

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Liabilities										
Capital	255.5	341.7	380.8	390.2	485.3	2.9	3.6	3.6	3.3	3.8
Reserves	154.5	226.2	265.1	316.7	298.6	1.7	2.4	2.5	2.7	2.3
Demand Deposits	1,682.0	1,607.8	2,135.1	2,601.0	3,069.8	19.0	17.0	20.0	22.1	23.7
(a) Scheduled Banks	32.2	37.9	57.6	64.5	93.5	0.4	0.4	0.5	0.5	0.7
(b) Others	1,649.8	1,569.9	2,077.5	2,536.5	2,976.2	18.6	16.6	19.4	21.5	23.0
Time Deposits	2,180.2	2,593.3	2,629.6	2,962.3	3,247.6	24.6	27.5	24.6	25.2	25.1
(a) Scheduled Banks	17.8	25.6	14.0	9.5	4.5	0.2	0.3	0.1	0.1	..
(b) Others	2,162.4	2,567.7	2,615.6	2,952.8	3,243.1	24.4	27.2	24.5	25.1	25.1
Borrowings from:	329.6	470.2	542.5	535.5	487.2	3.7	5.0	5.1	4.5	3.8
(a) State Bank of Pakistan	216.5	290.6	334.0	365.0	382.5	2.4	3.1	3.1	3.1	3.0
(b) Banks Abroad	6.9	8.9	5.8	12.2	20.1	0.1	0.1	0.1	0.1	0.2
(c) Other Scheduled Banks	106.2	170.7	202.7	158.3	84.6	1.2	1.8	1.9	1.3	0.7
Head Office and Inter-Bank Adjustment	66.7	99.3	66.5	49.7	79.6	0.8	1.1	0.6	0.4	0.6
Contingent Liabilities as per contra	3,071.9	2,943.7	2,746.0	2,925.9	2,873.0	34.7	31.2	25.7	24.8	22.2
Other Liabilities	1,120.9	1,153.9	1,923.1	1,997.1	2,390.7	12.6	12.2	18.0	17.0	18.5
Total Liabilities / Assets	8,861.4	9,436.1	10,688.7	11,778.6	12,931.8	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	549.4	462.9	493.1	571.6	639.8	6.2	4.9	4.6	4.9	4.9
(a) Notes, Coins and Silver	76.4	88.8	100.0	119.1	129.1	0.9	0.9	0.9	1.0	1.0
(b) Balances with State Bank of Pakistan	421.8	266.6	288.5	341.7	394.8	4.8	2.8	2.7	2.9	3.1
(c) Balances with Other Scheduled Banks	51.2	107.5	104.6	110.7	115.8	0.6	1.1	1.0	0.9	0.9
Balances held Abroad	159.5	150.6	124.0	115.5	117.7	1.8	1.6	1.2	1.0	0.9
Bills Purchased and Discounted	122.5	143.4	163.1	188.8	196.9	1.4	1.5	1.5	1.6	1.5
Advances to	2,873.8	3,122.1	3,262.1	3,377.2	3,597.7	32.4	33.1	30.5	28.7	27.8
(a) Scheduled Banks	58.2	41.8	87.6	66.4	67.7	0.7	0.4	0.8	0.6	0.5
(b) Others	2,815.6	3,080.3	3,174.5	3,310.8	3,530.0	31.8	32.6	29.7	28.1	27.3
Investment in Securities and Shares:	1,036.8	1,359.2	1,949.4	2,654.1	3,273.4	11.7	14.4	18.2	22.5	25.3
(a) Federal Government Securities	182.2	197.7	208.3	260.9	493.3	2.1	2.1	1.9	2.2	3.8
(b) Treasury Bills	559.4	748.7	1,119.5	1,572.3	1,916.0	6.3	7.9	10.5	13.3	14.8
(c) Provincial Governments Securities	0.1	0.1	..	..	-	..	..	..	..	-
(d) Others	295.1	412.7	621.6	820.9	864.1	3.3	4.4	5.8	7.0	6.7
Bank Premises	148.5	189.3	171.6	161.2	169.0	1.7	2.0	1.6	1.4	1.3
Head Office and Inter-Bank Adjustment	25.7	55.6	209.0	147.3	223.2	0.3	0.6	2.0	1.3	1.7
Contingent Assets as per contra	3,071.9	2,943.7	2,746.0	2,925.9	2,873.0	34.7	31.2	25.7	24.8	22.2
Other Assets	873.3	1,009.3	1,570.4	1,636.9	1,841.2	9.9	10.7	14.7	13.9	14.2

