

Tables for Microfinance Banks and Development Finance Institutions

7.1 Liabilities and Assets

MFBs

(Thousand Rupees)

Item	2019	
	Jun	Dec
Liabilities		
Capital	25,175,943	25,906,263
Reserves	20,056,603	22,531,663
Demand Deposits	116,380,675	119,536,425
(a) Scheduled Banks	9,552	27,201
(b) Others	116,371,123	119,509,224
Time Deposits	133,287,054	146,753,731
(a) Scheduled Banks	1,116,400	1,481,000
(b) Others	132,170,654	145,272,731
Borrowings from	28,503,880	28,504,986
(a) State Bank of Pakistan	4,242,172	7,324,775
(b) Banks Abroad	2,664,871	2,198,728
(c) Other Scheduled Banks	14,662,595	9,989,858
(d) Other Institutions	6,934,242	8,991,625
Head Office and Inter-Bank Adjustment	381,641	59,205
Contingent Liabilities as per contra	-	-
Other Liabilities	30,848,491	39,115,651
Total Liabilities / Assets	354,634,287	382,407,924
Assets		
Cash	65,105,133	69,783,227
(a) Notes, Coins and Silver	5,770,009	5,825,688
(b) Balances with State Bank of Pakistan	10,822,533	10,873,040
(c) Balances with Other Scheduled Banks	46,228,017	48,662,165
(d) Balances with Other Institutions	2,284,574	4,422,334
Balances held Abroad	-	-
Bills Purchased and Discounted	-	-
Advances to	209,275,995	215,080,263
(a) Scheduled Banks	1,814,679	-
(b) Others	207,461,316	215,080,263
Investment in Securities and Shares	37,423,463	47,291,568
Bank Premises	10,005,621	20,390,787
Head Office and Inter-Bank Adjustment	583,623	110,797
Contingent Assets as per contra	-	-
Other Assets	32,240,452	29,751,282

7.2 Liabilities and Assets

DFIs

(Thousand Rupees)

Item	2019	
	Jun	Dec
Liabilities		
Capital	65,673,180.0	69,963,299.0
Reserves	41,538,432.0	44,444,373.0
Demand Deposits	0.0	510,000.0
(a) Scheduled Banks	0.0	0.0
(b) Others	0.0	510,000.0
Time Deposits	9,137,736.0	11,522,736.0
(a) Scheduled Banks	0.0	0.0
(b) Others	9,137,736.0	11,522,736.0
Borrowings from	137,529,358.0	221,733,339.0
(a) State Bank of Pakistan	40,906,189.0	65,757,015.0
(b) Banks Abroad	0.0	0.0
(c) Other Scheduled Banks	79,834,958.0	141,376,798.0
(d) Other Institutions	16,788,211.0	14,599,526.0
Head Office and Inter-Bank Adjustment	2,440,326.0	1,758,380.0
Contingent Liabilities as per contra	14,613,573.0	39,638,594.0
Other Liabilities	17,735,221.0	19,513,143.0
Total Liabilities / Assets	274,054,253.0	369,445,270.0
Assets		
Cash	5,591,445.0	6,665,144.0
(a) Notes, Coins and Silver	4,439.0	5,773.0
(b) Balances with State Bank of Pakistan	1,092,516.0	494,526.0
(c) Balances with Other Scheduled Banks	3,297,719.0	5,931,138.0
(d) Balances with Other Institutions	1,196,771.0	233,707.0
Balances held Abroad	2,758.0	3,415.0
Bills Purchased and Discounted	0.0	0.0
Advances to	105,575,741.0	106,587,920.0
(a) Scheduled Banks	16,923,440.0	11,658,493.0
(b) Others	88,652,301.0	94,929,427.0
Investment in Securities and Shares	151,590,975.0	235,068,770.0
Bank Premises	4,582,086.0	4,668,969.0
Head Office and Inter-Bank Adjustment	376,389.0	0.0
Contingent Assets as per contra	14,613,573.0	39,638,594.0
Other Assets	6,334,859.0	16,451,052.0

7.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2019			
	Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	32,991,534	51,488,197	42,826,855	53,607,575
Call Deposits	1,815	594,792	1,518	694,419
Other Deposits Accounts	36	604	53	3,944
Saving Deposits	1,413,140	64,288,137	1,456,297	65,089,800
Fixed Deposits	114,794	132,170,661	122,458	145,387,134
Less Than 6 months	7,455	27,447,010	6,647	24,384,871
For 6 months & over but less than 1 year	5,586	15,843,971	5,098	19,546,067
For 1 year & over but less than 2 years	16,457	33,665,451	19,926	38,144,021
For 2 years & over but less than 3 years	10,465	9,294,743	12,602	13,784,988
For 3 years & over but less than 4 years	64,875	41,086,000	67,587	44,000,635
For 4 years & over but less than 5 years	631	513,709	634	382,885
For 5 years & over	9,325	4,319,777	9,964	5,143,667
Total	34,521,319	248,542,391	44,407,181	264,782,872

