

Annex – V

City Wise Advance for Major Commercial Banks

As of 30th June

Rs in millions										
City	1997		1998		1999		2000		2001	
	Amount	% age	Amount	% age	Amount	% age	Amount	% age	Amount	% age
Allied Bank of Pakistan										
Lahore	8,620.9	25.19%	10,702.4	25.20%	12,858.9	23.52%	21,177.2	32.48%	15,541.6	28.50%
Karachi	14,575.4	42.58%	18,007.4	42.39%	17,390.5	31.81%	18,672.8	28.64%	15,464.3	28.30%
Sub total	23,196.3	67.77%	28,709.8	67.59%	30,249.4	55.33%	39,850.0	61.12%	31,005.9	56.80%
Rawalpindi	457.9	1.34%	1,248.1	2.94%	6,272.7	11.47%	7,783.8	11.94%	3,731.6	6.80%
Faisalabad	2,009.0	5.87%	2,197.8	5.17%	2,145.4	3.92%	2,204.6	3.38%	2,574.0	4.70%
Hyderabad	631.3	1.84%	951.3	2.24%	3,050.8	6.58%	2,446.7	3.75%	2,415.0	4.40%
Multan	922.4	2.40%	942.5	2.22%	1,399.8	2.56%	1,410.9	2.16%	1,889.4	3.40%
Total	27,216.9	79.52%	34,049.5	80.16%	43,118.1	78.87%	53,696.0	82.35%	41,615.9	76.30%
Bank Al-Habib										
Karachi	3,387.4	64.59%	3,799.8	60.10%	5,294.7	66.19%	6,816.2	69.52%	9,909.1	69.53%
Lahore	881.7	16.81%	1,330.2	21.04%	1,608.2	20.10%	1,358.7	13.86%	2,159.1	15.15%
Sub total	4,269.1	81.40%	5,130.0	81.14%	6,902.9	86.29%	8,174.9	83.38%	12,068.2	84.68%
Multan	481.3	9.18%	452.7	7.16%	550.5	6.88%	630.1	6.43%	950.8	6.67%
Islamabad	286.4	5.46%	350.4	5.54%	186.8	2.34%	683.0	6.97%	735.2	5.16%
Faisalabad	64.0	1.22%	157.2	2.49%	129.0	1.61%	134.6	1.37%	340.8	2.39%
Hyderabad	-	0.00%	-	0.00%	-	0.00%	8.0	0.08%	32.5	0.23%
Total	5,100.8	97.26%	6,090.3	96.33%	7,769.2	97.12%	9,630.6	98.22%	14,127.5	99.13%
Askari Commercial Bank										
Karachi	983.3	19.02%	1,601.1	19.97%	2,133.6	25.51%	2,597.1	23.67%	4,239.3	27.27%
Lahore	1,863.0	36.03%	3,075.3	36.44%	2,342.0	28.00%	2,829.2	25.78%	4,050.0	26.05%
Sub total	2,846.3	55.05%	4,676.4	56.41%	4,475.6	53.51%	5,426.3	49.45%	8,289.3	53.32%
Faisalabad	631.0	12.21%	841.7	9.97%	1,107.5	13.24%	1,553.2	14.15%	2,069.4	13.31%
Islamabad	590.1	11.41%	908.6	10.77%	558.8	6.68%	96.5	8.35%	1,332.7	8.57%
Rawalpindi	469.6	9.08%	995.4	11.79%	1,159.3	13.85%	1,477.7	13.47%	1,268.5	8.16%
Multan	91.1	1.76%	145.3	1.72%	183.0	2.19%	370.2	3.37%	1,202.6	7.74%
Total	4,628.1	89.52%	7,567.4	89.67%	7,484.2	89.47%	9,743.9	88.79%	14,162.5	91.10%
Habib Bank Limited										
Karachi	48,016.6	44.40%	56,882.2	45.51%	58,561.0	41.70%	55,162.0	36.89%	66,812.8	43.30%
Lahore	26,537.5	24.54%	31,717.1	25.38%	37,438.3	26.66%	47,820.8	31.98%	37,642.2	24.40%
Sub total	74,554.1	68.94%	88,599.3	70.89%	95,999.3	68.36%	102,982.8	68.87%	104,455.0	67.70%
Faisalabad	5,928.7	5.48%	6,868.9	5.50%	7,176.5	5.11%	9,678.5	6.47%	10,100.9	6.50%
Islamabad	2,764.9	2.56%	3,837.7	3.07%	4,621.0	3.29%	4,158.2	2.78%	5,336.9	3.40%
Multan	4,429.7	4.10%	4,820.8	3.86%	5,113.0	3.64%	4,515.9	3.02%	5,109.5	3.30%
Peshawar	2,354.5	218.00%	2,169.6	1.74%	3,364.5	2.40%	2,996.1	2.00%	4,443.5	2.80%
Total	90,031.9	83.25%	106,296.3	85.04%	116,274.3	82.79%	124,331.5	88.79%	129,445.8	84.00%

