

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

7.1 Liabilities and Assets

MFBs

(Thousand Rupees)

Item	2018		2019
	Jun	Dec ^R	Jun
Liabilities			
Capital	23,505,770.4	24,237,825.0	25,175,943.1
Reserves	11,620,927.5	23,373,587.0	20,023,369.3
Demand Deposits	92,432,012.5	104,522,451.8	116,359,849.1
(a) Scheduled Banks	2,261.0	5,578.0	9,552
(b) Others	92,429,751.5	104,516,873.8	116,350,297.1
Time Deposits	115,322,269.7	134,041,547.0	133,354,085.0
(a) Scheduled Banks	120,400.0	499,650.0	1,116,400.0
(b) Others	115,201,869.7	133,541,897.0	132,237,685.0
Borrowings from	14,911,298.3	23,241,115.0	28,503,880.2
(a) State Bank of Pakistan	0.0	0.0	7,242,172.5
(b) Banks Abroad	2,630,310.0	2,371,612.0	2,664,870.5
(c) Other Scheduled Banks	8,024,404.3	12,984,626.0	11,662,595.0
(d) Other Institutions	4,256,584.0	7,884,877.0	6,934,242.2
Head Office and Inter-Bank Adjustment	673,607.2	178,856.0	944,410.0
Contingent Liabilities as per contra			
Other Liabilities	18,768,606.9	37,257,934.0	37,368,966.0
Total Liabilities / Assets	277,234,492.4	346,853,315.7	361,730,502.7
Assets			
Cash	47,629,146.1	58,117,040.0	65,104,281.7
(a) Notes, Coins and Silver	4,512,804.5	4,396,602.0	5,769,402.7
(b) Balances with State Bank of Pakistan	13,758,180.7	11,161,027.0	10,974,447.2
(c) Balances with Other Scheduled Banks	28,145,474.0	41,152,822.0	46,833,927.8
(d) Balances with Other Institutions	1,212,687.0	1,406,589.0	1,526,504.0
Balances held Abroad	0.0	0.0	0.0
Bills Purchased and Discounted	0.0	0.0	0.0
Advances to	162,219,942.8	192,169,452.3	209,276,022.9
(a) Scheduled Banks	0.0	2,522,202.0	1,814,679.0
(b) Others	162,219,942.8	189,647,250.3	207,461,343.9
Investment in Securities and Shares	37,272,131.6	43,959,439.0	37,587,965.7
(a) Federal Government Securities	3,290,686.4	166,422.4	159,544.6
(b) Treasury Bills	28,789,084.0	25,350,166.0	29,858,038.2
(c) Provincial Governments Securities			
(d) Foreign Securities			
(e) Others	5,192,361.2	18,442,850.6	7,570,383.0
Bank Premises	5,586,758.9	7,159,901.0	10,005,624.0
Head Office and Inter-Bank Adjustment	3,807,844.2	5,099,354.0	3,976,448.6
Contingent Assets as per contra			
Other Assets	20,718,668.9	40,348,140.0	35,780,159.8

7.2 Liabilities and Assets DFIs

(Thousand Rupees)

Item	2018		2019
	Jun	Dec ^R	Jun
Liabilities			
Capital	65,373,180.0	65,373,180.0	65,673,180.0
Reserves	33,511,233.0	40,447,280.0	41,538,432.4
Demand Deposits	7,500.0	7,500.0	7,500.0
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	7,500.0	7,500.0	7,500.0
Time Deposits	13,514,300.0	11,636,192.0	9,130,236.0
(a) Scheduled Banks	1,500,000.0	1,500,000.0	0.0
(b) Others	12,014,300.0	10,136,192.0	9,130,236.0
Borrowings from	86,733,997.0	112,940,234.0	137,529,355.8
(a) State Bank of Pakistan	25,692,709.0	23,604,780.0	40,906,188.8
(b) Banks Abroad	0.0	0.0	0.0
(c) Other Scheduled Banks	58,276,121.0	72,144,204.0	83,983,032.0
(d) Other Institutions	2,765,167.0	17,191,250.0	12,640,135.0
Head Office and Inter-Bank Adjustment	14,320,332.8	0.0	0.0
Contingent Liabilities as per contra	53,086,683.0	39,493,960.0	14,613,573.0
Other Liabilities	21,514,025.5	16,582,638.0	18,811,357.8
Total Liabilities / Assets	288,061,251.3	286,480,984.0	287,303,635.0
Assets			
Cash	6,553,001.8	3,577,494.0	5,591,445.9
(a) Notes, Coins and Silver	1,464.0	5,159.0	4,439.0
(b) Balances with State Bank of Pakistan	549,112.2	584,304.0	1,092,516.4
(c) Balances with Other Scheduled Banks	5,959,359.6	2,930,550.0	3,297,719.2
(d) Balances with Other Institutions	43,066.0	57,481.0	1,196,771.3
Balances held Abroad	2,220.0	504.0	2,758.0
Bills Purchased and Discounted	35,000.0	35,000.0	0.0
Advances to	97,526,496.6	103,241,982.4	105,126,559.0
(a) Scheduled Banks	9,318,732.0	11,876,867.0	16,923,439.6
(b) Others	88,207,764.6	91,365,115.4	88,203,119.3
Investment in Securities and Shares	96,125,517.3	126,707,285.7	151,525,770.0
(a) Federal Government Securities	16,796,004.0	33,511,757.8	49,427,519.3
(b) Treasury Bills	39,996,254.0	38,188,015.0	45,811,269.2
(c) Provincial Governments Securities			
(d) Foreign Securities			
(e) Others	39,333,259.3	55,007,512.9	56,286,981.5
Bank Premises	3,823,289.0	4,327,986.0	4,582,086.1
Head Office and Inter-Bank Adjustment	716,600.0	36,378.0	376,391.1
Contingent Assets as per contra	53,086,683.0	39,493,960.0	14,613,573.0
Other Assets	30,192,443.7	9,060,393.9	5,485,051.9

7.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2018				2019	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	21,195,881	42,792,364.9	30,325,473	45,616,704.0	32,991,248	51,526,249.2
Call Deposits	1,937	1,132,614.5	1,951	792,006.2	1,504	604,359.9
Other Deposits Accounts	-	-	-	-	1	200.0
Saving Deposits	1,387,778	48,504,772.1	1,412,891	58,108,163.6	1,422,107	64,219,488.1
Fixed Deposits	90,278	115,201,869.7	281,049	133,541,897.0	115,179	132,237,685.0
Less Than 6 months	5,189	19,087,006.5	179,797	25,879,302.1	7,553	27,499,712.2
For 6 months & over but less than 1 year	3,522	14,584,367.0	6,732	20,773,864.9	6,108	15,844,005.7
For 1 year & over but less than 2 years	20,325	42,025,229.9	15,770	36,677,335.5	24,105	33,679,753.3
For 2 years & over but less than 3 years	7,769	7,587,355.2	9,246	8,373,912.9	14,695	9,294,739.4
For 3 years & over but less than 4 years	46,568	28,078,063.7	60,411	37,385,298.6	52,866	41,143,413.7
For 4 years & over but less than 5 years	1,326	1,101,014.1	575	477,070.9	631	513,709.0
For 5 years & over	5,579	2,738,833.3	8,518	3,975,112.2	9,221	4,262,351.7
Total	22,675,874	207,631,621.2	32,021,364	238,058,770.7	34,530,039	248,587,982.2

