

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

## 8.1 Liabilities and Assets

### MFBs

( Thousand Rupees)

Item	2019	2020	
	Dec	Jun	Dec
<b>Liabilities</b>			
<b>Capital</b>	25,906,263	26,756,263	26,991,263
<b>Reserves</b>	22,531,663	16,576,434	23,014,811
<b>Demand Deposits</b>	119,536,425	130,329,661	190,415,267
(a) Scheduled Banks	27,201	21,209	5,800
(b) Others	119,509,224	130,308,452	190,409,467
<b>Time Deposits</b>	146,753,731	161,908,895	182,684,083
(a) Scheduled Banks	1,481,000	960,866	1,821,000
(b) Others	145,272,731	160,948,029	180,863,083
<b>Borrowings from</b>	28,504,986	28,637,526	34,296,366
(a) State Bank of Pakistan	7,324,775	7,327,000	7,277,913
(b) Banks Abroad	2,198,728	1,633,879	1,147,737
(c) Other Scheduled Banks	9,989,858	12,715,440	19,856,711
(d) Other Institutions	8,991,625	6,961,207	6,014,005
<b>Head Office and Inter-Bank Adjustment</b>	59,205	552,426	6,178
<b>Other Liabilities</b>	39,115,651	40,920,123	43,219,267
<b>Total Liabilities / Assets</b>	382,407,924	405,681,328	500,627,235
<b>Assets</b>			
<b>Cash</b>	69,783,227	66,523,830	96,558,361
(a) Notes, Coins and Silver	5,825,688	6,170,106	6,213,099
(b) Balances with State Bank of Pakistan	10,873,040	11,246,019	15,639,537
(c) Balances with Other Scheduled Banks	48,662,165	45,378,581	63,808,986
(d) Balances with Other Institutions	4,422,334	3,729,124	10,896,739
<b>Balances held Abroad</b>	-	-	-
<b>Bills Purchased and Discounted</b>	-	-	-
<b>Advances to</b>	215,080,263	220,407,264	241,158,150
(a) Scheduled Banks	-	2,075,689	1,494,685
(b) Others	215,080,263	218,331,575	239,663,465
<b>Investment in Securities and Shares</b>	47,291,568	53,524,600	86,857,705
<b>Bank Premises</b>	20,390,787	16,148,676	13,881,382
<b>Head Office and Inter-Bank Adjustment</b>	110,797	52,862	10,959
<b>Other Assets</b>	29,751,282	49,024,096	62,160,678
<b>Contingent Liabilities/Assets as per contra</b>	-	-	-

## 8.2 Liabilities and Assets

### DFIs

( Thousand Rupees)

Item	2019	2020	
	Dec	Jun	Dec
<b>Liabilities</b>			
<b>Capital</b>	69,963,299	71,363,299	71,693,299
<b>Reserves</b>	44,444,373	45,696,738	51,567,236
<b>Demand Deposits</b>	510,000	-	-
(a) Scheduled Banks	-	-	-
(b) Others	510,000	-	-
<b>Time Deposits</b>	11,522,736	19,039,965	27,443,929
(a) Scheduled Banks	-	1,000,000	2,000,000
(b) Others	11,522,736	18,039,965	25,443,929
<b>Borrowings from</b>	221,733,339	235,901,380	245,536,912
(a) State Bank of Pakistan	65,757,015	42,170,078	37,551,235
(b) Banks Abroad	-	-	-
(c) Other Scheduled Banks	141,376,798	170,901,814	186,298,109
(d) Other Institutions	14,599,526	22,829,488	21,687,568
<b>Head Office and Inter-Bank Adjustment</b>	1,758,380	3,750,814	-
<b>Other Liabilities</b>	19,513,143	23,388,701	38,407,811
<b>Total Liabilities / Assets</b>	369,445,270	399,140,897	434,649,187
<b>Assets</b>			
<b>Cash</b>	6,665,144	7,112,370	7,097,547
(a) Notes, Coins and Silver	5,773	10,954	7,195
(b) Balances with State Bank of Pakistan	494,526	806,168	803,617
(c) Balances with Other Scheduled Banks	5,931,138	5,150,541	3,536,735
(d) Balances with Other Institutions	233,707	1,144,707	2,750,000
<b>Balances held Abroad</b>	3,415	992	7,305
<b>Bills Purchased and Discounted</b>	-	-	-
<b>Advances to</b>	106,587,920	102,683,528	113,194,534
(a) Scheduled Banks	11,658,493	5,666,765	4,943,473
(b) Others	94,929,427	97,016,763	108,251,061
<b>Investment in Securities and Shares</b>	235,068,770	269,279,471	282,902,268
<b>Bank Premises</b>	4,668,969	4,734,024	4,945,417
<b>Head Office and Inter-Bank Adjustment</b>	-	-	-
<b>Other Assets</b>	16,451,052	15,330,512	26,502,116
<b>Contingent Liabilities/Assets as per contra</b>	39,638,594	30,449,842	30,964,396

### 8.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2019		2020			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Current Deposits</b>	<b>42,826,855</b>	<b>53,607,575</b>	<b>47,358,040</b>	<b>58,206,693</b>	<b>58,854,858</b>	<b>82,084,984</b>
<b>Call Deposits</b>	<b>1,518</b>	<b>694,419</b>	<b>1,699</b>	<b>502,709</b>	<b>1,343</b>	<b>152,573</b>
<b>Other Deposits Accounts</b>	<b>53</b>	<b>3,944</b>	<b>62</b>	<b>2,537</b>	<b>82,027</b>	<b>3,183</b>
<b>Saving Deposits</b>	<b>1,456,297</b>	<b>65,089,800</b>	<b>1,549,436</b>	<b>71,596,318</b>	<b>1,349,860</b>	<b>108,172,277</b>
<b>Fixed Deposits</b>	<b>122,458</b>	<b>145,387,134</b>	<b>506,978</b>	<b>160,948,044</b>	<b>129,854</b>	<b>180,863,092</b>
Less Than 6 months	6,647	24,384,871	6,850	17,842,823	6,962	21,136,878
For 6 months & over but less than 1 year	5,098	19,546,067	6,112	19,094,973	5,214	27,994,250
For 1 year & over but less than 2 years	19,926	38,144,021	309,624	61,222,191	36,603	73,941,218
For 2 years & over but less than 3 years	12,602	13,784,988	9,596	11,155,148	5,432	6,952,229
For 3 years & over but less than 4 years	67,587	44,000,635	163,580	45,730,517	64,988	44,956,802
For 4 years & over but less than 5 years	634	382,885	289	171,151	278	229,761
For 5 years & over	9,964	5,143,667	10,927	5,731,241	10,377	5,651,954
<b>Total</b>	<b>44,407,181</b>	<b>264,782,872</b>	<b>49,416,215</b>	<b>291,256,301</b>	<b>60,417,942</b>	<b>371,276,109</b>

