

Tables for Microfinance Banks and Development Finance Institutions

8.1 Liabilities and Assets

MFBs

(Thousand Rupees)

Item	2019		2020
	Jun	Dec	Jun
Liabilities			
Capital	25,175,943	25,906,263	26,756,263
Reserves	20,056,603	22,531,663	16,576,434
Demand Deposits	116,380,675	119,536,425	130,329,661
(a) Scheduled Banks	9,552	27,201	21,209
(b) Others	116,371,123	119,509,224	130,308,452
Time Deposits	133,287,054	146,753,731	161,908,895
(a) Scheduled Banks	1,116,400	1,481,000	960,866
(b) Others	132,170,654	145,272,731	160,948,029
Borrowings from	28,503,880	28,504,986	28,637,526
(a) State Bank of Pakistan	4,242,172	7,324,775	7,327,000
(b) Banks Abroad	2,664,871	2,198,728	1,633,879
(c) Other Scheduled Banks	14,662,595	9,989,858	12,715,440
(d) Other Institutions	6,934,242	8,991,625	6,961,207
Head Office and Inter-Bank Adjustment	381,641	59,205	552,426
Other Liabilities	30,848,491	39,115,651	40,920,123
Total Liabilities / Assets	354,634,287	382,407,924	405,681,328
Assets			
Cash	65,105,133	69,783,227	66,523,830
(a) Notes, Coins and Silver	5,770,009	5,825,688	6,170,106
(b) Balances with State Bank of Pakistan	10,822,533	10,873,040	11,246,019
(c) Balances with Other Scheduled Banks	46,228,017	48,662,165	45,378,581
(d) Balances with Other Institutions	2,284,574	4,422,334	3,729,124
Balances held Abroad	-	-	-
Bills Purchased and Discounted	-	-	-
Advances to	209,275,995	215,080,263	220,407,264
(a) Scheduled Banks	1,814,679	-	2,075,689
(b) Others	207,461,316	215,080,263	218,331,575
Investment in Securities and Shares	37,423,463	47,291,568	53,524,600
Bank Premises	10,005,621	20,390,787	16,148,676
Head Office and Inter-Bank Adjustment	583,623	110,797	52,862
Other Assets	32,240,452	29,751,282	49,024,096
Contingent Liabilities/Assets as per contra	-	-	-

8.2 Liabilities and Assets

DFIs

(Thousand Rupees)

Item	2019		2020
	Jun	Dec	Jun
Liabilities			
Capital	65,673,180	69,963,299	71,363,299
Reserves	41,538,432	44,444,373	45,696,738
Demand Deposits	-	510,000	-
(a) Scheduled Banks	-	-	-
(b) Others	-	510,000	-
Time Deposits	9,137,736	11,522,736	19,039,965
(a) Scheduled Banks	-	-	1,000,000
(b) Others	9,137,736	11,522,736	18,039,965
Borrowings from	137,529,358	221,733,339	235,901,380
(a) State Bank of Pakistan	40,906,189	65,757,015	42,170,078
(b) Banks Abroad	-	-	-
(c) Other Scheduled Banks	79,834,958	141,376,798	170,901,814
(d) Other Institutions	16,788,211	14,599,526	22,829,488
Head Office and Inter-Bank Adjustment	2,440,326	1,758,380	3,750,814
Other Liabilities	17,735,221	19,513,143	22,919,599
Total Liabilities / Assets	274,054,253	369,445,270	398,671,795
Assets			
Cash	5,591,445	6,665,144	7,112,370
(a) Notes, Coins and Silver	4,439	5,773	10,954
(b) Balances with State Bank of Pakistan	1,092,516	494,526	806,168
(c) Balances with Other Scheduled Banks	3,297,719	5,931,138	5,150,541
(d) Balances with Other Institutions	1,196,771	233,707	1,144,707
Balances held Abroad	2,758	3,415	992
Bills Purchased and Discounted	-	-	-
Advances to	105,575,741	106,587,920	102,214,426
(a) Scheduled Banks	16,923,440	11,658,493	5,666,765
(b) Others	88,652,301	94,929,427	96,547,661
Investment in Securities and Shares	151,590,975	235,068,770	269,279,471
Bank Premises	4,582,086	4,668,969	4,734,024
Head Office and Inter-Bank Adjustment	376,389	-	-
Other Assets	6,334,859	16,451,052	15,330,512
Contingent Liabilities/Assets as per contra	14,613,573	39,638,594	30,449,842

8.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2019				2020	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	32,991,534	51,488,197	42,826,855	53,607,575	47,358,040	58,206,693
Call Deposits	1,815	594,792	1,518	694,419	1,699	502,709
Other Deposits Accounts	36	604	53	3,944	62	2,537
Saving Deposits	1,413,140	64,288,137	1,456,297	65,089,800	1,549,436	71,596,318
Fixed Deposits	114,794	132,170,661	122,458	145,387,134	506,978	160,948,044
Less Than 6 months	7,455	27,447,010	6,647	24,384,871	6,850	17,842,823
For 6 months & over but less than 1 year	5,586	15,843,971	5,098	19,546,067	6,112	19,094,973
For 1 year & over but less than 2 years	16,457	33,665,451	19,926	38,144,021	309,624	61,222,191
For 2 years & over but less than 3 years	10,465	9,294,743	12,602	13,784,988	9,596	11,155,148
For 3 years & over but less than 4 years	64,875	41,086,000	67,587	44,000,635	163,580	45,730,517
For 4 years & over but less than 5 years	631	513,709	634	382,885	289	171,151
For 5 years & over	9,325	4,319,777	9,964	5,143,667	10,927	5,731,241
Total	34,521,319	248,542,391	44,407,181	264,782,872	49,416,215	291,256,301