7.4 Deposits Distributed by Type of Accounts DFIs

(Thousand Rupees)

END OF PERIOD	2018				2019	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits						
Call Deposits	1	7,500.0	1	7,500.0	1	7,500.0
Other Deposits Accounts						
Saving Deposits						
Fixed Deposits	158	12,014,300.0	188	10,136,192.0	200	9,130,236
Less Than 6 months	96	7,200,307.0	122	7,895,877.0	136	6,940,848.0
For 6 months & over but less than 1 year	38	3,276,623.0	27	1,555,131.0	34	1,112,912.0
For 1 year & over but less than 2 years	24	1,537,370.0	39	685,184.0	30	1,076,476.0
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	159	12,021,800.0	189	10,143,692.0	201	9,137,736.0

7.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2018				2019	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS						
2. DOMESTIC CONSTITUENTS	22,675,874	207,631,621.2	32,021,364	238,058,770.7	34,530,039	248,587,982.2
I. GOVERNMENT (Including govt. trusts, NGOs, and Corporate bodies)	396	13,401,291.6	503	7,799,927.3	979	12,885,329.7
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	32	700,588.7	23	612,877.9	35	1,420,432.6
III. NON-BANK FINANCIAL INSTITUTIONS	547	20,416,594.1	2,379	25,917,445.3	1,065	30,980,876.0
IV. PRIVATE SECTOR (BUSINESS)	1,772,804	26,703,409.1	2,420,540	34,519,152.3	2,383,100	33,488,425.0
A. Agriculture, hunting and forestry	1,073,573	3,399,878.2	1,147,001	4,265,424.9	1,205,112	3,759,844.0
B. Fishing, fish farming, aquaculture and related service activities			27	99,036.8	40	99,127.4
C. Mining and Quarrying	4	58.8	11	4,364.9	68	22,196.1
D. Manufacturing	36,601	244,854.6	45,946	1,482,438.4	64,278	635,957.8
E. Ship breaking and waste / scrape (junk) etc.					1	0.4
F. Electricity, gas and water supply	6	5,177.7	29	6,418.6	14	15,019.2
G. Construction	494	88,509.3	665	212,294.9	679	147,116.9
H. Commerce and Trade	552,844	10,332,777.5	475,895	6,979,885.3	510,681	7,084,588.4
I. Hotels, restaurants and clubs etc	1,214	1,045,933.6	2,574	45,996.7	2,920	176,486.9
J. Transport, storage and communications	723	1,183,219.0	174,743	2,351,634.4	787	1,978,737.1
K. Real estate, renting and business activities	3,762	2,158,221.8	15,075	3,717,841.2	30,593	8,074,815.4
L. Education	14,625	2,050,010.1	15,827	1,995,501.1	15,998	2,221,212.2
M. Health and social work	1,662	236,473.2	2,602	497,548.1	3,669	349,795.3
N. Other community, social and personal service activities	54,276	3,141,738.6	37,644	2,881,966.0	79,810	3,489,917.0
O. Other private business n.e.c	33,020	2,816,556.5	502,501	9,978,801.0	468,450	5,433,610.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	4,996	21,743,915.9	10,508	24,938,674.3	12,668	26,987,227.9
A. Private Trusts and Non-profit Or	569	10,742,062.7	889	13,377,018.2	905	15,516,875.7
B. Non-government Organizations (NGOs)/ Community Based Organizati	4,427	11,001,853.2	9,619	11,561,656.1	11,763	11,470,352.2
VI. PERSONAL	3,037,607	55,130,550.1	19,337,124	78,762,242.4	19,310,632	82,064,215.0
A. Salaried persons	50,858	4,533,544.4	116,162	6,923,083.7	136,101	9,019,257.9
B. Self employed	2,414,529	32,269,293.9	18,843,276	52,802,351.5	18,908,027	51,273,658.3
C. Other Personal	572,220	18,327,711.7	377,686	19,036,807.2	266,504	21,771,298.7
VII. OTHER	17,859,492	69,535,271.7	10,250,287	65,508,451.1	12,821,560	60,761,476.1
Total	22,675,874	207,631,621.2	32,021,364	238,058,770.7	34,530,039	248,587,982.2

Note: Accounts in Numbers.

7.6 Deposits Distributed by Category of Deposit Holders DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2018				2019	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	1.0	493,613.0	1.0	509,818.0	1.0	534,212.0
2. DOMESTIC CONSTITUENTS	158	11,528,187.0	188	9,633,874.0	200	8,603,524.0
I. GOVERNMENT (Including govt. trusts, NGOs, and Corporate bodies)	7	406,348.0	7	492,171.0	10	519,563.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	5	1,180,000.0	5	1,607,282.0	3	1,100,000.0
III. NON-BANK FINANCIAL INSTITUTIONS	9	3,204,000.0	4	1,456,075.0	3	545,241.0
IV. PRIVATE SECTOR (BUSINESS)	11	2,574,334.0	20	1,592,562.0	16	1,555,087.0
A. Agriculture, hunting and forestry						
B. Fishing, fish farming, aquaculture and related service activities						
C. Mining and Quarrying						
D. Manufacturing	5	398,500.0	8	533,734.0	8	688,619.0
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply			4	128,000.0		
G. Construction						
H. Commerce and Trade	1	-				
I. Hotels, restaurants and clubs etc						
J. Transport, storage and communications	1	1,381,000.0	1	58,002.0		
K. Real estate, renting and business activities	2	292,334.0	4	287,396.0	4	293,719.0
L. Education			1	50,430.0	3	72,749.0
M. Health and social work						
N. Other community, social and personal service activities	1	500,000.0	1	500,000.0	1	500,000.0
O. Other private business n.e.c	1	2,500.0	1	35,000.0		
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	65	3,084,888.0	88	3,021,068.0	89	3,338,792.0
A. Private Trusts and Non-profit Or	14	2,938,818.0	78	2,816,168.0	79	3,183,394.0
B. Non-government Organizations (NGOs)/ Community Based Organizati	51	146,070.0	10	204,900.0	10	155,398.0
VI. PERSONAL	61	1,078,617.0	64	1,464,716.0	79	1,544,841.0
A. Salaried persons	35	87,711.0	41	305,491.0	51	160,543.0
B. Self employed	12	689,752.0	6	813,610.0	12	1,056,105.0
C. Other Personal	14	301,154.0	17	345,615.0	16	328,193.0
VII. OTHER	-	-	-	-	-	-
Total	159	12,021,800.0	189	10,143,692.0	201	9,137,736.0

Note: Accounts in Numbers.