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	2011						2012					
	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	406.7	12.3	406.7	12.7	-	-	461.7	13.1	461.7	13.5	-	-
1. Federal Government	192.2	5.8	192.2	6.0	-	-	218.9	6.2	218.9	6.4	-	-
2. Provincial Governments	214.6	6.5	214.6	6.7	-	-	242.8	6.9	242.8	7.1	-	-
II. Non-Financial Public Sector Enterprises	171.0	5.2	171.0	5.3	1.8	2.7	312.3	8.8	312.3	9.2	0.9	1.5
III. Non-Bank Financial Institutions	40.2	1.2	40.1	1.3	0.3	0.4	44.2	1.3	44.1	1.3	0.9	1.4
a. Development Financial Institutions	4.9	0.1	4.9	0.2	-	-	6.7	0.2	6.7	0.2	-	-
b. Others	35.3	1.1	35.1	1.1	0.3	0.4	37.5	1.1	37.4	1.1	0.9	1.4
IV. Private Sector Enterprises	2,364.5	71.4	2,254.2	70.5	54.2	82.0	2,393.1	67.8	2,278.8	66.8	54.6	84.4
a. Agriculture, Hunting and Forestry	179.9	5.4	83.8	2.6	..	..	199.0	5.6	99.4	2.9	..	..
b. Fishing and Fish Farming etc.	0.5	..	0.4	0.0	-	-	0.5	..	0.5	..	-	-
c. Mining and Quarrying	16.3	0.5	16.2	0.5	0.6	0.9	15.1	0.4	15.0	0.4	-	-
d. Manufacturing	1,343.7	40.6	1,335.6	41.8	42.8	64.7	1,349.3	38.2	1,341.3	39.3	41.6	64.3
e. Ship Breaking and Waste / Scrape etc.	7.2	0.2	7.2	0.2	-	-	12.6	0.4	12.6	0.4	-	-
f. Electricity, Gas and Water Supply	263.8	8.0	263.8	8.3	2.1	3.2	271.9	7.7	271.8	8.0	2.8	4.3
g. Construction	66.2	2.0	66.0	2.1	0.8	1.2	53.0	1.5	52.7	1.5	0.8	1.2
h. Commerce and Trade	203.4	6.1	199.7	6.2	2.9	4.4	200.3	5.7	196.5	5.8	3.0	4.6
i. Hotels, Restaurants and Clubs etc	14.0	0.4	13.8	0.4	0.1	0.1	14.8	0.4	14.6	0.4	0.1	0.2
j. Transport, Storage and Communications	106.4	3.2	106.1	3.3	3.9	5.9	110.9	3.1	110.3	3.2	4.7	7.2
k. Real Estate, Renting and Business activities	103.4	3.1	102.8	3.2	0.6	0.9	104.0	2.9	103.2	3.0	1.0	1.6
l. Education	6.3	0.2	6.2	0.2	..	..	6.2	0.2	6.1	0.2	..	..
m. Health and Social Work	5.5	0.2	5.5	0.2	..	..	5.7	0.2	5.6	0.2	..	0.1
n. Other community, Social and Personal Service activities	16.0	0.5	16.0	0.5	0.2	0.3	14.5	0.4	14.4	0.4	0.1	0.2
o. Other Private Business n.e.s	31.8	1.0	31.1	1.0	0.2	0.4	35.4	1.0	34.6	1.0	0.5	0.8
V. Trust Funds And Non Profit Institutions	18.0	0.5	18.0	0.6	0.1	0.1	18.0	0.5	18.0	0.5	-	-
VI. Personal	294.0	8.9	291.0	9.1	9.8	14.8	285.1	8.1	282.2	8.3	8.2	12.7
a. Bank Employees	76.4	2.3	73.4	2.3	2.4	3.6	73.0	2.1	70.0	2.1	2.2	3.4
b. Consumer Financing	213.2	6.4	213.1	6.7	7.4	11.1	204.9	5.8	204.9	6.0	6.0	9.3
i) House building	47.7	1.4	47.7	1.5	0.5	0.7	41.0	1.2	41.0	1.2	0.4	0.7
ii) Transport	50.7	1.5	50.7	1.6	0.6	0.9	45.4	1.3	45.3	1.3	0.2	0.4
iii) Credit cards	24.6	0.7	24.6	0.8	4.9	7.4	22.9	0.6	22.9	0.7	4.4	6.8
iv) Consumer durable	0.3	..	0.3	..	-	-	0.5	..	0.4	..	-	-
v) Personal loans	89.9	2.7	89.8	2.8	1.4	2.2	95.2	2.7	95.2	2.8	0.9	1.4
c. Others	4.5	0.1	4.5	0.1	..	..	7.2	0.2	7.2	0.2	..	..
VII. Others	16.4	0.5	16.1	0.5	..	..	15.6	0.4	15.1	0.4	..	..
	3,310.8	100.0	3,197.1	100.0	66.2	100.0	3,530.0	100.0	3,412.1	100.0	64.7	100.0
Growth (%)	4.3		4.5		-23.2		6.6		6.7		(2.3)	
As % of GDP (MP)	18.4		17.7		0.4		17.1		16.5		0.3	

* All Banks excluding specialised banks

Source: Statistics & DWH Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2011						2012					
	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	32.6	1.0	32.6	1.0	-	-	56.8	1.6	56.8	1.7	-	-
Ornaments and Precious Metals												
II. Securities, Shares and other												
Financial Instruments:	55.9	1.7	55.9	1.7	..	..	76.4	2.2	76.4	2.2	-	-
A.Quoted on the Stock Exchange	43.1	1.3	43.1	1.3	..	..	37.0	1.0	37.0	1.1	-	-
1.To Stock Brokers and Dealers	23.9	0.7	23.9	0.7	..	..	23.3	0.7	23.3	0.7	-	-
2.To Others	19.2	0.6	19.2	0.6	..	..	13.7	0.4	13.7	0.4	-	-
B.Unquoted on the Stock Exchange	12.8	0.4	12.8	0.4	..	..	39.4	1.1	39.4	1.2	-	-
1.To Stock Brokers and Dealers	5.4	0.2	5.4	0.2	-	-	3.9	0.1	3.9	0.1	-	-
2.To others	7.4	0.2	7.4	0.2	..	..	35.4	1.0	35.4	1.0	-	-
III. Merchandise	1,115.0	33.7	1,114.3	34.9	37.4	56.5	994.5	28.2	994.3	29.1	32.6	50.3
A.Food Items:	335.7	10.1	335.6	10.5	1.0	1.5	324.8	9.2	324.7	9.5	1.3	2.0
1.Wheat	104.9	3.2	104.8	3.3	-	-	145.4	4.1	145.3	4.3	-	-
2.Rice and Paddy	89.5	2.7	89.5	2.8	-	-	53.4	1.5	53.4	1.6	0.1	0.2
3.Other Grain and Pulses	2.3	0.1	2.3	0.1	-	-	4.2	0.1	4.2	0.1	-	-
4.Edible Oil	17.7	0.5	17.7	0.6	0.6	0.9	21.2	0.6	21.2	0.6	0.4	0.6
5.Sugar	83.6	2.5	83.6	2.6	0.5	0.7	69.7	2.0	69.7	2.0	0.4	0.6
6.Kariana and Spices	2.9	0.1	2.9	0.1	-	-	2.0	0.1	2.0	0.1	-	-
7.Fish and Fish Preparation	1.6	..	1.6	0.1	-	-	0.6	..	0.6	..	-	-
8.Other Food Items	33.3	1.0	33.2	1.0	-	-	28.4	0.8	28.4	0.8	0.5	0.7
B.Raw Materials	275.7	8.3	275.6	8.6	6.6	10.0	263.7	7.5	263.7	7.7	4.8	7.4
1.Cotton Raw	82.3	2.5	82.3	2.6	2.7	4.0	74.7	2.1	74.7	2.2	2.5	3.9
2.Synthetic Fibres	14.0	0.4	14.0	0.4	..	..	18.6	0.5	18.6	0.5	0.4	0.6
3.Fertilizers	39.8	1.2	39.8	1.2	..	0.1	35.3	1.0	35.3	1.0	..	0.1
4.Petroleum Crude	55.0	1.7	55.0	1.7	1.2	1.8	40.2	1.1	40.2	1.2	..	0.1
5.Iron and Steel	32.3	1.0	32.2	1.0	-	-	38.0	1.1	37.9	1.1	-	-
6.Wool and Goat Hair	0.6	..	0.6	..	-	-	0.7	..	0.7	..	-	-
7.Hides and Skins	4.6	0.1	4.6	0.1	-	-	5.4	0.2	5.4	0.2	-	-
8.Oil Seeds	8.8	0.3	8.8	0.3	-	-	10.0	0.3	10.0	0.3	-	-
9.Pesticides and Insecticides	4.6	0.1	4.6	0.1	0.3	0.5	4.6	0.1	4.6	0.1	0.5	0.8
10.Other Raw Materials	33.7	1.0	33.7	1.1	2.4	3.6	36.3	1.0	36.3	1.1	1.2	1.9
C.Finished/Manufactured Goods	503.5	15.2	503.1	15.7	29.7	44.9	406.0	11.5	405.9	11.9	26.5	40.9
1.Cotton Textiles	103.4	3.1	103.4	3.2	5.4	8.1	81.9	2.3	81.9	2.4	4.8	7.4
2.Cotton Yarn	50.7	1.5	50.7	1.6	1.7	2.6	44.3	1.3	44.3	1.3	0.7	1.1
3.Other Textiles	67.6	2.0	67.6	2.1	0.7	1.0	62.6	1.8	62.6	1.8	0.8	1.3
4.Machinery	22.4	0.7	22.4	0.7	0.2	0.3	28.3	0.8	28.3	0.8	0.4	0.6
5.Handloom Products	0.6	..	0.6	..	0.4	0.6	..	..	..	..	-	-
6.Carpets and Rugs	2.0	0.1	2.0	0.1	..	..	7.6	0.2	7.6	0.2	0.1	0.1
7.Readymade Garments	25.5	0.8	25.5	0.8	0.8	1.2	12.3	0.3	12.3	0.4	1.0	1.6
8.Cement and Cement Products	60.0	1.8	60.0	1.9	3.0	4.5	32.4	0.9	32.4	0.9	1.1	1.7
9.Sports Goods	3.3	0.1	3.3	0.1	-	-	2.8	0.1	2.8	0.1	-	-
10.Surgical Instruments	2.1	0.1	2.1	0.1	-	-	2.0	0.1	2.0	0.1	-	-
11.Chemicals and Dyes	29.6	0.9	29.5	0.9	1.1	1.7	24.7	0.7	24.7	0.7	1.1	1.7
12.Other finished goods	136.3	4.1	135.9	4.3	16.4	24.8	107.0	3.0	107.0	3.1	16.5	25.5
IV. Fixed Assets Including Machinery	480.3	14.5	477.0	14.9	3.6	5.4	645.6	18.3	642.3	18.8	5.1	7.9
V. Real Estate	491.4	14.8	397.4	12.4	4.7	7.1	523.7	14.8	426.1	12.5	4.5	6.9
VI. Fixed Deposits & Insurance Policies	35.1	1.1	35.0	1.1	0.6	1.0	32.7	0.9	32.7	1.0	0.6	1.0
VII. Others	1,100.7	33.2	1,084.9	33.9	19.9	30.1	1,200.2	34.0	1,183.4	34.7	21.9	33.8
Total	3,310.8	100.0	3,197.1	100.0	66.2	100.0	3,530.0	100.0	3,412.1	100.0	64.7	100.0