8.4 Deposits Distributed by Type of Accounts

DFIs

(Thousand Rupees)

END OF PERIOD	2019				2020	
	Jun		Dec		Jun	
	No. of Accounts	Amount	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	285	18,039,965
Less Than 6 months	124	6,940,012	256	6,773,936	144	10,050,933
For 6 months & over but less than 1 year	24	1,112,712	126	2,050,199	66	5,646,609
For 1 year & over but less than 2 years	37	1,077,512	145	2,698,601	75	2,342,423
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	285	18,039,965

8.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019				2020	
	Jun		Dec		Jun	
	No. of Accounts	Amount	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	49,416,215	291,256,301
I. GOVERNMENT	655	13,045,804	468	11,059,805	888	17,820,902
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	40	1,386,376	29	1,296,495	31	1,881,931
III. NON-BANK FINANCIAL INSTITUTIONS	476	28,203,106	814	31,661,188	683	41,434,856
IV. PRIVATE SECTOR (BUSINESS)	2,291,333	33,033,870	2,285,573	33,701,932	2,077,011	26,795,550
A. Agriculture, forestry and fishing	1,171,378	3,046,501	1,228,850	3,548,162	1,195,899	5,609,637
B. Mining and quarrying	224	17,362	232	33,157	49	12,368
C. Manufacturing	187,325	10,892,581	190,659	10,348,168	38,323	2,084,084
D. Electricity, gas, steam and air conditioning supply	6	12,358	33	17,081	17	19,443
E. Water supply; sewerage, waste management and remediation activities	8	2,991	60	6,901	6	11
F. Construction	755	356,626	876	409,530	13,506	289,824
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	616,024	3,310,107	718,951	6,002,043	303,166	5,226,036
H. Transportation and storage	341	47,371	363	45,399	466	125,468
I. Accommodation and food service activities	2,861	175,858	3,013	240,482	2,782	255,718
J. Information and communication	6,778	2,210,628	6,699	4,683,997	11,453	4,757,783
K. Real estate activities	344	1,295,092	429	1,171,397	4,147	1,163,738
L. Professional, scientific and technical activities	1,743	269,263	1,828	330,699	6,724	954,445
M. Administrative and support service activities	175,054	4,899,302	2,548	1,423,469	2,519	838,117
N. Education	15,994	2,134,057	16,094	2,413,488	3,064	1,265,284
O. Human health and social work activities	3,298	455,390	3,877	712,486	1,573	663,390
P. Arts, entertainment and recreation	3	9,822	10	133,061	15	133,111
Q. Other service activities	109,197	3,898,561	111,051	2,182,412	493,302	3,397,093
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	13,063	28,234,745	15,218	26,473,530	24,047	29,096,709
A. Private Trusts and Non-profit Organizations	1,487	17,350,650	1,473	14,277,371	6,333	16,192,259
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	11,576	10,884,095	13,745	12,196,159	17,714	12,904,450
VI. PERSONAL	19,458,050	88,414,736	24,859,927	113,487,017	26,945,913	125,353,410
A. Salaried persons	114,081	6,138,493	138,177	8,559,003	157,893	12,716,360
B. Self employed	19,067,154	60,446,893	3,571,529	39,407,811	3,784,742	46,532,803
C. Other Personal	276,815	21,829,350	21,150,221	65,520,203	23,003,278	66,104,247
VII. OTHER	12,757,702	56,223,754	17,245,152	47,102,905	20,367,642	48,872,943
Total	34,521,319	248,542,391	44,407,181	264,782,872	49,416,215	291,256,301

Note: Accounts in Numbers.

8.6 Deposits Distributed by Category of Deposit Holders

DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019				2020	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	534,212	1	566,058	3	683,065
2. DOMESTIC CONSTITUENTS	185	8,603,524	528	11,466,678	282	17,356,900
I. GOVERNMENT	4	661,887	8	573,073	9	904,942
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	14	2,670,405	33	3,693,319	29	7,682,790
III. NON-BANK FINANCIAL INSTITUTIONS	9	649,143	44	2,250,077	11	1,087,000
IV. PRIVATE SECTOR (BUSINESS)	68	2,609,750	216	2,747,252	80	5,454,169
A. Agriculture, forestry and fishing	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
C. Manufacturing	37	1,625,937	130	1,685,587	45	3,494,404
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	-	-	-	-	1	200,000
H. Transportation and storage	3	22,828	9	24,828	3	544,150
I. Accommodation and food service activities	-	-	-	-	-	-
J. Information and communication	5	253,589	14	360,272	6	191,604
K. Real estate activities	3	101,999	11	72,888	4	259,522
L. Professional, scientific and technical activities	3	20,772	20	49,489	5	54,968
M. Administrative and support service activities	1	205,000	2	185,000	1	175,000
N. Education	13	226,577	16	221,447	13	353,055
O. Human health and social work activities	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	2	150,000	14	147,741	2	181,466
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	16	467,497	27	431,711	15	314,022
A. Private Trusts and Non-profit Organizations	10	387,839	8	332,125	5	233,250
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	79,658	19	99,586	10	80,772
VI. PERSONAL	74	1,544,842	200	1,771,246	138	1,913,977
A. Salaried persons	52	158,745	128	261,019	93	270,493
B. Self employed	7	1,056,105	31	1,159,796	12	1,206,397
C. Other Personal	15	329,992	41	350,431	33	437,087
VII. OTHER	-	-	-	-	-	-
Total	186	9,137,736	529	12,032,736	285	18,039,965

