

## 6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2007	2008	2009	2010	2011	2007	2008	2009	2010	2011
<b>Liabilities</b>										
<b>Capital</b>	206.1	255.5	341.7	380.8	390.2	2.4	2.9	3.6	3.6	3.3
<b>Reserves</b>	143.7	154.5	226.2	265.1	316.7	1.6	1.7	2.4	2.5	2.7
<b>Demand Deposits</b>	1,507.3	1,682.0	1,607.8	2,135.1	2,601.0	17.2	19.0	17.0	20.0	22.1
(a) Scheduled Banks	27.9	32.2	37.9	57.6	64.5	0.3	0.4	0.4	0.5	0.5
(b) Others	1,479.4	1,649.8	1,569.9	2,077.5	2,536.5	16.9	18.6	16.6	19.4	21.5
<b>Time Deposits</b>	1,907.0	2,180.2	2,593.3	2,629.6	2,962.3	21.8	24.6	27.5	24.6	25.2
(a) Scheduled Banks	13.8	17.8	25.6	14.0	9.5	0.2	0.2	0.3	0.1	0.1
(b) Others	1,893.2	2,162.4	2,567.7	2,615.6	2,952.8	21.7	24.4	27.2	24.5	25.1
<b>Borrowings from:</b>	487.5	329.6	470.2	542.5	535.5	5.6	3.7	5.0	5.1	4.5
(a) State Bank of Pakistan	268.9	216.5	290.6	334.0	365.0	3.1	2.4	3.1	3.1	3.1
(b) Banks Abroad	7.1	6.9	8.9	5.8	12.2	0.1	0.1	0.1	0.1	0.1
(c) Other Scheduled Banks	211.5	106.2	170.7	202.7	158.3	2.4	1.2	1.8	1.9	1.3
<b>Head Office and Inter-Bank Adjustment</b>	20.5	66.7	99.3	66.5	49.7	0.2	0.8	1.1	0.6	0.4
<b>Contingent Liabilities as per contra</b>	3,075.7	3,071.9	2,943.7	2,746.0	2,925.9	35.2	34.7	31.2	25.7	24.8
<b>Other Liabilities</b>	1,396.1	1,120.9	1,153.9	1,923.1	1,997.1	16.0	12.6	12.2	18.0	17.0
<b>Total Liabilities / Assets</b>	8,743.9	8,861.4	9,436.1	10,688.7	11,778.6	100.0	100.0	100.0	100.0	100.0
<b>Assets</b>										
<b>Cash:</b>	521.4	549.4	462.9	493.1	571.6	6.0	6.2	4.9	4.6	4.9
(a) Notes, Coins and Silver	70.5	76.4	88.8	100.0	119.1	0.8	0.9	0.9	0.9	1.0
(b) Balances with State Bank of Pakistan	306.0	421.8	266.6	288.5	341.7	3.5	4.8	2.8	2.7	2.9
(c) Balances with Other Scheduled Banks	144.9	51.2	107.5	104.6	110.7	1.7	0.6	1.1	1.0	0.9
<b>Balances held Abroad</b>	171.1	159.5	150.6	124.0	115.5	2.0	1.8	1.6	1.2	1.0
<b>Bills Purchased and Discounted</b>	125.3	122.5	143.4	163.1	188.8	1.4	1.4	1.5	1.5	1.6
<b>Advances to</b>	2,470.9	2,873.8	3,122.1	3,262.1	3,377.2	28.3	32.4	33.1	30.5	28.7
(a) Scheduled Banks	94.7	58.2	41.8	87.6	66.4	1.1	0.7	0.4	0.8	0.6
(b) Others	2,376.2	2,815.6	3,080.3	3,174.5	3,310.8	27.2	31.8	32.6	29.7	28.1
<b>Investment in Securities and Shares:</b>	1,107.8	1,036.8	1,359.2	1,949.4	2,654.1	12.7	11.7	14.4	18.2	22.5
(a) Federal Government Securities	169.3	182.2	197.7	208.3	260.9	1.9	2.1	2.1	1.9	2.2
(b) Treasury Bills	657.2	559.4	748.7	1,119.5	1,572.3	7.5	6.3	7.9	10.5	13.3
(c) Provincial Governments Securities	0.1	0.1	0.1	..	..	..	..	..	..	..
(d) Others	281.2	295.1	412.7	621.6	820.9	3.2	3.3	4.4	5.8	7.0
<b>Bank Premises</b>	106.3	148.5	189.3	171.6	161.2	1.2	1.7	2.0	1.6	1.4
<b>Head Office and Inter-Bank Adjustment</b>	271.6	25.7	55.6	209.0	147.3	3.1	0.3	0.6	2.0	1.3
<b>Contingent Assets as per contra</b>	3,075.7	3,071.9	2,943.7	2,746.0	2,925.9	35.2	34.7	31.2	25.7	24.8
<b>Other Assets</b>	893.8	873.3	1,009.3	1,570.4	1,636.9	10.2	9.9	10.7	14.7	13.9

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

Source: Statistics &amp; Data Warehouse Department, SBP

## 6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2010						2011					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Government</b>	<b>423.9</b>	<b>13.4</b>	<b>423.9</b>	<b>13.9</b>	<b>4.0</b>	<b>4.6</b>	<b>406.7</b>	<b>12.3</b>	<b>406.7</b>	<b>12.7</b>	-	-
1. Federal Government	183.0	5.8	183.0	6.0	-	-	192.2	5.8	192.2	6.0	-	-
2. Provincial Governments	240.9	7.6	240.9	7.9	4.0	4.6	214.6	6.5	214.6	6.7	-	-
<b>II. Non-Financial Public Sector Enterprises</b>	<b>166.1</b>	<b>5.2</b>	<b>166.1</b>	<b>5.4</b>	<b>3.0</b>	<b>3.5</b>	<b>171.0</b>	<b>5.2</b>	<b>171.0</b>	<b>5.3</b>	<b>1.8</b>	<b>2.7</b>
<b>III. Non-Bank Financial Institutions</b>	<b>44.3</b>	<b>1.4</b>	<b>44.2</b>	<b>1.4</b>	<b>0.7</b>	<b>0.8</b>	<b>40.2</b>	<b>1.2</b>	<b>40.1</b>	<b>1.3</b>	<b>0.3</b>	<b>0.4</b>
a. Development Financial Institutions	6.4	0.2	6.4	0.2	-	-	4.9	0.1	4.9	0.2	-	-
b. Others	37.9	1.2	37.8	1.2	0.7	0.8	35.3	1.1	35.1	1.1	0.3	0.4
<b>IV. Private Sector Enterprises</b>	<b>2,193.6</b>	<b>69.1</b>	<b>2,083.1</b>	<b>68.1</b>	<b>63.5</b>	<b>73.7</b>	<b>2,364.5</b>	<b>71.4</b>	<b>2,254.2</b>	<b>70.5</b>	<b>54.2</b>	<b>82.0</b>
a. Agriculture, Hunting and Forestry	165.2	5.2	72.5	2.4	0.1	0.1	179.9	5.4	83.8	2.6	..	..
b. Fishing and Fish Farming etc.	0.8	..	0.7	..	-	-	0.5	..	0.4	0.0	-	-
c. Mining and Quarrying	15.0	0.5	14.9	0.5	-	-	16.3	0.5	16.2	0.5	0.6	0.9
d. Manufacturing	1,228.5	38.7	1,220.6	39.9	49.4	57.3	1,343.7	40.6	1,335.6	41.8	42.8	64.7
e. Ship Breaking and Waste / Scrape etc.	4.9	0.2	4.9	0.2	-	-	7.2	0.2	7.2	0.2	-	-
f. Electricity, Gas and Water Supply	209.8	6.6	209.7	6.9	0.6	0.6	263.8	8.0	263.8	8.3	2.1	3.2
g. Construction	65.8	2.1	65.7	2.1	1.0	1.1	66.2	2.0	66.0	2.1	0.8	1.2
h. Commerce and Trade	220.4	6.9	216.7	7.1	3.4	4.0	203.4	6.1	199.7	6.2	2.9	4.4
i. Hotels, Restaurants and Clubs etc	14.8	0.5	14.4	0.5	0.3	0.3	14.0	0.4	13.8	0.4	0.1	0.1
j. Transport, Storage and Communications	102.5	3.2	102.3	3.3	5.3	6.1	106.4	3.2	106.1	3.3	3.9	5.9
k. Real Estate, Renting and Business activities	103.2	3.3	102.7	3.4	2.6	3.0	103.4	3.1	102.8	3.2	0.6	0.9
l. Education	8.2	0.3	8.1	0.3	0.1	0.1	6.3	0.2	6.2	0.2	..	..
m. Health and Social Work	5.5	0.2	5.4	0.2	0.4	0.4	5.5	0.2	5.5	0.2	..	..
n. Other community, Social and Personal Service activities	21.5	0.7	18.0	0.6	-	-	16.0	0.5	16.0	0.5	0.2	0.3
o. Other Private Business n.e.s	27.4	0.9	26.7	0.9	0.4	0.5	31.8	1.0	31.1	1.0	0.2	0.4
<b>V. Trust Funds And Non Profit Institutions</b>	<b>13.3</b>	<b>0.4</b>	<b>13.3</b>	<b>0.4</b>	<b>0.2</b>	<b>0.2</b>	<b>18.0</b>	<b>0.5</b>	<b>18.0</b>	<b>0.6</b>	<b>0.1</b>	<b>0.1</b>
<b>VI. Personal</b>	<b>322.1</b>	<b>10.1</b>	<b>318.7</b>	<b>10.4</b>	<b>14.8</b>	<b>17.2</b>	<b>294.0</b>	<b>8.9</b>	<b>291.0</b>	<b>9.1</b>	<b>9.8</b>	<b>14.8</b>
a. Bank Employees	76.3	2.4	73.0	2.4	2.7	3.2	76.4	2.3	73.4	2.3	2.4	3.6
b. Consumer Financing	240.3	7.6	240.2	7.8	12.1	14.1	213.2	6.4	213.1	6.7	7.4	11.1
i) House building	54.1	1.7	54.1	1.8	2.0	2.3	47.7	1.4	47.7	1.5	0.5	0.7
ii) Transport	64.7	2.0	64.7	2.1	1.6	1.9	50.7	1.5	50.7	1.6	0.6	0.9
iii) Credit cards	28.3	0.9	28.3	0.9	6.0	7.0	24.6	0.7	24.6	0.8	4.9	7.4
iv) Consumer durable	0.5	0.0	0.5	..	-	-	0.3	..	0.3	..	-	-
v) Personal loans	92.7	2.9	92.6	3.0	2.5	2.9	89.9	2.7	89.8	2.8	1.4	2.2
c. Others	5.5	0.2	5.5	0.2	-	-	4.5	0.1	4.5	0.1	..	..
<b>VII. Others</b>	<b>11.1</b>	<b>0.3</b>	<b>10.8</b>	<b>0.4</b>	-	-	<b>16.4</b>	<b>0.5</b>	<b>16.1</b>	<b>0.5</b>	..	..
	<b>3,174.5</b>	<b>100.0</b>	<b>3,060.1</b>	<b>100.0</b>	<b>86.1</b>	<b>100.0</b>	<b>3,310.8</b>	<b>100.0</b>	<b>3,197.1</b>	<b>100.0</b>	<b>66.2</b>	<b>100.0</b>
<b>Growth (%)</b>	<b>3.1</b>		<b>2.9</b>		<b>(3.1)</b>		<b>4.3</b>		<b>4.5</b>		<b>(23.2)</b>	
<b>As % of GDP (MP)</b>	<b>21.4</b>		<b>20.6</b>		<b>0.6</b>		<b>18.3</b>		<b>17.7</b>		<b>0.4</b>	