## 8.4 Deposits Distributed by Type of Accounts

DFIs

(Thousand Rupees)

END OF PERIOD	2019		2020			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Current Deposits</b>	-	-	-	-	-	-
<b>Call Deposits</b>	2	510,000	-	-	-	-
<b>Other Deposits Accounts</b>	-	-	-	-	-	-
<b>Saving Deposits</b>	-	-	-	-	-	-
<b>Fixed Deposits</b>	527	11,522,736	285	18,039,965	354	25,443,929
Less Than 6 months	256	6,773,936	144	10,050,933	221	20,060,047
For 6 months & over but less than 1 year	126	2,050,199	66	5,646,609	83	4,654,900
For 1 year & over but less than 2 years	145	2,698,601	75	2,342,423	50	728,982
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	-	-	-	-	-	-
<b>Total</b>	529	12,032,736	285	18,039,965	354	25,443,929

## 8.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	44,407,181	264,782,872	49,416,215	291,256,301	60,417,942	371,276,109
<b>I. GOVERNMENT</b>	468	11,059,805	888	17,820,902	1,044	24,394,649
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	29	1,296,495	31	1,881,931	30	2,102,096
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	814	31,661,188	683	41,434,856	710	54,499,786
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	2,285,573	33,701,932	2,077,011	26,795,550	2,256,060	25,199,735
A. Agriculture, forestry and fishing	1,228,850	3,548,162	1,195,899	5,609,637	1,263,394	4,318,269
B. Mining and quarrying	232	33,157	49	12,368	56	11,367
C. Manufacturing	190,659	10,348,168	38,323	2,084,084	55,054	1,987,732
D. Electricity, gas, steam and air conditioning supply	33	17,081	17	19,443	18	20,047
E. Water supply; sewerage, waste management and remediation activities	60	6,901	6	11	6	11
F. Construction	876	409,530	13,506	289,824	879	165,290
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	718,951	6,002,043	303,166	5,226,036	338,722	8,644,919
H. Transportation and storage	363	45,399	466	125,468	502	126,178
I. Accommodation and food service activities	3,013	240,482	2,782	255,718	3,943	270,582
J. Information and communication	6,699	4,683,997	11,453	4,757,783	981	2,584,703
K. Real estate activities	429	1,171,397	4,147	1,163,738	509	362,752
L. Professional, scientific and technical activities	1,828	330,699	6,724	954,445	3,004	776,998
M. Administrative and support service activities	2,548	1,423,469	2,519	838,117	2,164	536,478
N. Education	16,094	2,413,488	3,064	1,265,284	3,799	1,024,886
O. Human health and social work activities	3,877	712,486	1,573	663,390	2,122	623,748
P. Arts, entertainment and recreation	10	133,061	15	133,111	21	3,995
Q. Other service activities	111,051	2,182,412	493,302	3,397,093	580,886	3,741,780
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	15,218	26,473,530	24,047	29,096,709	24,061	40,000,314
A. Private Trusts and Non-profit Organizations	1,473	14,277,371	6,333	16,192,259	1,150	21,629,948
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	13,745	12,196,159	17,714	12,904,450	22,911	18,370,366
<b>VI. PERSONAL</b>	24,859,927	113,487,017	26,945,913	125,353,410	35,309,474	170,668,101
A. Salaried persons	138,177	8,559,003	157,893	12,716,360	180,441	16,117,643
B. Self employed	3,571,529	39,407,811	3,784,742	46,532,803	4,199,081	56,890,033
C. Other Personal	21,150,221	65,520,203	23,003,278	66,104,247	30,929,952	97,660,425
<b>VII. OTHER</b>	17,245,152	47,102,905	20,367,642	48,872,943	22,826,563	54,411,428
<b>Total</b>	44,407,181	264,782,872	49,416,215	291,256,301	60,417,942	371,276,109

Note: Accounts in Numbers.

## 8.6 Deposits Distributed by Category of Deposit Holders

DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. FOREIGN CONSTITUENTS</b>	<b>1</b>	<b>566,058</b>	<b>3</b>	<b>683,065</b>	<b>3</b>	<b>684,299</b>
<b>2. DOMESTIC CONSTITUENTS</b>	<b>528</b>	<b>11,466,678</b>	<b>282</b>	<b>17,356,900</b>	<b>351</b>	<b>24,759,630</b>
<b>I. GOVERNMENT</b>	<b>8</b>	<b>573,073</b>	<b>9</b>	<b>904,942</b>	<b>8</b>	<b>807,598</b>
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES</b>	<b>33</b>	<b>3,693,319</b>	<b>29</b>	<b>7,682,790</b>	<b>74</b>	<b>13,440,757</b>
<b>III. NON-BANK FINANCIAL INSTITUTIONS</b>	<b>44</b>	<b>2,250,077</b>	<b>11</b>	<b>1,087,000</b>	<b>20</b>	<b>1,488,901</b>
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>216</b>	<b>2,747,252</b>	<b>80</b>	<b>5,454,169</b>	<b>169</b>	<b>6,558,675</b>
A. Agriculture, forestry and fishing	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
C. Manufacturing	130	1,685,587	45	3,494,404	55	3,788,057
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	2	325,000
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	-	-	-	-	1	300,000
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	1	200,000	1	200,000
H. Transportation and storage	9	24,828	3	544,150	6	530,400
I. Accommodation and food service activities	-	-	-	-	-	-
J. Information and communication	14	360,272	6	191,604	9	122,235
K. Real estate activities	11	72,888	4	259,522	6	92,531
L. Professional, scientific and technical activities	20	49,489	5	54,968	17	70,103
M. Administrative and support service activities	2	185,000	1	175,000	12	214,000
N. Education	16	221,447	13	353,055	38	564,129
O. Human health and social work activities	-	-	-	-	3	156,470
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	14	147,741	2	181,466	19	195,750
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>27</b>	<b>431,711</b>	<b>15</b>	<b>314,022</b>	<b>14</b>	<b>657,987</b>
A. Private Trusts and Non-profit Organizations	8	332,125	5	233,250	8	557,607
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	19	99,586	10	80,772	6	100,380
<b>VI. PERSONAL</b>	<b>200</b>	<b>1,771,246</b>	<b>138</b>	<b>1,913,977</b>	<b>66</b>	<b>1,805,712</b>
A. Salaried persons	128	261,019	93	270,493	19	554,087
B. Self employed	31	1,159,796	12	1,206,397	7	824,322
C. Other Personal	41	350,431	33	437,087	40	427,303
<b>VII. OTHER</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>529</b>	<b>12,032,736</b>	<b>285</b>	<b>18,039,965</b>	<b>354</b>	<b>25,443,929</b>

Note: Accounts in Numbers.

