

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2005	2006	2007	2008	2009	2005	2006	2007	2008	2009
Liabilities										
Capital	98.1	121.2	206.1	255.5	341.7	1.9	1.7	2.4	2.9	3.6
Reserves	85.5	112.7	143.7	154.5	226.2	1.6	1.6	1.6	1.7	2.4
Demand Deposits	1,166.9	1,340.8	1,507.3	1,682.0	1,607.80	22.4	19.2	17.2	19.0	17.0
(a) Scheduled Banks	19.2	22.3	27.9	32.2	37.9	0.4	0.3	0.3	0.4	0.4
(b) Others	1,147.8	1,318.5	1,479.4	1,649.7	1,569.90	22.1	18.9	16.9	18.6	16.6
Time Deposits	1,282.9	1,517.0	1,907.1	2,180.2	2,593.3	24.7	21.8	21.8	24.6	27.5
(a) Scheduled Banks	2.4	18.1	13.8	17.8	25.6	0.0	0.2	0.2	0.2	0.3
(b) Others	1,280.5	1,498.9	1,893.3	2,162.4	2,567.70	24.6	21.6	21.7	24.4	27.2
Borrowings from:	220.8	367.3	487.5	329.5	470.2	4.2	5.3	5.6	3.7	5.0
(a) State Bank of Pakistan	189.7	200.3	268.9	216.5	290.6	3.6	2.9	3.1	2.4	3.1
(b) Banks Abroad	6.3	4.2	7.1	6.9	8.9	0.1	0.1	0.1	0.1	0.1
(c) Other Scheduled Banks	24.8	162.8	211.5	106.2	170.7	0.5	2.3	2.4	1.2	1.8
Head Office and Inter-Bank Adjustment	78.1	48.0	20.5	66.7	99.3	1.5	0.7	0.2	0.8	1.1
Contingent Liabilities as per contra	1,453.2	2,317.4	3,075.7	3,071.9	2,943.70	27.9	33.3	35.2	34.7	31.2
Other Liabilities	815.7	1,126.0	1,396.1	1,120.9	1,153.90	15.7	16.2	16.0	12.6	12.2
Total Liabilities / Assets	5,201.1	6,950.3	8,743.9	8,861.4	9,436.10	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	305.3	333.1	521.4	549.3	462.9	5.9	4.8	6.0	6.2	4.9
(a) Notes, Coins and Silver	46.1	59.2	70.5	76.4	88.8	0.9	0.9	0.8	0.9	0.9
(b) Balances with State Bank of Pakistan	188.2	202.3	306.0	421.8	266.6	3.6	2.9	3.5	4.8	2.8
(c) Balances with Other Scheduled Banks	71.1	71.6	144.9	51.2	107.5	1.4	1.0	1.7	0.6	1.1
Balances held Abroad	117.1	94.0	171.1	159.5	150.6	2.3	1.4	2.0	1.8	1.6
Bills Purchased and Discounted	104.2	122.2	125.3	122.5	143.4	2.0	1.8	1.4	1.4	1.5
Advances to	1,704.4	2,123.0	2,470.9	2,873.8	3,122.10	32.8	30.6	28.3	32.4	33.1
(a) Scheduled Banks	10.3	51.9	94.7	58.2	41.8	0.2	0.8	1.1	0.7	0.4
(b) Others	1,694.2	2,071.1	2,376.2	2,815.6	3,080.30	32.6	29.8	27.2	31.8	32.6
Investment in Securities and Shares:	725.6	866.6	1,107.8	1,036.7	1,359.2	14.0	12.5	12.7	11.7	14.4
(a) Federal Government Securities	187.5	181.7	169.3	182.2	197.7	3.6	2.6	1.9	2.1	2.1
(b) Treasury Bills	415.2	409.4	657.2	559.4	748.7	8.0	5.9	7.5	6.3	7.9
(c) Provincial Governments Securities	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
(d) Others	122.9	275.4	281.2	295.1	412.70	2.4	4.0	3.2	3.3	4.4
Bank Premises	61.6	78.9	106.3	148.5	189.3	1.2	1.1	1.2	1.7	2.0
Head Office and Inter-Bank Adjustment	20.2	81.5	271.6	25.7	55.6	0.4	1.2	3.1	0.3	0.6
Contingent Assets as per contra	1,453.2	2,317.4	3,075.7	3,071.9	2,943.70	27.9	33.3	35.2	34.7	31.2
Other Assets	709.4	933.6	893.8	873.3	1,009.3	13.6	13.4	10.2	9.9	10.7

Note: Total may differ due to rounding off and percentages (%) are arrived at from original value.

