

**Statistical Tables for Microfinance Banks and
Development Finance Institutions**

1.1 Liabilities and Assets

MFBs

(Thousand Rupees)

Item	2017	2018	
	Dec	Jun	Dec
Liabilities			
Capital	20,091,542.8	23,505,770.4	24,237,825.0
Reserves	10,732,144.6	11,620,927.5	23,373,587.0
Demand Deposits	83,364,533.0	92,432,012.5	104,522,451.8
(a) Scheduled Banks	8,733.1	2,261.0	5,578.0
(b) Others	83,355,799.9	92,429,751.5	104,516,873.8
Time Deposits	100,641,741.4	115,322,269.7	134,041,547.0
(a) Scheduled Banks	39,000.0	120,400.0	499,650.0
(b) Others	100,602,741.4	115,201,869.7	133,541,897.0
Borrowings from	14,322,327.3	14,911,298.3	23,241,115.0
(a) State Bank of Pakistan	0.0	0.0	0.0
(b) Banks Abroad	2,679,210.0	2,630,310.0	2,371,612.0
(c) Other Scheduled Banks	7,427,207.1	8,024,404.3	12,984,626.0
(d) Other Institutions	4,215,910.2	4,256,584.0	7,884,877.0
Head Office and Inter-Bank Adjustment	435,821.2	673,607.2	246,244,077.0
Contingent Liabilities as per contra			
Other Liabilities	32,773,030.7	18,768,606.9	81,257,953.3
Total Liabilities / Assets	262,361,141.1	277,234,492.4	636,918,556.0
Assets			
Cash	44,554,275.8	47,629,146.1	58,117,040.0
(a) Notes, Coins and Silver	4,019,594.0	4,512,804.5	4,396,602.0
(b) Balances with State Bank of Pakistan	7,816,455.8	13,758,180.7	11,161,027.0
(c) Balances with Other Scheduled Banks	27,393,865.0	28,145,474.0	41,152,822.0
(d) Balances with Other Institutions	5,324,361.0	1,212,687.0	1,406,589.0
Balances held Abroad	0.0	0.0	0.0
Bills Purchased and Discounted	0.0	0.0	0.0
Advances to	135,953,996.4	162,219,942.8	192,169,452.3
(a) Scheduled Banks	0.0	0.0	2,522,202.0
(b) Others	135,953,996.4	162,219,942.8	189,647,250.3
Investment in Securities and Shares	43,063,168.2	37,272,131.6	43,959,439.0
(a) Federal Government Securities	3,759,257.6	3,290,686.4	166,422.4
(b) Treasury Bills	33,564,976.9	28,789,084.0	25,350,166.0
(c) Provincial Governments Securities			
(d) Foreign Securities			
(e) Others	5,738,933.7	5,192,361.2	18,442,850.6
Bank Premises	3,802,347.4	5,586,758.9	7,159,901.0
Head Office and Inter-Bank Adjustment	2,511,726.6	3,807,844.2	246,164,575.0
Contingent Assets as per contra			
Other Assets	32,475,626.7	20,718,668.9	89,348,148.7

1.2 Liabilities and Assets

DFIs

(Thousand Rupees)

Item	2017	2018	
	Dec	Jun	Dec
Liabilities			
Capital	65,373,180.0	65,373,180.0	65,373,180.0
Reserves	32,739,481.0	33,511,233.0	40,447,280.0
Demand Deposits	7,500.0	7,500.0	7,500.0
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	7,500.0	7,500.0	7,500.0
Time Deposits	17,175,283.0	13,514,300.0	11,636,192.0
(a) Scheduled Banks	2,501,279.0	1,500,000.0	1,500,000.0
(b) Others	14,674,004.0	12,014,300.0	10,136,192.0
Borrowings from	101,691,057.9	86,733,997.0	112,940,234.0
(a) State Bank of Pakistan	29,426,515.8	25,692,709.0	23,604,780.0
(b) Banks Abroad	0.0	0.0	0.0
(c) Other Scheduled Banks	68,941,159.1	58,276,121.0	72,144,204.0
(d) Other Institutions	3,323,383.0	2,765,167.0	17,191,250.0
Head Office and Inter-Bank Adjustment	14,492,782.8	14,320,332.8	14,309,068.0
Contingent Liabilities as per contra	15,858,476.0	53,086,683.0	39,493,960.0
Other Liabilities	23,713,148.0	21,514,025.5	16,582,638.0
Total Liabilities / Assets	271,050,908.7	288,061,251.3	300,790,052.0
Assets			
Cash	7,229,132.7	6,553,001.8	3,577,494.0
(a) Notes, Coins and Silver	3,590.1	1,464.0	5,159.0
(b) Balances with State Bank of Pakistan	543,059.3	549,112.2	584,304.0
(c) Balances with Other Scheduled Banks	6,621,984.4	5,959,359.6	2,930,550.0
(d) Balances with Other Institutions	60,499.0	43,066.0	57,481.0
Balances held Abroad	326.0	2,220.0	504.0
Bills Purchased and Discounted	35,000.0	35,000.0	35,000.0
Advances to	96,249,923.1	97,526,496.6	103,241,982.4
(a) Scheduled Banks	9,245,204.0	9,318,732.0	11,876,867.0
(b) Others	87,004,719.1	88,207,764.6	91,365,115.4
Investment in Securities and Shares	115,203,688.6	96,125,517.3	126,707,285.7
(a) Federal Government Securities	6,401,464.2	16,796,004.0	33,511,757.8
(b) Treasury Bills	72,923,233.4	39,996,254.0	38,188,015.0
(c) Provincial Governments Securities			
(d) Foreign Securities			
(e) Others	35,878,991.0	39,333,259.3	55,007,512.9
Bank Premises	3,755,400.0	3,823,289.0	4,327,986.0
Head Office and Inter-Bank Adjustment	1,601,881.3	716,600.0	14,345,446.0
Contingent Assets as per contra	15,858,476.0	53,086,683.0	39,493,960.0
Other Assets	31,117,081.0	30,192,443.7	9,060,393.9