## 8.7 Province/Region and Category wise Deposits\* of MFBS &amp; DFIs

(Thousand Rupees)

Provinces/Regions	Category	Dec-19			Jun-20			Dec-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	566,058	566,058	-	683,065	683,065	-	684,299	684,299
	Govt.	508,105	11,124,773	11,632,878	1,662,808	17,063,036	18,725,844	2,430,793	22,771,454	25,202,247
	NFPSEs	1,655	4,988,159	4,989,814	-	9,564,721	9,564,721	-	15,542,853	15,542,853
	NBFCs & Fin Aux.	379,611	33,531,654	33,911,265	525,913	41,995,943	42,521,856	444,346	55,544,341	55,988,687
	Private Sector	2,599,193	33,849,991	36,449,184	1,922,813	30,326,906	32,249,719	2,081,878	29,676,532	31,758,410
	Trust Fund	351,638	26,553,603	26,905,241	576,993	28,833,738	29,410,731	812,883	39,845,418	40,658,301
	Personal	33,490,419	81,767,844	115,258,263	32,157,214	95,110,173	127,267,387	39,974,744	132,499,069	172,473,813
	Others	2,591,142	44,511,763	47,102,905	2,768,635	46,104,308	48,872,943	2,885,116	51,526,312	54,411,428
	<b>Total</b>	<b>39,921,763</b>	<b>236,893,845</b>	<b>276,815,608</b>	<b>39,614,376</b>	<b>269,681,890</b>	<b>309,296,266</b>	<b>48,629,760</b>	<b>348,090,278</b>	<b>396,720,038</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	5,115	618,759	623,874	1,944	671,315	673,259	1,242	1,053,621	1,054,863
	NFPSEs	1,644	17,713	19,357	-	73	73	-	4,197	4,197
	NBFCs & Fin Aux.	-	4,077,377	4,077,377	222	10,876,770	10,876,992	219	10,003,740	10,003,959
	Private Sector	766,425	19,354,889	20,121,314	1,092,041	13,308,599	14,400,640	1,095,586	12,974,722	14,070,308
	Trust Fund	123,968	8,006,519	8,130,487	367,957	9,893,942	10,261,899	525,884	13,007,809	13,533,693
	Personal	20,807,995	25,068,140	45,876,135	19,649,645	34,748,543	54,398,188	24,845,697	46,583,835	71,429,532
	Others	1,303,579	10,741,048	12,044,627	1,379,668	12,106,813	13,486,481	1,492,653	12,506,545	13,999,198
	<b>Total</b>	<b>23,008,726</b>	<b>67,884,445</b>	<b>90,893,171</b>	<b>22,491,477</b>	<b>81,606,055</b>	<b>104,097,532</b>	<b>27,961,281</b>	<b>96,134,469</b>	<b>124,095,750</b>
<b>Sindh</b>	Foreign	-	566,058	566,058	-	683,065	683,065	-	684,299	684,299
	Govt.	745	960,887	961,632	11,329	3,981,607	3,992,936	2,564	5,533,084	5,535,648
	NFPSEs	11	3,410,810	3,410,821	-	7,029,626	7,029,626	-	11,959,545	11,959,545
	NBFCs & Fin Aux.	19	22,377,447	22,377,466	201	23,016,427	23,016,628	877	32,227,464	32,228,341
	Private Sector	155,663	9,666,392	9,822,055	276,390	11,182,856	11,459,246	293,431	11,104,840	11,398,271
	Trust Fund	62,623	12,216,398	12,279,021	49,744	12,917,863	12,967,607	32,833	18,016,504	18,049,337
	Personal	8,175,336	23,276,304	31,451,640	7,851,665	26,745,338	34,597,003	9,504,666	34,214,942	43,719,608
	Others	870,090	30,204,936	31,075,026	929,783	30,153,483	31,083,266	777,080	35,455,927	36,233,007
	<b>Total</b>	<b>9,264,487</b>	<b>102,679,232</b>	<b>111,943,719</b>	<b>9,119,112</b>	<b>115,710,265</b>	<b>124,829,377</b>	<b>10,611,451</b>	<b>149,196,605</b>	<b>159,808,056</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	478,782	3,950,899	4,429,681	1,365,514	3,710,119	5,075,633	1,968,634	4,131,151	6,099,785
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	125,000	125,000	-	-	-	15,000	783	15,783
	Private Sector	1,249,639	1,414,791	2,664,430	369,653	855,642	1,225,295	476,360	584,857	1,061,217
	Trust Fund	87,703	348,407	436,110	96,107	374,140	470,247	198,391	794,822	993,213
	Personal	2,761,356	2,891,623	5,652,979	2,837,356	3,216,375	6,053,731	3,501,332	4,391,385	7,892,717
	Others	197,242	289,267	486,509	220,036	418,152	638,188	318,901	680,505	999,406
	<b>Total</b>	<b>4,774,722</b>	<b>9,019,987</b>	<b>13,794,709</b>	<b>4,888,666</b>	<b>8,574,428</b>	<b>13,463,094</b>	<b>6,478,618</b>	<b>10,583,503</b>	<b>17,062,121</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	93	62	155	84	64	148	85	94	179
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,906	44,846	46,752	1,748	79,311	81,059	2,815	72,056	74,871
	Trust Fund	6	344,997	345,003	4	695,802	695,806	-	654,199	654,199
	Personal	163,342	62,930	226,272	143,809	129,385	273,194	230,647	154,458	385,105
	Others	5,696	96,880	102,576	6,705	29,857	36,562	5,672	22,015	27,687
	<b>Total</b>	<b>171,043</b>	<b>549,715</b>	<b>720,758</b>	<b>152,350</b>	<b>934,419</b>	<b>1,086,769</b>	<b>239,219</b>	<b>902,822</b>	<b>1,142,041</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,254,310	1,254,310	-	2,419,997	2,419,997	-	1,583,767	1,583,767
	NFPSEs	-	1,559,636	1,559,636	-	2,535,022	2,535,022	-	3,579,111	3,579,111
	NBFCs & Fin Aux.	-	3,640,926	3,640,926	-	3,460,258	3,460,258	-	7,356,020	7,356,020
	Private Sector	-	2,559,734	2,559,734	-	3,370,394	3,370,394	-	3,661,404	3,661,404
	Trust Fund	-	3,890,567	3,890,567	-	3,346,856	3,346,856	-	5,969,881	5,969,881
	Personal	-	27,285,910	27,285,910	-	27,325,272	27,325,272	-	43,138,096	43,138,096
	Others	-	1,903,603	1,903,603	-	2,268,150	2,268,150	-	2,319,497	2,319,497
	<b>Total</b>	-	<b>42,094,686</b>	<b>42,094,686</b>	-	<b>44,725,949</b>	<b>44,725,949</b>	-	<b>67,607,776</b>	<b>67,607,776</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	-	-	-	-	-	-	-	-	-