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2008						2009					
	All Banks		Commercial Banks		Foreign Banks		All Banks		Commercial Banks		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Government	133.1	4.7	133.1	4.9	0.0	0.0	341.7	11.1	341.7	11.5	1.7	1.9
1. Federal Government	87.6	3.1	87.6	3.2	0.0	0.0	163.1	5.3	163.1	5.5	0.0	0.0
2. Provincial Governments	45.5	1.6	45.5	1.7	0.0	0.0	178.6	5.8	178.6	6.0	1.7	1.9
II. Non-Financial Public Sector Enterprises	107.9	3.8	107.9	4.0	1.9	2.2	216.7	7.0	216.7	7.3	3.3	3.7
III. Non-Bank Financial Institutions	44.6	1.6	44.6	1.6	2.2	2.5	39.4	1.3	39.4	1.3	1.4	1.6
a. Development Financial Institutions	1.3	0.0	1.3	0.0	0.0	0.0	6.2	0.2	6.2	0.2	0.0	0.0
b. Others	43.3	1.5	43.3	1.6	2.2	2.5	33.2	1.1	33.2	1.1	1.4	1.5
IV. Private Sector Enterprises	2,075.0	73.7	1,982.8	72.9	58.6	67.7	2,096.0	68.0	1,994.5	67.0	63.3	71.2
a. Agriculture, Hunting and Forestry	154.4	5.5	79.8	2.9	0.1	0.1	157.2	5.1	73.8	2.5	0.1	0.1
b. Fishing and Fish Farming etc.	1.2	0.0	0.7	0.0	0.0	0.0	0.5	0.0	0.5	0.0	0.0	0.0
c. Mining and Quarrying	16.8	0.6	16.7	0.6	0.3	0.4	17.5	0.6	17.2	0.6	0.2	0.2
d. Manufacturing	1,177.8	41.8	1,170.0	43.0	43.7	50.5	1,186.8	38.5	1,178.8	39.6	49.1	55.2
e. Ship Breaking and Waste / Scrape etc.	2.1	0.1	2.1	0.1	0.0	0.0	4.9	0.2	4.9	0.2	0.0	0.0
f. Electricity, Gas and Water Supply	107.0	3.8	106.9	3.9	1.1	1.3	152.2	4.9	152.1	5.1	1.0	1.1
g. Construction	79.3	2.8	79.1	2.9	0.5	0.6	68.9	2.2	68.6	2.3	0.3	0.3
h. Commerce and Trade	245.1	8.7	241.2	8.9	4.1	4.8	226.4	7.3	222.5	7.5	3.5	3.9
i. Hotels, Restaurants and Clubs etc	13.4	0.5	13.2	0.5	0.2	0.2	13.5	0.4	13.3	0.4	0.4	0.5
j. Transport, Storage and Communications	94.2	3.3	93.9	3.5	5.0	5.7	98.1	3.2	97.9	3.3	5.7	6.4
k. Real Estate, Renting and Business activities	102.8	3.7	102.3	3.8	1.8	2.1	107.5	3.5	106.8	3.6	2.0	2.3
l. Education	5.8	0.2	5.7	0.2	0.3	0.3	5.4	0.2	5.3	0.2	0.2	0.2
m. Health and Social Work	6.8	0.2	6.8	0.2	0.1	0.1	6.2	0.2	6.1	0.2	0.2	0.2
n. Other community, Social and Personal Service activities	14.6	0.5	11.1	0.4	0.2	0.3	20.9	0.7	17.2	0.6	0.2	0.2
o. Other Private Business n.e.s	53.7	1.9	53.2	2.0	1.2	1.4	30.2	1.0	29.4	1.0	0.3	0.3
V. Trust Funds And Non Profit Institutions	15.3	0.5	15.2	0.6	0.4	0.5	12.3	0.4	12.1	0.4	0.3	0.3
VI. Personal	421.2	15.0	416.7	15.3	23.5	27.1	364.5	11.8	360.9	12.1	19.0	21.4
a. Bank Employees	61.0	2.2	56.8	2.1	1.9	2.2	69.5	2.3	66.0	2.2	2.7	3.0
b. Consumer Financing	360.2	12.8	359.9	13.2	21.6	24.9	291.9	9.5	291.9	9.8	16.4	18.5
i) House building	66.9	2.4	66.9	2.5	2.1	2.5	61.2	2.0	61.2	2.1	2.5	2.8
ii) Transport	104.5	3.7	104.5	3.8	4.5	5.2	79.6	2.6	79.6	2.7	2.7	3.0
iii) Credit cards	44.4	1.6	44.4	1.6	9.5	10.9	35.5	1.2	35.5	1.2	7.8	8.8
iv) Consumer durable	1.7	0.1	1.6	0.1	0.0	0.0	0.5	0.0	0.5	0.0	0.1	0.1
v) Personal loans	139.3	4.9	139.1	5.1	5.5	6.3	115.1	3.7	115.1	3.9	3.3	3.7
c. Other	3.4	0.1	3.4	0.1	0.0	0.0	3.1	0.1	3.1	0.1	0.0	0.0
VII. Others	18.6	0.7	17.8	0.7	0.0	0.0	9.8	0.3	9.6	0.3	0.0	0.0
	2,815.6	100.0	2,718.1	100.0	86.7	100.0	3,080.4	100.0	2,974.9	100.0	88.9	100.0
Growth (%)	18.5		18.8		-29.5		9.4		9.4		2.5	
As % of GDP (MP)	27.4		26.4		0.8		23.5		22.7		0.7	