2.1 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2017		2018			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	26,517,332	40,160,020.5	21,195,881	42,792,364.9	30,325,473	45,616,704.0
Call Deposits	7,505	1,256,021.0	1,937	1,132,614.5	1,951	792,006.2
Other Deposits Accounts	9	690,515.0	-	-	-	-
Saving Deposits	1,316,380	41,249,243.4	1,387,778	48,504,772.1	1,412,891	58,108,163.6
Fixed Deposits	98,062	100,602,741.4	90,278	115,201,869.7	281,049	133,541,897.0
Less Than 6 months	8,078	16,832,571.7	5,189	19,087,006.5	179,797	25,879,302.1
For 6 months & over but less than 1 year	3,834	14,394,624.4	3,522	14,584,367.0	6,732	20,773,864.9
For 1 year & over but less than 2 years	33,252	36,184,735.0	20,325	42,025,229.9	15,770	36,677,335.5
For 2 years & over but less than 3 years	5,881	5,007,575.6	7,769	7,587,355.2	9,246	8,373,912.9
For 3 years & over but less than 4 years	39,398	24,029,969.0	46,568	28,078,063.7	60,411	37,385,298.6
For 4 years & over but less than 5 years	2,230	1,607,692.6	1,326	1,101,014.1	575	477,070.9
For 5 years & over	5,389	2,545,573.3	5,579	2,738,833.3	8,518	3,975,112.2
Total	27,939,288	183,958,541.3	22,675,874	207,631,621.2	32,021,364	238,058,770.7

2.2 Deposits Distributed by Type of Accounts DFIs

(Thousand Rupees)

END OF PERIOD	2017		2018			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits						
Call Deposits	1	7,500.0	1	7,500.0	1	7,500.0
Other Deposits Accounts						
Saving Deposits						
Fixed Deposits	164	14,674,004.0	158	12,014,300.0	188	10,136,192
Less Than 6 months	73	8,692,110.0	96	7,200,307.0	122	7,895,877.0
For 6 months & over but less than 1 year	43	4,216,728.0	38	3,276,623.0	27	1,555,131.0
For 1 year & over but less than 2 years	47	1,759,189.0	24	1,537,370.0	39	685,184.0
For 2 years & over but less than 3 years	1	5,977.0	-	-	-	-
For 3 years & over but less than 4 years						
For 4 years & over but less than 5 years						
For 5 years & over						
Total	165	14,681,504.0	159	12,021,800.0	189	10,143,692.0

2.3 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2017		2018			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS						
2. DOMESTIC CONSTITUENTS	27,939,288	183,958,541.3	22,675,874	207,631,621.2	32,021,364	238,058,770.7
I. GOVERNMENT (Including govt. trusts, NGOs, and Corporate bodies)	552	5,261,160.5	396	13,401,291.6	503	7,799,927.3
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	810	479,721.3	32	700,588.7	23	612,877.9
III. NON-BANK FINANCIAL INSTITUTIONS	1,097	19,462,155.5	547	20,416,594.1	2,379	25,917,445.3
IV. PRIVATE SECTOR (BUSINESS)	1,300,141	28,251,330.6	1,772,804	26,703,409.1	2,420,540	34,519,152.3
A. Agriculture, hunting and forestry	964,881	4,528,372.1	1,073,573	3,399,878.2	1,147,001	4,265,424.9
B. Fishing, fish farming, aquaculture and related service activities					27	99,036.8
C. Mining and Quarrying	8	67.3	4	58.8	11	4,364.9
D. Manufacturing	43,188	308,139.9	36,601	244,854.6	45,946	1,482,438.4
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply	1,031	14,393.6	6	5,177.7	29	6,418.6
G. Construction	604	58,070.7	494	88,509.3	665	212,294.9
H. Commerce and Trade	115,815	1,775,751.9	552,844	10,332,777.5	475,895	6,979,885.3
I. Hotels, restaurants and clubs etc	2,198	20,881.9	1,214	1,045,933.6	2,574	45,996.7
J. Transport, storage and communications	2,914	2,323,880.8	723	1,183,219.0	174,743	2,351,634.4
K. Real estate, renting and business activities	536	1,646,474.5	3,762	2,158,221.8	15,075	3,717,841.2
L. Education	22,606	3,243,313.7	14,625	2,050,010.1	15,827	1,995,501.1
M. Health and social work	4,441	307,980.9	1,662	236,473.2	2,602	497,548.1
N. Other community, social and personal service activities	110,995	9,863,800.9	54,276	3,141,738.6	37,644	2,881,966.0
O. Other private business n.e.c	30,924	4,160,202.7	33,020	2,816,556.5	502,501	9,978,801.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	9,813	15,232,049.7	4,996	21,743,915.9	10,508	24,938,674.3
A. Private Trusts and Non-profit Or	4,083	6,814,148.1	569	10,742,062.7	889	13,377,018.2
B. Non-government Organizations (NGOs)/ Community Based Organizati	5,730	8,417,901.6	4,427	11,001,853.2	9,619	11,561,656.1
VI. PERSONAL	2,845,744	52,216,043.8	3,037,607	55,130,550.1	19,337,124	78,762,242.4
A. Salaried persons	49,668	5,294,844.5	50,858	4,533,544.4	116,162	6,923,083.7
B. Self employed	2,608,026	33,778,103.7	2,414,529	32,269,293.9	18,843,276	52,802,351.5
C. Other Personal	188,050	13,143,095.6	572,220	18,327,711.7	377,686	19,036,807.2
VII. OTHER	23,781,131	63,056,080.1	17,859,492	69,535,271.7	10,250,287	65,508,451.1
Total	27,939,288	183,958,541.3	22,675,874	207,631,621.2	32,021,364	238,058,770.7

Note: Accounts in Numbers.

2.4 Deposits Distributed by Category of Deposit Holders DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2017		2018			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS			1.0	493,613.0	1.0	509,818.0
2. DOMESTIC CONSTITUENTS	165	14,681,504.0	158	11,528,187.0	188	9,633,874.0
I. GOVERNMENT (Including govt. trusts, NGOs, and Corporate bodies)	3	304,000.0	7	406,348.0	7	492,171.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	6	1,800,000.0	5	1,180,000.0	5	1,607,282.0
III. NON-BANK FINANCIAL INSTITUTIONS	7	5,880,164.0	9	3,204,000.0	4	1,456,075.0
IV. PRIVATE SECTOR (BUSINESS)	14	2,981,024.0	11	2,574,334.0	20	1,592,562.0
A. Agriculture, hunting and forestry						
B. Fishing, fish farming, aquaculture and related service activities						
C. Mining and Quarrying						
D. Manufacturing	5	495,190.0	5	398,500.0	8	533,734.0
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply					4	128,000.0
G. Construction						
H. Commerce and Trade	2	5,000.0	1	-		
I. Hotels, restaurants and clubs etc						
J. Transport, storage and communications	1	1,776,000.0	1	1,381,000.0	1	58,002.0
K. Real estate, renting and business activities	3	177,334.0	2	292,334.0	4	287,396.0
L. Education	1	25,000.0			1	50,430.0
M. Health and social work						
N. Other community, social and personal service activities	1	500,000.0	1	500,000.0	1	500,000.0
O. Other private business n.e.c	1	2,500.0	1	2,500.0	1	35,000.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	90	2,780,749.0	65	3,084,888.0	88	3,021,068.0
A. Private Trusts and Non-profit Or	85	2,682,162.0	14	2,938,818.0	78	2,816,168.0
B. Non-government Organizations (NGOs)/ Community Based Organizati	5	98,587.0	51	146,070.0	10	204,900.0
VI. PERSONAL	45	935,567.0	61	1,078,617.0	64	1,464,716.0
A. Salaried persons	30	114,274.0	35	87,711.0	41	305,491.0
B. Self employed	6	554,939.0	12	689,752.0	6	813,610.0
C. Other Personal	9	266,354.0	14	301,154.0	17	345,615.0
VII. OTHER						
Total	165	14,681,504.0	159	12,021,800.0	189	10,143,692.0

Note: Accounts in Numbers.