* All Banks excluding specialised banks

Source: Statistics & DWH Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2011						2012					
			All Banks			Commercial Banks*			All Banks			Commercial Banks*		
			No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)
Less Than	10	135	0.5	3.5	102	0.3	3.3	76	0.3	3.7	70	0.2	3.5	
	10 to	20	635	9.5	15.0	628	9.4	15.0	572	8.7	15.2	569	8.6	15.2
	20 to	25	11	0.2	22.9	7	0.2	22.8	28	0.7	23.4	24	0.6	23.6
	25 to	30	202	5.6	27.8	190	5.3	27.7	236	6.6	28.1	233	6.5	28.1
	30 to	40	149	4.9	32.5	142	4.6	32.4	80	2.8	34.7	72	2.5	34.6
	40 to	50	70	3.1	44.3	61	2.7	44.0	80	3.7	46.0	64	3.0	46.3
	50 to	60	151	8.4	55.6	116	6.4	55.7	123	6.9	55.9	89	5.0	56.0
	60 to	70	168	11.0	65.7	96	6.3	65.7	146	9.6	65.5	43	2.8	64.9
	70 to	80	164	12.4	75.4	89	6.7	75.7	177	13.2	74.5	76	5.7	74.5
	80 to	90	143	12.2	85.1	106	9.0	85.1	131	11.2	85.6	84	7.2	86.3
	90 to	100	159	15.2	95.4	113	10.8	95.5	151	14.4	95.5	112	10.7	95.6
	100 to	200	1,089	147.4	135.4	691	93.2	134.8	999	141.4	141.6	621	88.7	142.9
	200 to	300	161	39.7	246.8	89	21.9	247.0	239	56.6	237.1	162	38.0	234.2
	300 to	400	94	32.3	343.1	73	25.4	347.0	84	28.6	340.1	60	20.9	345.3
	400 to	500	67	31.3	463.9	65	30.1	464.3	69	31.2	454.3	67	30.3	454.4
	500 to	600	23	12.4	540.0	22	11.7	539.7	38	20.5	537.0	37	19.7	537.2
	600 to	700	14	9.1	649.8	13	8.6	650.0	22	14.5	658.3	21	13.9	658.6
	700 to	800	13	9.8	751.7	13	9.5	752.2	14	10.5	751.8	13	10.0	751.2
	800 to	900	15	12.4	844.1	14	11.9	843.9	9	7.9	845.6	9	7.4	846.5
	900 to	1,000	10	9.2	950.7	9	8.9	950.8	8	7.4	947.0	7	7.0	948.7
	1,000 to	2,000	53	74.6	1,402.8	52	73.3	1,403.5	49	69.7	1,409.6	49	68.7	1,409.1
	2,000 to	3,000	25	60.5	2,449.2	25	60.0	2,449.0	21	51.2	2,430.8	21	50.7	2,431.0
	3,000 to	4,000	16	55.3	3,461.9	16	54.7	3,463.4	12	42.0	3,405.2	12	41.4	3,407.1
	4,000 to	5,000	8	34.5	4,463.7	8	34.3	4,463.1	7	31.9	4,513.3	7	31.6	4,512.4
	5,000 to	6,000	7	36.0	5,527.5	6	35.8	5,528.5	6	31.1	5,477.4	6	30.9	5,477.8
	6,000 to	7,000	4	24.8	6,500.4	4	24.7	6,501.2	4	27.5	6,528.0	4	27.4	6,528.6
	7,000 to	8,000	3	21.8	7,493.3	3	21.6	7,492.8	3	22.6	7,545.4	3	22.5	7,545.2
	8,000 to	9,000	2	18.5	8,496.9	2	18.4	8,495.9	3	22.7	8,462.1	3	22.6	8,461.7
	9,000 to	10,000	2	18.5	9,530.2	2	18.4	9,530.5	2	19.6	9,488.7	2	19.4	9,488.1
	10,000 and over		27	2,579.8	96,002.0	27	2,573.1	96,198.6	26	2815.2	107,215.6	26	2,808.2	107,515.6
Total			3,620	3,310.8	914.6	2,782	3,197.1	1,149.2	3,417	3,530.0	1033.2	2,565	3,412.1	1,330.1