7.4 Deposits Distributed by Type of Accounts

DFIs

(Thousand Rupees)

END OF PERIOD	2019			
	Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	-	-	-	-
Call Deposits	1	7,500	2	510,000
Other Deposits Accounts	-	-	-	-
Saving Deposits	-	-	-	-
Fixed Deposits	185	9,130,236	527	11,522,736
Less Than 6 months	124	6,940,012	256	6,773,936
For 6 months & over but less than 1 year	24	1,112,712	126	2,050,199
For 1 year & over but less than 2 years	37	1,077,512	145	2,698,601
For 2 years & over but less than 3 years	-	-	-	-
For 3 years & over but less than 4 years	-	-	-	-
For 4 years & over but less than 5 years	-	-	-	-
For 5 years & over	-	-	-	-
Total	186	9,137,736	529	12,032,736

7.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019			
	Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-
2. DOMESTIC CONSTITUENTS	34,521,319	248,542,391	44,407,181	264,782,872
I. GOVERNMENT	655	13,045,804	468	11,059,805
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	40	1,386,376	29	1,296,495
III. NON-BANK FINANCIAL INSTITUTIONS	476	28,203,106	814	31,661,188
IV. PRIVATE SECTOR (BUSINESS)	2,291,333	33,033,870	2,285,573	33,701,932
A. Agriculture, forestry and fishing	1,171,378	3,046,501	1,228,850	3,548,162
B. Mining and quarrying	224	17,362	232	33,157
C. Manufacturing	187,325	10,892,581	190,659	10,348,168
D. Electricity, gas, steam and air conditioning supply	6	12,358	33	17,081
E. Water supply; sewerage, waste management and remediation activities	8	2,991	60	6,901
F. Construction	755	356,626	876	409,530
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	616,024	3,310,107	718,951	6,002,043
H. Transportation and storage	341	47,371	363	45,399
I. Accommodation and food service activities	2,861	175,858	3,013	240,482
J. Information and communication	6,778	2,210,628	6,699	4,683,997
K. Real estate activities	344	1,295,092	429	1,171,397
L. Professional, scientific and technical activities	1,743	269,263	1,828	330,699
M. Administrative and support service activities	175,054	4,899,302	2,548	1,423,469
N. Education	15,994	2,134,057	16,094	2,413,488
O. Human health and social work activities	3,298	455,390	3,877	712,486
P. Arts, entertainment and recreation	3	9,822	10	133,061
Q. Other service activities	109,197	3,898,561	111,051	2,182,412
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	13,063	28,234,745	15,218	26,473,530
A. Private Trusts and Non-profit Organizations	1,487	17,350,650	1,473	14,277,371
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,576	10,884,095	13,745	12,196,159
VI. PERSONAL	19,458,050	88,414,736	24,859,927	113,487,017
A. Salaried persons	114,081	6,138,493	138,177	8,559,003
B. Self employed	19,067,154	60,446,893	3,571,529	39,407,811
C. Other Personal	276,815	21,829,350	21,150,221	65,520,203
VII. OTHER	12,757,702	56,223,754	17,245,152	47,102,905
Total	34,521,319	248,542,391	44,407,181	264,782,872

Note: Accounts in Numbers.

7.6 Deposits Distributed by Category of Deposit Holders

DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019			
	Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	534,212	1	566,058
2. DOMESTIC CONSTITUENTS	185	8,603,524	528	11,466,678
I. GOVERNMENT	4	661,887	8	573,073
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	14	2,670,405	33	3,693,319
III. NON-BANK FINANCIAL INSTITUTIONS	9	649,143	44	2,250,077
IV. PRIVATE SECTOR (BUSINESS)	68	2,609,750	216	2,747,252
A. Agriculture, forestry and fishing	-	-	-	-
B. Mining and quarrying	-	-	-	-
C. Manufacturing	37	1,625,937	130	1,685,587
D. Electricity, gas, steam and air conditioning supply	1	3,048	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-
F. Construction	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-
H. Transportation and storage	3	22,828	9	24,828
I. Accommodation and food service activities	-	-	-	-
J. Information and communication	5	253,589	14	360,272
K. Real estate activities	3	101,999	11	72,888
L. Professional, scientific and technical activities	3	20,772	20	49,489
M. Administrative and support service activities	1	205,000	2	185,000
N. Education	13	226,577	16	221,447
O. Human health and social work activities	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-
Q. Other service activities	2	150,000	14	147,741
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	16	467,497	27	431,711
A. Private Trusts and Non-profit Organizations	10	387,839	8	332,125
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	79,658	19	99,586
VI. PERSONAL	74	1,544,842	200	1,771,246
A. Salaried persons	52	158,745	128	261,019
B. Self employed	7	1,056,105	31	1,159,796
C. Other Personal	15	329,992	41	350,431
VII. OTHER	-	-	-	-
Total	186	9,137,736	529	12,032,736