2.5 Province/Region and Category wise Deposits* of MFBs & DFIs

(Thousand Rupees)

Provinces/Regions	Category	Dec-17			Jun-18			Dec-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign					493,613.0	493,613.0			
	Govt.	282,887.5	5,282,273.0	5,565,160.5	400,358.3	13,407,281.3	13,807,639.6			
	NFPSEs	63,345.5	2,216,375.8	2,279,721.3	84,220.1	1,796,368.7	1,880,588.7		1,190,841.9	1,190,841.9
	NBFCs & Fin Aux.	110,370.0	25,231,949.5	25,342,319.5	130,879.0	23,489,715.1	23,620,594.1		3,002,370.0	3,002,370.0
	Private Sector	1,533,953.4	29,698,401.2	31,232,354.6	1,663,913.8	27,613,829.3	29,277,743.1	38,481,217.6	206,552,870.4	245,034,088.0
	Trust Fund	548,487.8	17,464,310.9	18,012,798.7	330,616.3	24,498,187.6	24,828,803.9		640,000.0	640,000.0
	Personal	18,619,901.4	34,531,709.4	53,151,610.8	20,703,717.9	35,505,449.1	56,209,167.1	244,426.1	24,971,735.3	25,216,161.4
	Others	5,523,203.0	57,532,877.1	63,056,080.1	5,842,263.4	63,693,008.3	69,535,271.7	365,023.0	5,563,881.4	5,928,904.4
	Total	26,682,148.6	171,957,896.7	198,640,045.3	29,155,968.7	190,497,452.5	219,653,421.2	39,090,666.7	241,921,699.0	281,012,365.7
	Punjab	Foreign								
Govt.		591.1	1,049,727.4	1,050,318.5	88,537.1	5,480,226.7	5,568,763.8	101,052.5	931,820.5	1,032,873.1
NFPSEs		63,077.5	762.0	63,839.5	84,207.1	4,848.8	89,055.8	86,199.5	629.0	86,828.5
NBFCs & Fin Aux.			3,897,487.4	3,897,487.4		5,518,823.1	5,518,823.1		8,165,107.3	8,165,107.3
Private Sector		395,494.4	17,515,307.4	17,910,801.8	236,502.0	17,198,682.3	17,435,184.2	139,765.0	18,173,192.4	18,312,957.4
Trust Fund		324,572.5	2,523,190.2	2,847,762.7	151,588.3	5,784,855.6	5,936,443.9	63,019.2	8,727,735.3	8,790,754.4
Personal		12,974,477.6	15,781,029.4	28,755,507.0	14,403,090.7	16,179,207.6	30,582,298.3	14,562,889.5	22,385,473.8	36,948,363.2
Others		2,080,977.0	11,859,893.7	13,940,870.7	2,355,013.6	11,821,855.7	14,176,869.3	1,163,337.2	17,162,765.3	18,326,102.5
Total		15,839,190.0	52,627,397.6	68,466,587.6	17,318,938.8	61,988,499.6	79,307,438.4	16,116,262.8	75,546,723.6	91,662,986.4
Sindh		Foreign					493,613.0	493,613.0		509,818.0
	Govt.	49.2	550,562.6	550,611.8	2.4	3,066,464.3	3,066,466.7	2.5	621,394.4	621,396.8
	NFPSEs	268.0	2,200,857.7	2,201,125.7	13.0	1,613,236.0	1,613,249.0		2,035,940.2	2,035,940.2
	NBFCs & Fin Aux.		17,074,484.4	17,074,484.4		14,138,109.1	14,138,109.1		12,172,706.5	12,172,706.5
	Private Sector	117,039.4	8,375,832.4	8,492,871.8	272,937.7	7,064,101.3	7,337,038.9	5,896.5	8,330,373.3	8,336,269.9
	Trust Fund	48,146.9	11,358,889.1	11,407,035.9	46,463.6	13,453,944.2	13,500,407.9	27,842.9	11,323,842.9	11,351,685.7
	Personal	4,378,536.0	10,148,727.9	14,527,263.9	4,947,811.3	11,313,646.1	16,261,457.3	5,545,982.6	14,307,202.1	19,853,184.7
	Others	1,920,881.3	33,501,833.2	35,422,714.5	1,743,286.3	37,494,476.5	39,237,762.8	612,127.1	41,578,373.6	42,190,500.7
	Total	6,464,920.7	83,211,187.3	89,676,108.0	7,010,514.3	88,637,590.4	95,648,104.7	6,191,851.6	90,879,651.0	97,071,502.6
	Khyber Pakhtunkhwa	Foreign								
Govt.		148,654.0	2,022,072.6	2,170,726.7	175,214.7	2,907,501.6	3,082,716.4	190,630.1	2,631,894.4	2,822,524.5
NFPSEs			14,756.1	14,756.1		16,950.4	16,950.4		97,389.2	97,389.2
NBFCs & Fin Aux.			12.0	12.0					59.2	59.2
Private Sector		545,464.6	1,063,827.3	1,609,291.9	673,804.7	1,315,892.4	1,989,697.1	767,591.5	1,509,498.4	2,277,089.9
Trust Fund		85,802.3	236,308.7	322,111.0	72,602.2	206,360.2	278,962.4	1,874.5	398,090.9	399,965.3
Personal		1,181,549.5	1,464,756.0	2,646,305.5	1,250,562.5	1,726,575.5	2,977,138.0	1,500,314.7	2,147,890.5	3,648,205.2
Others		610,146.2	666,590.4	1,276,736.6	698,505.3	579,616.5	1,278,121.8	194,360.7	1,365,181.4	1,559,542.0
Total		2,571,616.7	5,468,323.1	8,039,939.8	2,870,689.5	6,752,896.6	9,623,586.1	2,654,771.4	8,150,004.1	10,804,775.5
Balochistan		Foreign								
	Govt.	83.2		83.2	79.0	212,123.0	212,202.0	80.2		80.2
	NFPSEs									
	NBFCs & Fin Aux.		686.0	686.0						
	Private Sector	864.0	6,677.3	7,541.3	644.0	6,014.7	6,658.7	217.0	236,374.9	236,591.9
	Trust Fund	4.1	326.0	330.1	4.1	28,341.7	28,345.8	4.1	13,875.8	13,879.9
	Personal	44,154.3	8,587.1	52,741.5	43,619.1	6,045.9	49,665.0	58,932.8	26,755.0	85,687.8
	Others	15,753.5	179,092.1	194,845.5	28,409.2	208,711.2	237,120.4	5,457.1	160,025.5	165,482.6
	Total	60,859.2	195,368.5	256,227.7	72,755.5	461,236.5	533,992.0	64,691.2	437,031.2	501,722.5
	Islamabad	Foreign								
Govt.			596,953.8	596,953.8		850,318.7	850,318.7		655,647.0	655,647.0
NFPSEs			-	-		161,333.5	161,333.5		2.0	2.0
NBFCs & Fin Aux.			1,839,154.3	1,839,154.3		465,992.8	465,992.8		3,179,710.4	3,179,710.4
Private Sector			1,837,286.2	1,837,286.2		629,410.2	629,410.2		4,173,674.5	4,173,674.5
Trust Fund			2,902,013.5	2,902,013.5		4,310,954.2	4,310,954.2		5,961,872.3	5,961,872.3
Personal			3,376,913.6	3,376,913.6		4,372,474.4	4,372,474.4		17,675,239.0	17,675,239.0
Others			10,068,865.6	10,068,865.6		10,533,817.3	10,533,817.3		1,233,801.0	1,233,801.0
Total			20,621,187.0	20,621,187.0		21,324,301.1	21,324,301.1		32,879,946.2	32,879,946.2