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 & 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	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
a. Foreign Constituents:	59.6	89.4	16.0	45.0	..	..	0.2	-	24.8	26.8	18.7	17.6
I. Official	10.0	9.8	3.9	2.6	..	..	..	-	4.6	6.4	1.4	0.8
II. Business	20.7	48.3	7.3	36.9	..	-	..	-	5.9	6.9	7.4	4.4
III. Personal	28.9	31.3	4.7	5.5	..	..	0.1	-	14.3	13.5	9.9	12.3
b. Domestic Constituents	5,429.7	6,130.0	1,589.4	1,783.0	61.5	69.8	13.8	11.5	2,062.8	2,373.6	1,702.2	1,892.1
I. Government	642.8	664.9	153.4	128.1	2.3	2.4	2.3	1.4	226.2	249.9	258.6	283.1
a. Federal Government	383.6	410.1	115.7	87.0	1.8	1.1	1.2	0.8	118.6	159.2	146.4	162.1
b. Provincial Governments	221.8	228.0	31.1	35.6	0.5	1.3	0.9	0.6	84.8	76.7	104.5	113.9
c. Local Bodies (City Governments)	37.4	26.8	6.6	5.5	..	..	0.2	0.1	22.9	14.0	7.8	7.1
II. Non-Financial Public Sector Enterprises	382.1	422.8	12.0	18.3	7.0	6.6	0.6	0.2	103.0	102.7	259.5	295.0
III. Non-Bank Financial Companies	97.5	119.8	9.8	7.1	1.6	2.5	0.3	0.2	50.1	70.2	35.6	39.8
a. Development Financial Institutions	0.3	36.8	-	2.5	..	0.6	..	0.1	0.2	23.2	0.1	10.3
b. Others	97.2	83.0	9.8	4.5	1.6	1.8	0.3	0.1	49.9	47.0	35.6	29.5
IV. Private Sector Enterprises	1,500.6	1,653.2	582.4	595.9	32.7	35.4	4.3	3.9	465.7	566.0	415.5	452.0
a. Agriculture, Hunting and Forestry	162.5	171.2	59.1	48.0	1.9	2.4	-	..	77.6	92.3	23.9	28.5
b. Fishing and Fish Farming etc.	0.9	1.3	0.7	..	..	..	-	..	0.1	0.4	-	0.2
c. Mining and Quarrying	41.0	41.6	11.9	7.4	..	0.5	-	..	13.1	21.8	15.9	12.0
d. Manufacturing	310.9	359.6	119.4	125.8	12.8	12.6	0.9	1.9	86.8	107.8	91.0	111.5
e. Ship Breaking and Waste / Scrape (junk) etc.	1.7	2.4	0.8	0.8	..	0.3	-	-	0.4	1.1	0.4	0.2
f. Electricity, Gas and Water Supply	29.7	35.1	7.9	7.0	..	0.4	0.2	0.1	16.7	18.2	4.8	9.4
g. Construction	77.8	97.7	29.3	42.0	3.3	4.5	0.7	0.4	19.7	30.4	24.8	20.4
h. Commerce and Trade	221.6	254.6	128.8	141.3	3.9	5.1	0.6	0.6	57.9	70.9	30.4	36.7
i. Hotels, Restaurants and Clubs etc	8.9	12.1	2.8	2.7	0.1	0.3	..	-	1.6	4.4	4.3	4.7
J. Transport, Storage and Communications	120.8	102.9	28.1	22.7	1.6	1.2	..	..	34.8	36.4	56.3	42.7
k. Real Estate, Renting and Business activities	176.7	206.4	79.8	70.3	2.1	4.6	..	..	45.1	59.9	49.7	71.6
l. Education	35.7	39.1	10.4	9.4	0.4	0.6	0.7	0.1	11.3	13.9	12.9	15.1
m. Health and social work	19.0	22.5	5.7	6.8	0.1	0.1	..	..	5.3	6.3	7.9	9.3
n. Other community, social and personal service activities	57.3	62.2	14.6	20.4	0.5	0.3	0.3	0.1	18.8	23.2	23.1	18.2
o. Other Private Business n.e.c	236.0	244.6	83.1	90.7	5.8	2.4	0.8	0.6	76.2	79.2	70.0	71.7
V. Trust Funds and Non Profit Institutions	145.1	171.2	20.4	20.9	2.5	2.8	0.3	0.4	67.6	71.6	54.3	75.5
VI. Personal	2,604.4	3,030.6	785.1	988.8	14.3	18.9	4.3	3.6	1,133.3	1,287.1	667.4	732.2
VII. Others	57.2	67.5	26.3	23.9	1.1	1.2	1.5	1.9	16.9	26.0	11.3	14.5
Total	5,489.3	6,219.4	1,605.3	1,828.0	61.5	69.8	14.0	11.5	2,087.6	2,400.4	1,720.9	1,909.7
Growth (%)	17.0	13.3	22.7	13.9	36.7	13.4	9.4	(17.8)	13.2	15.0	16.0	11.0
As % of GDP (MP)	30.4	30.1	8.9	8.9	0.3	0.3	0.1	0.1	11.6	11.6	9.5	9.3

Note: Total may differ due to rounding off.