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-18			Dec-18 ^R			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign		493,613.0	493,613.0		509,818.0	509,818.0		534,212.0	534,212.0
	Govt.	400,358.3	13,407,281.3	13,807,639.6	291,766.8	8,000,331.5	8,292,098.3	115,724.2	13,289,168.5	13,404,892.7
	NFPSEs	84,220.1	1,796,368.7	1,880,588.7	86,210.5	2,133,949.4	2,220,159.9	137,063.4	2,383,369.2	2,520,432.6
	NBFCs & Fin Aux.	130,879.0	23,489,715.1	23,620,594.1	156,985.5	27,216,534.8	27,373,520.3	190,938.7	31,335,178.3	31,526,117.0
	Private Sector	1,663,913.8	27,613,829.3	29,277,743.1	2,278,301.7	33,833,412.6	36,111,714.3	2,468,382.4	32,575,129.5	35,043,512.0
	Trust Fund	330,616.3	24,498,187.6	24,828,803.9	315,442.6	27,644,299.7	27,959,742.3	355,420.4	29,970,599.5	30,326,019.9
	Personal	20,703,717.9	35,505,449.1	56,209,167.1	26,899,837.2	53,327,121.2	80,226,958.4	24,762,222.9	58,846,833.1	83,609,056.0
	Others	5,842,263.4	63,693,008.3	69,535,271.7	6,462,743.9	59,045,707.1	65,508,451.1	7,711,989.7	53,049,486.4	60,761,476.1
	Total	29,155,968.7	190,497,452.5	219,653,421.2	36,491,288.3	211,711,174.4	248,202,462.7	35,741,741.8	221,983,976.4	257,725,718.2
Punjab	Foreign									
	Govt.	88,537.1	5,480,226.7	5,568,763.8	101,054.1	931,818.9	1,032,873.1	2,656.0	722,862.8	725,518.7
	NFPSEs	84,207.1	4,848.8	89,055.8	86,199.5	629.0	86,828.5	137,050.3	3,427.0	140,477.3
	NBFCs & Fin Aux.		5,518,823.1	5,518,823.1	312.0	8,164,795.3	8,165,107.3		7,357,702.8	7,357,702.8
	Private Sector	236,502.0	17,198,682.3	17,435,184.2	509,588.4	17,803,369.0	18,312,957.4	612,933.2	17,690,891.9	18,303,825.0
	Trust Fund	151,588.3	5,784,855.6	5,936,443.9	103,661.1	8,687,093.3	8,790,754.4	167,647.9	9,044,706.4	9,212,354.3
	Personal	14,403,090.7	16,179,207.6	30,582,298.3	18,352,149.7	18,596,213.5	36,948,363.2	16,855,381.5	20,053,242.6	36,908,624.1
	Others	2,355,013.6	11,821,855.7	14,176,869.3	2,736,884.3	15,589,218.2	18,326,102.5	3,067,318.4	17,812,619.8	20,879,938.2
	Total	17,318,938.8	61,988,499.6	79,307,438.4	21,889,849.0	69,773,137.4	91,662,986.4	20,842,987.2	72,685,453.2	93,528,440.4
Sindh	Foreign		493,613.0	493,613.0		509,818.0	509,818.0		534,212.0	534,212.0
	Govt.	2.4	3,066,464.3	3,066,466.7	2.5	621,394.4	621,396.8	943.9	7,269,409.3	7,270,353.2
	NFPSEs	13.0	1,613,236.0	1,613,249.0	11.1	2,035,929.2	2,035,940.2	13.1	1,312,025.2	1,312,038.3
	NBFCs & Fin Aux.		14,138,109.1	14,138,109.1		12,172,706.5	12,172,706.5	19.4	18,848,718.2	18,848,737.7
	Private Sector	272,937.7	7,064,101.3	7,337,038.9	133,829.3	8,202,440.5	8,336,269.9	153,302.2	10,105,336.9	10,258,639.0
	Trust Fund	46,463.6	13,453,944.2	13,500,407.9	49,151.1	11,302,534.7	11,351,685.7	44,610.5	14,126,618.2	14,171,228.7
	Personal	4,947,811.3	11,313,646.1	16,261,457.3	6,719,282.6	13,133,902.1	19,853,184.7	6,203,967.7	13,829,088.6	20,033,056.3
	Others	1,743,286.3	37,494,476.5	39,237,762.8	1,818,506.9	40,371,993.8	42,190,500.7	2,617,588.8	27,795,701.8	30,413,290.6
	Total	7,010,514.3	88,637,590.4	95,648,104.7	8,720,783.4	88,350,719.1	97,071,502.6	9,020,445.6	93,821,110.2	102,841,555.8
Khyber Pakhtunkhwa	Foreign									
	Govt.	175,214.7	2,907,501.6	3,082,716.4	190,630.1	2,631,894.4	2,822,524.5	112,032.9	2,636,169.4	2,748,202.4
	NFPSEs		16,950.4	16,950.4		97,389.2	97,389.2		67,916.0	67,916.0
	NBFCs & Fin Aux.					59.2	59.2	-	4.5	4.5
	Private Sector	673,804.7	1,315,892.4	1,989,697.1	1,044,099.6	1,232,990.3	2,277,089.9	1,153,122.3	1,325,709.0	2,478,831.3
	Trust Fund	72,602.2	206,360.2	278,962.4	87,239.6	312,725.8	399,965.3	77,993.2	280,933.9	358,927.0
	Personal	1,250,562.5	1,726,575.5	2,977,138.0	1,669,929.2	1,978,276.0	3,648,205.2	1,533,724.6	2,671,265.2	4,204,989.7
	Others	698,505.3	579,616.5	1,278,121.8	794,648.2	764,893.8	1,559,542.0	872,883.2	1,161,991.5	2,034,874.7
	Total	2,870,689.5	6,752,896.6	9,623,586.1	3,786,546.6	7,018,228.9	10,804,775.5	3,749,756.2	8,143,989.4	11,893,745.6
Balochistan	Foreign									
	Govt.	79.0	212,123.0	212,202.0	80.2		80.2	91.4	3,836.9	3,928.3
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector	644.0	6,014.7	6,658.7	968.8	235,623.2	236,591.9	1,658.5	15,294.4	16,952.9
	Trust Fund	4.1	28,341.7	28,345.8	4.1	13,875.8	13,879.9	4.1	305,765.9	305,770.1
	Personal	43,619.1	6,045.9	49,665.0	58,932.8	26,755.0	85,687.8	46,550.8	12,390.2	58,941.0
	Others	28,409.2	208,711.2	237,120.4	28,229.8	137,252.9	165,482.6	55,214.7	176,842.3	232,057.0
	Total	72,755.5	461,236.5	533,992.0	88,215.6	413,506.9	501,722.5	103,519.5	514,129.8	617,649.3
Islamabad	Foreign									
	Govt.		850,318.7	850,318.7		655,647.0	655,647.0		1,704,053.3	1,704,053.3
	NFPSEs		161,333.5	161,333.5		2.0	2.0		1,000,001.0	1,000,001.0
	NBFCs & Fin Aux.		465,992.8	465,992.8		3,179,710.4	3,179,710.4		2,449,113.5	2,449,113.5
	Private Sector		629,410.2	629,410.2		4,173,674.5	4,173,674.5		1,904,640.3	1,904,640.3
	Trust Fund		4,310,954.2	4,310,954.2		5,961,872.3	5,961,872.3		4,781,133.2	4,781,133.2
	Personal		4,372,474.4	4,372,474.4		17,675,239.0	17,675,239.0	-	20,333,836.6	20,333,836.6
	Others		10,533,817.3	10,533,817.3		1,233,801.0	1,233,801.0		1,521,261.2	1,521,261.2
	Total		21,324,301.1	21,324,301.1		32,879,946.2	32,879,946.2		33,694,039.1	33,694,039.1