Provinces/Regions	Category	Dec-17			Jun-18			Dec-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector									
	Trust Fund									
	Personal									
	Others									
	Total									
Gilgit-Baltistan	Foreign									
	Govt.		851,956.4	851,956.4		653,753.7	653,753.7		2,684,409.0	2,684,409.0
	NFPSEs	-		-	-		-		0.0	0.0
	NBFCs & Fin Aux.	110,370.0	2,420,125.3	2,530,495.3	130,879.0	3,266,790.2	3,397,669.2		2,886,690.3	2,886,690.3
	Private Sector	349,230.0	370,658.0	719,888.0	332,175.4	680,576.5	1,012,752.0	10,962.1	1,943,610.0	1,954,572.2
	Trust Fund	82,054.0	442,974.2	525,028.2	51,736.0	713,172.2	764,908.2		1,410,734.6	1,410,734.6
	Personal	18,197.9	2,958,328.0	2,976,525.9	32,396.3	874,746.8	907,143.1	99,542.9	659,219.0	758,761.9
	Others	870,620.1	668,365.9	1,538,986.0	993,369.9	2,166,480.5	3,159,850.4	2,026.4	1,444,633.3	1,446,659.7
	Total	1,430,472.0	7,712,407.8	9,142,879.9	1,540,556.6	8,355,519.9	9,896,076.5	112,531.4	11,029,296.2	11,141,827.6
AJK	Foreign									
	Govt.	133,510.0	211,000.1	344,510.1	136,525.0	236,893.2	373,418.2		475,167.8	475,167.8
	NFPSEs									
	NBFCs & Fin Aux.					100,000.0	100,000.0		969,246.6	969,246.6
	Private Sector	125,861.0	528,812.6	654,673.6	147,850.0	719,151.9	867,001.9		820,558.6	820,558.6
	Trust Fund	7,908.0	609.1	8,517.1	8,222.0	559.5	8,781.5		30,849.9	30,849.9
	Personal	22,986.0	793,367.3	816,353.3	26,238.0	1,032,752.9	1,058,990.9		1,257,516.5	1,257,516.5
	Others	24,825.0	588,236.3	613,061.3	23,679.0	888,050.8	911,729.8		586,362.6	586,362.6
	Total	315,090.0	2,122,025.4	2,437,115.4	342,514.0	2,977,408.3	3,319,922.3		4,139,701.9	4,139,701.9

* End Position.

"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.

3.1 Advances Classified by Securities MFBs

(Thousand Rupees)

SECURITIES	2017	2018	
	Dec	Jun	Dec
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	14,778,726.9	15,816,759.9	16,747,297.5
II. Securities, Shares and other Financial Instruments:	18,610.1	23,856.4	45,373.7
III. Merchandise			
IV. Fixed Assets Including Machinery	437,257.4	1,080,120.9	1,638,293.1
V. Real Estate:	967,663.2	1,034,007.4	1,172,180.1
(a) Land	952,606.1	1,030,690.4	1,060,638.1
(b) Buildings:	15,057.1	3,317.0	111,541.9
1. Residential	15,057.1	3,317.0	103,344.0
2. Non-Residential	-	-	8,197.9
VI. Fixed Deposits and Insurance Policies :	767,246.6	516,908.2	375,100.0
VII. Others:	118,984,492.6	143,748,289.9	169,669,006.1
(a) Other Secured Advances	1,668,266.7	2,081,886.4	2,643,734.7
(b) Advances Secured by Guarantee(s)	10,960,373.4	11,191,024.8	14,558,446.2
(c) Unsecured Advances	106,355,852.5	130,475,378.6	152,466,825.2
Total	135,953,996.7	162,219,942.7	189,647,250.3

3.2 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2017	2018	
	Dec	Jun	Dec
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,747,282.7	267,651.0	261,853.0
II. Securities, Shares and other Financial Instruments:	1,824,854.0	1,538,261.0	1,768,261.0
III. Merchandise	2,287,409.5	5,288,362.4	2,166,215.0
IV. Fixed Assets Including Machinery	45,465,193.3	45,640,241.0	46,642,737.0
V. Real Estate:	21,603,933.1	22,066,725.3	23,031,131.3
(a) Land	6,146,685.8	5,792,321.0	6,711,915.8
(b) Buildings:	15,457,247.3	16,274,404.3	16,319,215.5
1. Residential	15,231,447.3	15,053,567.5	15,424,126.7
2. Non-Residential	225,800.1	1,220,836.7	895,088.8
VI. Fixed Deposits and Insurance Policies :	764,165.3	1,350,591.5	607,768.3
VII. Others:	12,311,881.2	12,055,932.5	16,887,149.8
(a) Other Secured Advances	10,524,945.2	10,135,706.5	15,432,853.8
(b) Advances Secured by Guarantee(s)	1,764,815.0	1,898,704.0	1,432,593.0
(c) Unsecured Advances	22,121.0	21,522.0	21,703.0
Total	87,004,719.2	88,207,764.6	91,365,115.4

3.3 Advances Classified by Borrowers MFBS

(Thousand Rupees)