Note: Accounts in Numbers.

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

(Thousand Rupees)							
Provinces/Regions	Category	Dec-19			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	566,058	566,058	-	534,212	534,212
	Govt.	508,105	11,124,773	11,632,878	117,598	13,590,093	13,707,691
	NFPSEs	1,655	4,988,159	4,989,814	1,926	4,054,855	4,056,781
	NBFCs & Fin Aux.	379,611	33,531,654	33,911,265	193,488	28,658,761	28,852,249
	Private Sector	2,599,193	33,849,991	36,449,184	2,583,448	33,060,172	35,643,620
	Trust Fund	351,638	26,553,603	26,905,241	376,952	28,325,290	28,702,242
	Personal	33,490,419	81,767,844	115,258,263	24,011,154	65,948,424	89,959,578
	Others	2,591,142	44,511,763	47,102,905	8,802,168	47,421,586	56,223,754
	Total	39,921,763	236,893,845	276,815,608	36,086,734	221,593,393	257,680,127
	Punjab	Foreign	-	-	-	-	-
Govt.		5,115	618,759	623,874	8,722	112,997	121,719
NFPSEs		1,644	17,713	19,357	1,413	1,249	2,662
NBFCs & Fin Aux.		-	4,077,377	4,077,377	600	7,679,759	7,680,359
Private Sector		766,425	19,354,889	20,121,314	920,956	14,219,685	15,140,641
Trust Fund		123,968	8,006,519	8,130,487	188,473	11,191,372	11,379,845
Personal		20,807,995	25,068,140	45,876,135	16,350,585	21,684,566	38,035,151
Others		1,303,579	10,741,048	12,044,627	3,717,211	15,837,970	19,555,181
Total		23,008,726	67,884,445	90,893,171	21,187,960	70,727,598	91,915,558
Sindh		Foreign	-	566,058	566,058	-	534,212
	Govt.	745	960,887	961,632	2,164	7,363,614	7,365,778
	NFPSEs	11	3,410,810	3,410,821	513	2,882,431	2,882,944
	NBFCs & Fin Aux.	19	22,377,447	22,377,466	1,970	17,753,390	17,755,360
	Private Sector	155,663	9,666,392	9,822,055	151,265	11,837,443	11,988,708
	Trust Fund	62,623	12,216,398	12,279,021	44,712	11,282,162	11,326,874
	Personal	8,175,336	23,276,304	31,451,640	5,972,132	15,652,241	21,624,373
	Others	870,090	30,204,936	31,075,026	2,847,717	26,887,231	29,734,948
	Total	9,264,487	102,679,232	111,943,719	9,020,473	94,192,724	103,213,197
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-
Govt.		478,782	3,950,899	4,429,681	93,333	2,540,574	2,633,907
NFPSEs		-	-	-	-	171,174	171,174
NBFCs & Fin Aux.		-	125,000	125,000	-	202,387	202,387
Private Sector		1,249,639	1,414,791	2,664,430	1,150,087	3,893,638	5,043,725
Trust Fund		87,703	348,407	436,110	78,594	615,421	694,015
Personal		2,761,356	2,891,623	5,652,979	1,529,841	3,259,811	4,789,652
Others		197,242	289,267	486,509	897,893	992,746	1,890,639
Total		4,774,722	9,019,987	13,794,709	3,749,748	11,675,751	15,425,499
Balochistan		Foreign	-	-	-	-	-
	Govt.	93	62	155	91	-	91
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	1,906	44,846	46,752	1,610	42,533	44,143
	Trust Fund	6	344,997	345,003	5	305,767	305,772
	Personal	163,342	62,930	226,272	46,851	27,435	74,286
	Others	5,696	96,880	102,576	54,964	165,913	220,877
	Total	171,043	549,715	720,758	103,521	541,648	645,169
	Islamabad	Foreign	-	-	-	-	-
Govt.		-	1,254,310	1,254,310	-	440,429	440,429
NFPSEs		-	1,559,636	1,559,636	-	1,000,001	1,000,001
NBFCs & Fin Aux.		-	3,640,926	3,640,926	-	504,604	504,604
Private Sector		-	2,559,734	2,559,734	-	1,863,834	1,863,834
Trust Fund		-	3,890,567	3,890,567	-	3,776,891	3,776,891
Personal		-	27,285,910	27,285,910	-	22,913,288	22,913,288
Others		-	1,903,603	1,903,603	-	1,573,547	1,573,547
Total		-	42,094,686	42,094,686	-	32,072,594	32,072,594
FATA		Foreign	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-
	Personal	-	-	-	-	-	-
	Others	-	-	-	-	-	-
	Total	-	-	-	-	-	-