Source: Statistics and DWH Department, SBP

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

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun.2012		Dec.2011		Jun.2011	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Overall	Foreign	89.41	-	73.88	-	59.61	-
	Govt.	664.88	461.68	604.92	348.53	642.81	406.74
	NFPSEs	422.76	312.30	400.84	135.89	382.10	171.00
	NBFCs & Fin Aux.	119.78	44.21	133.18	43.45	97.48	40.18
	Private Sector	1,653.24	2,393.11	1,491.48	2,459.75	1,500.60	2,364.47
	Trust Fund	171.20	18.00	152.79	19.78	145.12	18.03
	Personal	3,030.64	285.13	2,759.77	285.93	2,604.42	294.02
	Others	67.45	15.57	71.40	16.86	57.17	16.38
	Total	6,219.37	3,530.00	5,688.26	3,310.19	5,489.32	3,310.82
Punjab	Foreign	17.77	-	16.99	-	16.76	-
	Govt.	271.55	294.20	257.39	225.34	256.83	254.33
	NFPSEs	115.38	64.12	94.54	25.07	102.17	62.99
	NBFCs & Fin Aux.	12.69	4.77	12.14	5.21	11.79	5.65
	Private Sector	755.03	1,216.04	684.30	1,249.43	656.64	1,190.99
	Trust Fund	61.91	9.83	55.68	10.88	51.19	11.85
	Personal	1,428.22	79.65	1,289.47	89.18	1,228.00	91.65
	Others	25.65	12.65	26.01	9.98	26.42	9.09
	Total	2,688.21	1,681.27	2,436.52	1,615.10	2,349.79	1,626.54
Sindh	Foreign	52.03	-	37.01	-	22.10	-
	Govt.	145.30	148.84	147.11	111.67	151.65	142.07
	NFPSEs	192.01	191.88	208.66	108.29	177.77	104.48
	NBFCs & Fin Aux.	101.38	37.40	115.48	36.61	80.44	31.18
	Private Sector	551.25	942.81	486.52	969.23	498.45	923.86
	Trust Fund	69.81	1.41	61.80	1.24	56.67	1.12
	Personal	952.44	177.38	881.18	169.68	825.15	174.08
	Others	14.40	2.18	14.51	4.53	6.32	6.11
	Total	2,078.61	1,501.90	1,952.27	1,401.23	1,818.54	1,382.90
Khyber Pakhtunkhwa	Foreign	1.01	-	1.01	-	1.33	-
	Govt.	62.24	8.78	50.78	5.15	50.55	4.82
	NFPSEs	10.13	..	5.28	0.16	8.04	1.74
	NBFCs & Fin Aux.	2.24	0.06	1.07	0.06	1.23	0.06
	Private Sector	92.47	32.94	85.21	31.72	87.53	30.51
	Trust Fund	6.96	..	6.04	0.01	5.82	0.01
	Personal	245.49	11.49	222.70	11.48	206.57	11.08
	Others	3.21	0.39	5.35	0.68	3.09	0.35
	Total	423.75	53.67	377.44	49.25	364.17	48.56
Balochistan	Foreign	0.12	-	0.15	-	0.21	-
	Govt.	18.36	2.27	16.72	0.08	16.60	0.10
	NFPSEs	5.92	-	3.05	-	3.31	-
	NBFCs & Fin Aux.	0.03	-	0.04	-	0.08	-
	Private Sector	40.65	6.26	36.31	9.40	36.26	6.38
	Trust Fund	2.35	-	2.39	-	2.54	-
	Personal	59.78	3.47	55.14	3.04	52.85	4.08
	Others	10.96	0.02	10.11	0.63	11.95	0.06
	Total	138.17	12.01	123.91	13.14	123.80	10.62
Islamabad	Foreign	18.33	-	17.53	-	18.50	-
	Govt.	149.34	7.39	112.89	6.16	146.34	5.29
	NFPSEs	98.60	56.31	88.54	2.37	89.29	1.80
	NBFCs & Fin Aux.	2.22	1.98	3.13	1.57	1.90	3.30
	Private Sector	165.82	189.78	158.94	194.67	183.21	207.61
	Trust Fund	28.68	6.76	25.35	7.66	27.20	5.05
	Personal	204.50	9.64	177.11	9.52	162.66	10.04
	Others	12.06	0.29	14.62	0.86	8.42	0.74
	Total	679.54	272.15	598.10	222.82	637.51	233.84
FATA	Foreign	-	-	-	-	0.04	-
	Govt.	1.30	-	1.42	-	0.21	-
	NFPSEs	0.06	-	0.01	-	0.05	-
	NBFCs & Fin Aux.	-	-	-	-	-	-
	Private Sector	3.30	0.41	2.40	0.28	2.32	0.23
	Trust Fund	0.16	-	0.03	-	0.04	-
	Personal	7.51	0.14	7.05	0.14	6.69	0.14
	Others	0.19	-	0.33	-	0.32	-
	Total	12.52	0.56	11.24	0.42	9.69	0.37

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

(Billion Rupees)

Provinces/Regions	Borrower / Category	Jun 2012		Dec.2011		Jun.2011	
		Deposits	Advances	Deposits	Advances	Deposits	Advances
Gilgit-Baltistan	Foreign	..	-	..	-	-	-
	Govt.	3.05	-	1.76	-	1.39	-
	NFPSEs	0.14	-	0.01	-	0.02	-
	NBFCs & Fin Aux.	0.79	-	0.74	-	0.77	-
	Private Sector	8.77	0.85	5.58	0.77	7.64	0.79
	Trust Fund	0.34	..	0.43	..	0.67	-
	Personal	7.13	0.26	6.48	0.25	5.38	0.25
	Others	..	-	0.02	0.01	0.37	-
	Total	20.22	1.11	15.02	1.02	16.23	1.03
	AJK	Foreign	0.16	-	1.19	-	0.65
Govt.		13.74	0.19	16.85	0.13	19.24	0.11
NFPSEs		0.52	-	0.75	-	1.45	-
NBFCs & Fin Aux.		0.43	-	0.59	-	1.26	-
Private Sector		35.96	4.03	32.22	4.26	28.56	4.11
Trust Fund		0.98	-	1.06	-	1.00	-
Personal		125.56	3.10	120.63	2.65	117.13	2.71
Others		0.98	0.03	0.44	0.17	0.29	0.04
Total		178.35	7.34	173.75	7.21	169.59	6.97

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: Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2009			2010			2011			2012		
			No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)
Less Than	10	3,994.6	18.1	4.5	3,674.3	17.0	4.6	3,558.0	17.3	4.9	4,173.4	19.9	4.8	
10 to	20	3,053.7	45.1	14.8	2,936.1	43.2	14.7	2,980.9	44.6	15.0	3,256.3	48.7	15.0	
20 to	25	1,349.4	30.4	22.5	1,360.2	30.5	22.4	1,454.4	32.7	22.5	1,476.4	33.3	22.5	
25 to	30	1,182.2	32.3	27.3	1,154.0	31.7	27.5	1,191.2	32.7	27.5	1,451.1	39.8	27.4	
30 to	40	2,042.5	71.0	34.8	2,198.6	76.9	35.0	2,245.4	78.5	34.9	2,537.4	88.5	34.9	
40 to	50	1,852.0	83.1	44.9	1,943.4	87.4	44.9	2,006.2	90.1	44.9	2,230.7	100.3	44.9	
50 to	60	1,576.8	86.5	54.9	1,707.1	93.6	54.8	1,831.2	100.5	54.9	2,006.8	110.1	54.9	
60 to	70	1,278.6	82.9	64.8	1,444.3	93.9	65.0	1,560.7	101.3	64.9	1,735.0	112.4	64.8	
70 to	80	1,018.8	76.2	74.8	1,200.3	89.8	74.8	1,401.3	105.0	74.9	1,455.5	109.0	74.9	
80 to	90	979.0	83.2	85.0	984.1	83.4	84.7	1,103.1	93.8	85.0	1,193.8	101.4	85.0	
90 to	100	759.4	72.0	94.8	926.8	88.0	95.0	1,003.5	95.4	95.0	1,067.1	101.3	95.0	
100 to	200	3,633.4	499.9	137.6	4,301.1	588.9	136.9	5,005.8	691.0	138.0	5,394.4	742.5	137.6	
200 to	300	1,037.8	249.0	240.0	1,160.8	279.1	240.4	1,426.7	346.2	242.7	1,499.0	362.9	242.1	
300 to	400	455.7	157.3	345.1	503.4	173.6	344.9	609.7	210.3	344.9	639.0	218.3	341.6	
400 to	500	223.6	99.8	446.4	252.0	112.1	444.9	326.3	146.1	447.8	339.8	151.0	444.2	
500 to	600	145.0	78.6	542.3	163.7	88.9	543.3	204.2	111.4	545.5	253.6	138.7	547.0	
600 to	700	94.6	61.2	647.0	116.2	74.7	642.9	132.1	85.6	647.5	202.6	130.7	645.1	
700 to	800	71.8	53.6	746.8	81.7	61.1	748.0	107.8	80.5	746.1	134.5	100.7	748.6	
800 to	900	55.7	47.2	847.3	63.4	53.5	845.1	86.8	73.6	847.8	97.3	82.5	847.8	
900 to	1,000	41.3	39.3	950.5	47.5	44.9	945.2	65.1	61.8	950.0	76.7	72.6	945.8	
1,000 to	2,000	170.4	229.0	1,343.8	199.5	270.7	1,356.8	246.0	333.5	1,355.7	303.4	409.7	1,350.4	
2,000 to	3,000	54.3	131.0	2,411.7	56.2	134.9	2,400.8	67.2	162.8	2,421.5	85.1	204.2	2,401.0	
3,000 to	4,000	24.8	85.4	3,442.5	23.4	80.7	3,442.1	32.3	110.2	3,412.5	36.0	123.3	3,428.4	
4,000 to	5,000	14.8	66.3	4,479.7	18.6	82.7	4,442.6	19.7	88.5	4,488.1	23.0	103.4	4,489.7	
5,000 to	6,000	11.2	60.1	5,351.6	13.4	71.9	5,349.9	16.7	90.1	5,396.2	13.8	73.9	5,371.7	
6,000 to	7,000	5.9	38.4	6,474.3	6.1	39.3	6,452.2	8.6	55.3	6,466.1	9.0	57.6	6,438.2	
7,000 to	8,000	4.4	32.8	7,449.1	4.0	29.4	7,434.5	6.1	45.4	7,455.6	6.4	47.5	7,457.4	
8,000 to	9,000	3.3	27.8	8,412.9	3.9	32.8	8,454.9	4.8	41.0	8,459.2	5.0	42.1	8,445.8	
9,000 to	10,000	2.7	25.4	9,461.3	2.7	25.2	9,434.0	4.3	40.5	9,475.6	4.4	41.4	9,449.4	
10,000 and over		25.2	1,474.7	58,555.9	29.1	1,713.3	58,961.6	35.6	1,923.7	54,008.6	40.0	2,251.7	56,317.1	
Total		25,163.1	4,137.6	164.4	26,575.9	4,693.1	176.6	28,741.9	5,489.3	191.0	31,746.4	6,219.4	195.9	

