)	7.73 (13.40)	7.76 (12.24)	7.72 (11.81)	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)
(e) 2 years and over but less than 3 years	8.40 (0.63)	8.16 (0.58)	7.93 (0.53)	8.29 (0.52)	8.04 (0.58)	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)
(f) 3 years and over but less than 4 years	10.73 (1.94)	10.34 (2.03)	8.65 (1.95)	8.95 (1.94)	8.19 (1.91)	7.79 (1.50)	7.02 (1.76)	7.10 (1.78)
(g) 4 years and over but less than 5 years	9.20 (0.15)	8.93 (0.16)	8.31 (0.14)	8.98 (0.15)	8.78 (0.14)	8.00 (0.15)	8.15 (0.12)	6.67 (0.09)
4. (h) 5 years and over	9.21 (3.34)	9.88 (3.26)	9.50 (3.09)	9.50 (2.99)	8.98 (3.03)	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)
Overall								
(i) Excluding current & other deposits	6.47	6.45	6.28	6.64	6.53	6.27	5.11	4.52
(ii) Including current & other deposits	4.56	4.61	4.38	4.63	4.29	4.31	3.41	3.07

Source: Statistics &amp; Data Warehouse Department, SBP

## Note:

1. From June 1982 to Dec 1990 weighted average rates pertain to other than Profit and Loss Sharing (PLS) Deposits.
2. Data from June 1991 to onwards includes PLS and Interest Bearing Deposits.
3. Figures in parentheses represent as percentage of total deposits excluding current and other deposits.