Note: Accounts in Numbers.

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-19			Dec-19			Jun-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	534,212	534,212	-	566,058	566,058	-	683,065	683,065
	Govt.	117,598	13,590,093	13,707,691	508,105	11,124,773	11,632,878	1,662,808	17,063,036	18,725,844
	NFPSEs	1,926	4,054,855	4,056,781	1,655	4,988,159	4,989,814	-	9,564,721	9,564,721
	NBFCs & Fin Aux.	193,488	28,658,761	28,852,249	379,611	33,531,654	33,911,265	525,913	41,995,943	42,521,856
	Private Sector	2,583,448	33,060,172	35,643,620	2,599,193	33,849,991	36,449,184	1,922,813	30,326,906	32,249,719
	Trust Fund	376,952	28,325,290	28,702,242	351,638	26,553,603	26,905,241	576,993	28,833,738	29,410,731
	Personal	24,011,154	65,948,424	89,959,578	33,490,419	81,767,844	115,258,263	32,157,214	95,110,173	127,267,387
	Others	8,802,168	47,421,586	56,223,754	2,591,142	44,511,763	47,102,905	2,768,635	46,104,308	48,872,943
	Total	36,086,734	221,593,393	257,680,127	39,921,763	236,893,845	276,815,608	39,614,376	269,681,890	309,296,266
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	8,722	112,997	121,719	5,115	618,759	623,874	1,944	671,315	673,259
	NFPSEs	1,413	1,249	2,662	1,644	17,713	19,357	-	73	73
	NBFCs & Fin Aux.	600	7,679,759	7,680,359	-	4,077,377	4,077,377	222	10,876,770	10,876,992
	Private Sector	920,956	14,219,685	15,140,641	766,425	19,354,889	20,121,314	1,092,041	13,308,599	14,400,640
	Trust Fund	188,473	11,191,372	11,379,845	123,968	8,006,519	8,130,487	367,957	9,893,942	10,261,899
	Personal	16,350,585	21,684,566	38,035,151	20,807,995	25,068,140	45,876,135	19,649,645	34,748,543	54,398,188
	Others	3,717,211	15,837,970	19,555,181	13,033,579	10,741,048	12,044,627	1,379,668	12,106,813	13,486,481
	Total	21,187,960	70,727,598	91,915,558	23,008,726	67,884,445	90,893,171	22,491,477	81,606,055	104,097,532
Sindh	Foreign	-	534,212	534,212	-	566,058	566,058	-	683,065	683,065
	Govt.	2,164	7,363,614	7,365,778	745	960,887	961,632	11,329	3,981,607	3,992,936
	NFPSEs	513	2,882,431	2,882,944	11	3,410,810	3,410,821	-	7,029,626	7,029,626
	NBFCs & Fin Aux.	1,970	17,753,390	17,755,360	19	22,377,447	22,377,466	201	23,016,427	23,016,628
	Private Sector	151,265	11,837,443	11,988,708	155,663	9,666,392	9,822,055	276,390	11,182,856	11,459,246
	Trust Fund	44,712	11,282,162	11,326,874	62,623	12,216,398	12,279,021	49,744	12,917,863	12,967,607
	Personal	5,972,132	15,652,241	21,624,373	8,175,336	23,276,304	31,451,640	7,851,665	26,745,338	34,597,003
	Others	2,847,717	26,887,231	29,734,948	870,090	30,204,936	31,075,026	929,783	30,153,483	31,083,266
	Total	9,020,473	94,192,724	103,213,197	9,264,487	102,679,232	111,943,719	9,119,112	115,710,265	124,829,377
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	93,333	2,540,574	2,633,907	478,782	3,950,899	4,429,681	1,365,514	3,710,119	5,075,633
	NFPSEs	-	171,174	171,174	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	202,387	202,387	-	-	-	-	-	-
	Private Sector	1,150,087	3,893,638	5,043,725	1,249,639	1,414,791	2,664,430	369,653	855,642	1,225,295
	Trust Fund	78,594	615,421	694,015	87,703	348,407	436,110	96,107	374,140	470,247
	Personal	1,529,841	3,259,811	4,789,652	2,761,356	2,891,623	5,652,979	2,837,356	3,216,375	6,053,731
	Others	897,893	992,746	1,890,639	197,242	289,267	486,509	220,036	418,152	638,188
	Total	3,749,748	11,675,751	15,425,499	4,774,722	9,019,987	13,794,709	4,888,666	8,574,428	13,463,094
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	91	-	91	93	62	155	84	64	148
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,610	42,533	44,143	1,906	44,846	46,752	1,748	79,311	81,059
	Trust Fund	5	305,767	305,772	6	344,997	345,003	4	695,802	695,806
	Personal	46,851	27,435	74,286	163,342	62,930	226,272	143,809	129,385	273,194
	Others	54,964	165,913	220,877	5,696	96,880	102,576	6,705	29,857	36,562
	Total	103,521	541,648	645,169	171,043	549,715	720,758	182,350	934,419	1,086,769
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	440,429	440,429	-	1,254,310	1,254,310	-	2,419,997	2,419,997
	NFPSEs	-	1,000,001	1,000,001	-	1,559,636	1,559,636	-	2,535,022	2,535,022
	NBFCs & Fin Aux.	-	504,604	504,604	-	3,640,926	3,640,926	-	3,460,258	3,460,258
	Private Sector	-	1,863,834	1,863,834	-	2,559,734	2,559,734	-	3,370,394	3,370,394
	Trust Fund	-	3,776,891	3,776,891	-	3,890,567	3,890,567	-	3,346,856	3,346,856
	Personal	-	22,913,288	22,913,288	-	27,285,910	27,285,910	-	27,325,272	27,325,272
	Others	-	1,573,547	1,573,547	-	1,903,603	1,903,603	-	2,268,150	2,268,150
	Total	-	32,072,594	32,072,594	-	42,094,686	42,094,686	-	44,725,949	44,725,949
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