\* All Banks excluding specialised banks

Source: Statistics &amp; DWH Department, SBP

## 6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2010						2011					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Gold, Bullion, Gold &amp; Silver</b>	<b>20.7</b>	<b>0.7</b>	<b>20.7</b>	<b>0.7</b>	-	-	<b>32.6</b>	<b>1.0</b>	<b>32.6</b>	<b>1.0</b>	-	-
<b>Ornaments and Precious Metals</b>												
<b>II. Securities, Shares and other</b>												
<b>Financial Instruments:</b>	<b>83.2</b>	<b>2.6</b>	<b>83.2</b>	<b>2.7</b>	<b>0.1</b>	<b>0.1</b>	<b>55.9</b>	<b>1.7</b>	<b>55.9</b>	<b>1.7</b>	..	..
<b>A.Quoted on the Stock Exchange</b>	<b>70.9</b>	<b>2.2</b>	<b>70.9</b>	<b>2.3</b>	<b>0.1</b>	<b>0.1</b>	<b>43.1</b>	<b>1.3</b>	<b>43.1</b>	<b>1.3</b>	..	..
1.To Stock Brokers and Dealers	50.7	1.6	50.7	1.7	0.1	0.1	23.9	0.7	23.9	0.7	..	..
2.To Others	20.2	0.6	20.2	0.7	-	-	19.2	0.6	19.2	0.6	..	..
<b>B.Unquoted on the Stock Exchange</b>	<b>12.3</b>	<b>0.4</b>	<b>12.3</b>	<b>0.4</b>	-	-	<b>12.8</b>	<b>0.4</b>	<b>12.8</b>	<b>0.4</b>	..	..
1.To Stock Brokers and Dealers	2.4	0.1	2.4	0.1	-	-	5.4	0.2	5.4	0.2	-	-
2.To others	9.8	0.3	9.8	0.3	-	-	7.4	0.2	7.4	0.2	..	..
<b>III. Merchandise</b>	<b>1,016.6</b>	<b>32.0</b>	<b>1,016.0</b>	<b>33.2</b>	<b>41.9</b>	<b>48.6</b>	<b>1,115.0</b>	<b>33.7</b>	<b>1,114.3</b>	<b>34.9</b>	<b>37.4</b>	<b>56.5</b>
<b>A.Food Items:</b>	<b>339.5</b>	<b>10.7</b>	<b>339.4</b>	<b>11.1</b>	<b>6.6</b>	<b>7.6</b>	<b>335.7</b>	<b>10.1</b>	<b>335.6</b>	<b>10.5</b>	1.0	1.5
1.Wheat	132.3	4.2	132.3	4.3	4.0	4.6	104.9	3.2	104.8	3.3	-	-
2.Rice and Paddy	107.0	3.4	107.0	3.5	0.7	0.8	89.5	2.7	89.5	2.8	-	-
3.Other Grain and Pulses	2.7	0.1	2.7	0.1	-	-	2.3	0.1	2.3	0.1	-	-
4.Edible Oil	14.1	0.4	14.1	0.5	0.6	0.7	17.7	0.5	17.7	0.6	0.6	0.9
5.Sugar	49.7	1.6	49.7	1.6	1.0	1.2	83.6	2.5	83.6	2.6	0.5	0.7
6.Kariana and Spices	3.2	0.1	3.2	0.1	-	-	2.9	0.1	2.9	0.1	-	-
7.Fish and Fish Preparation	4.7	0.1	4.7	0.2	-	-	1.6	..	1.6	0.1	-	-
8.Other Food Items	25.6	0.8	25.6	0.8	0.2	0.2	33.3	1.0	33.2	1.0	-	-
<b>B.Raw Materials</b>	<b>269.1</b>	<b>8.5</b>	<b>269.0</b>	<b>8.8</b>	<b>7.9</b>	<b>9.1</b>	<b>275.7</b>	<b>8.3</b>	<b>275.6</b>	<b>8.6</b>	<b>6.6</b>	<b>10.0</b>
1.Cotton Raw	100.1	3.2	100.1	3.3	3.8	4.4	82.3	2.5	82.3	2.6	2.7	4.0
2.Synthetic Fibres	11.7	0.4	11.7	0.4	0.2	0.3	14.0	0.4	14.0	0.4	..	..
3.Fertilizers	41.6	1.3	41.6	1.4	0.1	0.1	39.8	1.2	39.8	1.2	..	0.1
4.Petroleum Crude	33.8	1.1	33.8	1.1	1.2	1.4	55.0	1.7	55.0	1.7	1.2	1.8
5.Iron and Steel	31.8	1.0	31.7	1.0	0.1	0.1	32.3	1.0	32.2	1.0	-	-
6.Wool and Goat Hair	1.2	..	1.2	..	-	-	0.6	..	0.6	..	-	-
7.Hides and Skins	4.4	0.1	4.4	0.1	0.3	0.4	4.6	0.1	4.6	0.1	-	-
8.Oil Seeds	6.9	0.2	6.9	0.2	-	-	8.8	0.3	8.8	0.3	-	-
9.Pesticides and Insecticides	4.6	0.1	4.6	0.2	-	-	4.6	0.1	4.6	0.1	0.3	0.5
10.Other Raw Materials	32.9	1.0	32.9	1.1	2.1	2.5	33.7	1.0	33.7	1.1	2.4	3.6
<b>C.Finished/Manufactured Goods</b>	<b>408.0</b>	<b>12.9</b>	<b>407.6</b>	<b>13.3</b>	<b>27.4</b>	<b>31.8</b>	<b>503.5</b>	<b>15.2</b>	<b>503.1</b>	<b>15.7</b>	<b>29.7</b>	<b>44.9</b>
1.Cotton Textiles	84.4	2.7	84.3	2.8	4.9	5.7	103.4	3.1	103.4	3.2	5.4	8.1
2.Cotton Yarn	45.3	1.4	45.3	1.5	1.2	1.4	50.7	1.5	50.7	1.6	1.7	2.6
3.Other Textiles	53.0	1.7	53.0	1.7	0.7	0.8	67.6	2.0	67.6	2.1	0.7	1.0
4.Machinery	15.5	0.5	15.5	0.5	1.3	1.5	22.4	0.7	22.4	0.7	0.2	0.3
5.Handloom Products	0.5	..	0.5	..	-	-	0.6	..	0.6	..	0.4	0.6
6.Carpets and Rugs	3.0	0.1	3.0	0.1	0.1	0.1	2.0	0.1	2.0	0.1	..	..
7.Readymade Garments	18.8	0.6	18.8	0.6	1.4	1.6	25.5	0.8	25.5	0.8	0.8	1.2
8.Cement and Cement Products	49.7	1.6	49.7	1.6	3.2	3.7	60.0	1.8	60.0	1.9	3.0	4.5
9.Sports Goods	2.4	0.1	2.4	0.1	-	-	3.3	0.1	3.3	0.1	-	-
10.Surgical Instruments	2.6	0.1	2.6	0.1	0.2	0.2	2.1	0.1	2.1	0.1	-	-
11.Chemicals and Dyes	27.8	0.9	27.8	0.9	1.8	2.1	29.6	0.9	29.5	0.9	1.1	1.7
12.Other finished goods	105.0	3.3	104.6	3.4	12.6	14.7	136.3	4.1	135.9	4.3	16.4	24.8
<b>IV. Fixed Assets Including Machinery</b>	<b>429.8</b>	<b>13.5</b>	<b>426.2</b>	<b>13.9</b>	<b>3.6</b>	<b>4.2</b>	<b>480.3</b>	<b>14.5</b>	<b>477.0</b>	<b>14.9</b>	<b>3.6</b>	<b>5.4</b>
<b>V. Real Estate</b>	<b>494.3</b>	<b>15.6</b>	<b>397.6</b>	<b>13.0</b>	<b>11.1</b>	<b>12.9</b>	<b>491.4</b>	<b>14.8</b>	<b>397.4</b>	<b>12.4</b>	<b>4.7</b>	<b>7.1</b>
<b>VI. Fixed Deposits &amp; Insurance Policies</b>	<b>52.3</b>	<b>1.6</b>	<b>52.2</b>	<b>1.7</b>	<b>0.8</b>	<b>0.9</b>	<b>35.1</b>	<b>1.1</b>	<b>35.0</b>	<b>1.1</b>	<b>0.6</b>	<b>1.0</b>
<b>VII. Others</b>	<b>1,077.6</b>	<b>33.9</b>	<b>1,064.2</b>	<b>34.8</b>	<b>28.7</b>	<b>33.3</b>	<b>1,100.7</b>	<b>33.2</b>	<b>1,084.9</b>	<b>33.9</b>	<b>19.9</b>	<b>30.1</b>
<b>Total</b>	<b>3,174.5</b>	<b>100.0</b>	<b>3,060.1</b>	<b>100.0</b>	<b>86.1</b>	<b>100.0</b>	<b>3,310.8</b>	<b>100.0</b>	<b>3,197.1</b>	<b>100.0</b>	<b>66.2</b>	<b>100.0</b>