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 & DWH Department, SBP

6.9 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul. - 2011																
Public	13.97	13.90	14.48	14.47	14.31	14.35	15.02	15.03	7.74	8.24	10.19	10.20	5.65	5.61	6.97	6.74
Private	14.69	14.82	15.00	15.17	13.84	13.91	14.73	14.75	7.34	6.51	9.81	9.12	5.91	5.89	8.40	8.38
Foreign	13.90	14.09	13.90	14.09	12.91	12.89	14.18	14.19	8.09	8.45	9.23	9.85	6.18	6.35	9.06	9.40
Specialised	11.93	11.93	11.94	11.94	9.23	9.23	9.74	9.74	3.26	3.26	8.05	8.05	5.10	5.10	8.27	8.27
All Banks	14.62	14.76	14.92	15.10	13.76	13.82	14.61	14.63	7.46	6.87	9.74	9.31	5.88	5.86	8.13	8.09
Aug. - 2011																
Public	13.64	13.59	14.47	14.54	14.32	14.36	15.04	15.05	6.77	7.14	8.23	8.24	6.02	6.07	7.89	7.68
Private	14.28	14.48	14.46	14.61	13.67	13.75	14.52	14.54	7.58	6.62	9.80	9.03	6.06	6.01	8.38	8.33
Foreign	13.73	13.92	13.80	14.00	12.88	12.87	14.22	14.22	6.79	8.17	7.69	9.65	6.33	6.51	9.20	9.55
Specialised	11.56	11.56	11.56	11.56	9.25	9.25	9.76	9.76	4.53	4.53	9.01	9.01	5.34	5.34	8.18	8.18
All Banks	14.22	14.41	14.41	14.57	13.65	13.70	14.47	14.48	7.40	6.86	9.34	9.05	6.06	6.03	8.32	8.25
Sep. - 2011																
Public	14.77	14.98	14.94	15.19	14.27	14.32	14.97	14.99	6.32	7.22	8.71	8.71	6.36	6.41	8.13	7.92
Private	14.30	14.47	14.42	14.61	13.91	13.97	14.72	14.77	8.66	6.89	10.71	9.36	6.13	5.95	8.49	8.32
Foreign	13.76	13.87	13.79	13.91	12.90	12.87	14.23	14.27	8.05	8.36	9.15	9.73	6.56	6.57	9.41	9.40
Specialised	11.65	11.65	11.65	11.65	9.27	9.27	9.77	9.77	2.75	2.75	8.76	8.76	5.30	5.30	8.19	8.19
All Banks	14.28	14.45	14.40	14.58	13.81	13.86	14.60	14.63	8.40	7.11	10.37	9.37	6.18	6.04	8.45	8.28
Oct. - 2011																
Public	14.44	14.75	14.63	14.99	14.13	14.16	14.84	14.85	6.67	7.31	8.54	8.54	6.42	6.46	8.16	7.95
Private	14.01	14.30	14.26	14.58	13.77	13.85	14.61	14.65	8.18	6.17	10.22	8.86	5.91	5.81	8.28	8.19
Foreign	13.40	13.86	13.40	13.86	12.56	12.59	13.92	14.01	7.86	7.79	8.76	8.83	6.20	6.23	8.99	8.99
Specialised	10.52	10.52	10.56	10.56	9.27	9.27	9.78	9.78	2.80	2.80	8.17	8.17	5.28	5.28	8.14	8.14
All Banks	13.97	14.28	14.21	14.54	13.68	13.74	14.49	14.52	8.03	6.49	9.93	8.82	6.01	5.93	8.28	8.17
Nov. - 2011																
Public	14.82	15.35	14.85	15.38	14.08	14.13	14.68	14.70	6.74	7.38	8.52	8.52	6.33	6.41	8.05	7.89
Private	13.60	13.88	13.84	14.14	13.58	13.67	14.41	14.48	7.58	6.78	9.47	8.92	5.92	5.86	8.21	8.16
Foreign	12.79	13.09	12.83	13.14	12.35	12.37	13.68	13.73	7.42	6.86	8.70	8.24	6.01	5.99	8.74	8.71
Specialised	10.02	10.02	10.05	10.05	9.27	9.27	9.78	9.78	3.38	3.38	6.83	6.83	5.30	5.30	8.24	8.24
All Banks	13.58	13.87	13.81	14.12	13.52	13.58	14.30	14.35	7.48	6.83	9.28	8.77	5.99	5.96	8.20	8.13
Dec. - 2011																
Public	15.37	15.63	15.38	15.64	14.04	14.10	14.68	14.70	6.53	7.12	8.79	8.76	6.11	6.19	7.85	7.65
Private	13.20	13.64	13.45	13.91	13.52	13.57	14.34	14.37	7.15	6.23	9.35	8.75	5.84	5.77	8.18	8.12
Foreign	12.43	12.82	12.44	12.85	12.10	12.23	13.49	13.70	6.98	6.90	8.12	8.20	5.95	6.09	8.53	8.79
Specialised	10.18	10.18	10.24	10.24	9.29	9.29	9.81	9.81	2.48	2.48	7.17	7.17	4.45	4.45	7.95	7.95
All Banks	13.23	13.66	13.46	13.91	13.46	13.52	14.25	14.28	7.06	6.38	9.13	8.66	5.88	5.85	8.12	8.05

(Contd.)