Provinces/Regions	Category	Jun-18			Dec-18 ^R			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector									
	Trust Fund									
	Personal									
	Others									
	Total									
Gilgit-Baltistan	Foreign									
	Govt.		653,753.7	653,753.7		2,684,409.0	2,684,409.0		553,261.5	553,261.5
	NFPSEs	-		-	0.0		0.0	0.0		0.0
	NBFCs & Fin Aux.	130,879.0	3,266,790.2	3,397,669.2	156,673.5	2,730,016.8	2,886,690.3	190,919.3	2,251,013.9	2,441,933.2
	Private Sector	332,175.4	680,576.5	1,012,752.0	589,249.0	1,365,323.1	1,954,572.2	546,749.6	483,034.8	1,029,784.4
	Trust Fund	51,736.0	713,172.2	764,908.2	72,633.2	1,338,101.4	1,410,734.6	62,291.5	1,375,619.6	1,437,911.1
	Personal	32,396.3	874,746.8	907,143.1	99,542.9	659,219.0	758,761.9	122,598.3	688,356.6	810,954.9
	Others	993,369.9	2,166,480.5	3,159,850.4	1,059,049.4	387,610.3	1,446,659.7	1,079,443.5	3,950,842.2	5,030,285.6
	Total	1,540,556.6	8,355,519.9	9,896,076.5	1,977,148.0	9,164,679.6	11,141,827.6	2,002,002.2	9,302,128.5	11,304,130.7
AJK	Foreign									
	Govt.	136,525.0	236,893.2	373,418.2		475,167.8	475,167.8		399,575.2	399,575.2
	NFPSEs									
	NBFCs & Fin Aux.		100,000.0	100,000.0		969,246.6	969,246.6		428,625.4	428,625.4
	Private Sector	147,850.0	719,151.9	867,001.9	566.6	819,991.9	820,558.6	616.8	1,050,222.3	1,050,839.0
	Trust Fund	8,222.0	559.5	8,781.5	2,753.5	28,096.4	30,849.9	2,873.1	55,822.4	58,695.5
	Personal	26,238.0	1,032,752.9	1,058,990.9		1,257,516.5	1,257,516.5		1,258,653.3	1,258,653.3
	Others	23,679.0	888,050.8	911,729.8	25,425.5	560,937.0	586,362.6	19,541.1	630,227.7	649,768.8
	Total	342,514.0	2,977,408.3	3,319,922.3	28,745.7	4,110,956.2	4,139,701.9	23,031.0	3,823,126.2	3,846,157.2

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

7.8 Advances Classified by Securities MFBs

(Thousand Rupees)

SECURITIES	2018		2019
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	15,816,759.9	16,747,297.5	17,127,220.6
II. Securities, Shares and other Financial Instruments:	23,856.4	45,373.7	1,159.4
III. Merchandise			967,813.9
IV. Fixed Assets Including Machinery	1,080,120.9	1,638,293.1	731,852.1
V. Real Estate:	1,034,007.4	1,172,180.1	1,293,506.3
(a) Land	1,030,690.4	1,060,638.1	1,185,733.4
(b) Buildings:	3,317.0	111,541.9	107,772.9
1. Residential	3,317.0	103,344.0	93,955.5
2. Non-Residential	-	8,197.9	13,817.4
VI. Fixed Deposits and Insurance Policies :	516,908.2	375,100.0	288,406.8
VII. Others:	143,748,289.9	169,669,006.1	187,051,384.8
(a) Other Secured Advances	2,081,886.4	2,643,734.7	10,582,739.7
(b) Advances Secured by Guarantee(s)	11,191,024.8	14,558,446.2	36,909,991.4
(c) Unsecured Advances	130,475,378.6	152,466,825.2	139,558,653.7
Total	162,219,942.7	189,647,250.3	207,461,343.9

7.9 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2018		2019
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	267,651.0	261,853.0	88,569.0
II. Securities, Shares and other Financial Instruments:	1,538,261.0	1,768,261.0	1,688,261.0
III. Merchandise	5,288,362.4	2,166,215.0	2,181,895.6
IV. Fixed Assets Including Machinery	45,640,241.0	46,642,737.0	43,051,086.6
V. Real Estate:	22,066,725.3	23,031,131.3	23,536,929.0
(a) Land	5,792,321.0	6,711,915.8	6,326,300.0
(b) Buildings:	16,274,404.3	16,319,215.5	17,210,629.0
1. Residential	15,053,567.5	15,424,126.7	15,953,850.2
2. Non-Residential	1,220,836.7	895,088.8	1,256,778.8
VI. Fixed Deposits and Insurance Policies :	1,350,591.5	607,768.3	559,647.0
VII. Others:	12,055,932.5	16,887,149.8	17,096,731.1
(a) Other Secured Advances	10,135,706.5	15,432,853.8	15,051,532.2
(b) Advances Secured by Guarantee(s)	1,898,704.0	1,432,593.0	1,699,210.9
(c) Unsecured Advances	21,522.0	21,703.0	345,988.0
Total	88,207,764.6	91,365,115.4	88,203,119.3

7.10 Advances Classified by Borrowers MFBs

(Thousand Rupees)