\* End Position.



8.7 Province/Region and Category wise Deposits\* of MFBS & DFIs

(Thousand Rupees)

Provinces/Regions	Category	Dec-19			Jun-20			Dec-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	23,370	3,414,162	3,437,532	283,937	5,654,229	5,938,166	458,268	9,933,507	10,391,775
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	379,592	2,304,643	2,684,235	525,490	3,657,536	4,183,026	428,250	4,850,915	5,279,165
	Private Sector	424,939	536,625	961,564	182,398	553,178	735,576	213,093	415,127	628,220
	Trust Fund	74,553	1,688,621	1,763,174	60,489	1,546,683	1,607,172	53,103	1,338,958	1,392,061
	Personal	1,563,588	1,662,205	3,225,793	1,654,882	1,383,156	3,038,038	1,868,155	2,174,594	4,042,749
	Others	214,535	822,020	1,036,555	232,443	544,690	777,133	290,810	332,048	622,858
	<b>Total</b>	<b>2,680,577</b>	<b>10,428,276</b>	<b>13,108,853</b>	<b>2,939,639</b>	<b>13,339,472</b>	<b>16,279,111</b>	<b>3,311,679</b>	<b>19,045,149</b>	<b>22,356,828</b>
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	925,694	925,694	-	625,705	625,705	-	536,230	536,230
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	1,006,261	1,006,261	-	984,952	984,952	-	1,105,419	1,105,419
Private Sector		621	272,714	273,335	583	976,926	977,509	593	863,526	864,119
Trust Fund		2,785	58,094	60,879	2,692	58,452	61,144	2,672	63,245	65,917
Personal		18,802	1,520,732	1,539,534	19,857	1,562,104	1,581,961	24,247	1,841,759	1,866,006
Others		-	454,009	454,009	-	583,163	583,163	-	209,775	209,775
<b>Total</b>		<b>22,208</b>	<b>4,237,504</b>	<b>4,259,712</b>	<b>23,132</b>	<b>4,791,302</b>	<b>4,814,434</b>	<b>27,512</b>	<b>4,619,954</b>	<b>4,647,466</b>

\* 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, modarbas 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.

## 8.8 Advances Classified by Securities MFBs

(Thousand Rupees)

SECURITIES	2019	2020	
	Dec	Jun <sup>R</sup>	Dec
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	22,676,897	24,361,791	43,443,152
<b>II. Securities, Shares and other Financial Instruments:</b>	-	-	-
<b>III. Merchandise</b>	-	-	-
<b>IV. Fixed Assets Including Machinery</b>	844,024	2,079,233	2,228,087
<b>V. Real Estate:</b>	4,059,444	5,604,690	7,170,199
(a) Land	1,582,337	2,353,795	2,590,572
(b) Buildings:	2,477,107	3,250,895	4,579,627
1. Residential	525,338	1,177,020	1,838,978
2. Non-Residential	1,951,769	2,073,875	2,740,649
<b>VI. Fixed Deposits and Insurance Policies :</b>	232,947	232,991	260,045
<b>VII. Others:</b>	39,533,678	37,326,136	39,782,863
(a) Other Secured Advances	7,664,261	8,017,012	9,772,898
(b) Advances Secured by Guarantee(s)	31,869,417	29,309,124	30,009,965
<b>VIII. Unsecured Advances:</b>	147,860,963	148,727,002	146,789,646
<b>Total</b>	<b>215,207,953</b>	<b>218,331,843</b>	<b>239,673,992</b>

## 8.9 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2019	2020	
	Dec	Jun <sup>R</sup>	Dec
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	-	-	-
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>1,062,658</b>	<b>1,015,761</b>	<b>1,060,761</b>
<b>III. Merchandise</b>	<b>5,205,981</b>	<b>5,728,464</b>	<b>4,501,895</b>
<b>IV. Fixed Assets Including Machinery</b>	<b>40,494,501</b>	<b>41,220,766</b>	<b>50,600,012</b>
<b>V. Real Estate:</b>	<b>35,014,992</b>	<b>36,238,729</b>	<b>37,603,851</b>
(a) Land	10,538,070	11,168,687	11,354,253
(b) Buildings:	24,476,922	25,070,042	26,249,598
1. Residential	15,709,456	15,375,042	15,704,827
2. Non-Residential	8,767,466	9,695,000	10,544,771
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>360,512</b>	<b>330,127</b>	<b>300,030</b>
<b>VII. Others:</b>	<b>12,725,013</b>	<b>12,500,473</b>	<b>13,233,551</b>
(a) Other Secured Advances	7,914,758	7,746,578	8,548,366
(b) Advances Secured by Guarantee(s)	4,810,255	4,753,895	4,685,185
<b>VIII. Unsecured Advances:</b>	<b>75,770</b>	<b>59,842</b>	<b>950,961</b>
<b>Total</b>	<b>94,939,427</b>	<b>97,094,162</b>	<b>108,251,061</b>

## 8.10 Advances Classified by Borrowers

MFBs

(Thousand Rupees)