6.9 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan.- 2012																
Public	15.37	15.73	15.38	15.74	13.90	13.94	14.52	14.54	5.90	6.49	8.24	8.19	6.28	6.35	7.98	7.78
Private	13.16	13.48	13.37	13.71	13.27	13.32	14.05	14.08	7.44	6.16	9.51	8.63	5.80	5.73	8.09	8.03
Foreign	12.16	12.56	12.31	12.77	11.88	12.00	13.28	13.46	6.27	6.66	7.41	8.09	5.91	5.91	8.54	8.53
Specialised	9.96	9.96	10.11	10.11	9.28	9.28	9.79	9.79	4.78	4.78	5.17	5.17	4.77	4.77	7.95	7.95
All Banks	13.18	13.51	13.38	13.73	13.25	13.29	14.00	14.02	7.12	6.22	9.05	8.40	5.88	5.84	8.08	8.00
Feb. - 2012																
Public	14.45	14.89	14.48	14.92	13.74	13.79	14.36	14.37	5.93	6.39	7.68	7.55	6.26	6.30	7.93	7.74
Private	13.17	13.31	13.36	13.50	13.19	13.24	13.95	13.97	7.12	5.96	9.41	8.57	5.77	5.69	8.06	7.99
Foreign	12.30	12.78	12.35	12.83	11.84	11.87	13.20	13.30	7.11	6.52	8.60	8.11	5.85	5.80	8.47	8.42
Specialised	10.06	10.06	10.21	10.21	9.30	9.30	9.81	9.81	2.15	2.15	7.22	7.22	4.34	4.34	7.67	7.67
All Banks	13.14	13.31	13.33	13.49	13.15	13.20	13.89	13.91	7.03	6.05	9.18	8.42	5.85	5.79	8.05	7.95
Mar. - 2012																
Public	14.38	14.64	14.50	14.78	13.60	13.65	14.21	14.23	7.08	7.61	8.53	8.53	6.19	6.24	7.88	7.69
Private	12.81	13.12	13.06	13.39	13.07	13.13	13.87	13.89	7.19	6.17	9.49	8.82	5.64	5.59	7.99	7.94
Foreign	11.94	12.37	12.01	12.44	11.57	11.66	12.97	13.14	5.71	5.85	7.61	8.26	5.80	5.83	8.49	8.50
Specialised	9.82	9.82	9.95	9.95	9.32	9.32	9.82	9.82	2.77	2.77	8.28	8.28	4.19	4.19	7.60	7.60
All Banks	12.80	13.12	13.03	13.36	13.04	13.09	13.80	13.82	6.98	6.23	9.17	8.71	5.74	5.70	7.99	7.91
Apr. - 2012																
Public	13.58	13.87	13.69	13.99	13.54	13.58	14.14	14.15	6.11	6.61	7.71	7.68	6.14	6.20	7.83	7.65
Private	12.89	13.09	13.22	13.43	13.02	13.07	13.79	13.81	7.37	6.33	9.50	8.82	5.68	5.64	7.97	7.94
Foreign	12.02	12.81	12.17	12.93	11.57	11.68	12.94	13.14	6.30	5.76	8.57	8.18	5.89	5.89	8.60	8.59
Specialised	9.78	9.78	9.91	9.91	9.31	9.31	9.82	9.82	3.18	3.18	6.63	6.63	4.27	4.27	7.57	7.57
All Banks	12.83	13.07	13.15	13.40	12.98	13.03	13.72	13.74	7.14	6.26	9.26	8.63	5.76	5.74	7.96	7.91
May - 2012																
Public	13.80	13.95	14.03	14.20	13.53	13.59	14.18	14.20	3.01	3.05	7.42	7.37	6.10	6.17	7.83	7.66
Private	12.96	13.17	13.32	13.54	12.98	13.04	13.79	13.81	6.99	6.10	8.46	7.72	5.84	5.79	8.22	8.17
Foreign	12.03	12.55	12.28	12.72	11.26	11.35	12.74	12.86	6.08	5.82	8.08	7.88	5.60	5.64	8.24	8.25
Specialised	9.61	9.61	9.61	9.61	9.31	9.31	9.81	9.81	2.79	2.79	6.39	6.39	3.69	3.69	7.93	7.93
All Banks	12.94	13.15	13.28	13.51	12.95	13.01	13.73	13.75	6.25	5.51	8.33	7.69	5.88	5.84	8.14	8.07
Jun. - 2012																
Public	14.04	14.39	14.22	14.41	13.50	13.58	14.14	14.16	2.86	2.89	8.11	8.04	6.00	6.10	7.96	7.79
Private	13.14	13.34	13.39	13.60	12.99	13.01	13.80	13.82	7.35	6.32	9.44	8.71	5.81	5.78	8.25	8.22
Foreign	12.57	12.97	12.74	13.14	11.53	11.53	13.10	13.11	5.39	5.02	7.94	7.84	5.31	5.39	8.43	8.64
Specialised	10.01	10.01	10.01	10.01	9.32	9.32	9.82	9.82	2.22	2.22	7.65	7.65	3.38	3.38	7.74	7.74
All Banks	13.13	13.33	13.37	13.58	12.96	12.99	13.74	13.75	6.46	5.56	9.22	8.57	5.82	5.81	8.20	8.15

Notes:

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

6.10 Non-Performing Loans

(: Billion Rupees)

Banks	NPLs					
	31-12-2007	31-12-2008	31-12-2009	31-12-2010	31-12-2011	30-06-2012
All Banks	214.2	313.7	432.3	547.8	607.1	634.8
Commercial Banks	181.4	284.5	404.0	515.4	572.5	599.0
Public Sector Commercial Banks	43.7	77.6	115.2	164.2	186.6	196.4
Local Private Banks	136.5	203.9	282.7	344.2	378.4	394.7
Foreign Banks	1.2	3.0	6.2	7.0	7.6	7.9
Specialised Banks	32.8	29.1	28.2	32.4	34.6	35.8

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-07	31-12-08	31-12-09	31-12-10	31-12-11	30-06-12	31-12-07	31-12-08	31-12-09	31-12-10	31-12-11	30-06-12
All Banks	29.5	79.4	125.2	287.3	201.7	213.9	1.1	2.5	3.9	5.4	6.0	6.0
Commercial Banks	19.5	71.3	115.7	170.6	187.9	198.0	0.8	2.3	3.7	5.2	5.8	5.7
Public Sector Commercial Banks	4.6	16.4	35.7	75.4	93.0	98.2	0.9	2.9	5.7	12.0	13.5	12.8
Local Private Banks	15.7	54.7	78.3	94.3	94.2	98.9	0.8	2.2	3.2	3.7	3.8	3.7
Foreign Banks	(0.8)	0.2	1.7	1.0	0.8	0.9	(0.9)	0.2	1.9	1.4	1.1	1.4
Specialised Banks	10.0	8.2	9.5	116.6	13.8	15.9	13.8	10.2	10.3	12.5	14.5	16.2