\* All Banks excluding specialised banks

Source: Statistics &amp; DWH 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)			2010						2011					
			All Banks			Commercial Banks*			All Banks			Commercial Banks*		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10	263	0.4	1.5	253	0.3	1.2	135	0.5	3.5	102	0.3	3.3	
	10 to 20	675	11.0	16.3	646	10.6	16.5	635	9.5	15.0	628	9.4	15.0	
	20 to 25	48	1.1	22.7	20	0.4	22.7	11	0.2	22.9	7	0.2	22.8	
	25 to 30	218	6.4	29.2	204	6.0	29.3	202	5.6	27.8	190	5.3	27.7	
	30 to 40	179	6.2	34.9	165	5.7	34.7	149	4.9	32.5	142	4.6	32.4	
	40 to 50	137	6.1	44.9	119	5.4	45.0	70	3.1	44.3	61	2.7	44.0	
	50 to 60	178	1..	56.1	145	8.1	56.1	151	8.4	55.6	116	6.4	55.7	
	60 to 70	203	13.1	64.8	135	8.7	64.8	168	11.0	65.7	96	6.3	65.7	
	70 to 80	225	16.8	74.9	155	11.6	75.2	164	12.4	75.4	89	6.7	75.7	
	80 to 90	228	19.3	84.9	197	16.7	85.0	143	12.2	85.1	106	9.0	85.1	
	90 to 100	240	22.8	95.0	195	18.6	95.4	159	15.2	95.4	113	10.8	95.5	
	100 to 200	811	106.4	131.1	437	55.2	126.3	1,089	147.4	135.4	691	93.2	134.8	
	200 to 300	216	51.5	238.8	133	31.4	236.4	161	39.7	246.8	89	21.9	247.0	
	300 to 400	102	34.3	337.9	76	25.9	341.2	94	32.3	343.1	73	25.4	347.0	
	400 to 500	67	29.8	444.0	64	28.6	443.9	67	31.3	463.9	65	30.1	464.3	
	500 to 600	24	13.0	541.9	23	12.2	541.0	23	12.4	540.0	22	11.7	539.7	
	600 to 700	15	9.4	643.7	14	8.9	643.8	14	9.1	649.8	13	8.6	65..	
	700 to 800	11	8.4	750.8	11	7.9	751.2	13	9.8	751.7	13	9.5	752.2	
	800 to 900	10	8.3	845.7	9	8.0	845.0	15	12.4	844.1	14	11.9	843.9	
	900 to 1,000	12	11.4	960.6	12	11.2	960.7	10	9.2	950.7	9	8.9	950.8	
	1,000 to 2,000	59	84.0	1,432.9	58	82.8	1,433.7	53	74.6	1,402.8	52	73.3	1,403.5	
	2,000 to 3,000	24	57.7	2,457.7	23	56.7	2,458.4	25	60.5	2,449.2	25	60.0	2,449.0	
	3,000 to 4,000	14	46.7	3,468.0	13	46.0	3,468.1	16	55.3	3,461.9	16	54.7	3,463.4	
	4,000 to 5,000	8	36.1	4,464.8	8	35.9	4,464.1	8	34.5	4,463.7	8	34.3	4,463.1	
	5,000 to 6,000	6	30.2	5,463.5	6	30.0	5,464.4	7	36.0	5,527.5	6	35.8	5,528.5	
	6,000 to 7,000	4	25.9	6,438.7	4	25.7	6,438.8	4	24.8	6,500.4	4	24.7	6,501.2	
	7,000 to 8,000	3	19.2	7,464.2	3	19.0	7,463.7	3	21.8	7,493.3	3	21.6	7,492.8	
	8,000 to 9,000	2	19.1	8,446.1	2	19.1	8,445.4	2	18.5	8,496.9	2	18.4	8,495.9	
	9,000 to 10,000	2	16.9	9,538.2	2	16.8	9,538.6	2	18.5	9,530.2	2	18.4	9,530.5	
	10,000 and over	25	2,453.0	98,809.8	25	2,446.5	99,093.2	27	2,579.8	96,002.0	27	2,573.1	96,198.6	
<b>Total</b>			<b>4,004</b>	<b>3,174.5</b>	<b>792.8</b>	<b>3,154</b>	<b>3,060.1</b>	<b>970.2</b>	<b>3,620</b>	<b>3,310.8</b>	<b>914.6</b>	<b>2,782</b>	<b>3,197.1</b>	<b>1,149.2</b>