BORROWERS	2019		2020			
	Dec		Jun <sup>R</sup>		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>3,709,400</b>	<b>215,207,953</b>	<b>3,539,219</b>	<b>218,331,843</b>	<b>3,651,488</b>	<b>239,673,992</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	-	-	-	-	-	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>2,685,190</b>	<b>186,162,417</b>	<b>2,812,861</b>	<b>184,444,396</b>	<b>2,332,211</b>	<b>180,775,865</b>
A. Agriculture, forestry and fishing	2,079,700	149,397,259	2,317,568	150,980,063	1,832,074	142,537,109
1. Crop and animal production, hunting and related service activities	2,079,665	149,392,772	2,317,537	150,975,160	1,832,045	142,531,808
Growing of Wheat, Rice, Sugar Cane & Cotton	759,904	55,217,256	860,549	65,298,047	747,933	56,539,549
Growing of tropical, subtropical, pome and stone fruits & vegetables	14,245	1,048,837	14,713	1,039,812	10,360	754,194
Growing of other fruits, vegetables and crops	32,025	3,318,358	27,629	3,312,655	54,868	6,449,353
Raising of livestock and other related activities	958,497	68,109,931	1,137,302	62,539,197	762,746	59,768,720
Other agricultural support activities	314,994	21,698,390	277,344	18,785,449	256,138	19,019,992
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	1	32	2	136	2	76
3 - Fishing and aquaculture	34	4,455	29	4,767	27	5,225
B. Mining and quarrying	-	-	-	-	-	-
C. Manufacturing	82,517	5,339,036	63,662	4,343,554	49,280	3,719,331
1 - Manufacture of food products	38,241	2,974,591	33,418	2,629,147	20,398	1,892,714
2 - Manufacture of beverages	81	8,804	116	13,407	111	12,971
3 - Manufacture of tobacco products	-	-	-	-	1	250
4 - Manufacture of textiles	3,242	147,462	1,439	78,718	4,438	309,346
5 - Manufacture of wearing apparel	14,083	665,387	12,288	560,422	10,742	480,959
6 - Manufacture of leather and related products	1,775	110,473	1,255	84,842	887	62,573
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	181	17,895	175	17,211	220	23,473
8 - Manufacture of paper and paper products	113	9,634	45	3,149	42	3,629
9 - Printing and reproduction of recorded media	90	12,574	106	13,688	95	12,511
10 - Manufacture of coke and refined petroleum products	-	-	-	-	1	100
11 - Manufacture of chemicals and chemical products	9	523	5	208	61	12,370
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	76	3,557	48	4,427	41	4,364
13 - Manufacture of rubber and plastics products	5	486	8	1,390	9	970
14 - Manufacture of other non-metallic mineral products	1,654	88,388	922	70,062	692	52,630
15 - Manufacture of basic metals	140	14,141	179	18,887	186	18,794
16 - Manufacture of fabricated metal products, except machinery and equipment	500	42,356	295	21,309	231	21,309
17 - Manufacture of computer, electronic and optical products	5,400	276,246	2,868	184,710	2,384	167,065
18 - Manufacture of electrical equipment	1	25	2	128	2	128
19 - Manufacture of machinery and equipment	-	-	5	609	75	10,118
20 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
21 - Manufacture of other transport equipment	-	-	-	-	-	-
22 - Manufacture of furniture	4,603	247,727	2,347	135,259	1,956	131,847
23 - Other manufacturing	12,323	718,767	8,141	505,981	6,708	501,210
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	3,068	769,022	1,823	548,648	2,679	886,923
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	357,483	23,172,223	306,374	22,345,545	315,109	25,359,987
H. Transportation and storage	2,891	148,632	1,527	83,769	1,453	124,776
I. Accommodation and food service activities	2,184	210,502	1,743	176,948	3,003	372,000
J. Information and communication	594	36,719	371	27,274	361	33,958
K. Real estate activities	3	429	57	9,949	3	132
L. Professional, scientific and technical activities	15,082	668,630	8,317	382,209	8,235	469,455
M. Administrative and support service activities	907	57,722	1,731	137,962	1,809	155,427
N. Education	3,037	262,478	3,003	254,246	3,179	285,326
O. Human health and social work activities	1,509	107,119	1,796	116,400	2,356	145,553
P. Arts, entertainment and recreation	28,776	1,299,375	15,498	704,251	14,682	787,832
Q. Other service activities	107,439	4,693,271	89,391	4,333,578	97,988	5,898,056
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	-	-	-	-	-	-
<b>VI. PERSONAL</b>	<b>880,685</b>	<b>28,942,721</b>	<b>726,358</b>	<b>33,887,447</b>	<b>786,376</b>	<b>58,507,434</b>
A. Bank Employees	5,796	2,154,633	5,864	2,326,879	6,637	2,735,026
B. Consumer Financing	536,468	11,667,554	313,273	11,708,752	242,878	18,986,733
1) For house building	30,802	4,324,937	36,749	5,272,638	51,452	8,032,468
2) For transport i.e. purchase of car etc	2,336	144,042	4,359	1,257,218	4,243	1,269,298
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	27	3,498	401	114,112	176	89,897
5) Personal loans	503,303	7,195,077	271,764	5,064,784	187,007	9,595,070
C) Other	338,421	15,120,534	407,221	19,851,816	536,861	36,785,675
<b>VII. OTHER</b>	<b>143,525</b>	<b>102,815</b>	<b>-</b>	<b>-</b>	<b>532,901</b>	<b>390,693</b>
<b>Total</b>	<b>3,709,400</b>	<b>215,207,953</b>	<b>3,539,219</b>	<b>218,331,843</b>	<b>3,651,488</b>	<b>239,673,992</b>

## 8.11 Advances Classified by Borrowers DFIs

(Thousand Rupees)