Source: Statistics & Data Warehouse Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2008						2009					
	All Banks		Commercial Banks		Foreign Banks		All Banks		Commercial Banks		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver												
Ornaments And Precious Metals	19.5	0.7	19.5	0.7	0.0	0.0	7.3	0.2	7.3	2.5	0.6	0.0
II. Securities, Shares and Other												
Financial Instruments:	98.9	3.5	98.9	3.6	0.7	0.8	73.9	2.4	73.9	2.5	0.6	0.7
A. Quoted on the Stock Exchange	74.4	2.6	74.4	2.7	0.4	0.4	57.3	1.9	57.3	1.9	0.6	0.7
1.To Stock Brokers and Dealers	59.4	2.1	59.4	2.2	0.0	0.0	34.2	1.1	34.2	1.1	0.6	0.7
2.To Others	15.0	0.5	15.0	0.6	0.4	0.4	23.1	0.7	23.1	0.8	0.0	0.0
B. Unquoted on the Stock Exchange	24.5	0.9	24.5	0.9	0.3	0.3	16.7	0.5	16.7	0.6	0.0	0.0
1.To Stock Brokers and Dealers	8.1	0.3	8.1	0.3	0.0	0.0	7.9	0.3	7.9	0.3	0.0	0.0
2.To Others	16.4	0.6	16.4	0.6	0.3	0.3	8.7	0.3	8.7	0.3	0.0	0.0
III. Merchandise	806.8	28.7	804.8	29.6	34.8	40.1	929.8	30.2	929.2	31.2	39.0	43.9
A. Food Items:	192.0	6.8	191.7	7.1	3.0	3.4	361.5	11.7	361.5	12.2	3.0	3.4
1.Wheat	65.0	2.3	64.9	2.4	0.0	0.0	192.3	6.2	192.3	6.5	1.7	1.9
2.Rice and Paddy	41.3	1.5	41.2	1.5	1.1	1.3	89.8	2.9	89.8	3.0	0.6	0.7
3.Other Grain and Pulses	9.3	0.3	9.3	0.3	0.0	0.0	1.7	0.1	1.7	0.1	0.0	0.0
4.Edible Oil	9.0	0.3	9.0	0.3	0.7	0.8	9.9	0.3	9.9	0.3	0.0	0.0
5.Sugar	35.4	1.3	35.4	1.3	0.5	0.6	37.6	1.2	37.6	1.3	0.1	0.1
6.Kariana and Spices	2.3	0.1	2.3	0.1	0.0	0.0	14.6	0.5	14.6	0.5	0.0	0.0
7.Fish and Fish Preparation	1.4	0.0	1.4	0.1	0.0	0.0	0.8	0.0	0.8	0.0	0.0	0.0
8.Other Food Items	28.3	1.0	28.2	1.0	0.7	0.8	14.7	0.5	14.7	0.5	0.6	0.7
B. Raw Materials	180.7	6.4	179.7	6.6	7.5	8.7	184.6	6.0	184.5	6.2	7.8	8.8
1.Cotton Raw	81.9	2.9	81.7	3.0	2.7	3.1	64.1	2.1	64.1	2.2	3.0	3.4
2.Synthetic Fibres	12.2	0.4	11.9	0.4	0.2	0.2	10.5	0.3	10.5	0.4	0.0	0.0
3.Fertilizers	14.1	0.5	13.7	0.5	0.0	0.0	22.8	0.7	22.8	0.8	0.4	0.5
4.Petroleum Crude	18.6	0.7	18.6	0.7	2.3	2.6	33.5	1.1	33.5	1.1	1.9	2.1
5.Iron and Steel	16.8	0.6	16.7	0.6	0.0	0.0	19.0	0.6	18.9	0.6	0.0	0.0
6.Wool and Goat Hair	0.7	0.0	0.7	0.0	0.0	0.0	0.9	0.0	0.9	0.0	0.0	0.0
7.Hides and Skins	6.0	0.2	6.0	0.2	0.8	1.0	5.9	0.2	5.9	0.2	0.8	0.9
8.Oil Seeds	5.6	0.2	5.6	0.2	0.0	0.0	4.3	0.1	4.3	0.1	0.0	0.0
9.Pesticides and Insecticides	2.6	0.1	2.6	0.1	0.2	0.2	4.0	0.1	4.0	0.1	0.0	0.0
10.Other Raw Materials	22.2	0.8	22.2	0.8	1.4	1.6	19.8	0.6	19.8	0.7	1.6	1.8
C. Finished/Manufactured Goods	434.1	15.4	433.4	15.9	24.3	28.0	383.7	12.5	383.2	12.9	28.3	31.8
1.Cotton Textiles	114.9	4.1	114.8	4.2	3.4	4.0	83.5	2.7	83.4	2.8	6.3	7.1
2.Cotton Yarn	38.4	1.4	38.4	1.4	0.2	0.3	47.7	1.5	47.7	1.6	0.4	0.5
3.Other Textiles	53.6	1.9	53.5	2.0	2.5	2.9	43.6	1.4	43.6	1.5	1.7	1.9
4.Machinery	27.6	1.0	27.6	1.0	2.7	3.1	24.8	0.8	24.8	0.8	1.7	1.9
5.Handloom Products	0.8	0.0	0.8	0.0	0.0	0.0	0.6	0.0	0.6	0.0	0.0	0.0
6.Carpets and Rugs	3.1	0.1	3.1	0.1	0.2	0.3	3.7	0.1	3.7	0.1	0.1	0.1
7.Readymade Garments	29.8	1.1	29.8	1.1	0.9	1.1	21.1	0.7	21.0	0.7	0.9	1.0
8.Cement and Cement Products	31.4	1.1	31.4	1.2	0.3	0.4	33.9	1.1	33.9	1.1	2.4	2.7
9.Sports Goods	3.3	0.1	3.3	0.1	0.0	0.0	2.1	0.1	2.1	0.1	0.0	0.0
10.Surgical Instruments	2.5	0.1	2.5	0.1	0.0	0.1	2.3	0.1	2.3	0.1	0.0	0.0
11.Chemicals and Dyes	14.7	0.5	14.6	0.5	1.7	2.0	13.0	0.4	13.0	0.4	1.5	1.7
12.Other finished goods	114.2	4.1	113.8	4.2	12.1	13.9	107.3	3.5	106.9	3.6	13.1	14.7
IV. Fixed Assets Including Machinery	340.0	12.1	336.7	12.4	2.6	3.0	289.5	9.4	285.9	9.6	3.6	4.1
V. Real Estate	621.3	22.1	541.8	19.9	11.3	13.0	759.8	24.7	670.5	22.5	10.8	12.2
VI. Fixed Deposits & Insurance Policies	89.9	3.2	89.6	3.3	2.0	2.4	81.7	2.7	81.6	2.7	1.1	1.2
VII. Others	839.3	29.8	826.9	30.4	35.3	40.7	938.3	30.5	926.6	31.1	33.6	37.8
Total	2,815.6	100.0	2,718.1	100.0	86.7	100.0	3,080.3	100.0	2,974.9	100.0	88.9	100.0