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 &amp; DWH Department, SBP

\* All Banks excluding specialised banks

## 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	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
<b>a. Foreign Constituents:</b>	<b>49.9</b>	<b>59.6</b>	<b>11.1</b>	<b>16.0</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>0.2</b>	<b>25.1</b>	<b>24.8</b>	<b>13.7</b>	<b>18.7</b>
I. Official	6.9	10.0	1.9	3.9	..	..	..	..	3.7	4.6	1.2	1.4
II. Business	17.2	20.7	5.5	7.3	..	..	..	..	8.4	5.9	3.3	7.4
III. Personal	25.8	28.9	3.7	4.7	..	..	..	0.1	12.9	14.3	9.2	9.9
<b>b. Domestic Constituents</b>	<b>4,643.2</b>	<b>5,429.7</b>	<b>1,296.8</b>	<b>1,589.4</b>	<b>45.0</b>	<b>61.5</b>	<b>12.8</b>	<b>13.8</b>	<b>1,819.0</b>	<b>2,062.8</b>	<b>1,469.7</b>	<b>1,702.2</b>
<b>I. Government</b>	<b>551.7</b>	<b>642.8</b>	<b>98.0</b>	<b>153.4</b>	<b>1.3</b>	<b>2.3</b>	<b>1.9</b>	<b>2.3</b>	<b>211.7</b>	<b>226.2</b>	<b>238.9</b>	<b>258.6</b>
a. Federal Government	308.6	383.6	69.4	115.7	1.0	1.8	1.2	1.2	133.4	118.6	103.6	146.4
b. Provincial Governments	208.5	221.8	24.5	31.1	0.3	0.5	0.6	0.9	56.7	84.8	126.6	104.5
c. Local Bodies ( City Governments )	34.6	37.4	4.1	6.6	..	..	0.1	0.2	21.6	22.9	8.8	7.8
<b>II. Non-Financial Public Sector Enterprises</b>	<b>318.6</b>	<b>382.1</b>	<b>20.1</b>	<b>12.0</b>	<b>3.8</b>	<b>7.0</b>	<b>0.8</b>	<b>0.6</b>	<b>81.1</b>	<b>103.0</b>	<b>212.8</b>	<b>259.5</b>
<b>III. Non-Bank Financial Companies</b>	<b>98.2</b>	<b>97.5</b>	<b>7.0</b>	<b>9.8</b>	<b>2.2</b>	<b>1.6</b>	<b>0.2</b>	<b>0.3</b>	<b>43.8</b>	<b>50.1</b>	<b>44.8</b>	<b>35.6</b>
a. Development Financial Institutions	3.4	0.3	0.3	0.0	..	..	..	..	0.7	0.2	2.4	0.1
b. Others	94.8	97.2	6.7	9.8	2.2	1.6	0.2	0.3	43.1	49.9	42.5	35.6
<b>IV. Private Sector Enterprises</b>	<b>1,321.6</b>	<b>1,500.6</b>	<b>496.2</b>	<b>582.4</b>	<b>23.1</b>	<b>32.7</b>	<b>3.1</b>	<b>4.3</b>	<b>437.2</b>	<b>465.7</b>	<b>362.1</b>	<b>415.5</b>
a. Agriculture, Hunting and Forestry	133.8	162.5	46.4	59.1	0.6	1.9	-	0.0	67.7	77.6	19.0	23.9
b. Fishing and Fish Farming etc.	0.6	0.9	0.5	0.7	-	..	-	-	0.1	0.1	..	0.0
c. Mining and Quarrying	32.2	41.0	7.1	11.9	-	..	-	-	11.9	13.1	13.2	15.9
d. Manufacturing	264.0	310.9	91.0	119.4	9.6	12.8	1.1	0.9	80.3	86.8	82.0	91.0
e. Ship Breaking and Waste / Scrape (junk) etc.	2.2	1.7	0.6	0.8	..	..	-	-	1.3	0.4	0.3	0.4
f. Electricity, Gas and Water Supply	41.8	29.7	16.1	7.9	0.4	..	-	0.2	20.7	16.7	4.6	4.8
g. Construction	65.9	77.8	25.5	29.3	2.2	3.3	0.5	0.7	17.2	19.7	20.5	24.8
h. Commerce and Trade	198.8	221.6	118.4	128.8	2.6	3.9	0.3	0.6	52.5	57.9	24.9	30.4
i. Hotels, Restaurants and Clubs etc	5.7	8.9	2.0	2.8	..	0.1	-	..	1.8	1.6	1.8	4.3
J. Transport, Storage and Communications	116.5	120.8	23.7	28.1	1.6	1.6	-	..	36.8	34.8	54.5	56.3
k. Real Estate, Renting and Business activities	148.7	176.7	53.5	79.8	1.0	2.1	0.3	..	42.9	45.1	51.0	49.7
l. Education	35.9	35.7	10.6	10.4	0.6	0.4	0.2	0.7	12.9	11.3	11.6	12.9
m. Health and social work	15.6	19.0	4.9	5.7	0.1	0.1	-	..	4.4	5.3	6.1	7.9
n. Other community, social and personal service activities	46.2	57.3	13.0	14.6	0.5	0.5	0.1	0.3	17.6	18.8	15.0	23.1
o. Other Private Business n.e.c	213.7	236.0	82.9	83.1	3.7	5.8	0.5	0.8	69.0	76.2	57.6	70.0
<b>V. Trust Funds and Non Profit Institutions</b>	<b>115.7</b>	<b>145.1</b>	<b>16.5</b>	<b>20.4</b>	<b>2.9</b>	<b>2.5</b>	<b>0.4</b>	<b>0.3</b>	<b>42.0</b>	<b>67.6</b>	<b>53.9</b>	<b>54.3</b>
<b>VI. Personal</b>	<b>2,189.3</b>	<b>2,604.4</b>	<b>641.3</b>	<b>785.1</b>	<b>10.9</b>	<b>14.3</b>	<b>4.7</b>	<b>4.3</b>	<b>986.1</b>	<b>1,133.3</b>	<b>546.3</b>	<b>667.4</b>
<b>VII. Others</b>	<b>48.1</b>	<b>57.2</b>	<b>17.7</b>	<b>26.3</b>	<b>0.8</b>	<b>1.1</b>	<b>1.7</b>	<b>1.5</b>	<b>17.0</b>	<b>16.9</b>	<b>10.9</b>	<b>11.3</b>
<b>Total</b>	<b>4,693.1</b>	<b>5,489.3</b>	<b>1,307.9</b>	<b>1,605.3</b>	<b>45.0</b>	<b>61.5</b>	<b>12.8</b>	<b>14.0</b>	<b>1,844.0</b>	<b>2,087.6</b>	<b>1,483.4</b>	<b>1,720.9</b>
<b>Growth (%)</b>	<b>13.4</b>	<b>17.0</b>	<b>15.8</b>	<b>22.7</b>	<b>1.7</b>	<b>36.7</b>	<b>-56.8</b>	<b>9.4</b>	<b>14.8</b>	<b>13.2</b>	<b>10.9</b>	<b>16.0</b>
<b>As % of GDP (MP)</b>	<b>31.63</b>	<b>30.39</b>	<b>8.82</b>	<b>8.89</b>	<b>0.30</b>	<b>0.34</b>	<b>0.09</b>	<b>0.08</b>	<b>12.43</b>	<b>11.56</b>	<b>10.00</b>	<b>9.53</b>