BORROWERS	2019		2020			
	Dec		Jun <sup>R</sup>		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>1. FOREIGN CONSTITUENTS</b>	-	-	-	-	-	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>43,648</b>	<b>94,939,427</b>	<b>42,553</b>	<b>97,094,162</b>	<b>40,978</b>	<b>108,251,061</b>
<b>I. GOVERNMENT</b>	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>7</b>	<b>4,413,327</b>	<b>7</b>	<b>4,338,164</b>	<b>7</b>	<b>4,327,513</b>
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>11</b>	<b>1,149,260</b>	<b>8</b>	<b>755,267</b>	<b>10</b>	<b>697,857</b>
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>696</b>	<b>72,297,688</b>	<b>748</b>	<b>75,816,410</b>	<b>805</b>	<b>86,011,605</b>
<b>A. Agriculture, forestry and fishing</b>	14	1,689,914	15	1,681,447	15	1,675,644
1. Crop and animal production, hunting and related service activities	14	1,689,914	15	1,681,447	15	1,675,644
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	1	41,250	1	41,250	1	41,250
Growing of other fruits, vegetables and crops	7	43,567	10	44,202	10	39,556
Raising of livestock and other related activities	6	1,605,097	4	1,595,995	4	1,594,838
Other agricultural support activities	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	-	-	-	-	-	-
3 - Fishing and aquaculture	-	-	-	-	-	-
<b>B. Mining and quarrying</b>	-	-	-	-	2	1,800,000
<b>C. Manufacturing</b>	428	43,213,278	460	47,785,009	514	54,197,744
1 - Manufacture of food products	60	8,107,476	70	10,102,136	78	10,871,268
2 - Manufacture of beverages	2	204,316	2	198,237	2	198,237
3 - Manufacture of tobacco products	-	-	-	-	-	-
4 - Manufacture of textiles	151	12,801,392	154	14,381,089	182	17,813,823
5 - Manufacture of wearing apparel	29	2,299,838	29	2,515,534	29	2,573,764
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	5,381	1	5,339	1	5,432
8 - Manufacture of paper and paper products	14	412,898	13	335,700	7	263,736
9 - Printing and reproduction of recorded media	33	380,311	33	370,541	43	708,064
10 - Manufacture of coke and refined petroleum products	10	2,167,163	11	2,014,089	10	1,893,765
11 - Manufacture of chemicals and chemical products	14	2,355,128	12	1,963,303	14	3,146,393
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	14	1,411,172	15	1,358,466	15	1,218,636
13 - Manufacture of rubber and plastics products	18	2,119,107	23	2,313,586	32	2,537,835
14 - Manufacture of other non-metallic mineral products	15	3,415,377	21	3,702,349	25	4,896,139
15 - Manufacture of basic metals	9	1,668,823	10	1,946,183	10	1,946,183
16 - Manufacture of fabricated metal products, except machinery and equipment	17	574,693	19	603,634	19	597,991
17 - Manufacture of computer, electronic and optical products	3	625,000	3	625,000	3	625,000
18 - Manufacture of electrical equipment	18	3,977,212	23	4,709,800	20	4,243,424
19 - Manufacture of machinery and equipment	1	2,231	1	1,515	1	956
20 - Manufacture of motor vehicles, trailers and semi-trailers	14	519,969	16	613,015	16	600,300
21 - Manufacture of other transport equipment	3	151,431	2	12,350	3	14,342
22 - Manufacture of furniture	-	-	-	-	-	-
23 - Other manufacturing	-	-	-	-	2	30,000
24 - Repair and installation of machinery and equipment	2	14,360	2	13,143	2	12,456
<b>D. Electricity, gas, steam and air conditioning supply</b>	70	13,218,612	62	11,574,669	68	13,469,372
<b>E. Water supply; sewerage, waste management and remediation activities</b>	-	-	-	-	-	-
<b>F. Construction</b>	28	2,254,816	31	2,308,668	33	2,846,697
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	25	1,201,139	25	1,296,889	26	1,441,647
<b>H. Transportation and storage</b>	35	999,354	31	912,293	30	881,955
<b>I. Accommodation and food service activities</b>	8	2,497,857	12	3,533,142	13	3,531,552
<b>J. Information and communication</b>	27	2,677,377	36	2,684,588	32	2,918,785
<b>K. Real estate activities</b>	8	1,664,531	12	1,496,267	9	1,104,211
<b>L. Professional, scientific and technical activities</b>	5	1,447,320	5	1,112,955	3	944,347
<b>M. Administrative and support service activities</b>	5	33,399	3	21,600	2	17,359
<b>N. Education</b>	15	685,790	19	656,994	20	548,006
<b>O. Human health and social work activities</b>	23	593,745	30	680,465	32	617,838
<b>P. Arts, entertainment and recreation</b>	3	18,087	3	13,084	3	13,660
<b>Q. Other service activities</b>	2	102,469	4	58,340	3	2,788
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>5</b>	<b>691,071</b>	<b>7</b>	<b>586,037</b>	<b>7</b>	<b>533,537</b>
<b>VI. PERSONAL</b>	<b>42,925</b>	<b>15,966,778</b>	<b>41,782</b>	<b>15,524,784</b>	<b>40,147</b>	<b>15,817,198</b>
A. Bank Employees	1,014	1,081,170	1,170	1,236,422	1,175	1,335,659
B. Consumer Financing	41,908	14,752,226	40,611	14,287,698	38,971	14,480,875
1) For house building	41,521	14,737,556	40,231	14,273,030	38,596	14,466,289
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	85	678	84	678	82	678
5) Personal loans	301	13,743	295	13,741	292	13,659
C) Other	3	133,382	1	664	1	664
<b>VII. OTHER</b>	<b>4</b>	<b>421,303</b>	<b>1</b>	<b>73,500</b>	<b>2</b>	<b>863,351</b>
<b>Total</b>	<b>43,648</b>	<b>94,939,427</b>	<b>42,553</b>	<b>97,094,162</b>	<b>40,978</b>	<b>108,251,061</b>

## 8.12 Advances Classified by Rate of Interest

MFBs

( Thousand Rupees)