* End Position.

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-19			Dec-19			Jun-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	13,288	2,970,954	2,984,242	23,370	3,414,162	3,437,532	283,937	5,654,229	5,938,166
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	190,918	2,003,032	2,193,950	379,592	2,304,643	2,684,235	525,490	3,657,536	4,183,026
	Private Sector	358,914	864,317	1,223,231	424,939	536,625	961,564	182,398	553,178	735,576
	Trust Fund	62,295	1,098,448	1,160,743	74,553	1,688,621	1,763,174	60,489	1,546,683	1,607,172
	Personal	111,745	927,025	1,038,770	1,563,588	1,662,205	3,225,793	1,654,882	1,383,156	3,038,038
	Others	1,264,840	871,073	2,135,913	214,535	822,020	1,036,555	232,443	544,690	777,133
	Total	2,002,000	8,734,849	10,736,849	2,680,577	10,428,276	13,108,853	2,939,639	13,339,472	16,279,111
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	161,525	161,525	-	925,694	925,694	-	625,705	625,705
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	515,589	515,589	-	1,006,261	1,006,261	-	984,952	984,952
	Private Sector	616	338,722	339,338	621	272,714	273,335	583	976,926	977,509
	Trust Fund	2,873	55,229	58,102	2,785	58,094	60,879	2,692	58,452	61,144
	Personal	-	1,484,058	1,484,058	18,802	1,520,732	1,539,534	19,857	1,562,104	1,581,961
	Others	19,543	1,093,106	1,112,649	-	454,009	454,009	-	583,163	583,163
	Total	23,032	3,648,229	3,671,261	22,208	4,237,504	4,259,712	23,132	4,791,302	4,814,434

* 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.

8.8 Advances Classified by Securities

MFBs

(Thousand Rupees)

SECURITIES	2019		2020
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	17,857,573	22,676,897	24,361,793
II. Securities, Shares and other Financial Instruments:	-	-	-
III. Merchandise	-	-	-
IV. Fixed Assets Including Machinery	564,815	844,024	2,079,235
V. Real Estate:	1,122,403	4,059,444	5,604,690
(a) Land	1,002,299	1,582,337	2,353,795
(b) Buildings:	120,104	2,477,107	3,250,895
1. Residential	120,104	525,338	1,177,020
2. Non-Residential	-	1,951,769	2,073,875
VI. Fixed Deposits and Insurance Policies :	289,577	232,947	232,991
VII. Others:	35,072,762	39,533,678	37,325,940
(a) Other Secured Advances	6,279,806	7,664,261	8,016,804
(b) Advances Secured by Guarantee(s)	28,792,956	31,869,417	29,309,136
VIII. Unsecured Advances:	152,554,264	147,860,963	148,726,996
Total	207,461,394	215,207,953	218,331,645

8.9 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2019		2020
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-
II. Securities, Shares and other Financial Instruments:	2,005,827	1,062,658	1,015,761
III. Merchandise	4,753,319	5,205,981	5,728,464
IV. Fixed Assets Including Machinery	38,017,556	40,494,501	41,279,788
V. Real Estate:	29,913,439	35,014,992	36,142,793
(a) Land	10,266,934	10,538,070	11,239,007
(b) Buildings:	19,646,505	24,476,922	24,903,786
1. Residential	15,716,228	15,709,456	15,208,786
2. Non-Residential	3,930,277	8,767,466	9,695,000
VI. Fixed Deposits and Insurance Policies :	425,897	360,512	330,127
VII. Others:	13,158,598	12,725,013	11,999,904
(a) Other Secured Advances	12,908,050	7,914,758	7,246,009
(b) Advances Secured by Guarantee(s)	250,548	4,810,255	4,753,895
(c) Unsecured Advances	377,667	75,770	50,824
Total	88,274,636	94,863,657	96,496,837