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	2008			2009			2010			2011		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
<b>Current Deposits</b>	8,415.6	965.4	114.7	9,106.2	1,129.7	124.1	10,422.7	1,307.9	125.5	12,114.5	1,605.3	132.5
<b>Call Deposits</b>	123.0	33.0	268.2	115.7	44.2	382.0	151.5	45.0	296.8	186.7	61.6	329.7
<b>Other Deposit Accounts</b>	125.5	29.6	235.5	153.5	20.7	134.9	99.9	12.8	128.1	84.4	14.0	165.6
<b>Saving Deposits</b>	15,043.4	1,572.7	104.5	14,154.0	1,605.6	113.4	14,657.2	1,844.0	125.8	14,964.2	2,087.6	139.5
<b>Fixed Deposits</b>	1,108.3	1,211.5	1,093.2	1,633.7	1,337.4	818.6	1,244.5	1,483.4	1,191.9	1,392.2	1,720.9	1,236.1
Less than 6 months	493.7	545.9	1,105.9	653.4	563.0	861.6	484.3	637.4	1,316.1	470.9	711.6	1,511.1
For 6 months and over												
but less than 1 year	78.1	190.7	2,440.5	156.0	183.5	1,176.3	91.7	162.2	1,769.1	134.6	200.8	1,492.5
For 1 year and over												
but less than 2 years	196.1	254.4	1,297.4	259.5	376.6	1,451.3	262.1	480.5	1,833.7	323.9	567.6	1,752.0
For 2 years and over												
but less than 3 years	42.0	32.6	777.4	68.8	36.3	527.6	61.8	25.4	410.9	52.1	26.0	498.8
For 3 years and over												
but less than 4 years	102.3	71.8	702.0	107.3	51.4	479.0	86.5	53.4	617.7	121.7	65.2	535.4
For 4 years and over												
but less than 5 years	28.9	19.2	663.3	155.8	23.1	148.3	26.2	7.9	302.7	31.3	7.2	230.6
For 5 years and over	167.2	96.9	579.4	233.0	103.4	443.8	231.9	116.5	502.2	257.5	142.5	553.3
<b>All Deposits</b>	<b>24,815.7</b>	<b>3,812.2</b>	<b>153.6</b>	<b>25,163.1</b>	<b>4,137.6</b>	<b>164.4</b>	<b>26,575.9</b>	<b>4,693.1</b>	<b>176.6</b>	<b>28,741.9</b>	<b>5,489.3</b>	<b>191.0</b>
	<b>Growth (%)</b>											
<b>Current Deposits</b>	6.9	13.9	6.5	8.2	17.0	8.2	14.5	15.8	1.1	16.2	22.7	5.6
<b>Call Deposits</b>	(13.7)	(18.5)	(5.6)	(5.9)	33.9	42.4	30.9	1.8	(22.3)	23.2	36.8	11.1
<b>Other Deposit Accounts</b>	(20.2)	(1.0)	23.7	22.3	(30.1)	(42.7)	(34.9)	(38.2)	(5.0)	(15.6)	9.1	29.3
<b>Saving Deposits</b>	(4.3)	7.9	12.7	(5.9)	2.1	8.5	3.6	14.8	10.9	2.1	13.2	10.9
<b>Fixed Deposits</b>	(7.7)	21.5	31.6	47.4	10.4	(25.1)	(23.8)	10.9	45.6	11.9	16.0	3.7
Less than 6 months	99.5	24.6	(37.5)	32.3	3.1	(22.1)	(25.9)	13.2	52.8	(2.8)	11.6	14.8
For 6 months and over												
but less than 1 year	(17.7)	6.7	29.6	99.7	(3.8)	(51.8)	(41.2)	(11.6)	50.4	46.8	23.8	(15.6)
For 1 year and over												
but less than 2 years	33.9	23.0	(8.2)	32.3	48.0	11.9	1.0	27.6	26.3	23.6	18.1	(4.5)
For 2 years and over												
but less than 3 years	43.8	43.0	(0.5)	63.8	11.3	(32.1)	(10.2)	(30.0)	(22.1)	(15.6)	2.4	21.4
For 3 years and over												
but less than 4 years	(42.3)	40.5	143.8	4.9	(28.4)	(31.8)	(19.4)	3.9	29.0	40.7	22.0	(13.3)
For 4 years and over												
but less than 5 years	112.5	276.5	77.6	439.1	20.3	(77.6)	(83.2)	(65.8)	104.1	19.6	(8.5)	(23.8)
For 5 years and over	(66.0)	2.3	200.8	39.4	6.7	(23.4)	(0.5)	12.7	13.2	11.0	22.3	10.2
<b>All Deposits</b>	<b>(1.1)</b>	<b>13.0</b>	<b>14.2</b>	<b>1.4</b>	<b>8.5</b>	<b>7.0</b>	<b>5.6</b>	<b>13.4</b>	<b>7.4</b>	<b>8.2</b>	<b>17.0</b>	<b>8.1</b>

Source: Statistics and DWH Department, SBP

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

## 6.7 Province/Region Wise Advances by Borrowers and Deposits by Categories (Outstanding Position)

(Billion Rupees)							
Provinces/Regions	Borrower / Category	Jun.2011		Dec.2010		Jun.2010	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
<b>Overall</b>	Foreign	59.61	-	52.85	-	49.87	-
	Govt.	642.81	406.74	569.93	372.55	551.72	423.87
	NFPSEs	382.10	171.00	342.94	165.36	318.65	166.14
	NBFCs & Fin Aux.	97.48	40.18	106.35	42.05	98.15	44.30
	Private Sector	1,500.60	2,364.47	1,365.07	2,386.47	1,321.62	2,193.62
	Trust Fund	145.12	18.03	144.64	16.36	115.73	13.31
	Personal	2,604.42	294.02	2,357.48	305.98	2,189.30	322.14
	Others	57.17	16.38	44.67	17.59	48.07	11.08
	<b>Total</b>	<b>5,489.32</b>	<b>3,310.82</b>	<b>4,983.92</b>	<b>3,306.36</b>	<b>4,693.12</b>	<b>3,174.46</b>
<b>Punjab</b>	Foreign	16.76	-	16.62	-	16.20	-
	Govt.	256.83	254.33	211.68	236.27	196.12	269.15
	NFPSEs	102.17	62.99	94.93	54.22	95.99	56.64
	NBFCs & Fin Aux.	11.79	5.65	11.17	4.94	7.39	5.75
	Private Sector	656.64	1,190.99	590.09	1,217.89	573.91	1,115.82
	Trust Fund	51.19	11.85	42.36	10.87	35.02	9.14
	Personal	1,228.00	91.65	1,107.64	83.13	1,029.80	89.77
	Others	26.42	9.09	18.41	8.27	17.48	2.54
	<b>Total</b>	<b>2,349.79</b>	<b>1,626.54</b>	<b>2,092.89</b>	<b>1,615.57</b>	<b>1,971.91</b>	<b>1,548.82</b>
<b>Sindh</b>	Foreign	22.10	-	20.87	-	19.63	-
	Govt.	151.65	142.07	150.21	127.00	154.00	139.47
	NFPSEs	177.77	104.48	183.29	106.94	167.69	105.21
	NBFCs & Fin Aux.	80.44	31.18	90.17	33.56	86.88	35.71
	Private Sector	498.45	923.86	464.79	910.83	442.90	828.22
	Trust Fund	56.67	1.12	57.80	1.17	55.06	0.90
	Personal	825.15	174.08	759.18	191.71	700.29	201.73
	Others	6.32	6.11	6.66	8.48	5.73	5.57
	<b>Total</b>	<b>1,818.54</b>	<b>1,382.90</b>	<b>1,732.97</b>	<b>1,379.69</b>	<b>1,632.17</b>	<b>1,316.80</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	1.33	-	0.80	-	1.24	-
	Govt.	50.55	4.82	43.58	3.93	38.24	6.94
	NFPSEs	8.04	1.74	5.76	1.91	4.82	2.00
	NBFCs & Fin Aux.	1.23	0.06	1.48	0.06	0.55	0.06
	Private Sector	87.53	30.51	72.82	31.38	71.17	29.88
	Trust Fund	5.82	0.01	5.43	0.01	4.27	0.00
	Personal	206.57	11.08	174.64	11.37	170.79	11.49
	Others	3.09	0.35	4.08	0.26	3.33	0.56
	<b>Total</b>	<b>364.17</b>	<b>48.56</b>	<b>308.59</b>	<b>48.92</b>	<b>294.42</b>	<b>50.93</b>
<b>Balochistan</b>	Foreign	0.21	-	0.07	-	0.23	-
	Govt.	16.60	0.10	11.97	-	12.19	1.13
	NFPSEs	3.31	-	1.83	-	1.86	-
	NBFCs & Fin Aux.	0.08	-	0.12	-	0.02	-
	Private Sector	36.26	6.38	33.81	6.61	32.61	6.96
	Trust Fund	2.54	-	1.43	-	1.00	-
	Personal	52.85	4.08	45.95	5.11	40.20	3.45
	Others	11.95	0.06	7.90	0.03	9.44	1.48
	<b>Total</b>	<b>123.80</b>	<b>10.62</b>	<b>103.08</b>	<b>11.75</b>	<b>97.54</b>	<b>13.03</b>
<b>Islamabad</b>	Foreign	18.50	-	13.99	-	12.28	-
	Govt.	146.34	5.29	130.42	5.35	128.59	7.17
	NFPSEs	89.29	1.80	56.39	2.25	47.34	2.29
	NBFCs & Fin Aux.	1.90	3.30	2.04	3.49	2.31	2.78
	Private Sector	183.21	207.61	169.66	214.79	166.15	207.23
	Trust Fund	27.20	5.05	32.31	4.31	18.86	3.26
	Personal	162.66	10.04	157.50	11.81	134.73	12.80
	Others	8.42	0.74	6.98	0.53	11.36	0.71
	<b>Total</b>	<b>637.51</b>	<b>233.84</b>	<b>569.29</b>	<b>242.54</b>	<b>521.63</b>	<b>236.24</b>
<b>FATA</b>	Foreign	0.04	-	-	-	-	-
	Govt.	0.21	-	0.66	-	0.50	-
	NFPSEs	0.05	-	0.01	-	0.00	-
	NBFCs & Fin Aux.	-	-	-	-	0.00	-
	Private Sector	2.32	0.23	2.33	0.22	1.94	0.20
	Trust Fund	0.04	-	0.01	-	0.05	-
	Personal	6.69	0.14	5.27	0.14	5.94	0.13
	Others	0.32	-	0.16	-	0.13	-
	<b>Total</b>	<b>9.69</b>	<b>0.37</b>	<b>8.42</b>	<b>0.36</b>	<b>8.57</b>	<b>0.32</b>