BORROWERS	2018				2019	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS						
2. DOMESTIC CONSTITUENTS	2,890,682	162,219,942.7	3,181,094	189,647,250.3	45,135	208,620,135
I. GOVERNMENT						
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)			2	450,000.0		
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)						
IV. PRIVATE SECTOR (BUSINESS)	2,706,644	151,182,577.7	2,915,139	173,930,776.7	3,079,551	194,267,406
A. Agriculture, hunting and forestry	1,827,298	110,317,553.6	1,996,427	128,081,385.8	2,092,366	141,083,103
1) Growing of crops	840,234	55,940,176.4	852,883	58,330,351.5	871,850	62,450,825.8
i. Major Crops	778,425	51,406,509.5	803,054	54,304,606.3	747,235	53,167,310.2
ii. Minor Crops	60,219	4,434,393.7	47,648	3,863,833.8	122,647	9,140,701.3
iii. Growing of fruits, nuts, beverage and spice crops	1,590	99,273.2	2,181	161,911.4	1,968	142,814.2
2) Farming of animals (Livestock)	789,841	44,654,634.9	912,914	57,379,994.4	950,903	63,275,867.8
3) Agricultural and animal husbandry service activities	197,120	9,696,371.2	230,334	12,295,999.2	269,118	15,251,000.2
4) Agricultural machinery and equipments purchase and related services	98	26,019.0	291	74,670.2	489	104,604.6
5) Hunting, trapping and game propagation including related service activities						
6) Forestry and Logging and related service activities.	5	352.1	5	370.5	6	804.4
B. Fishing, fish farming, aquaculture and related service activities	46	8,675.5	8	402.2	21	2,116.9
C. Mining and Quarrying			24	11,550.0	24	11,550.0
D. Manufacturing	6,912	380,967.5	8,021	530,884.4	23,251	2,093,506
1) Manufacture of food products and beverages	886	74,479.1	1,673	149,908.6	16,551	1,639,646.2
2) Manufacture of tobacco products						
3) Manufacture of Textiles	34	3,828.8	25	2,800.0	20	2,144.7
4) Manufacture of wearing apparel, readymade garments and dressing	3,370	150,820.8	4,351	206,831.3	4,609	267,830.2
5) Tanning and dressing of leather; manufacture of luggage and footwear	122	7,989.4	144	9,663.4	100	8,191.2
6) Manufacture of wood and of products of wood and cork			89	8,112.0	132	13,032.2
7) Manufacture of paper, paperboard and products thereof						
8) Printing, publishing and allied industries (office stationery, work of arts)	25	2,837.3	44	4,190.2	44	4,385.9
9) Manufacture of coke, refined petroleum products						
10) Manufacture of chemicals and chemical products	1	94.6	5	457.7	5	453.4
11) Manufacture of rubber and plastics products	7	573.4	13	878.6	7	525.9
12) Manufacture of other non-metallic mineral products	27	4,077.2	42	6,664.8	53	8,987.8
13) Manufacture of basic metals						
14) Manufacture of fabricated metal products, except machinery and equipment			26	2,761.7	43	4,488.3
15) Manufacture of machinery and equipment n.e.c.			86	34,039.0	86	34,039.0
16) Manufacture of office, accounting and computing machinery						
17) Manufacture of electrical machinery and apparatus n.e.c.						
18) Manufacture of radio, television and communication equipment and apparatus						
19) Manufacture of medical, precision and optical instruments, watches and clocks			112	7,436.6	94	6,512.0
20) Manufacture of motor vehicles, trailers and semi-trailers					1	150.0
21) Manufacture of other transport equipment					90	5,250.4
22) Manufacture of furniture and fixture	155	13,745.9	226	17,594.3	286	25,277.0
23) Manufacture of jewellery and related articles	20	1,613.9	32	3,589.9	25	2,812.3
24) Manufacture of sports goods						
25) Manufacture of handicrafts	68	2,912.6	69	3,412.1	61	3,283.7
26) Other manufacturing n.e.c.	2,197	117,994.6	1,084	72,544.2	1,044	66,495.8
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply						
G. Construction	173	34,164.8	454	95,604.1	953	204,288.9
H. Commerce and Trade	243,648	12,377,496.4	289,003	16,412,002.3	359,999	21,539,851.3
I. Hotels, restaurants and clubs etc	21,987	871,596.6	558	51,142.9	576	57,222.7
J. Transport, storage and communications	75	5,202.3	69	9,805.5	50	8,441.5
K. Real estate, renting and business activities	395,374	16,536,413.1	398,448	17,896,976.0	356,856	17,303,083.3
L. Education	166	13,366.6	342	79,165.2	1,383	139,745.7
M. Health and social work	267	24,502.6	282	27,923.4	270	34,022.2
N. Other community, social and personal service activities	81,506	4,526,631.8	43,382	996,587.5	48,805	1,062,090.0
O. Other private business n.e.c	129,192	6,086,006.8	178,121	9,737,347.3	194,997	10,728,384.8
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS						
VI. PERSONAL	136,398	8,586,099.1	175,533	9,817,569.3	303,505	9,590,568
A. Bank Employees	2,663	607,464.2	3,340	866,012.0	6,161	1,974,914.9
B. Consumer Financing	77,717	4,934,916.0	117,944	6,109,016.1	271,097	6,456,862
1) For house building	5,455	1,067,701.0	9,142	1,825,018.8	29,166	3,797,201.3
2) For transport i.e. purchase of car etc	1	5.0	2,238	138,316.0	25	534.4
3) Credit cards						
4) Consumers durable						
5) Personal loans	72,261	3,867,210.0	106,564	4,145,681.3	241,906	2,659,126.0
C. Other Personal (Taleemi Loans, Qarz-e-Hasna etc.)	56,018	3,043,719.0	54,249	2,842,541.2	26,247	1,158,791.5
VII. OTHER	47,640	2,451,265.9	90,420	5,448,904.4	101,234	3,603,369.9
Total	2,890,682	162,219,942.7	3,181,094	189,647,250.3	3,484,290	207,461,343.9

7.11 Advances Classified by Borrowers DFIs

(Thousand Rupees)