Source: Statistics & Data Warehouse Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Accounts and Average per account in Thousand, Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2008						2009					
			All Banks			Commercial Banks			All Banks			Commercial Banks		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10	192.7	0.9	4.5	178.1	0.8	4.5	71.4	0.3	4.7	58.1	0.3	4.6	
10 to	20	347.4	5.0	14.3	328.4	4.7	14.2	346.7	4.8	13.9	336.5	4.7	13.9	
20 to	25	530.3	11.7	22.1	515.6	11.4	22.0	584.8	13.3	22.8	579.1	13.2	22.8	
25 to	30	48.1	1.3	27.5	29.0	0.8	27.3	58.3	1.6	27.9	53.2	1.5	27.9	
30 to	40	273.2	9.0	32.9	241.7	7.9	32.5	379.4	13.6	35.9	360.1	12.9	35.9	
40 to	50	405.3	18.2	44.9	358.4	16.0	44.8	215.8	9.6	44.3	149.4	6.6	44.5	
50 to	60	405.4	21.4	52.9	351.9	18.5	52.6	325.2	17.7	54.5	254.7	13.8	54.2	
60 to	70	217.3	14.2	65.4	169.7	11.1	65.4	247.0	16.1	65.2	188.2	12.3	65.2	
70 to	80	313.6	23.6	75.1	258.1	19.4	75.0	223.2	16.7	74.7	177.6	13.3	74.6	
80 to	90	346.7	29.6	85.4	228.1	19.4	85.2	252.4	21.5	85.1	193.8	16.5	85.0	
90 to	100	283.0	26.5	93.7	223.3	20.9	93.6	329.7	31.0	94.1	246.8	23.2	93.9	
100 to	200	856.8	112.9	131.8	494.6	64.4	130.2	811.6	107.2	132.1	445.0	58.0	130.3	
200 to	300	189.4	47.3	250.0	166.4	42.0	252.5	226.2	56.7	250.5	170.0	43.5	256.0	
300 to	400	152.1	51.9	341.0	146.8	50.0	341.0	111.3	39.4	354.3	104.9	37.3	355.2	
400 to	500	108.6	48.1	443.4	105.1	46.6	443.3	44.7	19.9	445.9	43.0	19.2	446.0	
500 to	600	45.8	24.4	534.0	45.2	24.2	534.0	46.4	25.0	539.3	45.4	24.5	539.2	
600 to	700	22.2	14.6	655.9	22.0	14.4	656.0	16.0	10.4	647.8	15.5	10.0	647.7	
700 to	800	16.6	12.6	756.5	16.5	12.5	756.5	12.3	9.2	745.4	12.0	8.9	745.3	
800 to	900	10.9	9.2	849.2	10.8	9.1	849.3	10.1	8.6	852.6	9.9	8.4	852.6	
900 to	1,000	10.9	10.4	953.7	10.8	10.3	953.7	11.4	10.8	946.2	11.3	10.7	946.2	
1,000 to	2,000	51.6	72.9	1,413.6	50.8	72.0	1,415.7	62.1	87.3	1,405.9	61.1	86.0	1,406.1	
2,000 to	3,000	26.0	63.4	2,439.1	25.7	62.6	2,438.1	26.7	66.7	2,500.8	26.4	66.1	2,500.6	
3,000 to	4,000	17.6	61.7	3,513.0	17.5	61.4	3,513.4	14.7	51.4	3,502.7	14.5	50.8	3,503.5	
4,000 to	5,000	9.8	44.6	4,563.5	9.7	44.4	4,563.7	11.0	49.4	4,480.3	10.9	48.7	4,483.5	
5,000 to	6,000	6.7	36.0	5,363.5	6.7	35.7	5,362.7	5.5	29.9	5,436.8	5.4	29.6	5,437.7	
6,000 to	7,000	3.4	22.2	6,518.2	3.4	22.0	6,518.5	4.5	29.5	6,557.4	4.5	29.3	6,557.7	
7,000 to	8,000	3.2	24.1	7,450.7	3.2	23.8	7,450.1	2.4	17.6	7,479.6	2.3	17.4	7,479.0	
8,000 to	9,000	2.8	24.0	8,490.8	2.8	23.8	8,490.7	2.1	17.8	8,454.7	2.1	17.6	8,454.1	
9,000 to	10,000	2.1	20.2	9,569.4	2.1	20.0	9,569.9	2.6	24.7	9,589.9	2.6	24.5	9,590.4	
10,000 and over		26.7	1,953.6	73,278.9	26.5	1,947.9	73,612.7	25.8	2,272.4	88,066.4	25.6	2,266.4	88,493.2	
Total		4,926.1	2,815.6	571.6	4,048.9	2,718.1	671.3	4,409.9	3,080.0	698.4	3,551.8	2,974.7	837.5	

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 and over but less than Rs.40 thousand

Source: Statistics & Data Warehouse Department, SBP

6.5 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Type of Accounts

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
a. Foreign Constituents:	94.3	43.6	17.8	12.7	0.3	0.0154	0.3	0.0010	46.6	18.6	29.4	12.3
I. Official	10.2	2.2	2.9	1.1	0.0	0.0	0.0	0.0	5.0	0.6	2.3	0.6
II. Business	17.4	14.1	3.4	5.8	0.0	0.0	0.0	0.0	6.0	5.9	8.0	2.3
III. Personal	66.7	27.4	11.5	5.8	0.2	0.0122	0.2	0.0005	35.6	12.1	19.1	9.5
b. Domestic Constituents	3,717.9	4,094.0	947.6	1,117.0	32.7	44.2	29.3	20.7	1,526.1	1,587.0	1,182.1	1,325.0
I. Government	393.2	454.5	84.3	92.0	2.2	3.0	7.2	5.7	128.2	148.7	171.5	205.1
a. Federal Government	225.2	233.2	61.7	56.2	1.2	2.5	5.3	4.3	69.1	80.4	88.0	89.8
b. Provincial Governments	148.4	187.5	18.9	30.5	1.0	0.5	1.7	1.0	45.6	48.8	81.3	106.8
c. Local Bodies (City Governments)	19.5	33.8	3.7	5.4	0.0	0.0	0.2	0.4	13.5	19.5	2.2	8.5
II. Non-Financial Public Sector Enterprises	290.1	279.3	14.2	44.3	4.0	6.3	6.0	0.6	85.0	98.8	180.9	129.2
III. Non-Bank Financial Institutions	111.5	92.7	6.0	12.3	0.2	2.4	0.8	0.2	47.8	34.5	56.7	43.2
a. Development Financial Institutions	8.4	5.2	0.3	0.1	0.0	0.0	0.0	0.0	2.5	1.9	5.5	3.2
b. Others	103.1	87.5	5.7	12.2	0.2	2.4	0.8	0.2	45.3	32.7	51.5	40.0
IV. Private Sector Enterprises	1,057.2	1,167.1	390.9	407.4	14.9	19.7	8.0	6.0	368.0	386.9	275.0	347.1
a. Agriculture, Hunting and Forestry	121.0	131.9	40.3	47.8	0.4	1.5	0.7	0.7	55.2	60.8	24.4	21.3
b. Fishing and Fish Farming etc.	0.6	0.5	0.2	0.3	0.0	0.0	0.0	0.0	0.2	0.1	0.1	0.1
c. Mining and Quarrying	33.5	28.1	6.7	5.3	0.0	0.0	0.1	0.0	17.4	13.7	9.3	9.1
d. Manufacturing	224.2	252.0	92.3	80.4	4.5	8.7	1.0	0.9	57.0	74.6	69.5	87.4
e. Ship Breaking and Waste / Scrape (junk) etc.	1.9	2.5	1.1	1.0	0.1	0.1	0.0	0.2	0.4	0.5	0.2	0.6
f. Electricity, Gas and Water Supply	26.5	31.0	6.3	5.0	0.1	0.3	0.0	0.2	7.4	10.9	12.7	14.6
g. Construction	50.5	55.4	18.2	23.2	2.0	1.6	1.0	1.1	16.7	13.2	12.6	16.2
h. Commerce and Trade	173.0	179.1	107.3	96.8	2.1	3.3	2.1	0.8	43.3	46.7	18.2	31.6
i. Hotels, Restaurants and Clubs etc	9.5	8.7	1.4	2.7	0.0	0.4	0.0	0.0	4.3	3.3	3.7	2.3
J. Transport, Storage and Communications	98.6	112.7	16.0	15.9	1.6	0.7	0.1	0.5	32.3	43.3	48.6	52.3
k. Real Estate, Renting and Business activities	109.9	126.6	35.2	46.1	0.9	0.9	0.2	0.2	45.3	31.9	28.4	47.6
l. Education	25.6	26.8	3.9	7.1	0.2	0.3	0.0	0.0	10.5	8.3	10.9	11.0
m. Health and social work	11.8	12.7	2.4	3.3	0.0	0.1	0.0	0.1	3.9	4.4	5.5	4.9
n. Other community, social and personal service activities	38.8	45.3	9.4	11.8	0.5	0.2	0.1	0.2	15.7	15.2	13.0	17.9
o. Other Private Business n.e.c	131.8	153.9	50.2	60.8	2.5	1.6	2.7	1.1	58.4	60.1	17.9	30.3
V. Trust Funds and Non Profit Institutions	88.7	123.4	9.1	16.8	1.4	1.6	0.4	0.4	26.9	37.9	50.9	66.6
VI. Personal	1,713.6	1,907.6	422.7	511.5	8.6	10.4	5.6	6.3	847.7	857.6	429.1	521.7
VII. Others	63.6	69.4	20.4	32.6	1.2	0.7	1.3	1.5	22.4	22.5	18.2	12.1
Total	3,812.2	4,137.6	965.4	1,129.7	33.0	44.2	29.6	20.7	1,572.7	1,605.6	1,211.5	1,337.4
Growth (%)	13	8.5	13.9	17.0	-18.5	33.9	-1.2	-30.1	7.9	2.1	21.5	10.4
As % of GDP (MP)	37.1	31.6	9.4	8.6	0.3	0.3	0.3	0.2	15.3	12.3	11.8	10.2