* End Position.

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

(Thousand Rupees)							
Provinces/Regions	Category	Dec-19			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-
	Govt.	23,370	3,414,162	3,437,532	13,288	2,970,954	2,984,242
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux	379,592	2,304,643	2,684,235	190,918	2,003,032	2,193,950
	Private Sector	424,939	536,625	961,564	358,914	864,317	1,223,231
	Trust Fund	74,553	1,688,621	1,763,174	62,295	1,098,448	1,160,743
	Personal	1,563,588	1,662,205	3,225,793	111,745	927,025	1,038,770
	Others	214,535	822,020	1,036,555	1,264,840	871,073	2,135,913
	Total	2,680,577	10,428,276	13,108,853	2,002,000	8,734,849	10,736,849
AJK	Foreign	-	-	-	-	-	-
	Govt.	-	925,694	925,694	-	161,525	161,525
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux	-	1,006,261	1,006,261	-	515,589	515,589
	Private Sector	621	272,714	273,335	616	338,722	339,338
	Trust Fund	2,785	58,094	60,879	2,873	55,229	58,102
	Personal	18,802	1,520,732	1,539,534	-	1,484,058	1,484,058
	Others	-	454,009	454,009	19,543	1,093,106	1,112,649
	Total	22,208	4,237,504	4,259,712	23,032	3,648,229	3,671,261

* End Position.

- : Value is zero, ... : Amount is less than 5.0 million.

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.

7.8 Advances Classified by Securities

MFBs

(Thousand Rupees)

SECURITIES	2019	
	Jun	Dec
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	17,857,573	22,676,897
II. Securities, Shares and other Financial Instruments:	-	-
III. Merchandise	-	-
IV. Fixed Assets Including Machinery	564,815	844,024
V. Real Estate:	1,122,403	4,059,444
(a) Land	1,002,299	1,582,337
(b) Buildings:	120,104	2,477,107
1. Residential	120,104	525,338
2. Non-Residential	-	1,951,769
VI. Fixed Deposits and Insurance Policies :	289,577	232,947
VII. Others:	35,072,762	39,533,678
(a) Other Secured Advances	6,279,806	7,664,261
(b) Advances Secured by Guarantee(s)	28,792,956	31,869,417
VIII. Unsecured Advances:	152,554,264	147,860,963
Total	207,461,394.0	215,207,953.0

7.9 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2019	
	Jun	Dec
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-
II. Securities, Shares and other Financial Instruments:	2,005,827	1,062,658
III. Merchandise	4,753,319	5,205,981
IV. Fixed Assets Including Machinery	38,017,556	40,494,501
V. Real Estate:	29,913,439	35,014,992
(a) Land	10,266,934	10,538,070
(b) Buildings:	19,646,505	24,476,922
1. Residential	15,716,228	15,709,456
2. Non-Residential	3,930,277	8,767,466
VI. Fixed Deposits and Insurance Policies :	425,897	360,512
VII. Others:	13,158,598	12,725,013
(a) Other Secured Advances	12,908,050	7,914,758
(b) Advances Secured by Guarantee(s)	250,548	4,810,255
(c) Unsecured Advances	377,667	75,770
Total	88,274,636	94,863,657

7.10 Advances Classified by Borrowers

MFBs

(Thousand Rupees)