BORROWERS	2017		2018			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS						
2. DOMESTIC CONSTITUENTS	2,512,873	135,953,996.7	2,890,682	162,219,942.7	3,181,094	189,647,250
I. GOVERNMENT						
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)					2	450,000.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)						
IV. PRIVATE SECTOR (BUSINESS)	2,366,550	127,829,528.4	2,706,644	151,182,577.7	2,915,139	173,930,777
A. Agriculture, hunting and forestry	1,616,032	93,659,675.4	1,827,298	110,317,553.6	1,996,427	128,081,386
1) Growing of crops	808,797	50,287,056.5	840,234	55,940,176.4	852,883	58,330,351.5
i. Major Crops	789,198	48,724,724.6	778,425	51,406,509.5	803,054	54,304,606.3
ii. Minor Crops	18,309	1,487,710.6	60,219	4,434,393.7	47,648	3,863,833.8
iii. Growing of fruits, nuts, beverage and spice crops	1,290	74,621.3	1,590	99,273.2	2,181	161,911.4
2) Farming of animals (Livestock)	650,479	35,966,004.9	789,841	44,654,634.9	912,914	57,379,994.4
3) Agricultural and animal husbandry service activities	156,698	7,393,773.4	197,120	9,696,371.2	230,334	12,295,999.2
4) Agricultural machinery and equipments purchase and related services	56	12,790.3	98	26,019.0	291	74,670.2
5) Hunting, trapping and game propagation including related service activities						
6) Forestry and Logging and related service activities.	2	50.4	5	352.1	5	370.5
B. Fishing, fish farming, aquaculture and related service activities	48	9,000.2	46	8,675.5	8	402.2
C. Mining and Quarrying					24	11,550.0
D. Manufacturing	4,858	321,819.4	6,912	380,967.5	8,021	530,884
1) Manufacture of food products and beverages	607	52,323.8	886	74,479.1	1,673	149,908.6
2) Manufacture of tobacco products						
3) Manufacture of Textiles	23	1,717.6	34	3,828.8	25	2,800.0
4) Manufacture of wearing apparel, readymade garments and dressing	2,168	95,896.0	3,370	150,820.8	4,351	206,831.3
5) Tanning and dressing of leather; manufacture of luggage and footwear	101	7,948.5	122	7,989.4	144	9,663.4
6) Manufacture of wood and of products of wood and cork					89	8,112.0
7) Manufacture of paper, paperboard and products thereof						
8) Printing, publishing and allied industries (office stationery, work of arts)	20	2,166.9	25	2,837.3	44	4,190.2
9) Manufacture of coke, refined petroleum products						
10) Manufacture of chemicals and chemical products			1	94.6	5	457.7
11) Manufacture of rubber and plastics products	1	66.4	7	573.4	13	878.6
12) Manufacture of other non-metallic mineral products	29	2,933.5	27	4,077.2	42	6,664.8
13) Manufacture of basic metals						
14) Manufacture of fabricated metal products, except machinery and equipment					26	2,761.7
15) Manufacture of machinery and equipment n.e.c.					86	34,039.0
16) Manufacture of office, accounting and computing machinery						
17) Manufacture of electrical machinery and apparatus n.e.c.						
18) Manufacture of radio, television and communication equipment and apparatus						
19) Manufacture of medical, precision and optical instruments, watches and clocks					112	7,436.6
20) Manufacture of motor vehicles, trailers and semi-trailers						
21) Manufacture of other transport equipment						
22) Manufacture of furniture and fixture	49	5,790.4	155	13,745.9	226	17,594.3
23) Manufacture of jewellery and related articles	17	1,086.2	20	1,613.9	32	3,589.9
24) Manufacture of sports goods						
25) Manufacture of handicrafts	49	2,224.7	68	2,912.6	69	3,412.1
26) Other manufacturing n.e.c.	1,794	149,665.5	2,197	117,994.6	1,084	72,544.2
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply						
G. Construction	80	15,474.5	173	34,164.8	454	95,604.1
H. Commerce and Trade	215,149	9,716,902.6	243,648	12,377,496.4	289,003	16,412,002.3
I. Hotels, restaurants and clubs etc	51,991	2,814,909.6	21,987	871,596.6	558	51,142.9
J. Transport, storage and communications	79	5,802.2	75	5,202.3	69	9,805.5
K. Real estate, renting and business activities	348,088	13,829,154.1	395,374	16,536,413.1	398,448	17,896,976.0
L. Education	158	8,455.6	166	13,366.6	342	79,165.2
M. Health and social work	125	12,062.8	267	24,502.6	282	27,923.4
N. Other community, social and personal service activities	28,047	3,155,850.4	81,506	4,526,631.8	43,382	996,587.5
O. Other private business n.e.c	101,895	4,280,421.6	129,192	6,086,006.8	178,121	9,737,347.3
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS						
VI. PERSONAL	119,472	6,871,915.7	136,398	8,586,099.1	175,533	9,817,569
A. Bank Employees	2,700	435,662.0	2,663	607,464.2	3,340	866,012.0
B. Consumer Financing	63,740	3,598,756.7	77,717	4,934,916.0	117,944	6,109,016
1) For house building	2,385	429,406.0	5,455	1,067,701.0	9,142	1,825,018.8
2) For transport i.e. purchase of car etc	4	58.0	1	5.0	2,238	138,316.0
3) Credit cards						
4) Consumers durable	1	4.0				
5) Personal loans	61,350	3,169,288.7	72,261	3,867,210.0	106,564	4,145,681.3
C. Other Personal (Taleemi Loans, Qarz-e-Hasna etc.)	53,032	2,837,497.0	56,018	3,043,719.0	54,249	2,842,541.2
VII. OTHER	26,851	1,252,552.6	47,640	2,451,265.9	90,420	5,448,904.4
Total	2,512,873	135,953,996.7	2,890,682	162,219,942.7	3,181,094	189,647,250.3

3.4 Advances Classified by Borrowers DFIs

(Thousand Rupees)