8.10 Advances Classified by Borrowers

MFBs

(Thousand Rupees)

BORROWERS	2019				2020	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,484,290	207,461,394	3,709,400	215,207,953	3,539,213	218,331,645
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	2,815,021	184,979,233
A. Agriculture, forestry and fishing	2,125,145	144,000,778	2,079,700	149,397,259	2,317,473	150,975,373
1. Crop and animal production, hunting and related service activities	2,125,107	143,995,430	2,079,665	149,392,772	2,317,442	150,970,470
Growing of Wheat, Rice, Sugar Cane & Cotton	721,743	50,458,271	759,904	55,217,256	860,549	65,298,047
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,190	87,171	14,245	1,048,837	14,713	1,039,812
Growing of other fruits, vegetables and crops	20,886	2,065,549	32,025	3,318,358	27,588	3,310,119
Raising of livestock and other related activities	783,598	55,320,139	958,497	68,109,931	1,137,246	62,536,323
Other agricultural support activities	597,690	36,064,300	314,994	21,698,390	277,346	18,786,169
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	1	72	1	32	2	136
3 - Fishing and aquaculture	37	5,276	34	4,455	29	4,767
B. Mining and quarrying	-	-	-	-	-	-
C. Manufacturing	39,115	3,395,220	82,517	5,339,036	63,662	4,343,553
1 - Manufacture of food products	21,791	2,465,708	38,241	2,974,591	33,418	2,629,147
2 - Manufacture of beverages	105	9,337	81	8,804	116	13,407
3 - Manufacture of tobacco products	-	-	-	-	-	-
4 - Manufacture of textiles	245	12,548	3,242	147,462	1,439	78,718
5 - Manufacture of wearing apparel	13,692	649,923	14,083	665,387	12,288	560,422
6 - Manufacture of leather and related products	326	21,200	1,775	110,473	1,255	84,842
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	175	17,211
8 - Manufacture of paper and paper products	3	107	113	9,634	45	3,149
9 - Printing and reproduction of recorded media	144	17,523	90	12,574	106	13,688
10 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
11 - Manufacture of chemicals and chemical products	8	778	9	523	5	208
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	76	3,557	48	4,427
13 - Manufacture of rubber and plastics products	7	526	5	486	8	1,390
14 - Manufacture of other non-metallic mineral products	92	14,850	1,654	88,388	922	70,062
15 - Manufacture of basic metals	143	11,924	140	14,141	179	18,887
16 - Manufacture of fabricated metal products, except machinery and equipment	-	-	500	42,356	295	21,309
17 - Manufacture of computer, electronic and optical products	82	4,636	5,400	276,246	2,868	184,710
18 - Manufacture of electrical equipment	1	44	1	25	2	128
19 - Manufacture of machinery and equipment	-	-	-	-	5	609
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	2,347	135,259
23. Other manufacturing	1,824	127,408	12,323	718,767	8,141	505,980
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	3,963	1,059,035
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	306,714	17,892,108	357,483	23,172,223	306,481	22,373,990
H. Transportation and storage	381	25,471	2,891	148,632	1,527	83,769
I. Accommodation and food service activities	1,774	152,542	2,184	210,502	1,743	176,948
J. Information and communication	102	8,240	594	36,719	371	27,274
K. Real estate activities	3	250	3	429	57	9,949
L. Professional, scientific and technical activities	52	4,495	15,082	668,630	8,317	382,209
M. Administrative and support service activities	108	8,615	907	57,722	1,739	138,662
N. Education	2,618	240,236	3,037	262,478	3,003	254,246
O. Human health and social work activities	557	42,745	1,509	107,119	1,796	116,400
P. Arts, entertainment and recreation	-	-	28,776	1,299,375	15,498	704,251
Q. Other service activities	234,404	12,380,835	107,439	4,693,271	89,391	4,333,574
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
VI. PERSONAL	722,321	28,846,508	880,685	28,942,721	724,192	33,352,412
A. Bank Employees	6,161	1,974,905	5,796	2,154,633	5,858	2,326,669
B. Consumer Financing	320,382	9,185,034	536,468	11,667,554	311,106	11,171,905
1) For house building	29,189	3,641,712	30,802	4,324,937	34,584	4,735,974
2) For transport i.e. purchase of car etc	3,074	225,145	2,336	144,042	4,359	1,257,218
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	136	48,100	27	3,498	401	114,112
5) Personal loans	287,983	5,270,077	503,303	7,195,077	271,762	5,064,601
C) Other	395,778	17,686,569	338,421	15,120,534	407,228	19,853,838
VII. OTHER	47,582	27,492	143,525	102,815	-	-
Total	3,484,290	207,461,394	3,709,400	215,207,953	3,539,213	218,331,645

8.11 Advances Classified by Borrowers DFIs

(Thousand Rupees)

