

**Table 11: Key Statistics of Scheduled Banks at a Glance**

(Amount in Billion Rs.)

Item	30-06-08	31-12-07	30-06-07
<b>Number of All Banks</b>	<b>45</b>	<b>46</b>	<b>47</b>
Public Sector Commercial Banks	4	4	4
Domestic Private Banks	25	26	26
Foreign Banks	12	12	13
Specialized Banks	4	4	4
<b>Number of (Reporting) Branches</b>	<b>8,343</b>	<b>8,169</b>	<b>7,755</b>
<b>Total Liabilities/Assets</b>	<b>8,861.4</b>	<b>9,273.3</b>	<b>8,743.9</b>
<b>Total Deposits (Excluding Inter-bank)</b>	<b>3,812.2</b>	<b>3,534.5</b>	<b>3,372.6</b>
Demand	1,028.0	965.8	918.3
Savings	1,572.7	1,485.6	1,456.9
Time	1,211.5	1,083.2	997.3
<b>Number of Accounts of Deposit Holders</b>	<b>24,815,675</b>	<b>24,354,738</b>	<b>25,083,039</b>
<b>Average Deposits per Account (Thousand Rs.)</b>	<b>153.6</b>	<b>145.1</b>	<b>134.5</b>
<b>Total Advances (Excluding Inter-bank)</b>	<b>2,815.6</b>	<b>2,613.2</b>	<b>2,376.2</b>
<b>Number of Accounts of Borrowers</b>	<b>4,926,067</b>	<b>4,919,834</b>	<b>5,167,972</b>
<b>Average Advances (Excluding Interbank)(Thousand Rs)</b>	<b>571.6</b>	<b>531.2</b>	<b>459.8</b>
<b>Bills Purchased and Discounted</b>	<b>122.5</b>	<b>107.4</b>	<b>125.3</b>
<b>Investments in Securities &amp; Shares</b>	<b>1,036.7</b>	<b>1,204.6</b>	<b>1,107.8</b>
<b>Bank Loan (Advances + Bills)</b>	<b>2,928.1</b>	<b>2,720.6</b>	<b>2,501.5</b>
<b>Ratio of Deposits to Total Liabilities</b>	<b>43.03%</b>	<b>38.11%</b>	<b>38.57%</b>
<b>Ratio of Cash to Deposits</b>	<b>14.41%</b>	<b>11.73%</b>	<b>15.46%</b>
<b>Ratio of Advances to Total Assets</b>	<b>31.77%</b>	<b>28.18%</b>	<b>27.18%</b>
<b>Ratio of Term Deposits to Total Deposits</b>	<b>31.78%</b>	<b>30.65%</b>	<b>29.57%</b>
<b>Ratio of Advances to Deposits</b>	<b>73.86%</b>	<b>73.93%</b>	<b>70.46%</b>
<b>Ratio of Investments to Deposits</b>	<b>27.19%</b>	<b>34.08%</b>	<b>32.85%</b>
<b>Ratio of Bank Loan to Deposits</b>	<b>76.81%</b>	<b>76.97%</b>	<b>74.17%</b>
<b>Ratio of (Loan + Investments) to Deposits</b>	<b>104.00%</b>	<b>111.05%</b>	<b>107.02%</b>
<b>Weighted Average:</b>			
<b>Deposits (Excluding Zero Rate)</b>			
<b>i) Interest Bearing</b>	<b>2.46%</b>	<b>2.30%</b>	<b>2.22%</b>
<b>ii) Profit &amp; Loss Sharing</b>	<b>5.87%</b>	<b>3.74%</b>	<b>3.79%</b>
<b>Advances</b>	<b>12.49%</b>	<b>11.56%</b>	<b>11.55%</b>

Note: The term Scheduled Banks means "All commercial banks and specialized banks (like IDBP, PPCB, SME and ZTBL) which are included in the list of scheduled banks maintained under sub-section (1) of section 37 of the State Bank of Pakistan Act 1956".

**Table 12: Distribution of Deposits, Advances, Bills Purchased & Discounted and Investments of Scheduled Banks by Group**

(Billion Rs.)

Group	Deposits		Advances		Bills Purchased & Discounted		Investments	
	30-06-08	31-12-07	30-06-08	31-12-07	30-06-08	31-12-07	30-06-08	31-12-07
	<b>All Banks</b>	3,812.2	3,534.5	2,815.6	2,613.2	122.5	107.4	1,036.7
<b>1. Public Sector Commercial Banks</b>	692.9	695.2	529.9	485.0	12.3	15.4	184.8	249.4
<b>2. Domestic Private Banks</b>	2,973.9	2,713.0	2,101.5	1,953.5	104.1	87.9	813.3	914.7
<b>3. Foreign Banks</b>	131.7	113.0	86.7	86.2	6.1	4.1	20.8	26.4
<b>4. Specialized Banks</b>	13.6	13.4	97.6	88.5	0.0	0.0	17.9	14.1
<b>Commercial Banks (1+2+3)</b>	3,798.5	3,521.2	2,718.1	2,524.7	122.5	107.4	1,018.9	1,190.5

\* Totals may not match due to rounding

**Table 13: Distribution of Type of Deposits of Scheduled Banks by Group**

(Billion Rs.)