BORROWERS	2019			
	Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,484,290	207,461,394	3,709,400	215,207,953
I. GOVERNMENT	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	2,714,387	178,587,394	2,685,190	186,162,417
A. Agriculture, forestry and fishing	2,125,145	144,000,778	2,079,700	149,397,259
1. Crop and animal production, hunting and related service activities	2,125,107	143,995,430	2,079,665	149,392,772
Growing of Wheat, Rice, Sugar Cane & Cotton	721,743	50,458,271	759,904	55,217,256
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,190	87,171	14,245	1,048,837
Growing of other fruits, vegetables and crops	20,886	2,065,549	32,025	3,318,358
Raising of livestock and other related activities	783,598	55,320,139	958,497	68,109,931
Other agricultural support activities	597,690	36,064,300	314,994	21,698,390
Hunting, trapping and related service activities	-	-	-	-
2 - Forestry and logging	1	72	1	32
3 - Fishing and aquaculture	37	5,276	34	4,455
B. Mining and quarrying	-	-	-	-
C. Manufacturing	39,115	3,395,220	82,517	5,339,036
1 - Manufacture of food products	21,791	2,465,708	38,241	2,974,591
2 - Manufacture of beverages	105	9,337	81	8,804
3 - Manufacture of tobacco products	-	-	-	-
4 - Manufacture of textiles	245	12,548	3,242	147,462
5 - Manufacture of wearing apparel	13,692	649,923	14,083	665,387
6 - Manufacture of leather and related products	326	21,200	1,775	110,473
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	179	16,809	181	17,895
8 - Manufacture of paper and paper products	3	107	113	9,634
9 - Printing and reproduction of recorded media	144	17,523	90	12,574
10 - Manufacture of coke and refined petroleum products	-	-	-	-
11 - Manufacture of chemicals and chemical products	8	778	9	523
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	76	3,557
13 - Manufacture of rubber and plastics products	7	526	5	486
14 - Manufacture of other non-metallic mineral products	92	14,850	1,654	88,388
15 - Manufacture of basic metals	143	11,924	140	14,141
16 - Manufacture of fabricated metal products, except machinery and equipment	-	-	500	42,356
17 - Manufacture of computer, electronic and optical products	82	4,636	5,400	276,246
18 - Manufacture of electrical equipment	1	44	1	25
19 - Manufacture of machinery and equipment	-	-	-	-
20 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-
21 - Manufacture of other transport equipment	-	-	-	-
22 - Manufacture of furniture	473	41,899	4,603	247,727
23 - Other manufacturing	1,824	127,408	12,323	718,767
24 - Repair and installation of machinery and equipment	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-
F. Construction	3,414	435,859	3,068	769,022
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	306,714	17,892,108	357,483	23,172,223
H. Transportation and storage	381	25,471	2,891	148,632
I. Accommodation and food service activities	1,774	152,542	2,184	210,502
J. Information and communication	102	8,240	594	36,719
K. Real estate activities	3	250	3	429
L. Professional, scientific and technical activities	52	4,495	15,082	668,630
M. Administrative and support service activities	108	8,615	907	57,722
N. Education	2,618	240,236	3,037	262,478
O. Human health and social work activities	557	42,745	1,509	107,119
P. Arts, entertainment and recreation	-	-	28,776	1,299,375
Q. Other service activities	234,404	12,380,835	107,439	4,693,271
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-
VI. PERSONAL	722,321	28,846,508	880,685	28,942,721
A. Bank Employees	6,161	1,974,905	5,796	2,154,633
B. Consumer Financing	320,382	9,185,034	536,468	11,667,554
1) For house building	29,189	3,641,712	30,802	4,324,937
2) For transport i.e. purchase of car etc	3,074	225,145	2,336	144,042
3) Credit cards	-	-	-	-
4) Consumers durable	136	48,100	27	3,498
5) Personal loans	287,983	5,270,077	503,303	7,195,077
C) Other	395,778	17,686,569	338,421	15,120,534
VII. OTHER	47,582	27,492	143,525	102,815
Total	3,484,290	207,461,394	3,709,400	215,207,953

7.11 Advances Classified by Borrowers

DFIs

(Thousand Rupees)