BORROWERS	2019				2020	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	45,350	88,652,303	43,648	94,939,427	42,428	96,547,661
I. GOVERNMENT	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	6	1,056,686	7	4,413,327	7	4,338,164
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	13	1,938,399	11	1,149,260	8	755,267
IV. PRIVATE SECTOR (BUSINESS)	633	68,573,869	696	72,297,688	743	75,441,272
A. Agriculture, forestry and fishing	13	1,711,790	14	1,689,914	15	1,681,447
1. Crop and animal production, hunting and related service activities	13	1,711,790	14	1,689,914	15	1,681,447
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	6	42,957	7	43,567	10	44,202
Raising of livestock and other related activities	6	1,627,583	6	1,605,097	4	1,595,995
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	460	47,785,009
1 - Manufacture of food products	56	7,686,968	60	8,107,476	70	10,102,136
2 - Manufacture of beverages	3	219,293	2	204,316	2	198,237
3 - Manufacture of tobacco products	-	-	-	-	-	-
4 - Manufacture of textiles	144	13,044,034	151	12,801,392	154	14,381,089
5 - Manufacture of wearing apparel	27	1,801,264	29	2,299,838	29	2,515,534
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	1	5,339
8 - Manufacture of paper and paper products	14	505,818	14	412,898	13	335,700
9 - Printing and reproduction of recorded media	21	402,431	33	380,311	33	370,541
10 - Manufacture of coke and refined petroleum products	10	2,498,259	10	2,167,163	11	2,014,089
11 - Manufacture of chemicals and chemical products	13	2,308,895	14	2,355,128	12	1,963,303
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	1,208,827	14	1,411,172	15	1,358,466
13 - Manufacture of rubber and plastics products	20	2,198,318	18	2,119,107	23	2,313,586
14 - Manufacture of other non-metallic mineral products	14	3,470,788	15	3,415,377	21	3,702,349
15 - Manufacture of basic metals	12	2,248,263	9	1,668,823	10	1,946,183
16 - Manufacture of fabricated metal products, except machinery and equipment	16	579,541	17	574,693	19	603,634
17 - Manufacture of computer, electronic and optical products	3	650,000	3	625,000	3	625,000
18 - Manufacture of electrical equipment	15	3,612,153	18	3,977,212	23	4,709,800
19 - Manufacture of machinery and equipment	2	4,544	1	2,231	1	1,515
20 - Manufacture of motor vehicles, trailers and semi-trailers	16	586,353	14	519,969	16	613,015
21 - Manufacture of other transport equipment	3	151,878	3	151,431	2	12,350
22 - Manufacture of furniture	-	-	-	-	-	-
23. Other manufacturing	-	-	-	-	-	-
24 - Repair and installation of machinery and equipment	2	16,358	2	14,360	2	13,143
D. Electricity, gas, steam and air conditioning supply	58	10,331,827	70	13,218,612	62	11,574,669
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	15	1,703,192	28	2,254,816	27	2,273,530
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	23	1,425,005	25	1,201,139	25	1,296,889
H. Transportation and storage	29	1,042,460	35	999,354	31	912,293
I. Accommodation and food service activities	6	961,003	8	2,497,857	11	3,193,142
J. Information and communication	22	2,932,623	27	2,677,377	36	2,684,588
K. Real estate activities	9	1,606,420	8	1,664,531	12	1,496,267
L. Professional, scientific and technical activities	15	1,706,836	5	1,447,320	5	1,112,955
M. Administrative and support service activities	4	31,826	5	33,399	3	21,600
N. Education	13	694,433	15	685,790	19	656,994
O. Human health and social work activities	13	636,832	23	593,745	30	680,465
P. Arts, entertainment and recreation	4	37,966	3	18,087	3	13,084
Q. Other service activities	3	176,625	2	102,469	4	58,340
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	4	929,191	5	691,071	7	586,037
VI. PERSONAL	44,690	15,687,801	42,925	15,966,778	41,662	15,353,421
A. Bank Employees	957	1,095,474	1,014	1,081,170	1,050	1,065,103
B. Consumer Financing	43,732	14,373,356	41,908	14,752,226	40,612	14,288,318
1) For house building	43,345	14,358,524	41,521	14,737,556	40,232	14,273,650
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	85	685	85	678	84	678
5) Personal loans	301	13,898	301	13,743	295	13,741
C) Other	1	218,971	3	133,382	-	-
VII. OTHER	4	466,357	4	421,303	1	73,500
Total	45,350	88,652,303	43,648	94,939,427	42,428	96,547,661

8.12 Advances Classified by Rate of Interest

MFBs

(Thousand Rupees)