Note: Total may differ due to rounding off.

Source: Statistics and DWH Department, SBP

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June: Accounts and Average per account in Thousand, Amount in Billion Rupees)

Types of Accounts	2006			2007			2008			2009		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	7,164.6	723.9	101.0	7,870.6	847.9	107.7	8,415.6	965.4	114.7	9,106.2	1,129.7	124.1
Call Deposits	159.2	38.3	240.6	142.5	40.5	284.1	123.0	33.0	268.2	115.7	44.2	382.0
Other Deposit Accounts	254.2	41.6	163.7	157.3	29.9	190.4	125.5	29.6	235.5	153.5	20.7	134.9
Saving Deposits	18,200.4	1,332.3	73.2	15,712.0	1,456.9	92.7	15,043.4	1,572.7	104.5	14,154.0	1,605.6	113.4
Fixed Deposits	543.3	681.2	1,253.8	1,200.6	997.3	830.7	1,108.3	1,211.5	1,093.2	1,633.7	1,337.4	818.6
Less than 6 months	185.4	334.0	1,801.6	247.5	438.0	1,769.7	493.7	545.9	1,105.9	653.4	563.0	861.6
For 6 months and over												
but less than 1 year	52.2	102.7	1,967.4	94.9	178.7	1,882.4	78.1	190.7	2,440.5	156.0	183.5	1,176.3
For 1 year and over												
but less than 2 years	96.9	125.5	1,294.9	146.4	206.9	1,413.1	196.1	254.4	1,297.4	259.5	376.6	1,451.3
For 2 years and over												
but less than 3 years	33.9	15.8	465.0	29.2	22.8	781.0	42.0	32.6	777.4	68.8	36.3	527.6
For 3 years and over												
but less than 4 years	39.6	26.7	674.3	177.3	51.1	288.0	102.3	71.8	702.0	107.3	51.4	479.0
For 4 years and over												
but less than 5 years	14.0	4.6	326.7	13.6	5.1	373.5	28.9	19.2	663.3	155.8	23.1	148.3
For 5 years and over	121.3	72.0	593.4	491.6	94.7	192.6	167.2	96.9	579.4	233.0	103.4	443.8
All Deposits	26,321.7	2,817.4	107.0	25,083	3,372.6	134.5	24,815.7	3,812.2	153.6	25,163.1	4,137.6	164.4
	Growth (%)											
Current Deposits	5.5	14.7	8.6	9.9	17.1	6.6	6.9	13.9	6.5	8.2	17.0	8.2
Call Deposits	-8.9	-0.1	9.7	-10.5	5.7	18.1	-13.7	-18.5	-5.6	-5.9	33.9	42.4
Other Deposit Accounts	23.7	20.0	-3.1	-38.1	-28.1	16.3	-20.2	-1.3	23.7	22.3	-30.1	-42.7
Saving Deposits	-5.6	5.4	11.6	-13.7	9.4	26.7	-4.3	7.9	12.7	-5.9	2.1	8.6
Fixed Deposits	1.5	48.2	46.0	121.0	46.4	-33.7	-7.7	21.5	31.6	47.4	10.4	-25.1
Less than 6 months	82.0	46.1	-19.7	33.5	31.2	-1.8	99.5	24.6	-37.5	32.3	3.1	-22.1
For 6 months and over												
but less than 1 year	-28.2	38.6	93.1	81.8	73.9	-4.3	-17.7	6.7	29.6	99.7	-3.8	-51.8
For 1 year and over												
but less than 2 years	33.4	110.3	57.7	51.1	64.9	9.1	33.9	22.9	-8.2	32.3	48.0	11.9
For 2 years and over												
but less than 3 years	-2.0	31.5	34.1	-13.9	44.6	68.0	43.7	43.1	-0.5	63.8	11.3	-32.1
For 3 years and over												
but less than 4 years	-12.9	32.5	52.1	348.2	91.5	-57.3	-42.3	40.7	143.7	4.9	-28.4	-31.8
For 4 years and over												
but less than 5 years	-45.3	12.5	105.7	-2.8	11.1	14.3	111.7	275.9	77.6	439.1	20.3	-77.6
For 5 years and over	-33.5	17.7	77.0	305.2	31.5	-67.6	-66.0	2.3	200.9	39.4	6.7	-23.4
All Deposits	-2.5	16.0	18.9	-4.7	19.7	25.6	-1.1	13.0	14.3	1.4	8.5	7.1

Note: Total may differ due to rounding off and growth (%) / averages are arrived at from original value.