BORROWERS	2017		2018			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS						
2. DOMESTIC CONSTITUENTS	49,962	87,004,719.2	47,608	88,207,764.6	47,004	91,365,115
I. GOVERNMENT						
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	9	1,514,574.7	8	1,350,443.2	8	1,190,841.9
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	16	4,195,888.0	17	3,653,298.0	16	2,552,370.0
IV. PRIVATE SECTOR (BUSINESS)	571	65,293,615.3	594	67,349,158.6	644	71,103,311
A. Agriculture, hunting and forestry	10	1,482,299.0	10	2,715,327.6	10	2,689,109
1) Growing of crops	2	45,312.7	2	46,711.0	2	45,919.2
i. Major Crops						
ii. Minor Crops						
iii. Growing of fruits, nuts, beverage and spice crops	2	45,312.7	2	46,711.0	2	45,919.2
2) Farming of animals (Livestock)	8	1,436,986.4	8	2,668,616.6	8	2,643,189.8
3) Agricultural and animal husbandry service activities						
4) Agricultural machinery and equipments purchase and related services						
5) Hunting, trapping and game propagation including related service activity						
6) Forestry and Logging and related service activities.						
B. Fishing, fish farming, aquaculture and related service activities						
C. Mining and Quarrying			1	4,554.7	2	508,501.6
D. Manufacturing	386	41,099,887.6	408	43,875,392.1	413	45,155,202
1) Manufacture of food products and beverages	62	11,138,906.2	62	7,858,307.3	60	7,725,289.9
2) Manufacture of tobacco products						
3) Manufacture of Textiles	173	9,609,916.9	176	12,856,682.5	167	14,155,237.3
4) Manufacture of wearing apparel, readymade garments and dressing	23	1,787,252.9	26	1,877,608.8	25	1,852,606.0
5) Tanning and dressing of leather; manufacture of luggage and footwear						
6) Manufacture of wood and of products of wood and cork						
7) Manufacture of paper, paperboard and products thereof	8	525,009.2	8	461,388.5	10	558,576.9
8) Printing, publishing and allied industries (office stationery, work of arts	7	267,331.3	10	321,160.1	14	418,869.4
9) Manufacture of coke, refined petroleum products	9	1,438,587.4	10	1,836,689.6	10	1,880,879.1
10) Manufacture of chemicals and chemical products	25	4,181,421.8	26	4,653,907.3	26	4,120,644.1
11) Manufacture of rubber and plastics products	15	1,176,566.4	19	1,498,245.7	22	1,393,392.4
12) Manufacture of other non-metallic mineral products	8	2,306,896.0	9	2,727,269.3	13	3,075,984.7
13) Manufacture of basic metals	15	2,092,564.1	14	2,358,042.3	16	2,648,137.1
14) Manufacture of fabricated metal products, except machinery and equipment	6	572,953.0	7	280,095.0	8	605,274.0
15) Manufacture of machinery and equipment n.e.c.	3	3,175,000.0	3	3,616,667.0	9	3,420,312.5
16) Manufacture of office, accounting and computing machinery						
17) Manufacture of electrical machinery and apparatus n.e.c.	5	1,364,682.0	5	1,280,159.0	6	1,353,968.0
18) Manufacture of radio, television and communication equipment and apparatus	2	250,000.0	2	350,000.0	2	350,000.0
19) Manufacture of medical, precision and optical instruments, watches and clocks						
20) Manufacture of motor vehicles, trailers and semi-trailers	23	1,069,419.4	25	1,103,807.1	22	925,026.2
21) Manufacture of other transport equipment	1	11,250.0	2	13,185.6	2	13,042.1
22) Manufacture of furniture and fixture						
23) Manufacture of jewellery and related articles						
24) Manufacture of sports goods						
25) Manufacture of handicrafts						
26) Other manufacturing n.e.c.	1	132,131.0	4	782,177.0	1	657,962.0
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply	35	7,644,039.1	35	6,968,275.5	53	8,241,057.3
G. Construction	12	879,196.9	11	1,074,917.1	12	1,502,845.2
H. Commerce and Trade	12	1,239,701.5	12	960,397.8	14	758,559.9
I. Hotels, restaurants and clubs etc	6	832,596.0	7	833,976.7	7	705,382.3
J. Transport, storage and communications	33	5,541,881.7	34	4,703,193.0	42	4,454,096.1
K. Real estate, renting and business activities	48	4,441,969.5	48	3,613,760.6	51	4,335,679.0
L. Education	7	48,183.0	5	125,449.1	10	217,090.4
M. Health and social work	6	291,980.2	9	463,852.3	12	508,018.0
N. Other community, social and personal service activities	8	605,240.6	8	529,247.0	10	699,785.9
O. Other private business n.e.c	8	1,186,640.1	6	1,480,815.0	8	1,327,985.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS					2	640,000.0
VI. PERSONAL	49,366	15,490,641.2	46,989	15,364,864.8	46,332	15,398,592
A. Bank Employees	193	938,924.4	181	992,852.0	770	1,043,674.0
B. Consumer Financing	49,173	14,551,716.8	46,808	14,372,012.8	45,562	14,354,918
1) For house building	48,741	14,536,395.8	46,377	14,357,035.8	45,131	14,340,037.2
2) For transport i.e. purchase of car etc	1	249.0	1	249.0	1	685.0
3) Credit cards						
4) Consumers durable	87	687.0	86	685.0	86	249.0
5) Personal loans	344	14,385.0	344	14,043.0	344	13,947.0
C) Other						
VII. OTHER		510,000.0		490,000.0	2	480,000.0
Total	49,962	87,004,719.2	47,608	88,207,764.6	47,004	91,365,115.4

3.5 Advances Classified by Rate of Interest

MFBs

(Thousand Rupees)

Rate of Interest	Dec-17	Jun-18	Dec-18
0.00	306,439.7	5,902,145.4	7,534,289.1
1.00	-	-	-
2.00	-	-	-
3.00	57,896.0	61,515.0	77,138.6
4.00	24,142.0	13,658.0	13,986.5
5.00	295,184.1	408,207.6	566,665.5
6.00	2,831.0	3,564.0	4,249.6
7.00	15,640.1	6,476.0	126,337.9
8.00		61,056.1	8,999.3
9.00	3,814.0	7,347.0	453,457.7
10.00	9,794.0	45,262.1	12,830.6
11.00	53,741.5	17,928.0	62,677.1
12.00	7,713.4	14,206.6	69,079.2
13.00	990.0	-	291.3
14.00	5,417.8	34,382.5	158,515.0
15.00	40,733.0	485,197.9	388,898.4
16.00	501,408.8	264,976.5	257,012.0
17.00	3,651.2	168,286.0	85,884.9
18.00	4,313,530.6	5,164,672.2	5,035,670.0
19.00	4,196,923.9	4,944,111.3	12,761,880.9
20.00	1,938,817.1	6,821,389.9	3,991,363.4
21.00	6,621,392.2	7,702,236.4	2,893,059.5
22.00	12,551,860.1	13,593,503.1	13,083,564.1
23.00	1,902,626.1	2,576,510.7	4,804,157.2
24.00	4,781,860.4	4,558,399.7	4,149,355.5
25.00	5,002,431.5	2,519,248.4	3,152,061.7
26.00	953,187.9	2,674,423.9	4,753,103.0
27.00	1,880,552.3	5,809,045.6	5,471,634.4
28.00	31,340,216.9	22,852,409.8	11,433,039.9
29.00	1,770,447.0	11,552,136.0	5,912,612.4
30.00	14,205,548.2	16,058,882.6	32,770,838.1
31.00	21,573,641.4	28,845,450.4	29,337,264.6
32.00	11,323,793.3	6,359,165.8	20,558,230.0
33.00	2,280,460.8	1,544,196.8	3,683,745.4
34.00	216,484.0	1,238,628.0	3,959,911.3
35.00	1,026,843.0	2,732,449.0	4,886,287.6
36.00	2,961,928.0	1,492,905.0	5,616.0
36.00 & above	3,782,055.2	5,685,969.4	7,183,542.6
Total	135,953,996.7	162,219,942.7	189,647,250.3

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1.