Rate of Interest	Jun-19	Dec-19	Jun-20
0.00	1,191,582	2,148,733	2,079,538
1.00	-	-	-
2.00	-	-	-
3.00	-	-	-
4.00	100,088	108,570	122,790
5.00	18,115	11,697	6,306
6.00	1,654,578	1,796,020	1,648,067
7.00	3,317	1,781	1,828
8.00	2,250	1,531	1,529
9.00	3,029	377	59,954
10.00	398	1,141	34,841
11.00	3,440	3,305	128,654
12.00	74,749	4,406	1,262
13.00	71,761	6,874	3,147
14.00	111,840	21,249	68,037
15.00	201,173	422,212	84,097
16.00	389,875	312,491	249,462
17.00	247,342	195,598	582,778
18.00	46,740	113,356	73,981
19.00	3,193,726	411,907	522,887
20.00	6,226,735	850,501	691,064
21.00	7,285,066	2,871,731	1,564,784
22.00	6,155,300	6,447,717	3,792,358
23.00	17,278,489	3,256,960	4,717,096
24.00	2,217,590	9,046,569	6,626,574
25.00	3,193,985	5,970,540	7,589,473
26.00	3,560,424	5,729,900	6,772,454
27.00	6,261,422	5,608,099	7,196,041
28.00	1,450,725	2,005,529	4,629,759
29.00	12,902,963	7,206,855	6,475,831
30.00	8,760,421	5,630,050	6,488,463
31.00	25,575,950	21,564,745	8,897,980
32.00	28,790,820	19,285,534	11,101,679
33.00	37,948,256	35,871,337	37,637,215
34.00	5,278,979	34,360,720	53,080,663
35.00	6,773,388	4,486,896	5,963,551
36.00	5,400,700	17,893,116	9,422,470
37.00	1,324,381	1,017,998	2,963,889
38.00	1,093,011	102,831	1,634,973
39.00	25,679	1,793,988	1,802,301
40.00	2,732,414	9,393,235	8,705,412
41.00	10	-	4,904,993
42.00	142,671	92,688	729,738
43.00	1,789,098	969,774	685,917
44.00	77,176	591,111	249,773
45.00	109,163	126,852	82,269
46.00	252,031	-	12,350
47.00	422,727	328,495	318,143
48.00	116,883	15,786	5,465
49.00	1,282,023	993,652	793,659
50.00	482,192	286,365	43,187
50.00 & above	5,236,719	5,847,131	7,082,963
Total	207,461,394	215,207,953	218,331,645

*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	Jun-19	Dec-19	Jun-20
0.00	4,484,006	7,054,059	8,839,303
1.00	-	-	-
2.00	-	-	-
3.00	951,589	886,674	1,841,343
4.00	2,223,710	2,648,622	8,323,061
5.00	2,798,222	2,849,697	2,210,414
6.00	4,020,964	4,584,601	1,026,915
7.00	5,437,043	4,899,231	931,496
8.00	3,412,118	2,498,450	748,381
9.00	679,834	98,212	4,216,591
10.00	913,642	354,875	15,049,763
11.00	2,013,987	3,419,315	15,421,608
12.00	2,931,046	1,793,226	8,950,679
13.00	11,476,710	3,726,416	7,254,829
14.00	15,746,806	1,716,224	6,331,066
15.00	12,220,970	8,269,441	2,925,463
16.00	10,063,283	22,736,681	4,706,586
17.00	4,658,000	17,211,290	4,112,081
18.00	2,481,446	8,568,212	2,772,028
19.00	1,506,495	1,486,637	820,837
20.00	69,224	62,142	24,533
20.00 & above	563,208	75,422	40,684
Total	88,652,303	94,939,427	96,547,661

*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	Jun-19			Dec-19			Jun-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,056,686	1,056,686	-	4,413,327	4,413,327	-	4,338,164	4,338,164
	NBFCs & Fin Aux.	-	1,938,399	1,938,399	-	1,149,260	1,149,260	-	755,267	755,267
	Private Sector	95,328,730	151,832,533	247,161,263	102,538,051	155,922,054	258,460,105	105,330,611	155,089,894	260,420,505
	Trust Fund	-	929,191	929,191	-	691,071	691,071	-	586,037	586,037
	Personal	8,635,774	35,898,535	44,534,309	8,762,283	36,147,216	44,909,499	14,743,921	33,961,912	48,705,833
	Others	-	493,849	493,849	-	524,118	524,118	-	73,500	73,500
	Total	103,964,504	192,149,193	296,113,697	111,300,334	198,847,046	310,147,380	120,074,532	194,804,774	314,879,306
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	74,134,790	62,598,293	136,733,083	78,859,680	65,853,100	144,712,780	80,755,788	62,719,097	143,474,885
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	3,368,887	16,514,047	19,882,934	3,516,174	18,265,716	21,781,890	7,652,051	17,553,515	25,205,566
	Others	-	-	-	-	-	-	-	-	-
	Total	77,503,677	79,112,340	156,616,017	82,375,854	84,118,816	166,494,670	88,407,839	80,272,612	168,680,451
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,056,686	1,056,686	-	2,913,327	2,913,327	-	2,838,164	2,838,164
	NBFCs & Fin Aux.	-	1,922,492	1,922,492	-	1,133,353	1,133,353	-	739,360	739,360
	Private Sector	17,626,063	66,375,316	84,001,379	18,892,842	66,809,964	85,702,806	19,394,047	68,070,494	87,464,541
	Trust Fund	-	369,191	369,191	-	255,515	255,515	-	194,926	194,926
	Personal	4,068,998	14,552,392	18,621,390	4,205,022	12,575,939	16,780,961	5,432,548	11,024,469	16,457,017
	Others	-	392,857	392,857	-	347,803	347,803	-	-	-
	Total	21,695,061	84,668,934	106,363,995	23,097,864	84,035,901	107,133,765	24,826,595	82,867,413	107,694,008
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,448,718	2,994,856	5,443,574	3,019,748	2,685,448	5,705,196	3,430,321	2,947,687	6,378,008
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	349,123	1,628,267	1,977,390	419,145	1,840,585	2,259,730	542,032	1,748,471	2,290,503
	Others	-	-	-	-	-	-	-	-	-
	Total	2,797,841	4,623,123	7,420,964	3,438,893	4,526,033	7,964,926	3,972,353	4,696,158	8,668,511
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	322,805	274,720	597,525	446,492	134,869	581,361	578,066	71,853	649,919
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	120,283	258,179	378,462	229,686	244,499	474,185	426,373	287,744	714,117
	Others	-	-	-	-	-	-	-	-	-
	Total	443,088	532,899	975,987	676,178	379,368	1,055,546	1,004,439	359,597	1,364,036
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	1,500,000	1,500,000	-	1,500,000	1,500,000
	NBFCs & Fin Aux.	-	15,907	15,907	-	15,907	15,907	-	15,907	15,907
	Private Sector	-	16,466,486	16,466,486	-	18,480,130	18,480,130	-	19,241,448	19,241,448
	Trust Fund	-	560,000	560,000	-	435,556	435,556	-	391,111	391,111
	Personal	-	1,641,661	1,641,661	-	1,849,390	1,849,390	-	1,974,224	1,974,224
	Others	-	100,992	100,992	-	176,315	176,315	-	73,500	73,500
	Total	-	18,785,046	18,785,046	-	22,457,298	22,457,298	-	23,196,190	23,196,190
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