## 6.7 Province/Region Wise Advances by Borrowers and Deposits by Categories (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun 2011		Dec.2010		Jun.2010		
		Deposits	Advances	Deposits	Advances	Deposits	Advances	
<b>Gilgit-Baltistan</b>	Foreign	0.00	-	0.00	-	0.00	-	
	Govt.	1.39	-	0.84	-	1.04	-	
	NFPSEs	0.02	-	0.02	-	0.01	-	
	NBFCs & Fin Aux.	0.77	-	0.36	-	0.49	-	
	Private Sector	7.64	0.79	4.70	0.76	5.09	1.58	
	Trust Fund	0.67	0.00	1.38	-	0.64	-	
	Personal	5.38	0.25	3.35	0.21	3.67	0.34	
	Others	0.37	0.00	0.28	-	0.07	-	
	<b>Total</b>		<b>16.23</b>	<b>1.03</b>	<b>10.94</b>	<b>0.97</b>	<b>11.00</b>	<b>1.91</b>
	<b>AJK</b>	Foreign	0.65	-	0.50	-	0.29	-
Govt.		19.24	0.11	20.56	-	21.05	-	
NFPSEs		1.45	-	0.72	0.03	0.94	-	
NBFCs & Fin Aux.		1.26	-	1.01	0.00	0.51	-	
Private Sector		28.56	4.11	26.86	3.99	27.86	3.75	
Trust Fund		1.00	0.00	3.93	0.00	0.83	-	
Personal		117.13	2.71	103.95	2.50	103.88	2.43	
Others		0.29	0.04	0.21	0.03	0.53	0.22	
<b>Total</b>			<b>169.59</b>	<b>6.97</b>	<b>157.73</b>	<b>6.55</b>	<b>155.88</b>	<b>6.41</b>

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.

"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).

"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, modaraba 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.

## 6.8 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)			2008			2009			2010			2011		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10		5,204.9	20.4	3.9	3,994.6	18.1	4.5	3,674.3	17.0	4.6	3,558.0	17.3	4.9
	10 to	20	3,519.4	51.7	14.7	3,053.7	45.1	14.8	2,936.1	43.2	14.7	2,980.9	44.6	15.0
	20 to	25	1,452.1	32.7	22.5	1,349.4	30.4	22.5	1,360.2	30.5	22.4	1,454.4	32.7	22.5
	25 to	30	1,219.0	33.3	27.3	1,182.2	32.3	27.3	1,154.0	31.7	27.5	1,191.2	32.7	27.5
	30 to	40	1,965.3	68.4	34.8	2,042.5	71.0	34.8	2,198.6	76.9	35.0	2,245.4	78.5	34.9
	40 to	50	1,574.0	70.8	45.0	1,852.0	83.1	44.9	1,943.4	87.4	44.9	2,006.2	90.1	44.9
	50 to	60	1,206.6	65.9	54.6	1,576.8	86.5	54.9	1,707.1	93.6	54.8	1,831.2	100.5	54.9
	60 to	70	1,007.1	65.1	64.7	1,278.6	82.9	64.8	1,444.3	93.9	65.0	1,560.7	101.3	64.9
	70 to	80	779.0	58.2	74.8	1,018.8	76.2	74.8	1,200.3	89.8	74.8	1,401.3	105.0	74.9
	80 to	90	676.7	57.5	84.9	979.0	83.2	85.0	984.1	83.4	84.7	1,103.1	93.8	85.0
	90 to	100	640.9	60.7	94.7	759.4	72.0	94.8	926.8	88.0	95.0	1,003.5	95.4	95.0
	100 to	200	3,223.1	450.4	139.7	3,633.4	499.9	137.6	4,301.1	588.9	136.9	5,005.8	691.0	138.0
	200 to	300	1,009.5	244.6	242.3	1,037.8	249.0	24..	1,160.8	279.1	240.4	1,426.7	346.2	242.7
	300 to	400	449.0	154.0	342.9	455.7	157.3	345.1	503.4	173.6	344.9	609.7	210.3	344.9
	400 to	500	222.8	99.5	446.6	223.6	99.8	446.4	252.0	112.1	444.9	326.3	146.1	447.8
	500 to	600	148.0	80.4	542.8	145.0	78.6	542.3	163.7	88.9	543.3	204.2	111.4	545.5
	600 to	700	80.3	51.9	646.6	94.6	61.2	647.0	116.2	74.7	642.9	132.1	85.6	647.5
	700 to	800	51.5	38.6	749.2	71.8	53.6	746.8	81.7	61.1	748.0	107.8	80.5	746.1
	800 to	900	47.5	40.2	846.5	55.7	47.2	847.3	63.4	53.5	845.1	86.8	73.6	847.8
	900 to	1,000	43.0	40.7	945.9	41.3	39.3	950.5	47.5	44.9	945.2	65.1	61.8	950.0
	1,000 to	2,000	161.9	219.6	1,356.4	170.4	229.0	1,343.8	199.5	270.7	1,356.8	246.0	333.5	1,355.7
	2,000 to	3,000	46.7	112.5	2,410.9	54.3	131.0	2,411.7	56.2	134.9	2,400.8	67.2	162.8	2,421.5
	3,000 to	4,000	25.0	86.7	3,461.1	24.8	85.4	3,442.5	23.4	80.7	3,442.1	32.3	110.2	3,412.5
	4,000 to	5,000	18.3	83.4	4,552.1	14.8	66.3	4,479.7	18.6	82.7	4,442.6	19.7	88.5	4,488.1
	5,000 to	6,000	8.4	44.8	5,333.7	11.2	60.1	5,351.6	13.4	71.9	5,349.9	16.7	90.1	5,396.2
	6,000 to	7,000	5.5	35.8	6,499.3	5.9	38.4	6,474.3	6.1	39.3	6,452.2	8.6	55.3	6,466.1
	7,000 to	8,000	3.9	28.8	7,429.1	4.4	32.8	7,449.1	4.0	29.4	7,434.5	6.1	45.4	7,455.6
	8,000 to	9,000	2.5	21.0	8,427.5	3.3	27.8	8,412.9	3.9	32.8	8,454.9	4.8	41.0	8,459.2
	9,000 to	10,000	2.4	22.1	9,401.5	2.7	25.4	9,461.3	2.7	25.2	9,434.0	4.3	40.5	9,475.6
	10,000 and over		21.3	1,372.4	64,317.4	25.2	1,474.7	58,555.9	29.1	1,713.3	58,961.6	35.6	1,923.7	54,008.6
<b>Total</b>			<b>24,815.7</b>	<b>3,812.2</b>	<b>153.6</b>	<b>25,163.1</b>	<b>4,137.6</b>	<b>164.4</b>	<b>26,575.9</b>	<b>4,693.1</b>	<b>176.6</b>	<b>28,741.9</b>	<b>5,489.3</b>	<b>191.0</b>

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 thousand

Source: Statistics &amp; DWH Department, SBP

and over but less than Rs.40 thousand.

## 6.9 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
<b>July 2010</b>								
Public	13.71	14.30	13.70	14.28	7.58	8.47	5.87	7.46
Private	13.38	13.46	13.45	14.01	7.76	9.58	5.80	7.99
Foreign	13.00	13.02	13.71	14.56	7.38	9.23	6.39	8.76
Specialised	11.01	11.06	9.15	9.62	2.97	5.43	5.18	8.46
<b>All Banks</b>	<b>13.36</b>	<b>13.45</b>	<b>13.35</b>	<b>13.92</b>	<b>7.65</b>	<b>9.43</b>	<b>5.84</b>	<b>7.91</b>
<b>August 2010</b>								
Public	13.53	14.34	13.77	14.34	6.15	7.95	5.81	7.42
Private	13.21	13.37	13.46	14.04	7.48	9.70	5.80	8.01
Foreign	13.59	13.63	13.87	14.82	6.39	8.07	6.38	8.90
Specialised	10.63	10.65	9.14	9.62	2.29	5.62	4.51	7.78
<b>All Banks</b>	<b>13.24</b>	<b>13.41</b>	<b>13.38</b>	<b>13.97</b>	<b>7.15</b>	<b>9.24</b>	<b>5.82</b>	<b>7.92</b>
<b>September 2010</b>								
Public	13.28	14.31	13.82	14.39	6.81	8.36	5.71	7.35
Private	13.19	13.37	13.40	14.01	7.29	9.29	5.77	8.00
Foreign	13.26	13.37	13.68	14.66	6.32	8.23	6.33	8.69
Specialised	10.95	10.97	9.14	9.62	2.97	5.82	4.66	7.67
<b>All Banks</b>	<b>13.19</b>	<b>13.39</b>	<b>13.34</b>	<b>13.95</b>	<b>7.03</b>	<b>8.99</b>	<b>5.77</b>	<b>7.90</b>
<b>October 2010</b>								
Public	13.55	14.18	13.71	14.44	9.16	10.34	5.77	7.38
Private	13.46	13.57	13.40	14.04	7.13	9.22	5.82	8.02
Foreign	13.24	13.24	13.66	14.63	5.51	7.10	6.42	8.95
Specialised	9.27	9.30	9.14	9.63	5.57	10.00	4.78	7.75
<b>All Banks</b>	<b>13.43</b>	<b>13.55</b>	<b>13.32</b>	<b>13.98</b>	<b>6.88</b>	<b>8.83</b>	<b>5.83</b>	<b>7.93</b>
<b>November 2010</b>								
Public	13.85	14.70	13.71	14.51	7.94	8.98	5.95	7.63
Private	13.97	14.09	13.54	14.18	7.14	9.22	5.86	8.06
Foreign	13.58	13.60	13.37	14.56	6.72	8.43	6.27	9.21
Specialised	9.84	9.84	9.15	9.63	3.89	7.78	4.95	7.77
<b>All Banks</b>	<b>13.92</b>	<b>14.06</b>	<b>13.42</b>	<b>14.10</b>	<b>7.15</b>	<b>9.07</b>	<b>5.88</b>	<b>8.02</b>
<b>December 2010</b>								
Public	13.58	14.34	13.92	14.62	7.67	10.26	5.86	7.72
Private	14.29	14.38	13.62	14.23	7.30	9.81	5.89	8.19
Foreign	13.67	13.71	13.11	14.31	7.88	8.83	6.71	9.47
Specialised	10.35	10.36	9.16	9.65	3.38	6.91	4.45	7.18
<b>All Banks</b>	<b>14.20</b>	<b>14.30</b>	<b>13.52</b>	<b>14.16</b>	<b>7.41</b>	<b>9.67</b>	<b>5.91</b>	<b>8.14</b>