BORROWERS	2019			
	Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-
2. DOMESTIC CONSTITUENTS	45,350	88,652,303	43,648	94,939,427
I. GOVERNMENT	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	6	1,056,686	7	4,413,327
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	13	1,938,399	11	1,149,260
IV. PRIVATE SECTOR (BUSINESS)	633	68,573,869	696	72,297,688
A. Agriculture, forestry and fishing	13	1,711,790	14	1,689,914
1. Crop and animal production, hunting and related service activities	13	1,711,790	14	1,689,914
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	1	41,250	1	41,250
Growing of other fruits, vegetables and crops	6	42,957	7	43,567
Raising of livestock and other related activities	6	1,627,583	6	1,605,097
Other agricultural support activities	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-
2 - Forestry and logging	-	-	-	-
3 - Fishing and aquaculture	-	-	-	-
B. Mining and quarrying	1	375,000	-	-
C. Manufacturing	405	43,200,031	428	43,213,278
1 - Manufacture of food products	56	7,686,968	60	8,107,476
2 - Manufacture of beverages	3	219,293	2	204,316
3 - Manufacture of tobacco products	-	-	-	-
4 - Manufacture of textiles	144	13,044,034	151	12,801,392
5 - Manufacture of wearing apparel	27	1,801,264	29	2,299,838
6 - Manufacture of leather and related products	-	-	-	-
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	6,046	1	5,381
8 - Manufacture of paper and paper products	14	505,818	14	412,898
9 - Printing and reproduction of recorded media	21	402,431	33	380,311
10 - Manufacture of coke and refined petroleum products	10	2,498,259	10	2,167,163
11 - Manufacture of chemicals and chemical products	13	2,308,895	14	2,355,128
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,208,827	14	1,411,172
13 - Manufacture of rubber and plastics products	20	2,198,318	18	2,119,107
14 - Manufacture of other non-metallic mineral products	14	3,470,788	15	3,415,377
15 - Manufacture of basic metals	12	2,248,263	9	1,668,823
16 - Manufacture of fabricated metal products, except machinery and equipment	16	579,541	17	574,693
17 - Manufacture of computer, electronic and optical products	3	650,000	3	625,000
18 - Manufacture of electrical equipment	15	3,612,153	18	3,977,212
19 - Manufacture of machinery and equipment	2	4,544	1	2,231
20 - Manufacture of motor vehicles, trailers and semi-trailers	16	586,353	14	519,969
21 - Manufacture of other transport equipment	3	151,878	3	151,431
22 - Manufacture of furniture	-	-	-	-
23 - Other manufacturing	-	-	-	-
24 - Repair and installation of machinery and equipment	2	16,358	2	14,360
D. Electricity, gas, steam and air conditioning supply	58	10,331,827	70	13,218,612
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-
F. Construction	15	1,703,192	28	2,254,816
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	23	1,425,005	25	1,201,139
H. Transportation and storage	29	1,042,460	35	999,354
I. Accommodation and food service activities	6	961,003	8	2,497,857
J. Information and communication	22	2,932,623	27	2,677,377
K. Real estate activities	9	1,606,420	8	1,664,531
L. Professional, scientific and technical activities	15	1,706,836	5	1,447,320
M. Administrative and support service activities	4	31,826	5	33,399
N. Education	13	694,433	15	685,790
O. Human health and social work activities	13	636,832	23	593,745
P. Arts, entertainment and recreation	4	37,966	3	18,087
Q. Other service activities	3	176,625	2	102,469
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	4	929,191	5	691,071
VI. PERSONAL	44,690	15,687,801	42,925	15,966,778
A. Bank Employees	957	1,095,474	1,014	1,081,170
B. Consumer Financing	43,732	14,373,356	41,908	14,752,226
1) For house building	43,345	14,358,524	41,521	14,737,556
2) For transport i.e. purchase of car etc	1	249	1	249
3) Credit cards	-	-	-	-
4) Consumers durable	85	685	85	678
5) Personal loans	301	13,898	301	13,743
C) Other	1	218,971	3	133,382
VII. OTHER	4	466,357	4	421,303
Total	45,350	88,652,303	43,648	94,939,427

7.12 Advances Classified by Rate of Interest

MFBs

(Thousand Rupees)

Rate of Interest	Jun-19	Dec-19
0.00	1,191,582.0	2,148,733.0
1.00	-	-
2.00	-	-
3.00	-	-
4.00	100,088.0	108,570.0
5.00	18,115.0	11,697.0
6.00	1,654,578.0	1,796,020.0
7.00	3,317.0	1,781.0
8.00	2,250.0	1,531.0
9.00	3,029.0	377.0
10.00	398.0	1,141.0
11.00	3,440.0	3,305.0
12.00	74,749.0	4,406.0
13.00	71,761.0	6,874.0
14.00	111,840.0	21,249.0
15.00	201,173.0	422,212.0
16.00	389,875.0	312,491.0
17.00	247,342.0	195,598.0
18.00	46,740.0	113,356.0
19.00	3,193,726.0	411,907.0
20.00	6,226,735.0	850,501.0
21.00	7,285,066.0	2,871,731.0
22.00	6,155,300.0	6,447,717.0
23.00	17,278,489.0	3,256,960.0
24.00	2,217,590.0	9,046,569.0
25.00	3,193,985.0	5,970,540.0
26.00	3,560,424.0	5,729,900.0
27.00	6,261,422.0	5,608,099.0
28.00	1,450,725.0	2,005,529.0
29.00	12,902,963.0	7,206,855.0
30.00	8,760,421.0	5,630,050.0
31.00	25,575,950.0	21,564,745.0
32.00	28,790,820.0	19,285,534.0
33.00	37,948,256.0	35,871,337.0
34.00	5,278,979.0	34,360,720.0
35.00	6,773,388.0	4,486,896.0
36.00	5,400,700.0	17,893,116.0
36.00 & above	15,086,178.0	21,559,906.0
Total	207,461,394.0	215,207,953.0