BORROWERS	2018				2019	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS						
2. DOMESTIC CONSTITUENTS	47,608	88,207,764.6	47,004	91,365,115.4	45,339	88,203,119
I. GOVERNMENT						
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPE)	8	1,350,443.2	8	1,190,841.9	7	1,056,686.1
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	17	3,653,298.0	16	2,552,370.0	17	2,060,668.0
IV. PRIVATE SECTOR (BUSINESS)	594	67,349,158.6	644	71,103,311.3	637	68,734,691
A. Agriculture, hunting and forestry	10	2,715,327.6	10	2,689,109.0	9	2,593,467
1) Growing of crops	2	46,711.0	2	45,919.2	2	47,362.7
i. Major Crops						
ii. Minor Crops						
iii. Growing of fruits, nuts, beverage and spice crops	2	46,711.0	2	45,919.2	2	47,362.7
2) Farming of animals (Livestock)	8	2,668,616.6	8	2,643,189.8	7	2,546,104.6
3) Agricultural and animal husbandry service activities						
4) Agricultural machinery and equipments purchase and related services						
5) Hunting, trapping and game propagation including related service activity						
6) Forestry and Logging and related service activities.						
B. Fishing, fish farming, aquaculture and related service activities						
C. Mining and Quarrying	1	4,554.7	2	508,501.6	3	457,023.2
D. Manufacturing	408	43,875,392.1	413	45,155,201.5	411	44,829,022
1) Manufacture of food products and beverages	62	7,858,307.3	60	7,725,289.9	56	7,123,522.4
2) Manufacture of tobacco products						
3) Manufacture of Textiles	176	12,856,682.5	167	14,155,237.3	172	14,221,347.3
4) Manufacture of wearing apparel, readymade garments and dressing	26	1,877,608.8	25	1,852,606.0	29	2,287,040.4
5) Tanning and dressing of leather; manufacture of luggage and footwear						
6) Manufacture of wood and of products of wood and cork						
7) Manufacture of paper, paperboard and products thereof	8	461,388.5	10	558,576.9	8	285,196.0
8) Printing, publishing and allied industries (office stationery, work of arts	10	321,160.1	14	418,869.4	17	479,195.1
9) Manufacture of coke, refined petroleum products	10	1,836,689.6	10	1,880,879.1	10	2,498,258.1
10) Manufacture of chemicals and chemical products	26	4,653,907.3	26	4,120,644.1	31	4,351,991.1
11) Manufacture of rubber and plastics products	19	1,498,245.7	22	1,393,392.4	18	1,400,369.4
12) Manufacture of other non-metallic mineral products	9	2,727,269.3	13	3,075,984.7	13	3,395,788.0
13) Manufacture of basic metals	14	2,358,042.3	16	2,648,137.1	14	2,652,504.0
14) Manufacture of fabricated metal products, except machinery and equipment	7	280,095.0	8	605,274.0	11	678,530.0
15) Manufacture of machinery and equipment n.e.c.	3	3,616,667.0	9	3,420,312.5	4	2,538,437.5
16) Manufacture of office, accounting and computing machinery						
17) Manufacture of electrical machinery and apparatus n.e.c.	5	1,280,159.0	6	1,353,968.0	7	1,359,715.0
18) Manufacture of radio, television and communication equipment and apparatus	2	350,000.0	2	350,000.0	2	350,000.0
19) Manufacture of medical, precision and optical instruments, watches and clocks						
20) Manufacture of motor vehicles, trailers and semi-trailers	25	1,103,807.1	22	925,026.2	16	549,698.0
21) Manufacture of other transport equipment	2	13,185.6	2	13,042.1	2	12,679.2
22) Manufacture of furniture and fixture						
23) Manufacture of jewellery and related articles						
24) Manufacture of sports goods						
25) Manufacture of handicrafts						
26) Other manufacturing n.e.c.	4	782,177.0	1	657,962.0	1	644,750.0
E. Ship breaking and waste / scrape (junk) etc.						
F. Electricity, gas and water supply	35	6,968,275.5	53	8,241,057.3	36	7,660,138.0
G. Construction	11	1,074,917.1	12	1,502,845.2	15	1,719,809.2
H. Commerce and Trade	12	960,397.8	14	758,559.9	12	629,756.0
I. Hotels, restaurants and clubs etc	7	833,976.7	7	705,382.3	7	647,307.0
J. Transport, storage and communications	34	4,703,193.0	42	4,454,096.1	42	4,461,246.2
K. Real estate, renting and business activities	48	3,613,760.6	51	4,335,679.0	53	3,416,660.3
L. Education	5	125,449.1	10	217,090.4	11	314,504.0
M. Health and social work	9	463,852.3	12	508,018.0	14	609,412.7
N. Other community, social and personal service activities	8	529,247.0	10	699,785.9	9	268,934.0
O. Other private business n.e.c	6	1,480,815.0	8	1,327,985.0	15	1,127,412.0
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS			2	640,000.0	1	728,750.0
VI. PERSONAL	46,989	15,364,864.8	46,332	15,398,592.2	44,676	15,468,824
A. Bank Employees	181	992,852.0	770	1,043,674.0	945	1,095,473.9
B. Consumer Financing	46,808	14,372,012.8	45,562	14,354,918.2	43,731	14,373,350
1) For house building	46,377	14,357,035.8	45,131	14,340,037.2	43,344	14,358,522.1
2) For transport i.e. purchase of car etc	1	249.0	1	685.0	1	249.0
3) Credit cards						
4) Consumers durable	86	685.0	86	249.0	85	681.0
5) Personal loans	344	14,043.0	344	13,947.0	301	13,898.0
C) Other						
VII. OTHER		490,000.0	2	480,000.0	1	153,500.0
Total	47,608	88,207,764.6	47,004	91,365,115.4	45,339	88,203,119.3

7.12 Advances Classified by Rate of Interest

MFBS

(Thousand Rupees)

Rate of Interest	Jun-18	Dec-18	Jun-19
0.00	5,902,145.4	7,534,289.1	5,562,495.6
1.00	-	-	
2.00	-	-	
3.00	61,515.0	77,138.6	100,087.6
4.00	13,658.0	13,986.5	17,142.0
5.00	408,207.6	566,665.5	1,648,862.6
6.00	3,564.0	4,249.6	8,005.3
7.00	6,476.0	126,337.9	2,008.4
8.00	61,056.1	8,999.3	2,249.9
9.00	7,347.0	453,457.7	20,254.6
10.00	45,262.1	12,830.6	438.8
11.00	17,928.0	62,677.1	54,493.5
12.00	14,206.6	69,079.2	71,945.1
13.00	-	291.3	116,473.2
14.00	34,382.5	158,515.0	218,245.5
15.00	485,197.9	388,898.4	523.8
16.00	264,976.5	257,012.0	627,313.6
17.00	168,286.0	85,884.9	26,018.9
18.00	5,164,672.2	5,035,670.0	3,601,647.8
19.00	4,944,111.3	12,761,880.9	6,266,151.4
20.00	6,821,389.9	3,991,363.4	7,023,183.4
21.00	7,702,236.4	2,893,059.5	7,124,563.6
22.00	13,593,503.1	13,083,564.1	17,213,634.4
23.00	2,576,510.7	4,804,157.2	1,954,439.3
24.00	4,558,399.7	4,149,355.5	5,325,044.7
25.00	2,519,248.4	3,152,061.7	3,485,107.5
26.00	2,674,423.9	4,753,103.0	4,995,232.0
27.00	5,809,045.6	5,471,634.4	1,674,512.7
28.00	22,852,409.8	11,433,039.9	6,293,801.9
29.00	11,552,136.0	5,912,612.4	8,769,125.7
30.00	16,058,882.6	32,770,838.1	24,327,705.3
31.00	28,845,450.4	29,337,264.6	24,442,891.3
32.00	6,359,165.8	20,558,230.0	44,752,007.2
33.00	1,544,196.8	3,683,745.4	5,956,731.4
34.00	1,238,628.0	3,959,911.3	7,281,470.1
35.00	2,732,449.0	4,886,287.6	7,892,407.3
36.00	1,492,905.0	5,616.0	932,577.0
36.00 & above	5,685,969.4	7,183,542.6	9,672,551.4
Total	162,219,942.7	189,647,250.3	207,461,343.9