(Contd.)

## 6.9 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
<b>January 2011</b>								
Public	13.39	13.83	14.15	14.80	9.01	9.46	6.38	7.89
Private	14.31	14.56	13.70	14.37	7.29	9.59	5.91	8.14
Foreign	13.98	13.99	13.13	14.35	6.08	6.76	6.61	9.12
Specialised	10.36	10.37	9.15	9.64	3.41	6.99	5.07	7.46
<b>All Banks</b>	<b>14.22</b>	<b>14.46</b>	<b>13.62</b>	<b>14.29</b>	<b>7.22</b>	<b>8.98</b>	<b>6.02</b>	<b>8.12</b>
<b>February 2011</b>								
Public	13.23	13.65	13.87	14.68	9.09	10.76	6.35	8.06
Private	14.27	14.46	13.67	14.40	6.95	9.40	5.95	8.20
Foreign	13.89	13.90	12.92	14.24	6.43	7.07	6.74	9.40
Specialised	9.86	9.86	9.14	9.64	2.89	7.16	5.07	7.53
<b>All Banks</b>	<b>14.19</b>	<b>14.37</b>	<b>13.55</b>	<b>14.29</b>	<b>6.99</b>	<b>8.96</b>	<b>6.04</b>	<b>8.21</b>
<b>March 2011</b>								
Public	14.55	15.12	14.13	14.87	9.88	11.33	6.39	8.12
Private	14.29	14.53	13.62	14.40	6.84	9.42	5.85	8.15
Foreign	13.79	13.80	12.85	14.14	6.75	7.87	6.55	9.42
Specialised	9.77	9.78	9.15	9.65	3.16	8.91	5.15	7.67
<b>All Banks</b>	<b>14.24</b>	<b>14.47</b>	<b>13.55</b>	<b>14.33</b>	<b>7.09</b>	<b>9.35</b>	<b>5.97</b>	<b>8.18</b>
<b>April 2011</b>								
Public	13.56	14.28	14.16	14.93	9.05	10.82	6.40	8.09
Private	14.49	14.72	13.62	14.45	6.97	9.51	5.93	8.19
Foreign	13.36	13.37	12.60	13.89	8.44	9.92	6.59	9.32
Specialised	9.73	9.74	9.16	9.67	3.86	5.81	4.99	7.90
<b>All Banks</b>	<b>14.37</b>	<b>14.59</b>	<b>13.55</b>	<b>14.37</b>	<b>7.35</b>	<b>9.69</b>	<b>6.03</b>	<b>8.21</b>
<b>May 2011</b>								
Public	14.90	15.05	14.33	15.02	9.24	11.00	6.37	7.98
Private	14.26	14.75	13.70	14.53	6.92	9.56	5.90	8.22
Foreign	13.54	13.58	12.56	13.88	9.14	10.43	6.63	9.43
Specialised	9.54	9.54	9.15	9.66	3.24	8.01	4.88	7.95
<b>All Banks</b>	<b>14.21</b>	<b>14.65</b>	<b>13.65</b>	<b>14.46</b>	<b>7.45</b>	<b>9.85</b>	<b>6.00</b>	<b>8.21</b>
<b>June 2011</b>								
Public	14.35	14.65	14.34	15.03	6.46	9.95	5.92	7.96
Private	14.29	14.47	13.85	14.67	7.26	9.86	5.90	8.32
Foreign	14.34	14.34	12.89	14.17	7.83	10.08	6.60	9.32
Specialised	10.21	10.21	9.18	9.69	3.70	7.34	4.55	7.95
<b>All Banks</b>	<b>14.25</b>	<b>14.43</b>	<b>13.78</b>	<b>14.57</b>	<b>7.22</b>	<b>9.89</b>	<b>5.92</b>	<b>8.28</b>

Notes:

Source: Statistics &amp; DWH 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 &amp; advances and deposits include interbank placements as well.

## 6.10 Non-Performing Loans

(End Period: Billion Rupees)

Banks	NPLs					
	CY06	CY 07	CY 08	CY 09	CY 10	CY 11 <sup>1</sup>
<b>All Banks</b>	<b>173.2</b>	<b>214.2</b>	<b>313.7</b>	<b>432.3</b>	<b>547.8</b>	<b>579.2</b>
<b>Commercial Banks</b>	<b>134.5</b>	<b>181.4</b>	<b>284.5</b>	<b>404.0</b>	<b>515.4</b>	<b>543.9</b>
Public Sector Commercial Banks	41.0	43.7	77.6	115.2	164.2	166.9
Local Private Banks	92.3	136.5	203.9	282.7	344.2	370.2
Foreign Banks	1.2	1.2	3.0	6.2	7.0	6.7
<b>Specialised Banks</b>	<b>38.7</b>	<b>32.8</b>	<b>29.1</b>	<b>28.2</b>	<b>32.4</b>	<b>35.3</b>

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	CY06	CY 07	CY 08	CY 09	CY 10	CY 11 <sup>1</sup>	CY06	CY 07	CY 08	CY 09	CY 10	CY 11 <sup>1</sup>
<b>All Banks</b>	<b>36.5</b>	<b>29.5</b>	<b>79.4</b>	<b>125.2</b>	<b>287.3</b>	<b>186.0</b>	<b>1.50</b>	<b>1.10</b>	<b>2.48</b>	<b>3.85</b>	<b>5.44</b>	<b>5.50</b>
<b>Commercial Banks</b>	<b>22.7</b>	<b>19.5</b>	<b>71.3</b>	<b>115.7</b>	<b>170.6</b>	<b>171.6</b>	<b>1.00</b>	<b>0.80</b>	<b>2.28</b>	<b>3.67</b>	<b>5.24</b>	<b>5.21</b>
Public Sector Commercial Banks	6.3	4.6	16.4	35.7	75.4	77.1	1.50	0.90	2.88	5.74	12.01	11.21
Local Private Banks	17.6	15.7	54.7	78.3	94.3	93.7	1.00	0.80	2.23	3.20	3.68	3.70
Foreign Banks	(1.2)	(0.8)	0.2	1.7	1.0	0.8	(1.00)	(0.90)	0.17	1.90	1.44	1.10
<b>Specialised Banks</b>	<b>13.8</b>	<b>1..</b>	<b>8.2</b>	<b>9.5</b>	<b>116.6</b>	<b>14.4</b>	<b>19.50</b>	<b>13.80</b>	<b>10.20</b>	<b>10.28</b>	<b>12.46</b>	<b>15.54</b>