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

7.13 Advances Classified by Rate of Interest

DFIs

(Thousand Rupees)

Rate of Interest	Jun-19	Dec-19
0.00	4,484,006.0	7,054,059.0
1.00	-	-
2.00	-	-
3.00	951,589.0	886,674.0
4.00	2,223,710.0	2,648,622.0
5.00	2,798,222.0	2,849,697.0
6.00	4,020,964.0	4,584,601.0
7.00	5,437,043.0	4,899,231.0
8.00	3,412,118.0	2,498,450.0
9.00	679,834.0	98,212.0
10.00	913,642.0	354,875.0
11.00	2,013,987.0	3,419,315.0
12.00	2,931,046.0	1,793,226.0
13.00	11,476,710.0	3,726,416.0
14.00	15,746,806.0	1,716,224.0
15.00	12,220,970.0	8,269,441.0
16.00	10,063,283.0	22,736,681.0
17.00	4,658,000.0	17,211,290.0
18.00	2,481,446.0	8,568,212.0
19.00	1,506,495.0	1,486,637.0
20.00	69,224.0	62,142.0
20.00 & above	563,208.0	75,422.0
Total	88,652,303.0	94,939,427.0

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

7.14 Province/Region and Borrower wise Advances* of MFBs & DFIs
(Outstanding Position)

		(Thousand Rupees)					
Provinces/Regions	Category	Dec-19			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	4,413,327	4,413,327	-	1,056,686	1,056,686
	NBFCs & Fin Aux.	-	1,149,260	1,149,260	-	1,938,399	1,938,399
	Private Sector	102,538,051	155,922,054	258,460,105	95,328,730	151,832,533	247,161,263
	Trust Fund	-	691,071	691,071	-	929,191	929,191
	Personal	8,762,283	36,147,216	44,909,499	8,635,774	35,898,535	44,534,309
	Others	-	524,118	524,118	-	493,849	493,849
	Total	111,300,334	198,847,046	310,147,380	103,964,504	192,149,193	296,113,697
Punjab	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	78,859,680	65,853,100	144,712,780	74,134,790	62,598,293	136,733,083
	Trust Fund	-	-	-	-	-	-
	Personal	3,516,174	18,265,716	21,781,890	3,368,887	16,514,047	19,882,934
	Others	-	-	-	-	-	-
	Total	82,375,854	84,118,816	166,494,670	77,503,677	79,112,340	156,616,017
Sindh	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	2,913,327	2,913,327	-	1,056,686	1,056,686
	NBFCs & Fin Aux.	-	1,133,353	1,133,353	-	1,922,492	1,922,492
	Private Sector	18,892,842	66,809,964	85,702,806	17,626,063	66,375,316	84,001,379
	Trust Fund	-	255,515	255,515	-	369,191	369,191
	Personal	4,205,022	12,575,939	16,780,961	4,068,998	14,552,392	18,621,390
	Others	-	347,803	347,803	-	392,857	392,857
	Total	23,097,864	84,035,901	107,133,765	21,695,061	84,668,934	106,363,995
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	3,019,748	2,685,448	5,705,196	2,448,718	2,994,856	5,443,574
	Trust Fund	-	-	-	-	-	-
	Personal	419,145	1,840,585	2,259,730	349,123	1,628,267	1,977,390
	Others	-	-	-	-	-	-
	Total	3,438,893	4,526,033	7,964,926	2,797,841	4,623,123	7,420,964
Balochistan	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	446,492	134,869	581,361	322,805	274,720	597,525
	Trust Fund	-	-	-	-	-	-
	Personal	229,686	244,499	474,185	120,283	258,179	378,462
	Others	-	-	-	-	-	-
	Total	676,178	379,368	1,055,546	443,088	532,899	975,987
Islamabad	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	1,500,000	1,500,000	-	-	-
	NBFCs & Fin Aux.	-	15,907	15,907	-	15,907	15,907
	Private Sector	-	18,480,130	18,480,130	-	16,466,486	16,466,486
	Trust Fund	-	435,556	435,556	-	560,000	560,000
	Personal	-	1,849,390	1,849,390	-	1,641,661	1,641,661
	Others	-	176,315	176,315	-	100,992	100,992
	Total	-	22,457,298	22,457,298	-	18,785,046	18,785,046
FATA	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-
	Personal	-	-	-	-	-	-
	Others	-	-	-	-	-	-
	Total	-	-	-	-	-	-

* End Position.