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

7.13 Advances Classified by Rate of Interest

DFIs

(Thousand Rupees)

Rate of Interest	Jun-18	Dec-18	Jun-19
0.00	3,422,132.8	3,296,290.7	7,133,125.9
1.00	-	-	-
2.00	150,507.0	150,731.0	-
3.00	3,508,730.0	2,948,461.0	3,273,483.8
4.00	1,746,912.0	2,238,846.0	2,341,498.9
5.00	4,303,375.4	5,076,945.2	4,712,333.3
6.00	812,596.2	754,512.0	498,820.7
7.00	2,735,412.5	980,317.2	832,846.6
8.00	12,265,944.5	371,532.9	34,250.3
9.00	23,839,265.1	1,984,256.3	6,203.8
10.00	22,862,604.5	11,957,141.9	2,036,162.0
11.00	7,212,618.0	20,895,928.0	1,753,455.6
12.00	1,111,144.0	14,926,913.8	4,128,941.6
13.00	1,388,032.3	15,123,126.3	15,833,849.3
14.00	250,003.3	6,850,018.0	17,510,323.6
15.00	525,390.3	1,425,727.4	10,217,488.9
16.00	452,139.1	716,530.4	12,978,559.0
17.00	442,443.0	599,966.4	2,115,755.0
18.00	566,821.2	604,981.4	1,729,590.5
19.00	38,425.6	65,680.4	123,871.2
20.00	248,622.7	82,143.1	171,390.7
20.00 & above	324,644.9	315,066.2	771,169.0
Total	88,207,764.6	91,365,115.4	88,203,119.3

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

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

(Thousand Rupees)

Provinces/Regions	Borrower	Jun-18			Dec-18 ^R			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign									
	Govt.									
	NFPSEs				1,190,841.9	1,190,841.9		1,056,686.1	1,056,686.1	
	NBFCs & Fin Aux.		1,350,443.2	1,350,443.2	3,002,370.0	3,002,370.0		2,060,668.0	2,060,668.0	
	Private Sector		3,653,298.0	3,653,298.0	88,607,793.6	156,426,294.3	245,034,088.0	100,225,477.7	162,776,619.5	263,002,097.2
	Trust Fund	70,620,844.8	147,910,891.4	218,531,736.3		640,000.0	640,000.0		728,750.0	728,750.0
	Personal	2,809,734.9	21,141,229.1	23,950,964.0	3,335,041.0	21,881,120.4	25,216,161.4	3,205,493.8	21,853,898.2	25,059,392.0
	Others	238,082.9	2,703,183.0	2,941,265.9	365,023.0	5,563,881.4	5,928,904.4	529,495.9	3,227,374.1	3,756,869.9
	Total	73,668,662.6	176,759,044.8	250,427,707.3	92,307,857.6	188,704,508.1	281,012,365.7	103,960,467.3	191,703,995.9	295,664,463.2
	Punjab	Foreign								
Govt.										
NFPSEs										
NBFCs & Fin Aux.					450,000.0	450,000.0				
Private Sector					69,009,950.3	66,488,996.8	135,498,947.1	76,692,100.6	72,032,944.4	148,725,045.0
Trust Fund		54,356,198.4	64,618,011.6	118,974,209.9						
Personal		567,865.9	7,419,254.1	7,987,120.0	668,469.9	8,125,318.9	8,793,788.8	535,410.2	7,965,664.6	8,501,074.9
Others		125,992.3	1,290,033.6	1,416,025.9	187,650.4	3,463,164.7	3,650,815.1	272,103.1	2,008,941.4	2,281,044.5
Total		55,050,056.5	73,327,299.3	128,377,355.8	69,866,070.7	78,527,480.3	148,393,551.0	77,499,614.0	82,007,550.4	159,507,164.4
Sindh		Foreign								
	Govt.									
	NFPSEs				1,190,841.9	1,190,841.9		1,056,686.1	1,056,686.1	
	NBFCs & Fin Aux.		1,350,443.2	1,350,443.2	2,536,170.0	2,536,170.0		2,044,761.0	2,044,761.0	
	Private Sector		3,289,750.0	3,289,750.0	16,723,389.4	69,461,543.1	86,184,932.5	19,979,471.4	70,104,940.9	90,084,412.3
	Trust Fund	13,677,753.8	63,391,480.9	77,069,234.7					168,750.0	168,750.0
	Personal	1,288,627.9	10,388,566.2	11,677,194.1	1,517,666.8	10,392,341.4	11,910,008.3	1,535,988.4	9,503,233.1	11,039,221.5
	Others	102,516.2	472,901.7	575,417.9	145,461.1	1,060,254.9	1,205,716.0	179,640.5	670,699.5	850,340.0
	Total	15,068,897.9	78,893,142.0	93,962,039.9	18,386,517.3	84,641,151.3	103,027,668.7	21,695,100.3	83,549,070.6	105,244,170.9
	Khyber Pakhtunkhwa	Foreign								
Govt.										
NFPSEs										
NBFCs & Fin Aux.										
Private Sector					2,210,130.2	1,841,478.4	4,051,608.6	2,461,323.8	2,574,565.9	5,035,889.7
Trust Fund		1,959,983.6	1,454,387.2	3,414,370.8						
Personal		229,676.4	1,265,444.7	1,495,121.1	310,123.7	1,357,589.7	1,667,713.4	288,892.0	1,346,685.5	1,635,577.5
Others		9,434.3	246,356.0	255,790.3	25,457.6	318,809.0	344,266.6	47,612.3	177,698.0	225,310.3
Total		2,199,094.3	2,966,188.0	5,165,282.3	2,545,711.5	3,517,877.1	6,063,588.6	2,797,828.0	4,098,949.4	6,896,777.4
Balochistan		Foreign								
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector				188,111.3	73,325.9	261,437.2	293,369.6	116,127.6	409,497.3
	Trust Fund	164,139.9	49,942.0	214,081.9						
	Personal	24,533.0	211,634.7	236,167.7	47,779.1	251,253.9	299,033.1	119,581.7	249,320.4	368,902.1
	Others	140.0	61.0	201.0	6,453.8	2,380.0	8,833.8	30,140.0	2,046.0	32,186.0
	Total	188,812.9	261,637.7	450,450.6	242,344.2	326,959.8	569,304.0	443,091.3	367,494.0	810,585.3
	Islamabad	Foreign								
Govt.										
NFPSEs										
NBFCs & Fin Aux.					16,200.0	16,200.0		15,907.0	15,907.0	
Private Sector			363,548.0	363,548.0	17,163,054.7	17,163,054.7		16,091,334.1	16,091,334.1	
Trust Fund			17,491,188.8	17,491,188.8	640,000.0	640,000.0		560,000.0	560,000.0	
Personal			914,812.3	914,812.3	662,740.3	662,740.3		1,627,674.5	1,627,674.5	
Others			602,582.8	602,582.8	598,589.9	598,589.9		305,703.2	305,703.2	
Total			19,372,131.9	19,372,131.9		19,080,584.9	19,080,584.9		18,600,618.8	18,600,618.8