Source: Statistics and DWH Department, SBP

6.7 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Accounts and Average per account in Thousand, Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2006			2007			2008			2009		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10	6,881.3	24.0	3.5	7,828.8	24.6	3.1	5,204.9	20.4	3.9	3,994.6	18.1	4.5	
10 to	20	4,440.9	66.0	14.9	3,489.2	51.4	14.7	3,519.4	51.7	14.7	3,053.7	45.1	14.8	
20 to	25	1,525.5	34.3	22.5	1,287.1	28.9	22.4	1,452.1	32.7	22.5	1,349.4	30.4	22.5	
25 to	30	1,380.4	37.9	27.4	1,096.6	30.1	27.4	1,219.0	33.3	27.3	1,182.2	32.3	27.3	
30 to	40	2,156.2	74.8	34.7	1,877.7	65.1	34.7	1,965.3	68.4	34.8	2,042.5	71.0	34.8	
40 to	50	1,698.7	76.0	44.7	1,426.0	63.7	44.7	1,574.0	70.8	45.0	1,852.0	83.1	44.9	
50 to	60	1,329.8	72.8	54.7	1,143.2	62.7	54.8	1,206.6	65.9	54.6	1,576.8	86.5	54.9	
60 to	70	1,024.0	66.5	65.0	889.8	57.6	64.8	1,007.1	65.1	64.7	1,278.6	82.9	64.8	
70 to	80	911.6	68.1	74.7	785.2	58.7	74.8	779.0	58.2	74.8	1,018.8	76.2	74.8	
80 to	90	651.8	55.3	84.8	583.6	49.6	85.1	676.7	57.5	84.9	979.0	83.2	85.0	
90 to	100	569.9	54.1	94.9	514.5	48.8	94.8	640.9	60.7	94.7	759.4	72.0	94.8	
100 to	200	2,307.0	313.7	136.0	2,464.2	338.8	137.5	3,223.1	450.4	139.7	3,633.4	499.9	137.6	
200 to	300	613.5	147.6	240.6	670.3	162.0	241.7	1,009.5	244.6	242.3	1,037.8	249.0	240.0	
300 to	400	233.0	80.6	345.9	278.2	95.9	344.7	449.0	154.0	342.9	455.7	157.3	345.1	
400 to	500	141.1	62.6	443.8	164.0	73.5	448.4	222.8	99.5	446.6	223.6	99.8	446.4	
500 to	600	83.3	45.4	544.9	105.1	57.2	544.3	148.0	80.4	542.8	145.0	78.6	542.3	
600 to	700	68.1	44.1	648.3	77.2	50.2	650.0	80.3	51.9	646.6	94.6	61.2	647.0	
700 to	800	47.3	35.4	748.5	58.6	43.4	742.1	51.5	38.6	749.2	71.8	53.6	746.8	
800 to	900	31.6	26.8	849.1	49.4	41.8	847.3	47.5	40.2	846.5	55.7	47.2	847.3	
900 to	1,000	26.5	25.2	952.0	29.4	27.8	945.8	43.0	40.7	945.9	41.3	39.3	950.5	
1,000 to	2,000	107.8	145.5	1,349.9	135.6	186.9	1,378.2	161.9	219.6	1,356.4	170.4	229.0	1,343.8	
2,000 to	3,000	35.6	86.1	2,416.9	41.8	101.5	2,428.8	46.7	112.5	2,410.9	54.3	131.0	2,411.7	
3,000 to	4,000	14.8	51.2	3,449.6	24.3	83.7	3,447.2	25.0	86.7	3,461.1	24.8	85.4	3,442.5	
4,000 to	5,000	9.1	40.3	4,434.0	13.8	61.4	4,442.2	18.3	83.4	4,552.1	14.8	66.3	4,479.7	
5,000 to	6,000	6.6	35.9	5,466.2	9.3	50.5	5,451.1	8.4	44.8	5,333.7	11.2	60.1	5,351.6	
6,000 to	7,000	3.3	21.6	6,538.3	6.4	41.7	6,465.5	5.5	35.8	6,499.3	5.9	38.4	6,474.3	
7,000 to	8,000	2.7	20.1	7,475.1	3.8	28.2	7,435.2	3.9	28.8	7,429.1	4.4	32.8	7,449.1	
8,000 to	9,000	2.1	17.6	8,428.3	2.9	24.8	8,439.4	2.5	21.0	8,427.5	3.3	27.8	8,412.9	
9,000 to	10,000	1.6	15.0	9,494.7	2.5	23.3	9,457.0	2.4	22.1	9,401.5	2.7	25.4	9,461.3	
10,000 and over		16.6	972.7	58,584.5	24.6	1,338.6	54,433.8	21.3	1,372.4	64,317.4	25.2	1,474.7	58,555.9	
Total		26,321.7	2,817.4	107.0	25,083.0	3,372.6	134.5	24,815.7	3,812.2	153.6	21,168.5	4,119.5	194.6	

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 thousand and over but less than Rs.40 thousand.

Source: Statistics & Data Warehouse Department, SBP

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 2008								
Public	12.85	12.86	12.35	12.99	10.59	11.36	5.33	6.89
Private	13.36	13.41	12.59	13.04	7.33	9.01	5.46	7.31
Foreign	11.01	11.10	15.20	15.20	6.11	8.28	6.28	8.17
Specialised	10.50	10.50	9.06	9.64	4.90	8.21	5.66	8.21
All Banks	13.05	13.10	12.52	13.01	7.48	9.19	5.47	7.27
August 2008								
Public	12.78	13.14	13.10	13.63	10.47	12.16	5.58	7.31
Private	13.36	13.42	12.90	13.37	7.67	9.49	5.52	7.49
Foreign	12.67	12.71	15.82	16.08	6.12	8.90	6.27	8.64
Specialised	9.99	10.01	9.07	9.65	2.48	6.64	5.57	8.34
All Banks	13.25	13.32	12.91	13.40	7.60	9.57	5.56	7.51
September 2008								
Public	14.80	15.47	13.03	13.65	10.34	12.29	5.65	7.50
Private	14.51	14.57	13.47	13.92	9.02	10.70	5.85	7.86
Foreign	13.35	13.42	15.81	16.11	6.42	8.83	6.66	8.75
Specialised	9.57	9.59	9.11	9.69	2.80	6.95	5.68	8.30
All Banks	14.42	14.52	13.34	13.82	8.73	10.57	5.85	7.83
October 2008								
Public	17.23	17.28	13.65	14.27	12.97	14.34	5.82	7.64
Private	16.09	16.13	14.04	14.45	9.88	11.70	6.22	8.24
Foreign	11.88	12.04	16.05	16.65	6.00	8.66	6.75	8.97
Specialised	9.70	9.79	9.05	9.66	3.03	6.62	5.70	8.42
All Banks	15.54	15.60	13.89	14.35	9.53	11.52	6.17	8.17
November 2008								
Public	15.07	15.21	13.93	14.67	11.96	13.73	6.16	8.05
Private	15.58	15.65	14.30	14.70	9.39	11.46	6.54	8.67
Foreign	9.67	9.73	15.97	16.47	6.96	9.80	7.08	9.51
Specialised	9.53	9.56	9.09	9.66	1.50	7.11	5.87	8.81
All Banks	14.72	14.79	14.13	14.60	9.18	11.40	6.50	8.60
December 2008								
Public	15.66	15.77	14.10	14.82	10.27	13.35	6.40	8.54
Private	15.25	15.36	14.64	15.01	9.26	11.73	6.75	9.09
Foreign	9.42	9.49	16.55	17.11	6.50	9.87	7.20	9.70
Specialised	9.64	9.69	9.08	9.69	2.27	7.20	5.33	8.81
All Banks	14.33	14.43	14.45	14.90	8.94	11.62	6.70	9.02