Rate of Interest	Dec-19	Jun-20 <sup>R</sup>	Dec-20
0.00	2,148,733	2,079,538	8,789,176
1.00	-	-	-
2.00	-	-	-
3.00	-	-	-
4.00	108,570	122,790	178,882
5.00	11,697	6,306	6,556
6.00	1,796,020	1,648,067	1,991,280
7.00	1,781	2,038	1,059
8.00	1,531	1,529	-
9.00	377	59,954	58,060
10.00	1,141	34,841	34,941
11.00	3,305	128,654	892,855
12.00	4,406	1,262	2,481
13.00	6,874	3,147	6,633
14.00	21,249	68,037	82,387
15.00	422,212	84,097	78,904
16.00	312,491	249,462	235,947
17.00	195,598	582,778	330,271
18.00	113,356	73,981	84,757
19.00	411,907	514,499	681,870
20.00	850,501	794,688	408,746
21.00	2,871,731	1,876,042	1,694,911
22.00	6,447,717	4,132,671	2,630,222
23.00	3,256,960	4,977,768	3,551,281
24.00	9,046,569	6,920,433	12,646,970
25.00	5,970,540	7,387,655	13,400,564
26.00	5,729,900	7,049,847	12,665,733
27.00	5,608,099	6,715,399	8,172,018
28.00	2,005,529	4,304,289	8,840,797
29.00	7,206,855	6,397,522	5,881,174
30.00	5,630,050	6,236,727	4,513,811
31.00	21,564,745	8,741,165	7,809,474
32.00	19,285,534	11,017,741	19,429,591
33.00	35,871,337	37,637,214	27,924,436
34.00	34,360,720	53,080,662	54,831,368
35.00	4,486,896	5,963,551	6,829,736
36.00	17,893,116	9,422,470	8,814,380
37.00	1,017,998	2,963,889	2,497,379
38.00	102,831	1,634,973	1,131,700
39.00	1,793,988	1,802,301	1,139,549
40.00	9,393,235	8,705,412	7,451,499
41.00	-	4,904,993	4,254,865
42.00	92,688	729,738	4,789,311
43.00	969,774	685,917	13,814
44.00	591,111	249,773	626,916
45.00	126,852	82,269	31,522
46.00	-	12,350	4,422
47.00	328,495	318,246	308,911
48.00	15,786	5,465	1,190
49.00	993,652	793,543	827,602
50.00	286,365	43,187	86,479
50.00 & above	5,847,131	7,082,963	3,007,562
<b>Total</b>	<b>215,207,953</b>	<b>218,331,843</b>	<b>239,673,992</b>

<sup>R</sup>Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

## 8.13 Advances Classified by Rate of Interest

### DFIs

(Thousand Rupees)

Rate of Interest	Dec-19	Jun-20 <sup>R</sup>	Dec-20
0.00	7,054,059	8,790,734	10,078,216
1.00	-	-	-
2.00	-	-	-
3.00	886,674	1,841,343	2,281,747
4.00	2,648,622	8,326,188	10,512,842
5.00	2,849,697	2,210,414	2,588,108
6.00	4,584,601	1,183,255	2,130,307
7.00	4,899,231	924,975	1,114,357
8.00	2,498,450	537,112	5,334,729
9.00	98,212	4,218,146	20,976,757
10.00	354,875	15,399,741	23,874,434
11.00	3,419,315	12,952,167	13,330,604
12.00	1,793,226	9,388,143	7,603,973
13.00	3,726,416	6,696,536	4,275,382
14.00	1,716,224	6,855,596	949,009
15.00	8,269,441	3,036,243	786,186
16.00	22,736,681	3,932,175	490,083
17.00	17,211,290	4,528,291	548,594
18.00	8,568,212	4,909,084	935,206
19.00	1,486,637	1,034,878	148,779
20.00	62,142	71,413	51,018
<b>20.00 &amp; above</b>	75,422	257,728	240,730
<b>Total</b>	<b>94,939,427</b>	<b>97,094,162</b>	<b>108,251,061</b>

\*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

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

(Thousand Rupees)

Provinces/Regions	Category	Dec-19			Jun-20 <sup>R</sup>			Dec-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,413,327	4,413,327	-	4,338,164	4,338,164	-	4,327,513	4,327,513
	NBFCs & Fin Aux.	-	1,149,260	1,149,260	-	755,267	755,267	-	697,857	697,857
	Private Sector	102,538,051	155,922,054	258,460,105	105,022,180	155,238,626	260,260,806	106,448,691	160,338,779	266,787,470
	Trust Fund	-	691,071	691,071	-	586,037	586,037	-	533,537	533,537
	Personal	8,762,283	36,147,216	44,909,499	15,052,355	34,359,876	49,412,231	32,425,306	41,899,326	74,324,632
	Others	-	524,118	524,118	-	73,500	73,500	-	1,254,044	1,254,044
	<b>Total</b>	<b>111,300,334</b>	<b>198,847,046</b>	<b>310,147,380</b>	<b>120,074,535</b>	<b>195,351,470</b>	<b>315,426,005</b>	<b>138,873,997</b>	<b>209,051,056</b>	<b>347,925,053</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	78,859,680	65,853,100	144,712,780	80,594,898	62,559,788	143,154,686	82,137,177	59,075,032	141,212,209
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	3,516,174	18,265,716	21,781,890	7,812,942	17,712,895	25,525,837	19,163,792	22,290,109	41,453,901
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>82,375,854</b>	<b>84,118,816</b>	<b>166,494,670</b>	<b>88,407,840</b>	<b>80,272,683</b>	<b>168,680,523</b>	<b>101,300,969</b>	<b>81,365,141</b>	<b>182,666,110</b>
<b>Sindh</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,913,327	2,913,327	-	2,838,164	2,838,164	-	2,827,513	2,827,513
	NBFCs & Fin Aux.	-	1,133,353	1,133,353	-	739,360	739,360	-	581,950	581,950
	Private Sector	18,892,842	66,809,964	85,702,806	19,320,389	68,429,447	87,749,836	18,857,774	76,121,596	94,979,370
	Trust Fund	-	255,515	255,515	-	194,926	194,926	-	142,426	142,426
	Personal	4,205,022	12,575,939	16,780,961	5,506,208	11,150,203	16,656,411	10,084,752	12,456,899	22,541,651
	Others	-	347,803	347,803	-	-	-	-	863,351	863,351
	<b>Total</b>	<b>23,097,864</b>	<b>84,035,901</b>	<b>107,133,765</b>	<b>24,826,597</b>	<b>83,352,100</b>	<b>108,178,697</b>	<b>28,942,526</b>	<b>92,993,735</b>	<b>121,936,261</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3,019,748	2,685,448	5,705,196	3,360,139	2,938,206	6,298,345	3,912,964	2,903,587	6,816,551
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	419,145	1,840,585	2,259,730	612,214	1,757,959	2,370,173	1,241,778	2,634,992	3,876,770
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>3,438,893</b>	<b>4,526,033</b>	<b>7,964,926</b>	<b>3,972,353</b>	<b>4,696,165</b>	<b>8,668,518</b>	<b>5,154,742</b>	<b>5,538,579</b>	<b>10,693,321</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	446,492	134,869	581,361	578,066	71,853	649,919	545,848	68,935	614,783
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	229,686	244,499	474,185	426,373	287,743	714,116	700,027	367,206	1,067,233
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>676,178</b>	<b>379,368</b>	<b>1,055,546</b>	<b>1,004,439</b>	<b>359,596</b>	<b>1,364,035</b>	<b>1,245,875</b>	<b>436,141</b>	<b>1,682,016</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,500,000	1,500,000	-	1,500,000	1,500,000	-	1,500,000	1,500,000
	NBFCs & Fin Aux.	-	15,907	15,907	-	15,907	15,907	-	115,907	115,907
	Private Sector	-	18,480,130	18,480,130	-	19,229,919	19,229,919	-	20,075,377	20,075,377
	Trust Fund	-	435,556	435,556	-	391,111	391,111	-	391,111	391,111
	Personal	-	1,849,390	1,849,390	-	2,047,662	2,047,662	-	2,272,738	2,272,738
	Others	-	176,315	176,315	-	73,500	73,500	-	390,693	390,693
	<b>Total</b>	<b>-</b>	<b>22,457,298</b>	<b>22,457,298</b>	<b>-</b>	<b>23,258,099</b>	<b>23,258,099</b>	<b>-</b>	<b>24,745,826</b>	<b>24,745,826</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