Provinces/Regions	Borrower	Jun-18			Dec-18 ^R			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector									
	Trust Fund									
	Personal									
	Others									
	Total									
Gilgit-Baltistan	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector				406,022.7	410,725.3	816,747.9	706,810.4	613,022.0	1,319,832.4
	Trust Fund	307,587.2	295,847.2	603,434.3						
	Personal	639,454.8	814,597.0	1,454,051.7	732,495.1	934,954.0	1,667,449.1	676,611.0	1,035,434.9	1,712,045.8
	Others		43,164.0	43,164.0		62,365.0	62,365.0		42,800.0	42,800.0
	Total	947,042.0	1,153,608.1	2,100,650.1	1,138,517.8	1,408,044.3	2,546,562.0	1,383,421.4	1,691,256.8	3,074,678.3
AJK	Foreign									
	Govt.									
	NFPSEs									
	NBFCs & Fin Aux.									
	Private Sector				70,189.7	987,170.2	1,057,360.0	92,401.8	1,243,684.6	1,336,086.5
	Trust Fund	155,182.0	610,033.8	765,215.8						
	Personal	59,577.0	126,920.0	186,497.0	58,506.3	156,922.2	215,428.5	49,010.5	125,885.2	174,895.7
	Others		48,084.0	48,084.0		58,318.0	58,318.0		19,486.0	19,486.0
	Total	214,759.0	785,037.8	999,796.8	128,696.1	1,202,410.4	1,331,106.5	141,412.3	1,389,055.8	1,530,468.2

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

7.15 Classification of Investments in Securities and Shares MFBs

(Thousand Rupees)

SECURITIES / SHARES	2018						2019		
	Jun			Dec			Jun		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT BONDS	3,290,686.39	3,299,701.39	3,289,163.39	166,422.41	166,052.00	165,188.66	159,544.55	155,994.00	159,544.55
B. TREASURY BILLS	28,789,083.97	29,010,812.26	28,209,653.85	25,350,166.02	25,570,977.30	25,394,246.33	29,858,038.15	29,960,679.00	29,806,588.62
C. FOREIGN SECURITIES & SHARES									
D. OTHERS:	5,192,361.22	5,204,742.14	5,089,811.15	18,442,850.57	18,448,119.30	18,442,850.58	7,570,383.00	7,557,500.00	7,570,383.00
1. Shares :	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Quoted									
Unquoted									
2. Debentures :									
3. National Investment Trust (Unit)									
4. Participation Term Certificates	249,990.00	250,000.00	150,000.00	249,980.00	250,000.00	249,980.00	99,970.00	100,000.00	99,970.00
5. Term Finance Certificate (TFC's)									
6. Sukuk	143,788.01	140,000.00	143,788.01	136,393.88	140,000.00	136,393.88	150,000.00	150,000.00	150,000.00
7. Certificate of Investment (COI's)									
8. Modaraba Certificate	2,560.07	20,000.00	0.00	1,261.37	20,000.00	1,261.37			
9. Mutual Funds	2,868,119.37	2,867,701.37	2,868,119.37	5,532,064.40	5,522,101.40	5,532,064.42			
10. Others	1,927,903.77	1,927,040.77	1,927,903.77	12,523,150.91	12,516,017.90	12,523,150.91	7,320,413.00	7,307,500.00	7,320,413.00
Total	37,272,131.59	37,515,255.80	36,588,628.40	43,959,439.00	44,185,148.60	44,002,285.57	37,587,965.70	37,674,173.00	37,536,516.17

* Note:- As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk

Totals may differ due to rounding off.

7.16 Classification of Investments in Securities and Shares DFIs

(Thousand Rupees)

SECURITIES / SHARES	2018						2019		
	Jun			Dec			Jun		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT BONDS	16,796,004.00	16,380,170.00	16,770,343.00	33,511,757.79	33,419,350.00	32,904,015.60	49,427,519.30	50,364,350.00	49,114,302.00
B. TREASURY BILLS	39,996,254.00	40,249,925.00	40,040,728.00	38,188,015.00	38,606,150.00	38,235,660.00	45,811,269.16	46,469,220.00	45,854,815.90
C. FOREIGN SECURITIES & SHARES									
D. OTHERS:	39,333,259.26	41,056,619.33	49,794,502.09	55,007,512.91	39,132,531.25	69,436,435.17	56,286,981.54	44,688,793.17	53,789,649.54
1. Shares :	18,320,322.25	19,805,881.39	28,517,827.65	29,236,600.18	18,847,306.60	43,721,283.23	30,457,679.44	19,626,514.15	28,428,522.31
Quoted	13,330,583.60	9,935,550.08	22,591,964.00	24,185,423.14	9,813,131.90	38,510,751.19	25,665,746.56	10,863,400.98	23,617,965.44
Unquoted	4,989,738.65	9,870,331.31	5,925,863.65	5,051,177.04	9,034,174.70	5,210,532.04	4,791,932.88	8,763,113.17	4,810,556.88
2. Debentures :									
3. National Investment Trust (Unit)									
4. Participation Term Certificates	14,205,365.76	14,432,684.76	14,211,078.18	17,529,308.77	12,547,348.77	17,582,142.45	17,518,564.22	17,453,836.22	17,229,970.22
5. Term Finance Certificate (TFC's)	2,333,318.00	2,333,318.00	2,335,564.00	2,551,039.00	2,551,039.00	2,553,188.00	2,277,239.00	2,277,239.00	2,279,388.00
6. Sukuk	227,031.00	227,031.00	227,031.00	439,590.00	439,590.00	439,590.00	319,194.00	319,194.00	319,194.00
7. Certificate of Investment (COI's)									
8. Modaraba Certificate	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89	898,371.89	898,372.00	898,372.00	898,372.00
9. Mutual Funds	1,427,302.00	1,436,851.93	1,683,081.00	1,964,442.52	1,460,714.44	1,803,969.67	2,046,328.00	1,564,566.93	1,873,110.00
10. Others	1,921,548.37	1,922,480.37	1,921,548.37	2,388,160.56	2,388,160.56	2,437,889.94	2,769,604.88	2,549,070.88	2,761,093.01
Total	96,125,517.26	97,686,714.33	106,605,573.09	126,707,285.70	111,158,031.25	140,576,110.77	151,525,769.99	141,522,363.17	148,758,767.44

* Note:-As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk.

Totals may differ due to rounding off.