7.14 Province/Region and Borrower wise Advances* of MFBs & DFIs
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Dec-19			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-
	Private Sector	1,205,042	800,328	2,005,370	703,951	1,305,163	2,009,114
	Trust Fund	-	-	-	-	-	-
	Personal	380,262	1,009,225	1,389,487	679,472	927,797	1,607,269
	Others	-	-	-	-	-	-
	Total	1,585,304	1,809,553	3,394,857	1,383,423	2,232,960	3,616,383
AJK	Foreign	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-
	Private Sector	114,247	1,158,215	1,272,462	92,403	1,817,699	1,910,102
	Trust Fund	-	-	-	-	-	-
	Personal	11,994	361,862	373,856	49,011	376,192	425,203
	Others	-	-	-	-	-	-
	Total	126,241	1,520,077	1,646,318	141,414	2,193,891	2,335,305

* End Position.

- : Value is zero .. : Amount is less than 5.0 million

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.

"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.

7.15 Classification of Investments in Securities and Shares MFBs

(Thousand Rupees)

SECURITIES / SHARES	2019					
	Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	29,699,124	29,937,247	29,749,914	43,252,676	44,080,238	43,322,340
II. FEDERAL BONDS	5,994	6,000	5,994	9,639	10,000	9,639
III. SHARES	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-
IV. DEBENTURES	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-
VI. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-
VII. TERM FINANCE CERTIFICATES	256,282	256,312	256,282	256,272	256,312	256,272
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	200,000	200,000	204,281
X. NIT UNITS	-	-	-	-	-	-
XI. OTHERS	7,320,412	7,307,500	7,320,413	3,658,425	3,607,500	3,658,427
XII. Islamic Banking Products - Investments	111,538	160,000	111,538	159,780	160,000	159,780
a. GOP Ijara Sukuk	101,538	150,000	101,538	149,780	150,000	149,780
b. Corporate Sukuks	10,000	10,000	10,000	10,000	10,000	10,000
c. Wakala Placements	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-
f. Strategic Investment – Long Term	-	-	-	-	-	-
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	-	-	-	-	-	-
j. Other Mode of Investments – Long Term	-	-	-	-	-	-
Total	37,393,350	37,667,059	37,444,141	47,536,792	48,314,050	47,610,739

7.16 Classification of Investments in Securities and Shares DFIs

(Thousand Rupees)

SECURITIES / SHARES	2019					
	Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	45,811,269	46,469,220	45,854,816	88,799,049	94,839,860	88,867,215
II. FEDERAL BONDS	49,427,519	50,364,350	49,114,302	84,721,443	75,850,000	85,444,457
III. SHARES	30,352,099	19,542,339	28,322,942	30,936,926	18,990,602	31,030,892
1) Quoted On The Stock Exchange	25,860,166	11,079,226	23,812,385	26,594,493	10,437,352	26,688,459
2) Unquoted On The Stock Exchange	4,491,933	8,463,113	4,510,557	4,342,433	8,553,250	4,342,433
IV. DEBENTURES	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	6,707,964	6,594,521	6,420,761	2,133,093	6,366	4,986,017
VI. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-
VII. TERM FINANCE CERTIFICATES	11,320,777	11,096,111	11,311,628	17,205,489	14,505,353	17,131,946
VIII. MODARBA CERTIFICATES	898,372	898,372	898,372	898,372	898,372	898,372
IX. MUTUAL FUNDS	1,772,208	1,564,567	1,598,990	1,354,317	1,207,082	1,333,979
X. NIT UNITS	-	-	-	-	-	-
XI. OTHERS	616,534	396,000	613,284	416,258	416,800	416,258
XII. Islamic Banking Products - Investments	4,592,788	4,570,643	4,623,673	8,096,717	7,254,562	8,128,820
a. GOP Ijara Sukuk	-	-	-	-	-	-
b. Corporate Sukuks	3,472,384	3,450,239	3,503,269	6,976,313	6,134,158	7,008,416
c. Wakala Placements	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-
f. Strategic Investment – Long Term	1,105,000	1,105,000	1,105,000	1,105,000	1,105,000	1,105,000
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	-	-	-	-	-	-
j. Other Mode of Investments – Long Term	15,404	15,404	15,404	15,404	15,404	15,404
Total	151,499,530	141,496,123	148,758,768	234,561,664	213,968,997	238,237,956