\* End Position.



**8.14 Province/Region and Borrower wise Advances\* of MFBS & DFIs  
(Outstanding Position)**

(Thousand Rupees)

Provinces/Regions	Category	Dec-19			Jun-20 <sup>R</sup>			Dec-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,205,042	800,328	2,005,370	1,101,484	761,097	1,862,581	936,267	875,962	1,812,229
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	380,262	1,009,225	1,389,487	648,017	1,071,716	1,719,733	1,151,170	1,263,228	2,414,398
	Others	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,585,304</b>	<b>1,809,553</b>	<b>3,394,857</b>	<b>1,749,501</b>	<b>1,832,813</b>	<b>3,582,314</b>	<b>2,087,437</b>	<b>2,139,190</b>	<b>4,226,627</b>	
<b>AJK</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	114,247	1,158,215	1,272,462	67,204	1,248,316	1,315,520	58,661	1,218,290	1,276,951
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	11,994	361,862	373,856	46,601	331,698	378,299	83,787	614,154	697,941
	Others	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>126,241</b>	<b>1,520,077</b>	<b>1,646,318</b>	<b>113,805</b>	<b>1,580,014</b>	<b>1,693,819</b>	<b>142,448</b>	<b>1,832,444</b>	<b>1,974,892</b>	

\* 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.

**8.15 Classification of Investments in Securities and Shares**  
**MFBs**

(Thousand Rupees)

SECURITIES / SHARES	2019			2020					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	43,252,676	44,080,238	43,322,340	49,273,743	50,071,498	49,194,515	69,746,638	70,165,842	69,768,222
II. FEDERAL BONDS	9,639	10,000	9,639	1,570,020	1,610,000	1,635,530	16,522,030	16,260,000	16,752,769
III. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VI. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-	-
VII. TERM FINANCE CERTIFICATES	256,272	256,312	256,272	256,272	256,312	256,272	256,252	256,312	256,252
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	200,000	200,000	204,281	311,526	311,526	316,366	-	-	-
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	3,658,425	3,607,500	3,658,427	2,099,359	2,007,500	2,099,359	-	-	-
XII. Islamic Banking Products - Investments	159,780	160,000	159,780	10,000	10,000	10,000	262,774	260,000	262,774
a. GOP Ijara Sukuk	149,780	150,000	149,780	-	-	-	252,774	250,000	252,774
b. Corporate Sukuks	10,000	10,000	10,000	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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>47,536,792</b>	<b>48,314,050</b>	<b>47,610,739</b>	<b>53,520,920</b>	<b>54,266,836</b>	<b>53,512,042</b>	<b>86,787,694</b>	<b>86,942,154</b>	<b>87,040,017</b>

## 8.16 Classification of Investments in Securities and Shares DFIs

(Thousand Rupess)

SECURITIES / SHARES	2019			2020					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	88,799,049	94,839,860	88,867,215	95,720,852	99,531,895	97,054,557	54,452,820	55,463,950	54,473,659
II. FEDERAL BONDS	84,721,443	75,850,000	85,444,457	107,064,981	106,418,199	109,053,349	156,221,646	154,939,099	155,956,314
III. SHARES	30,936,926	18,990,602	31,030,892	34,411,608	21,193,255	33,348,160	38,564,091	22,244,176	37,685,548
1) Quoted On The Stock Exchange	26,594,493	10,437,352	26,688,459	29,736,695	10,212,196	28,674,160	33,615,489	11,424,617	33,172,783
2) Unquoted On The Stock Exchange	4,342,433	8,553,250	4,342,433	4,674,913	10,981,059	4,674,000	4,948,602	10,819,559	4,512,765
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	2,133,093	6,366	4,986,017	2,971,479	6,366	2,971,479	6,366	6,366	-
VI. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	45,000	45,000	-
VII. TERM FINANCE CERTIFICATES	17,205,489	14,505,353	17,131,946	16,991,227	15,748,198	16,806,184	21,715,705	21,160,329	20,813,575
VIII. MODARBA CERTIFICATES	898,372	898,372	898,372	898,372	898,372	898,372	898,372	898,372	898,372
IX. MUTUAL FUNDS	1,354,317	1,207,082	1,333,979	1,235,537	1,090,160	1,166,333	1,072,337	1,066,115	1,072,337
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	416,258	416,800	416,258	416,873	417,581	416,873	143,902	143,999	143,902
XII. Islamic Banking Products - Investments	8,096,717	7,254,562	8,128,820	9,026,179	8,226,782	9,069,495	9,782,030	10,120,507	10,203,092
a. GOP Ijara Sukuk	-	-	-	-	-	-	1,092,152	1,100,000	1,093,630
b. Corporate Sukuks	6,976,313	6,134,158	7,008,416	7,806,344	7,006,378	7,849,660	7,549,666	7,880,212	7,969,250
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	1,106,000	1,106,000	1,106,000
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	-	-	-	99,431	100,000	99,431	34,212	34,295	34,212
j. Other Mode of Investments – Long Term	15,404	15,404	15,404	15,404	15,404	15,404	-	-	-
<b>Total</b>	<b>234,561,664</b>	<b>213,968,997</b>	<b>238,237,956</b>	<b>268,737,108</b>	<b>253,530,808</b>	<b>270,784,802</b>	<b>282,902,269</b>	<b>266,087,913</b>	<b>281,246,799</b>