Group	Demand		Savings		Term	
	30-06-08	31-12-07	30-06-08	31-12-07	30-06-08	31-12-07
<b>All Banks</b>	1,028.0	965.8	1,572.7	1,485.6	1,211.5	1,083.2
<b>1. Public Sector Commercial Banks</b>	192.5	194.6	311.7	313.1	188.7	187.5
<b>2. Domestic Private Banks</b>	806.1	743.3	1,220.6	1,135.8	947.1	833.9
<b>3. Foreign Banks</b>	24.2	23.3	36.6	32.9	71.0	56.8
<b>4. Specialized Banks</b>	5.2	4.6	3.8	3.8	4.7	5.0
<b>Commercial Banks (1+2+3)</b>	1,022.8	961.2	1,568.9	1,481.8	1,206.8	1,078.2

\* Totals may not match due to rounding

**Table 14: Maturity Breakup of Term Deposits of Scheduled Banks by Group**

(Billion Rs.)

Period of Maturity	All Banks		Public Sector Commercial Banks		Domestic Private Banks		Foreign Banks		Specialized Banks	
	30-06-08	31-12-07	30-06-08	31-12-07	30-06-08	31-12-07	30-06-08	31-12-07	30-06-08	31-12-07
	<b>For Less Than 3 Months</b>	359.2	289.6	14.4	48.6	318.9	226.1	25.8	14.9	0.2
<b>For 3 Months and Over but Less Than 6 Months</b>	186.7	210.2	45.5	43.7	128.8	155.9	11.8	10.1	0.6	0.6
<b>For 6 Months and Over but less Than 1 Year</b>	190.7	178.1	40.2	30.3	145.0	136.3	5.2	11.2	0.3	0.1
<b>For 1 Year and Over but Less Than 2 Years</b>	254.4	233.4	51.8	38.2	176.5	176.4	24.3	16.9	1.7	1.8
<b>For 2 Years and Over but Less Than 3 Years</b>	326.3	22.6	4.1	1.9	27.4	19.7	0.6	0.5	0.5	0.5
<b>For 3 Years and Over but Less Than 4 Years.</b>	71.8	50.2	9.2	6.6	60.8	41.6	1.3	1.3	0.5	0.6
<b>For 4 Years. and Over but Less Than 5 Years.</b>	19.2	8.2	0.4	0.7	18.7	7.5	0.0	0.0	0.0	0.0
<b>For 5 Years and Over</b>	96.9	90.9	23.2	17.4	70.9	70.4	1.8	1.9	0.9	1.2
<b>Total</b>	<b>1,211.5</b>	<b>1,083.2</b>	<b>188.7</b>	<b>187.4</b>	<b>947.1</b>	<b>833.9</b>	<b>71.0</b>	<b>56.8</b>	<b>4.7</b>	<b>4.9</b>

**Table 15: Advances Classified by Securities & Borrowers as on 30<sup>th</sup> June 2008**  
(Billion Rs.)

Securities	Government	Non-financial Public Sector Enterprises	Non-bank Financial Institutions	Private Sector Enterprises	Trust Funds & Non-profit Organizations	Personals	Others	Total
I. Gold, Bullion & Silver, Ornaments and Precious Metals	-	-	-	19.3	-	0.2	0.0	19.4
II. Securities, Shares & Other Financial Instruments	1.2	1.3	5.9	75.5	3.0	10.4	1.6	98.9
III. Merchandise	86.3	17.6	9.0	681.9	0.1	11.2	0.7	806.8
IV. Fixed Assets Including Machinery	3.1	12.4	3.6	301.8	0.3	18.4	0.6	340.0
V. Real Estate	1.5	5.9	5.9	517.6	2.5	82.6	5.3	621.3
VI. Fixed Deposits and Insurance Policies	-	0.1	0.1	83.0	0.2	5.2	1.3	89.9
VII. Others	41.1	70.6	20.1	396.0	9.1	293.3	9.2	839.3
<b>Total</b>	<b>133.1</b>	<b>107.9</b>	<b>44.6</b>	<b>2,075.0</b>	<b>15.3</b>	<b>421.2</b>	<b>18.6</b>	<b>2,815.6</b>

**Table 16: Advances by Modes of Financing****(Amount in Billion Rs.)**

Modes of Financing	30-06-08		31-12-07		30-06-07	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>I. Interest Based</b>	<b>414,816</b>	<b>221.0</b>	<b>307,429</b>	<b>203.9</b>	<b>293,057</b>	<b>185.2</b>
<b>II. Islamic Modes</b>	<b>4,511,251</b>	<b>2,594.6</b>	<b>4,612,405</b>	<b>2,409.3</b>	<b>4,874,915</b>	<b>2,190.9</b>
a) Mark-p in Price on Deferred Payment Basis	3,449,298	1,976.0	3,660,478	1,850.7	3,761,368	1,687.9
b) Rent-sharing	1,647	4.9	1,435	5.8	93,293	10.5
c) Qarz-e-hasna	241	0.4	6,474	0.4	4,787	0.4
d) Musharaka or Profit and Loss	2,184	12.3	1,497	5.5	1,592	3.8
e) Leasing	104,236	33.3	42,227	29.4	52,829	38.1
f) Hire Purchase	37,948	10.8	33,015	24.0	34,421	33.2
g) Buy Back	180,664	238.1	193,290	190.4	191,816	140.6
h) Development Charges	0	0	0	0	0	0
i) Mark Down in Prices	1,515	2.9	1,811	2.5	1,290	1.2
j) Service Charges	319,668	6.7	234,995	4.8	319,964	8.2
k) Concessional Service Charges	56	-	0	0	893	4.7
l) Other Islamic Modes	413,794	309.2	437,183	296.0	412,662	262.3
<b>Total (I+II)</b>	<b>4,926,067</b>	<b>2,815.6</b>	<b>4,919,834</b>	<b>2,613.2</b>	<b>5,167,972</b>	<b>2,376.2</b>

**Note: Data are based on Circular No. DS.BS.4(1)/84-6572****Note: --<0.05**