(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 2009								
Public	16.00	16.15	14.30	14.96	9.38	11.45	6.50	8.45
Private	16.00	16.16	14.91	15.37	9.03	11.05	6.92	9.17
Foreign	11.86	12.10	16.20	17.09	7.77	10.33	7.55	10.26
Specialised	9.51	9.65	9.09	9.66	5.72	6.63	6.49	9.09
All Banks	15.35	15.53	14.66	15.18	8.84	10.95	6.88	9.09
February 2009								
Public	15.79	15.80	14.07	14.73	6.44	8.06	6.77	8.71
Private	14.97	15.10	14.87	15.34	8.36	10.13	6.98	9.20
Foreign	13.59	13.68	16.12	16.87	6.80	10.03	7.44	10.24
Specialised	9.30	9.50	9.10	9.66	2.68	7.29	6.46	9.16
All Banks	14.82	14.95	14.58	15.10	8.02	9.99	6.96	9.15
March 2009								
Public	14.91	14.95	13.95	14.69	8.09	10.37	6.64	8.51
Private	14.50	14.60	14.64	15.16	8.11	10.07	6.69	8.89
Foreign	12.83	12.87	16.01	16.55	7.27	10.44	7.64	10.37
Specialised	9.42	9.46	9.11	9.67	2.74	7.02	6.27	9.25
All Banks	14.28	14.37	14.38	14.95	7.96	10.11	6.72	8.88
April 2009								
Public	14.71	14.73	13.93	14.64	7.56	9.29	6.55	8.37
Private	14.61	14.76	14.34	14.87	7.83	9.72	6.59	8.74
Foreign	12.87	13.09	15.65	16.50	8.05	10.64	7.04	9.86
Specialised	9.59	9.59	9.12	9.67	2.29	6.09	6.53	9.46
All Banks	14.37	14.52	14.14	14.71	7.77	9.80	6.60	8.72
May 2009								
Public	14.87	14.88	14.00	14.62	6.90	8.83	6.64	8.48
Private	14.66	14.79	14.27	14.79	7.92	9.89	6.59	8.79
Foreign	12.71	12.76	15.33	16.09	8.76	10.73	7.18	9.93
Specialised	7.83	8.55	9.11	9.66	3.07	6.11	6.15	8.96
All Banks	14.32	14.46	14.09	14.64	7.94	9.93	6.62	8.77
June 2009								
Public	14.15	14.20	13.74	14.38	5.02	9.25	6.37	8.42
Private	14.63	14.76	14.23	14.75	7.75	10.13	6.49	8.80
Foreign	12.82	12.88	15.62	16.13	8.50	10.76	7.48	10.05
Specialised	9.87	9.89	9.12	9.65	2.74	6.03	5.39	8.17
All Banks	14.32	14.43	14.02	14.57	7.58	10.14	6.50	8.77

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, 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 re-priced 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.

6.9 Non-Performing Loans

(End Period: Billion Rupees)

Banks	NPLs					
	CY 04	CY 05	CY06	CY 07	CY 08	CY 09 ¹
All Banks	199.8	177.2	173.2	214.2	345.31	397.94
Commercial Banks	146.1	135.6	134.5	181.5	316.16	370.80
Public Sector						
Commercial Banks	40.1	38.0	41.0	43.7	101.96	112.82
Local Private Banks	103.4	95.6	92.3	136.5	211.20	253.82
Foreign Banks	2.5	2.1	1.2	1.2	3.00	4.17
Specialised Banks	53.7	41.7	38.7	32.8	29.15	27.14

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	CY 04	CY 05	CY 06	CY07	CY 08	CY 09 ¹	CY 04	CY 05	CY 06	CY07	CY 08	CY 09 ¹
All Banks	61.1	45.4	36.5	29.5	111.08	118.54	3.8	2.1	1.5	1.1	3.47	3.73
Commercial Banks	40.3	26.6	22.7	19.6	102.93	111.17	2.7	1.4	1.0	0.8	3.30	3.60
Public Sector												
Commercial Banks	9.2	5.0	6.3	4.6	40.78	38.47	3.4	1.5	1.5	0.9	7.15	6.44
Local Private Banks	31.1	22.5	17.6	15.7	61.98	72.01	2.9	1.6	1.0	0.8	2.53	3.00
Foreign Banks	0.0	(1.0)	(1.2)	(0.8)	0.18	0.69	0.0	(0.6)	(1.0)	(0.9)	0.17	0.77
Specialised Banks	20.8	18.8	13.8	10.0	8.15	7.37	29.3	23.1	19.5	13.8	10.20	8.63