3.6 Advances Classified by Rate of Interest

DFIs

(Thousand Rupees)

Rate of Interest	Dec-17	Jun-18	Dec-18
0.00	2,910,316.3	3,422,132.8	3,296,290.7
1.00	-	-	-
2.00	141,973.0	150,507.0	150,731.0
3.00	3,580,821.9	3,508,730.0	2,948,461.0
4.00	1,479,300.7	1,746,912.0	2,238,846.0
5.00	1,773,015.7	4,303,375.4	5,076,945.2
6.00	670,341.6	812,596.2	754,512.0
7.00	10,611,718.8	2,735,412.5	980,317.2
8.00	19,817,876.5	12,265,944.5	371,532.9
9.00	20,590,545.6	23,839,265.1	1,984,256.3
10.00	16,742,199.1	22,862,604.5	11,957,141.9
11.00	2,022,954.8	7,212,618.0	20,895,928.0
12.00	1,257,470.1	1,111,144.0	14,926,913.8
13.00	1,114,838.2	1,388,032.3	15,123,126.3
14.00	244,930.6	250,003.3	6,850,018.0
15.00	1,109,062.1	525,390.3	1,425,727.4
16.00	1,189,139.6	452,139.1	716,530.4
17.00	568,926.8	442,443.0	599,966.4
18.00	671,316.1	566,821.2	604,981.4
19.00	46,996.9	38,425.6	65,680.4
20.00	104,178.8	248,622.7	82,143.1
20.00 & above	356,795.9	324,644.9	315,066.2
Total	87,004,719.2	88,207,764.6	91,365,115.4

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1.

3.11 Province/Region and Category wise Advances by Borrowers* of MFBs & DFIs (Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Borrower	Dec-17			Jun-18			Dec-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign							509,818.0		509,818.0
	Govt.							291,765.2	8,000,333.1	8,292,098.3
	NFPSEs							86,199.5	2,133,960.5	2,220,159.9
	NBFCs & Fin Aux.		1,514,574.7	1,514,574.7	1,350,443.2	1,350,443.2			27,373,520.3	27,373,520.3
	Private Sector		4,195,888.0	4,195,888.0	3,653,298.0	3,653,298.0	924,432.2	35,187,282.2	36,111,714.3	
	Trust Fund	59,097,548.4	134,025,595.3	193,123,143.7	70,620,844.8	147,910,891.4	218,531,736.3	92,740.7	27,867,001.7	27,959,742.3
	Personal	2,101,600.3	20,260,956.6	22,362,556.9	2,809,734.9	21,141,229.1	23,950,964.0	21,767,662.4	58,459,296.0	80,226,958.4
	Others	179,296.8	1,583,255.8	1,762,552.6	238,082.9	2,703,183.0	2,941,265.9	1,977,308.4	63,531,142.6	65,508,451.1
	Total	61,378,445.5	161,580,270.3	222,958,715.8	73,668,662.6	176,759,044.8	250,427,707.3	25,140,108.4	223,062,354.3	248,202,462.7
	Punjab	Foreign								
Govt.										
NFPSEs										
NBFCs & Fin Aux.								450,000.0		450,000.0
Private Sector								29,854,445.5	105,644,501.5	135,498,947.1
Trust Fund		46,963,312.3	55,958,887.8	102,922,200.1	54,356,198.4	64,618,011.6	118,974,209.9			
Personal		389,666.8	7,195,363.9	7,585,030.7	567,865.9	7,419,254.1	7,987,120.0	105,231.6	8,688,557.2	8,793,788.8
Others		100,190.2	608,139.7	708,329.9	125,992.3	1,290,033.6	1,416,025.9	187,650.4	3,463,164.7	3,650,815.1
Total		47,453,169.3	63,762,391.5	111,215,560.7	55,050,056.5	73,327,299.3	128,377,355.8	30,147,327.6	118,246,223.4	148,393,551.0
Sindh		Foreign								
	Govt.									
	NFPSEs								1,190,841.9	1,190,841.9
	NBFCs & Fin Aux.		1,514,574.7	1,514,574.7		1,350,443.2	1,350,443.2		2,536,170.0	2,536,170.0
	Private Sector		3,723,398.0	3,723,398.0		3,289,750.0	3,289,750.0	6,979,043.5	79,205,889.0	86,184,932.5
	Trust Fund	9,883,882.7	58,052,025.7	67,935,908.5	13,677,753.8	63,391,480.9	77,069,234.7			
	Personal	1,032,560.0	10,064,886.0	11,097,446.0	1,288,627.9	10,388,566.2	11,677,194.1	84,303.7	11,825,704.5	11,910,008.3
	Others	70,211.2	244,174.4	314,385.6	102,516.2	472,901.7	575,417.9	145,461.1	1,060,254.9	1,205,716.0
	Total	10,986,653.9	73,599,058.8	84,585,712.7	15,068,897.9	78,893,142.0	93,962,039.9	7,208,808.4	95,818,860.3	103,027,668.7
	Khyber Pakhtunkhwa	Foreign								
Govt.										
NFPSEs										
NBFCs & Fin Aux.										
Private Sector								1,511,821.0	2,539,787.7	4,051,608.6
Trust Fund		1,786,459.7	1,274,412.0	3,060,871.7	1,959,983.6	1,454,387.2	3,414,370.8			
Personal		128,331.5	1,241,992.9	1,370,324.3	229,676.4	1,265,444.7	1,495,121.1	38,975.9	1,628,737.4	1,667,713.4
Others		8,895.4	94,016.0	102,911.4	9,434.3	246,356.0	255,790.3	25,457.6	318,809.0	344,266.6
Total		1,923,686.6	2,610,420.9	4,534,107.5	2,199,094.3	2,966,188.0	5,165,282.3	1,576,254.5	4,487,334.1	6,063,588.6
Balochistan		Foreign								
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector							101,649.9	159,787.2	261,437.2
	Trust Fund	78,799.8	44,289.0	123,088.8	164,139.9	49,942.0	214,081.9			
	Personal	7,653.0	158,757.3	166,410.3	24,533.0	211,634.7	236,167.7	1,989.9	297,043.1	299,033.1
	Others	-	-	-	140.0	61.0	201.0	6,453.8	2,380.0	8,833.8
	Total	86,452.8	203,046.3	289,499.1	188,812.9	261,637.7	450,450.6	110,093.7	459,210.3	569,304.0
	Islamabad	Foreign								
Govt.										
NFPSEs										
NBFCs & Fin Aux.									16,200.0	16,200.0
Private Sector			472,490.0	472,490.0		363,548.0	363,548.0		17,163,054.7	17,163,054.7
Trust Fund			18,053,358.0	18,053,358.0		17,491,188.8	17,491,188.8		640,000.0	640,000.0
Personal			774,356.1	774,356.1		914,812.3	914,812.3		662,740.3	662,740.3
Others			604,195.7	604,195.7		602,582.8	602,582.8		598,589.9	598,589.9
Total			19,904,399.7	19,904,399.7		19,372,131.9	19,372,131.9		19,080,584.9	19,080,584.9