Muslim Commercial Bank

Karachi	22,338.3	42.28%	25,121.1	41.66%	21,379.9	36.63%	27,570.6	40.56%	29,327.8	41.00%
Lahore	10,393.6	19.67%	12,747.7	21.14%	13,912.8	23.83%	16,426.6	24.17%	14,429.1	20.00%
Sub total	32,731.9	61.95%	37,868.8	62.80%	35,292.7	60.46%	43,997.2	64.73%	43,756.9	61.00%
Rawalpindi	1,218.8	2.31%	1,432.3	2.38%	1,748.7	3.00%	3,867.7	5.69%	5,073.1	7.00%
Islamabad	1,129.5	2.14%	1,112.7	1.85%	1,184.0	2.03%	3,070.9	4.52%	3,550.4	4.00%
Faisalabad	5,071.6	9.60%	4,975.1	8.25%	5,313.8	9.10%	3,636.5	5.35%	2,818.4	3.00%
Multan	914.6	1.73%	2,812.0	4.66%	3,235.2	5.54%	2,478.7	3.65%	2,270.8	3.00%
Total	41,066.4	77.72%	48,200.9	79.93%	46,774.4	80.13%	57,051.0	83.94%	57,469.6	80.00%

National Bank Of Pakistan

Karachi	33,319.3	36.32%	37,026.8	34.93%	31,735.7	30.10%	43,511.2	31.82%	49,259.7	33.35%
Lahore	27,330.0	29.79%	33,685.3	31.78%	31,886.2	30.24%	47,607.1	34.82%	46,966.6	31.80%
Sub total	60,649.3	66.11%	70,712.1	66.71%	63,621.9	60.34%	91,118.3	66.64%	96,226.3	65.15%
Islamabad	5,713.2	6.23%	7,406.4	6.99%	10,474.3	9.93%	9,495.0	6.94%	11,192.6	7.50%
Rawalpindi	855.3	0.93%	4,533.3	4.28%	5,214.1	4.95%	6,503.9	4.76%	7,073.0	4.79%
Faisalabad	3,795.6	4.14%	3,980.0	3.76%	3,910.9	3.71%	5,521.3	4.04%	5,631.9	3.82%
Multan	2,927.3	3.19%	2,794.9	2.64%	2,851.2	2.70%	3,235.7	2.37%	3,135.9	2.12%
Total	73,940.7	80.61%	89,426.7	84.37%	86,072.4	81.64%	115,874.2	84.75%	123,259.7	83.45%

United Bank Limited

Karachi	20,740.2	43.48%	19,119.9	43.97%	13,957.3	33.12%	25,037.5	41.12%	29,911.7	43.80%
Lahore	11,380.5	23.86%	11,166.9	25.68%	13,170.3	31.25%	19,752.4	32.44%	18,953.8	27.80%
Sub total	32,120.7	67.34%	30,286.8	69.65%	27,127.6	64.37%	44,789.9	73.56%	48,865.5	71.60%
Faisalabad	2,355.1	4.94%	2,404.7	5.53%	2,674.3	6.35%	4,433.8	7.28%	5,902.4	8.60%
Mirpur(AK)	25.2	0.05%	17.0	0.04%	43.2	1.00%	43.0	0.07%	3,955.3	5.80%
Multan	1,297.1	2.72%	1,076.5	2.48%	1,701.5	4.04%	2,024.1	3.32%	2,478.0	3.60%
Hyderabad	753.2	1.58%	595.0	1.37%	915.8	2.17%	626.7	1.03%	1,239.4	1.82%
Total	36,551.3	76.62%	34,380.0	79.07%	32,462.4	77.03%	51,917.5	85.27%	62,440.6	91.50%

Bolan Bank

Karachi	803.4	44.85%	1,254.5	57.54%	723.0	46.44%	970.9	52.55%	1,317.4	49.72%
Lahore	429.9	24.00%	417.4	19.15%	317.8	20.41%	316.5	17.13%	489.8	18.48%
Sub total	1,233.3	68.85%	1,671.9	76.69%	1,040.8	66.85%	1,287.4	69.68%	1,807.2	68.20%
Islamabad	89.4	4.99%	102.4	4.70%	103.2	6.63%	126.5	6.85%	312.0	11.70%
Peshawar	159.7	8.92%	148.0	6.79%	146.6	9.42%	141.9	7.68%	142.4	5.30%
Sialkot	72.5	4.05%	72.6	3.33%	71.0	4.56%	95.4	5.17%	83.2	3.10%
Quetta	160.8	8.98%	98.4	4.51%	104.9	6.73%	81.9	4.43%	79.1	2.90%
Total	1,715.7	95.78%	2,093.3	96.02%	1,466.5	94.19%	1,733.1	93.81%	2,423.9	91.47%
G.Total	280,251.8		328,104.4		341,421.5		423,977.8		444,945.5	

Source: State Bank of Pakistan