Source: Off-site Supervision and Enforcement Department, SBP

6.11 Electronic Banking Statistics

Item	Unit	FY 08	FY 09	FY 10	FY 11	FY 12 ^P
1- Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	5,282	6,040	6,671	7,416	9,291
Automated Teller Machines (ATM)	Number	3,121	3,999	4,465	5,200	5,745
Point of Sale (POS)	Number	43,903	49,715	52,049	37,232	34,879
2- Credit Cards Transactions						
Credit Cards	Thousand	1,777	1,664	1,613	1,385	1,231
Outstanding Amount ¹	Million Rs.	44,427	35,533	28,280	24,626	23,183
3- Debit Cards²	Thousand	4,905	6,395	8,140	11,990	15,984
4- Ebanking Transactions						
No of transactions	Thousand	124,447	159,783	196,301	234,854	277,385
Value of Transactions	Billion Rs.	13,893	14,373	17,333	22,141	26,023
5- ATM Transactions						
No of transactions	Thousand	67,912	91,126	115,677	137,659	166,158
Value of Transactions	Billion Rs.	453	669	905	1,196	1,588
6- POS Transactions						
No of transactions	Thousand	17,485	18,280	15,677	14,287	17,447
Value of Transactions	Billion Rs.	69	90	75	70	80
7- RTOB Transactions						
No of transactions	Thousand	36,855	47,279	60,615	74,407	83,070
Value of Transactions	Billion Rs.	133,317	13,538	16,202	20,652	23,969
8- Other Ebanking Channels³						
No of transactions	Thousand	2,195	3,098	4,336	8,500	10,709
Value of Transactions	Billion Rs.	54	77	150	224	385

1. Statistics & DWH Department

2. Does not include ATM Cards

3. Internet, Call Centre & Mobile Banking

4. Sr.No. 1 to 3 as on 30th 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	2010		2011		2012
	Jun.	Dec.	Jun.	Dec.	Jun.
Deposits					
No. of Accounts	1,103,437	1,633,099	1,249,636	1,437,483	1,892,023
Amount	314,901.68	369,622.93	432,737.04	502,128.94	581,154.18
% to Total ¹ Deposits	6.7	7.4	7.9	8.8	9.3
Financing ²					
No. of Accounts	103,294	53,489	51,059	54,455	47,477
Amount	168,073.47	188,472.42	196,433.72	207,135.84	208,865.06
% to Total ¹ Financing	5.0	5.4	5.6	5.9	5.6
Investment					
Amount	62,519.28	134,164.19	204,475.03	240,738.33	309,128.67
% to Total ¹ Investment	3.21	6.08	7.70	7.83	9.44
Liabilities/Assets					
Amount	559,569.5	621,203.92	661,149.61	601,271.69	673,012.61
% to Total ¹ Liabilities/Assets	5.24	5.27	5.61	4.64	5.20
Weighted Average Return on					
Advances	14.11	14.20	14.61	14.02	13.90
Deposits	5.20	5.04	5.46	5.28	5.21
Selected Ratios					
Ratio of Deposits to Liabilities	56.3	59.5	65.5	83.5	86.4
Ratio of Financing to Assets	30.0	30.3	29.7	34.4	31.0
Ratio of Financing to Deposits	53.4	51.0	45.4	41.3	35.9
Ratio of Investment to Deposits	19.9	36.3	47.0	47.9	53.2
Infrastructure					
Full-fledged Islamic Scheduled Banks	6	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	1	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	415	472	489	549	574
Pakistani	386	472	489	549	574
Foreign	29	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	168	215	237	284	300
Pakistani	168	215	237	284	300
Foreign	-	-	-	-	-
Total Islamic Branches	583	687	726	833	874

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 30th June, 2012

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	1,748	
1 First Women Bank Ltd.	41	www.fwbl.com.pk
2 National Bank of Pakistan	1,285	www.nbp.com.pk
3 Sindh Bank Ltd.	70	www.sindhbankltd.com
4 The Bank of Khyber	68	www.bok.com.pk
5 The Bank of Punjab	284	www.bop.com.pk
B. Local Private Banks	7,498	
1 Al Baraka Bank (Pakistan) Ltd.	87	www.albaraka.com.pk
2 Allied Bank Ltd.	837	www.abl.com.pk
3 Askari Bank Ltd.	223	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	384	www.bankalfalah.com
5 Bank Al-Habib Ltd.	298	www.bankalhabib.com
6 BankIslami Pakistan Ltd.	71	www.bankislami.com.pk
7 Burj Bank Ltd.	42	www.burjbankltd.com
8 Dubai Islamic Bank Pakistan Ltd	82	www.dibpak.com
9 Faysal Bank Ltd.	262	www.faysalbank.com.pk
10 Habib Bank Ltd.	1,471	www.habibbankltd.com
11 Habib Metropolitan Bank Ltd	138	www.hmb.com.pk
12 JS Bank Ltd.	58	www.jsbl.com
13 KASB Bank Ltd.	70	www.kasbbank.com
14 MCB Bank Ltd.	1,166	www.mcb.com.pk
15 Meezan Bank Ltd.	292	www.meezanbank.com
16 NIB Bank Ltd.	179	www.nibpk.com
17 Samba Bank Ltd.	28	www.samba.com.pk
18 Silkbank Ltd.	85	www.silkbank.com.pk
19 Soneri Bank Ltd.	214	www.soneri.com
20 Standard Chartered Bank (Pakistan) Ltd.	132	www.standardchartered.com.pk
21 Summit Bank Ltd.	162	www.summitbank.com.pk
22 United Bank Ltd.	1,217	www.ubl.com.pk
C. Foreign Banks	46	
1 Barclays Bank PLC	15	www.barclays.pk
2 Citibank N.A	12	www.citibank.com.pk
3 Deutsche Bank AG	3	www.db.com/pakistan
4 Industrial and Commercial Bank of China Ltd.	2	www.icbc-ltd.com/ICBCLtd/en/
5 HSBC Bank Oman SAOG	3	www.oiboman.com
6 HSBC Bank Middle East Ltd.	10	www.hsbc.com.pk
7 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialised Banks	546	
1 Industrial Development Bank of Pakistan	13	www.idbp.com.pk
2 SME Bank Ltd.	13	www.smebank.org
3 The Punjab Provincial Cooperative Bank Ltd.	159	www.ppcbl.com.pk
4 Zarai Traqiati Bank Ltd.	361	www.ztbl.com.pk
Commercial Banks (A+B+C)	9,292	
All Banks (A+B+C+D)	9,838	

Source: Statistics & Data Warehouse Department, SBP