1 End June

Source: Off-site Supervision and Enforcement Department, SBP

## 6.12 Electronic Banking Statistics

Item	Unit	FY 07	FY 08	FY 09	FY 10	FY 11 <sup>P</sup>
<b>1- Ebanking Infrastructure</b>						
Real Time Online Branches (RTOB)	Number	4,179	5,282	6,040	6,671	7,416
Automated Teller Machines (ATM)	Number	2,294	3,121	3,999	4,465	5,200
Point of Sale (POS)	Number	46,329	43,903	49,715	52,049	37,232
<b>2- Credit Cards Transactions</b>						
Credit Cards	Thousand	1,698	1,777	1,664	1,613	1,385
Outstanding Amount <sup>1</sup>	Million Rs.	42,822	44,427	35,533	28,280	24,626
<b>3- Debit Cards<sup>2</sup></b>	Thousand	3,983	4,905	6,395	8,140	11,990
<b>4- Ebanking Transactions</b>						
No of transactions	Thousand	99,367	124,447	159,783	196,301	234,941
Value of Transactions	Billion Rs.	10,497	13,893	14,373	17,333	22,144
<b>5- ATM Transactions</b>						
No of transactions	Thousand	51,511	67,912	91,126	115,677	137,659
Value of Transactions	Billion Rs.	316	453	669	905	1,204
<b>6- POS Transactions</b>						
No of transactions	Thousand	15,589	17,485	18,280	15,677	14,326
Value of Transactions	Billion Rs.	54	69	90	75	70
<b>7- RTOB Transactions</b>						
No of transactions	Thousand	30,731	36,855	47,279	60,615	74,375
Value of Transactions	Billion Rs.	10,090	133,317	13,538	16,202	20,647
<b>8- Other Ebanking Channels<sup>3</sup></b>						
No of transactions	Thousand	1,537	2,195	3,098	4,336	8,581
Value of Transactions	Billion Rs.	37	54	77	150	224

1. Statistics &amp; DWH Department

2. Does not include ATM Cards

3. Internet, Call Centre &amp; Mobile Banking

4. Sr.No. 1 to 3 as on 30<sup>th</sup> June whereas 4 to 8 during the financial year

Sources : Payment System Department SBP

## 6.12 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2009		2010		2011
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>Deposits</b>					
No. of Accounts	826,679	951,282	1,103,437	1,633,099	1,249,636
Amount	221,181.92	264,343.16	314,901.68	369,622.93	432,737.04
% to Total <sup>1</sup> Deposits	5.3	6.1	6.7	7.4	7.9
<b>Financing <sup>2</sup></b>					
No. of Accounts	50,835	50,014	103,294	53,489	51,059
Amount	141,787.87	157,447.30	168,073.47	188,472.42	196,433.72
% to Total <sup>1</sup> Financing	4.4	4.7	5.0	5.4	5.6
<b>Investment</b>					
Amount	43,725.98	58,408.75	62,519.28	134,164.19	203,533.89
% to Total <sup>1</sup> Investment	3.2	3.4	3.2	6.1	7.7
<b>Liabilities/Assets</b>					
Amount	377,985.55	487,177.80	559,569.50	621,203.90	661,149.60
% to Total <sup>1</sup> Liabilities/Assets	4.0	4.4	5.2	5.3	5.6
<b>Weighted Average Return on</b>					
Advances	15.11	14.47	14.1	14.2	14.6
Deposits	5.49	5.32	5.20	5.04	5.46
<b>Selected Ratios</b>					
Ratio of Deposits to Liabilities	48.3	54.3	56.3	59.5	65.5
Ratio of Financing to Assets	41.2	32.3	3..	30.3	29.7
Ratio of Financing to Deposits	77.9	59.6	53.4	51.0	45.4
Ratio of Investment to Deposits	19.8	22.1	19.9	36.3	47.0
<b>Infrastructure</b>					
Full-fledged Islamic Scheduled Banks	6	6	6	5	5
Pakistani	5	5	5	5	5
Foreign	1	1	1	-	-
Full-fledged Islamic Scheduled Banks Branches	312	400	415	472	489
Pakistani	283	371	386	472	489
Foreign	29	29	29	-	-
Stand-alone Branches of Existing Scheduled Banks	129	161	168	215	237
Pakistani	129	161	168	215	237
Foreign	-	-	-	-	-
<b>Total Islamic Branches</b>	<b>441</b>	<b>561</b>	<b>583</b>	<b>687</b>	<b>726</b>

1. Total includes all scheduled banks

Source: Statistics and DWH Department ,SBP

2. Financing = Advances +Bills

## 6.13 Scheduled Banks operating in Pakistan

As on 30<sup>th</sup> June, 2011

Bank Name	Total Branches	Website
<b>A. Public Sector Commercial Banks</b>	<b>1,641</b>	
1 First Women Bank Ltd.	39	<a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>
2 National Bank of Pakistan	1,269	<a href="http://www.nbp.com.pk">www.nbp.com.pk</a>
3 Sindh Bank Ltd.	9	<a href="http://www.sindhbankltd.com">www.sindhbankltd.com</a>
4 The Bank of Khyber	51	<a href="http://www.bok.com.pk">www.bok.com.pk</a>
5 The Bank of Punjab	273	<a href="http://www.bop.com.pk">www.bop.com.pk</a>
<b>B. Local Private Banks</b>	<b>7,154</b>	
1 Allied Bank Ltd.	809	<a href="http://www.abl.com.pk">www.abl.com.pk</a>
2 Al Baraka Bank (Pakistan)Ltd.	87	<a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>
3 Askari Bank Ltd.	218	<a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>
4 Bank Al-Falah Ltd.	360	<a href="http://www.bankalfalah.com">www.bankalfalah.com</a>
5 Bank Al-Habib Ltd.	284	<a href="http://www.bankalhabib.com">www.bankalhabib.com</a>
6 BankIslami Pakistan Ltd.	70	<a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>
7 Dawood Islamic Bank Ltd.	42	<a href="http://www.burjbankltd.com">www.burjbankltd.com</a>
8 Dubai Islamic Bank Pakistan Ltd	64	<a href="http://www.dibpak.com">www.dibpak.com</a>
9 Faysal Bank Ltd.	242	<a href="http://www.faysalbank.com.pk">www.faysalbank.com.pk</a>
10 Habib Bank Ltd.	1462	<a href="http://www.habibbankltd.com">www.habibbankltd.com</a>
11 Habib Metropolitan Bank Ltd	135	<a href="http://www.hmb.com.pk">www.hmb.com.pk</a>
12 JS Bank Ltd.	48	<a href="http://www.jsbl.com">www.jsbl.com</a>
13 KASB Bank Ltd.	70	<a href="http://www.kasbbank.com">www.kasbbank.com</a>
14 MCB Bank Ltd.	1135	<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>
15 Meezan Bank Ltd.	226	<a href="http://www.meezanbank.com">www.meezanbank.com</a>
16 mybank Ltd.	80	<a href="http://www.mybankltd.com">www.mybankltd.com</a>
17 NIB Bank Ltd.	179	<a href="http://www.nibpk.com">www.nibpk.com</a>
18 Samba Bank Ltd.	28	<a href="http://www.samba.com.pk">www.samba.com.pk</a>
19 Silkbank Ltd.	85	<a href="http://www.silkbank.com.pk">www.silkbank.com.pk</a>
20 Soneri Bank Ltd.	184	<a href="http://www.soneri.com">www.soneri.com</a>
21 Standard Chartered Bank (Pakistan) Ltd.	143	<a href="http://www.standardchartered.com.pk">www.standardchartered.com.pk</a>
22 Summit Bank Ltd.	76	<a href="http://www.summitbank.com.pk">www.summitbank.com.pk</a>
23 United Bank Ltd.	1127	<a href="http://www.ubl.com.pk">www.ubl.com.pk</a>
<b>C. Foreign Banks</b>	<b>49</b>	
1 Barclays Bank PLC	15	<a href="http://www.barclays.pk">www.barclays.pk</a>
2 Citibank N.A	16	<a href="http://www.citibank.com.pk">www.citibank.com.pk</a>
3 Deutsche Bank AG	3	<a href="http://www.db.com">www.db.com</a>
4 HSBC Bank Middle East Ltd.	11	<a href="http://www.hsbc.com.pk">www.hsbc.com.pk</a>
5 Oman International Bank S.A.O.G	3	<a href="http://www.oiboman.com">www.oiboman.com</a>
6 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	<a href="http://www.btm.co.jp">www.btm.co.jp</a>
<b>D. Specialised Banks</b>	<b>546</b>	
1 Industrial Development Bank of Pakistan	14	<a href="http://www.idbp.com.pk">www.idbp.com.pk</a>
2 Punjab Provincial Cooperative Bank Ltd.	159	<a href="http://ppcbl.punjab.gov.pk">http://ppcbl.punjab.gov.pk</a>
3 SME Bank Ltd.	13	<a href="http://www.smebank.org">www.smebank.org</a>
4 Zarai Traqiati Bank Ltd.	360	<a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>
<b>Commercial Banks (A+B+C)</b>	<b>8844</b>	
<b>All Banks (A+B+C+D)</b>	<b>9390</b>	

Source: Statistics & Data Warehouse Department, SBP