¹ End June

Source: Off-site Supervision and Enforcement Department, SBP

6.10 Electronic Banking Statistics

Item	Unit	FY 06	FY 07	FY 08	FY 09
Ebanking Infrastructure					
Real Time Online Branches (RTOB)	Number	3,555	4,179	5,282	6,040
Automated Teller Machines (ATM)	Number	1,612	2,294	3,121	3,999
Point of Sale (POS)	Number	32,331	46,329	43,903	49,715
Credit Cards Transactions					
Credit Cards	Thousand	973	1,698	1,777	1,664
Outstanding Amount ¹	Million Rs.	33,538	42,822	44,427	35,533
Debit Cards²	Thousand	2,740	3,983	4,905	6,395
Ebanking Transactions					
No of transactions	Thousand	67,774	99,367	124,447	159,783
Value of Transactions	Billion Rs.	7,040	10,497	13,893	14,373
ATM Transactions					
No of transactions	Thousand	35,025	51,511	67,912	91,126
Value of Transactions	Billion Rs.	211	316	453	669
POS Transactions					
No of transactions	Thousand	10,896	15,589	17,485	18,280
Value of Transactions	Billion Rs.	32	54	69	90
RTOB Transactions					
No of transactions	Thousand	21,018	30,731	36,855	47,279
Value of Transactions	Billion Rs.	6,774	10,090	133,317	13,538
Other Ebanking Channels³					
No of transactions	Thousand	835	1,537	2,195	3,098
Value of Transactions	Billion Rs.	23	37	54	77

1. Statistics & DWH Department

2. Does not include ATM only Cards

3. Internet, Call Centre & Mobile Banking

Sources : Payment System Department SBP

6.11 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.
Deposits					
No. of Accounts	298,033	447,246	545,945	630,805	826,679
Amount	97,700.6	136,507.8	158,377.1	182,385.70	221,181.92
% to Total ¹ Deposits	2.9	3.9	4.2	4.8	5.3
Financing²					
No. of Accounts	28,023	40,635	43,776	46,921	50,835
Amount	75,471.90	102,003.5	127,969.6	141,117.71	141,787.87
% to Total ¹ Financing	3	3.7	4.4	4.4	4.4
Investment					
Amount	9,395.5	27,655.3	30,992.7	37,503.24	43,725.98
% to Total ¹ Investment	0.8	2.3	3.0	3.7	3.2
Liabilities/Assets					
Amount	246,054.0	273,431.1	330,813.4	346,225.31	377,985.55
% to Total ¹ Liabilities/Assets	2.8	2.9	3.7	3.9	4.0
Weighted Average Return on					
Advances	11.88	11.48	12.53	15.04	15.11
Deposits	3.58	3.94	5.03	6.15	0.27
Selected Ratios					
Ratio of Deposits to Liabilities	39.7	49.9	47.9	46.9	48.3
Ratio of Financing to Assets	30.7	37.3	38.7	39.9	41.2
Ratio of Financing to Deposits	77.2	74.7	80.8	84.3	77.9
Ratio of Investment to Deposits	9.6	20.3	19.6	20.6	19.8
Infrastructure					
Full-fledged Islamic Scheduled Banks	6	6	6	6	6
Pakistani	5	5	5	5	5
Foreign	1	1	1	1	1
Full-fledged Islamic Scheduled Banks Branches	109	186	218	308	312
Pakistani	98	168	200	279	283
Foreign	11	18	18	29	29
Stand-alone Branches of Existing Scheduled Banks	58	101	102	125	129
Pakistani	57	101	102	125	129
Foreign	1	-	-	-	-
Total Islamic Branches	167	287	320	433	441

1. Total includes all scheduled banks

Source: Statistics and Data Warehouse Department, SBP

2. Financing = Advances + Bills

6.12 Scheduled Banks Operating in Pakistan

As on 30th June, 2009

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	1,608	
1. First Women Bank Ltd.	39	www.fwbl.com.pk
2. National Bank of Pakistan	1,261	www.nbp.com.pk
3. The Bank of Khyber	35	www.bok.com.pk
4. The Bank of Punjab	273	www.bop.com.pk
B. Local Private Banks	6,542	
1. Allied Bank Ltd.	767	www.abl.com.pk
2. Arif Habib Bank Ltd.	25	www.arifhabibbank.com
3. Askari Bank Ltd.	189	www.askaribank.com.pk
4. Atlas Bank Ltd.	40	www.atlasbank.com.pk
5. Bank Al-Falah Ltd.	272	www.bankalfalah.com
6. Bank Al-Habib Ltd.	243	www.bankalhabib.com
7. Bankislami Pakistan Ltd	70	www.bankislami.com.pk
8. Dawood Islamic Bank Ltd.	16	www.dawoodislamic.com
9. Dubai Islamic Bank Pakistan Ltd	24	www.dibpak.com
10. Emirates Global Islamic Bank Ltd.	42	www.egibl.com
11. Faysal Bank Ltd.	129	www.faysalbank.com.pk
12. Habib Bank Ltd.	1,468	www.habibbankltd.com
13. Habib Metropolitan Bank Ltd	110	www.hmb.com.pk
14. JS Bank Ltd.	32	www.jsbl.com
15. KASB Bank Ltd.	54	www.kasbbank.com
16. MCB Bank Ltd.	1,052	www.mcb.com.pk
17. Meezan Bank Ltd.	131	www.meezanbank.com
18. mybank Ltd.	80	www.mybankltd.com
19. NIB Bank Ltd.	227	www.nibpk.com
20. Samba Bank Ltd.	28	www.samba.com.pk
21. Silk Bank Ltd.	65	www.saudipakbank.com
22. Soneri Bank Ltd.	120	www.soneri.com
23. Standard Chartered Bank (Pakistan) Ltd.	162	www.standardchartered.com
24. The Royal Bank of Scotland Ltd.	79	www.rbs.com.pk
25. United Bank Ltd.	1,117	www.ubl.com.pk
C. Foreign Banks	88	
1. Al- Baraka Islamic Bank B.S.C (E.C)	29	www.albaraka.com.pk
2. Barclays Bank PLC	14	www.barclays.pk
3. Citibank N.A	26	www.citibank.com.pk
4. Deutsche Bank AG	3	www.db.com
5. HSBC Bank Middle East Ltd.	12	www.hsbc.com.pk
6. Oman International Bank SAOG	3	www.oiboman.com
7. The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialized Banks	536	
1. Industrial Development Bank of Pakistan Ltd.	18	www.idbp.com.pk
2. Punjab Provincial Cooperative Bank Ltd.	159	www.ppcbl.punjab.gov.pk
3. SME Bank Ltd.	15	www.smebank.org
4. Zarai Traqiati Bank Ltd.	344	www.ztbl.com.pk
Commercial Banks (A+B+C)	8,238	
All Banks (A+B+C+D)	8,774	

Source: Statistics & Data Warehouse Department, SBP