

6.8 Weighted Average Lending and Deposit Rates

(Percent per annum)

Item	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
July 2004								
Public	5.90	6.38	6.58	7.55	1.32	1.57	1.20	1.50
Private	4.82	4.86	5.75	6.30	1.16	1.44	1.19	1.59
Foreign	3.33	3.52	5.97	6.25	1.25	1.71	1.04	1.51
Specialised	12.50	12.50	11.91	14.18	4.19	4.26	4.10	4.58
All Banks	4.63	4.72	6.43	7.13	1.20	1.50	1.20	1.59
August 2004								
Public	6.05	6.13	6.52	7.30	1.71	1.93	1.16	1.43
Private	5.40	5.42	5.73	6.27	1.46	2.09	1.19	1.59
Foreign	3.44	3.67	6.76	7.08	1.54	2.02	1.13	1.59
Specialised	13.52	13.53	11.94	14.18	2.54	2.83	4.04	4.49
All Banks	5.08	5.17	6.48	7.14	1.51	2.05	1.20	1.58
September 2004								
Public	6.20	6.25	6.54	7.28	0.92	1.61	1.16	1.44
Private	6.11	6.18	5.84	6.34	1.57	2.32	1.19	1.58
Foreign	4.58	4.94	6.91	7.25	2.09	2.82	1.30	1.82
Specialised	13.42	13.42	11.93	14.18	3.85	4.10	4.03	4.51
All Banks	5.84	5.98	6.55	7.17	1.69	2.45	1.22	1.60
October 2004								
Public	6.12	6.21	6.55	7.15	0.33	1.01	1.15	1.46
Private	6.60	6.73	5.84	6.37	1.48	2.18	1.16	1.58
Foreign	4.03	4.25	6.90	7.19	1.72	2.44	1.17	1.67
Specialised	13.43	13.43	12.47	13.83	3.71	4.18	4.04	4.53
All Banks	6.01	6.18	6.53	7.10	1.53	2.26	1.18	1.59
November 2004								
Public	7.11	7.21	6.83	7.40	1.12	1.57	1.17	1.49
Private	6.22	6.34	5.93	6.44	1.48	2.10	1.17	1.59
Foreign	4.42	4.71	6.92	7.21	2.02	2.68	1.37	1.91
Specialised	13.87	13.87	12.45	13.80	0.57	1.65	4.18	4.71
All Banks	5.94	6.12	6.61	7.16	1.61	2.24	1.21	1.63
December 2004								
Public	7.07	7.17	6.88	7.47	1.89	2.16	1.30	1.69
Private	6.10	6.24	6.17	6.70	1.55	2.30	1.22	1.68
Foreign	4.68	4.91	6.70	6.99	2.14	2.86	1.63	2.28
Specialised	9.00	9.00	11.72	12.87	2.73	3.38	3.64	4.59
All Banks	5.92	6.08	6.69	7.23	1.78	2.41	1.30	1.77

(Contd.)

6.8 Weighted Average Lending and Deposit Rates

(Percent per annum)

Item	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
January 2005								
Public	8.40	8.56	7.15	7.83	1.45	1.89	1.28	1.60
Private	6.91	7.05	6.41	6.92	1.46	1.74	1.28	1.74
Foreign	5.42	5.76	7.14	7.44	3.04	4.08	1.78	2.47
Specialised	9.07	9.08	11.57	12.70	2.73	2.95	3.92	4.54
All Banks	6.68	6.87	6.93	7.48	1.75	2.13	1.35	1.81
February 2005								
Public	6.06	6.15	7.23	7.90	1.32	1.65	1.31	1.66
Private	6.49	6.60	6.63	7.18	1.68	2.58	1.34	1.83
Foreign	4.97	5.30	7.16	7.48	2.03	3.06	1.56	2.25
Specialised	9.13	9.13	11.47	12.58	3.60	3.92	3.94	4.51
All Banks	6.17	6.34	7.08	7.65	1.74	2.58	1.37	1.86
March 2005								
Public	7.02	7.05	7.38	8.04	2.09	2.56	1.45	1.83
Private	6.93	7.07	6.80	7.33	1.96	2.89	1.35	1.87
Foreign	5.30	5.65	8.07	8.37	2.88	3.82	1.73	2.47
Specialised	9.24	9.24	11.37	12.45	3.56	4.02	3.93	4.52
All Banks	6.57	6.76	7.29	7.85	2.22	3.11	1.43	1.94
April 2005								
Public	8.01	8.34	7.86	8.54	1.89	2.34	1.50	1.91
Private	7.05	7.19	7.02	7.49	1.77	3.40	1.48	2.03
Foreign	5.74	6.08	8.09	8.41	3.32	4.28	1.94	2.66
Specialised	9.17	9.17	11.29	12.31	1.93	3.85	3.87	4.57
All Banks	6.78	6.98	7.49	8.00	2.20	3.62	1.55	2.10
May 2005								
Public	7.40	7.61	8.09	8.79	3.02	3.41	1.70	2.19
Private	7.78	7.96	7.53	8.12	3.31	4.39	1.60	2.19
Foreign	7.29	7.87	9.01	9.42	4.01	5.09	2.36	3.30
Specialised	9.00	9.01	11.05	12.06	6.62	6.73	4.14	4.89
All Banks	7.66	7.93	7.97	8.58	3.48	4.40	1.71	2.32
June 2005^P								
Public	8.84	9.07	8.54	9.17	3.06	4.44	1.84	2.45
Private	8.33	8.47	8.01	8.55	3.23	4.31	1.75	2.43
Foreign	7.30	7.86	9.57	10.06	3.83	4.87	2.42	3.45
Specialised	9.02	9.02	10.96	11.93	7.39	7.74	4.39	5.17
All Banks	8.21	8.43	8.41	8.98	3.38	4.49	1.85	2.55

Notes:

Source: Statistics Department, SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan repriced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits repriced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.