Provinces/Regions	Borrower	Dec-17			Jun-18			Dec-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector									
	Trust Fund									
	Personal									
	Total									
Gilgit-Baltistan	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector							34,257.6	782,490.3	816,747.9
	Trust Fund	264,447.0	228,895.6	493,342.6	307,587.2	295,847.2	603,434.3			
	Personal	490,123.0	741,854.3	1,231,977.3	639,454.8	814,597.0	1,454,051.7	13,924.9	1,653,524.2	1,667,449.1
	Total	754,570.0	976,285.0	1,730,854.9	947,042.0	1,153,608.1	2,100,650.1	48,182.5	2,498,379.6	2,546,562.0
AJK	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector								1,057,360.0	1,057,360.0
	Trust Fund	120,647.0	413,727.1	534,374.1	155,182.0	610,033.8	765,215.8			
	Personal	53,266.0	83,746.1	137,012.1	59,577.0	126,920.0	186,497.0		215,428.5	215,428.5
	Total	173,913.0	524,668.2	698,581.2	214,759.0	785,037.8	999,796.8	1,331,106.5	1,331,106.5	

* End Position.

"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 utilisation 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.

4.1 Classification of Investments in Securities and Shares MFBs

(Thousand Rupees)

SECURITIES / SHARES	2017			2018					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT BONDS	3,759,257.56	3,790,468.56	3,758,514.56	3,290,686.39	3,299,701.39	3,289,163.39	166,422.41	166,052.00	165,188.66
B. TREASURY BILLS	33,564,976.86	33,846,245.00	33,563,548.70	28,789,083.97	29,010,812.26	28,209,653.85	25,350,166.02	25,570,977.30	25,394,246.33
C. FOREIGN SECURITIES & SHARES									
D. OTHERS:	5,738,933.73	5,696,752.46	5,738,937.73	5,192,361.22	5,204,742.14	5,089,811.15	18,442,850.57	18,448,119.30	18,442,850.58
1. Shares :	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quoted									
Unquoted									
2. Debentures :									
3. National Investment Trust (Unit)									
4. Participation Term Certificates	550,000.00	550,000.00	550,000.00	249,990.00	250,000.00	150,000.00	249,980.00	250,000.00	249,980.00
5. Term Finance Certificate (TFC's)									
6. Sukuk	144,562.76	140,000.00	144,562.76	143,788.01	140,000.00	143,788.01	136,393.88	140,000.00	136,393.88
7. Certificate of Investment (COI's)									
8. Modaraba Certificate	4,118.51	20,000.00	4,118.51	2,560.07	20,000.00	0.00	1,261.37	20,000.00	1,261.37
9. Mutual Funds	2,797,863.46	2,796,752.46	2,797,863.46	2,868,119.37	2,867,701.37	2,868,119.37	5,532,064.40	5,522,101.40	5,532,064.42
10. Others	2,242,389.00	2,190,000.00	2,242,393.00	1,927,903.77	1,927,040.77	1,927,903.77	12,523,150.91	12,516,017.90	12,523,150.91
Total	43,063,168.16	43,333,466.02	43,061,001.00	37,272,131.59	37,515,255.80	36,588,628.40	43,959,439.00	44,185,148.60	44,002,285.57

* 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.

4.2 Classification of Investments in Securities and Shares DFIs

(Thousand Rupees)

SECURITIES / SHARES	2017			2018					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT BONDS	6,401,464.21	6,147,620.00	6,532,324.00	16,796,004.00	16,380,170.00	16,770,343.00	33,511,757.79	33,419,350.00	32,904,015.60
B. TREASURY BILLS	72,923,233.42	73,575,206.00	73,032,872.40	39,996,254.00	40,249,925.00	40,040,728.00	38,188,015.00	38,606,150.00	38,235,660.00
C. FOREIGN SECURITIES & SHARES									
D. OTHERS:	35,878,990.99	36,921,065.10	45,749,360.69	39,333,259.26	41,056,619.33	49,794,502.09	55,007,512.91	39,132,531.25	69,436,435.17
1. Shares :	18,312,789.26	19,371,709.45	28,194,812.97	18,320,322.25	19,805,881.39	28,517,827.65	29,236,600.18	18,847,306.60	43,721,283.23
Quoted	13,397,871.90	9,576,156.42	22,267,327.60	13,330,583.60	9,935,550.08	22,591,964.00	24,185,423.14	9,813,131.90	38,510,751.19
Unquoted	4,914,917.37	9,795,553.03	5,927,485.37	4,989,738.65	9,870,331.31	5,925,863.65	5,051,177.04	9,034,174.70	5,210,532.04
2. Debentures :									
3. National Investment Trust (Unit)									
4. Participation Term Certificates	13,583,128.96	13,553,544.96	13,309,297.96	14,205,365.76	14,432,684.76	14,211,078.18	17,529,308.77	12,547,348.77	17,582,142.45
5. Term Finance Certificate (TFC's)				2,333,318.00	2,333,318.00	2,335,564.00	2,551,039.00	2,551,039.00	2,553,188.00
6. Sukuk				227,031.00	227,031.00	227,031.00	439,590.00	439,590.00	439,590.00
7. Certificate of Investment (COI's)									
8. Modaraba Certificate	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89
9. Mutual Funds	1,398,484.39	1,408,034.31	1,663,911.39	1,427,302.00	1,436,851.93	1,683,081.00	1,964,442.52	1,460,714.44	1,803,969.67
10. Others	1,686,216.49	1,689,404.49	1,682,966.49	1,921,548.37	1,922,480.37	1,921,548.37	2,388,160.56	2,388,160.56	2,437,889.94
Total	115,203,688.62	116,643,891.10	125,314,557.09	96,125,517.26	97,686,714.33	106,605,573.09	126,707,285.70	111,158,031.25	140,576,110.77

* 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.