* End Position.

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-19			Dec-19			Jun-20		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	703,951	1,305,163	2,009,114	1,205,042	800,328	2,005,370	1,105,185	764,506	1,869,691
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	679,472	927,797	1,607,269	380,262	1,009,225	1,389,487	644,316	1,068,289	1,712,605
	Others	-	-	-	-	-	-	-	-	-
	Total	1,383,423	2,232,960	3,616,383	1,585,304	1,809,553	3,394,857	1,749,501	1,832,795	3,582,296
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	92,403	1,817,699	1,910,102	114,247	1,158,215	1,272,462	67,204	1,274,809	1,342,013
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	49,011	376,192	425,203	11,994	361,862	373,856	46,601	305,200	351,801
	Others	-	-	-	-	-	-	-	-	-
	Total	141,414	2,193,891	2,335,305	126,241	1,520,077	1,646,318	113,805	1,580,009	1,693,814

* 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		
	Jun			Dec			Jun		
	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	29,699,124	29,937,247	29,749,914	43,252,676	44,080,238	43,322,340	49,273,743	50,071,498	49,194,515
II. FEDERAL BONDS	5,994	6,000	5,994	9,639	10,000	9,639	1,570,020	1,610,000	1,635,530
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	256,272	256,312	256,272
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	200,000	200,000	204,281	311,526	311,526	316,366
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	7,320,412	7,307,500	7,320,413	3,658,425	3,607,500	3,658,427	2,099,359	2,007,500	2,099,359
XII. Islamic Banking Products - Investments	111,538	160,000	111,538	159,780	160,000	159,780	10,000	10,000	10,000
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	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	53,520,920	54,266,836	53,512,042

8.16 Classification of Investments in Securities and Shares DFIs

(Thousand Rupees)

SECURITIES / SHARES	2019						2020		
	Jun			Dec			Jun		
	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	45,811,269	46,469,220	45,854,816	88,799,049	94,839,860	88,867,215	95,720,852	99,531,895	97,054,557
II. FEDERAL BONDS	49,427,519	50,364,350	49,114,302	84,721,443	75,850,000	85,444,457	107,064,981	106,418,199	109,053,349
III. SHARES	30,352,099	19,542,339	28,322,942	30,936,926	18,990,602	31,030,892	34,411,608	21,193,255	33,348,160
1) Quoted On The Stock Exchange	25,860,166	11,079,226	23,812,385	26,594,493	10,437,352	26,688,459	29,736,695	10,212,196	28,674,160
2) Unquoted On The Stock Exchange	4,491,933	8,463,113	4,510,557	4,342,433	8,553,250	4,342,433	4,674,913	10,981,059	4,674,000
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	6,707,964	6,594,521	6,420,761	2,133,093	6,366	4,986,017	2,971,479	6,366	2,971,479
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	16,991,227	15,748,198	16,806,184
VIII. MODARBA CERTIFICATES	898,372	898,372	898,372	898,372	898,372	898,372	898,372	898,372	898,372
IX. MUTUAL FUNDS	1,772,208	1,564,567	1,598,990	1,354,317	1,207,082	1,333,979	1,235,537	1,090,160	1,166,333
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	616,534	396,000	613,284	416,258	416,800	416,258	416,873	417,581	416,873
XII. Islamic Banking Products - Investments	4,592,788	4,570,643	4,623,673	8,096,717	7,254,562	8,128,820	9,026,179	8,226,782	9,069,495
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	7,806,344	7,006,378	7,849,660
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	1,105,000	1,105,000	1,105,000
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	-	-	-	-	-	-	99,431	100,000	99,431
j. Other Mode of Investments – Long Term	15,404	15,404	15,404	15,404	15,404	15,404	15,404	15,404	15,404
Total	87,363,265	81,069,193	85,109,076	234,561,664	213,968,997	238,237,956	268,737,108	253,530,808	270,784,802

