

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2009	2010	2011	2012	2013	2009	2010	2011	2012	2013
Liabilities										
Capital	341.7	380.8	390.2	485.3	494.5	3.6	3.6	3.3	3.8	3.1
Reserves	226.2	265.1	316.7	298.6	328.6	2.4	2.5	2.7	2.3	2.0
Demand Deposits	1,607.8	2,135.1	2,601.0	3,069.8	3,751.9	17.0	20.0	22.1	23.7	23.3
(a) Scheduled Banks	37.9	57.6	64.5	93.5	77.8	0.4	0.5	0.5	0.7	0.5
(b) Others	1,569.9	2,077.5	2,536.5	2,976.2	3,674.2	16.6	19.4	21.5	23.0	22.8
Time Deposits	2,593.3	2,629.6	2,962.3	3,247.6	3,472.4	27.5	24.6	25.2	25.1	21.6
(a) Scheduled Banks	25.6	14.0	9.5	4.5	12.2	0.3	0.1	0.1	..	0.1
(b) Others	2,567.7	2,615.6	2,952.8	3,243.1	3,460.3	27.2	24.5	25.1	25.1	21.5
Borrowings from:	470.2	542.5	535.5	487.2	765.1	5.0	5.1	4.5	3.8	4.8
(a) State Bank of Pakistan	290.6	334.0	365.0	382.5	487.0	3.1	3.1	3.1	3.0	3.0
(b) Banks Abroad	8.9	5.8	12.2	20.1	43.0	0.1	0.1	0.1	0.2	0.3
(c) Other Scheduled Banks	170.7	202.7	158.3	84.6	235.1	1.8	1.9	1.3	0.7	1.5
Head Office and Inter-Bank Adjustment	99.3	66.5	49.7	79.6	67.2	1.1	0.6	0.4	0.6	0.4
Contingent Liabilities as per contra	2,943.7	2,746.0	2,925.9	2,873.0	2,921.2	31.2	25.7	24.8	22.2	18.2
Other Liabilities	1,153.9	1,923.1	1,997.1	2,390.7	4,285.2	12.2	18.0	17.0	18.5	26.6
Total Liabilities / Assets	9,436.1	10,688.7	11,778.6	12,931.8	16,086.1	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	462.9	493.1	571.6	639.8	741.1	4.9	4.6	4.9	4.9	4.6
(a) Notes, Coins and Silver	88.8	100.0	119.1	129.1	130.0	0.9	0.9	1.0	1.0	0.8
(b) Balances with State Bank of Pakistan	266.6	288.5	341.7	394.8	489.7	2.8	2.7	2.9	3.1	3.0
(c) Balances with Other Scheduled Banks	107.5	104.6	110.7	115.8	121.4	1.1	1.0	0.9	0.9	0.8
Balances held Abroad	150.6	124.0	115.5	117.7	103.0	1.6	1.2	1.0	0.9	0.6
Bills Purchased and Discounted	143.4	163.1	188.8	196.9	210.1	1.5	1.5	1.6	1.5	1.3
Advances to	3,122.1	3,262.1	3,377.2	3,597.7	3,717.2	33.1	30.5	28.7	27.8	23.1
(a) Scheduled Banks	41.8	87.6	66.4	67.7	75.5	0.4	0.8	0.6	0.5	0.5
(b) Others	3,080.3	3,174.5	3,310.8	3,530.0	3,641.8	32.6	29.7	28.1	27.3	22.6
Investment in Securities and Shares:	1,359.2	1,949.4	2,654.1	3,273.4	4,213.7	14.4	18.2	22.5	25.3	26.2
(a) Federal Government Securities	197.7	208.3	260.9	493.3	720.9	2.1	1.9	2.2	3.8	4.5
(b) Treasury Bills	748.7	1,119.5	1,572.3	1,916.0	2,604.3	7.9	10.5	13.3	14.8	16.2
(c) Provincial Governments Securities	0.1	..	..	-	-	..	..	..	-	-
(d) Others	412.7	621.6	820.9	864.1	888.5	4.4	5.8	7.0	6.7	5.5
Bank Premises	189.3	171.6	161.2	169.0	182.8	2.0	1.6	1.4	1.3	1.1
Head Office and Inter-Bank Adjustment	55.6	209.0	147.3	223.2	150.8	0.6	2.0	1.3	1.7	0.9
Contingent Assets as per contra	2,943.7	2,746.0	2,925.9	2,873.0	2,921.2	31.2	25.7	24.8	22.2	18.2
Other Assets	1,009.3	1,570.4	1,636.9	1,841.1	3,846.2	10.7	14.7	13.9	14.2	23.9

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	2012						2013					
	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	461.7	13.1	461.7	13.5	-	-	492.2	13.5	492.2	14.0	-	-
1. Federal Government	218.9	6.2	218.9	6.4	-	-	253.0	6.9	253.0	7.2	-	-
2. Provincial Governments	242.8	6.9	242.8	7.1	-	-	239.1	6.6	239.1	6.8	-	-
II. Non-Financial Public Sector Enterprises	312.3	8.8	312.3	9.2	0.9	1.5	350.2	9.6	350.2	10.0	1.9	3.6
III. Non-Bank Financial Institutions	44.2	1.3	44.1	1.3	0.9	1.4	47.6	1.3	47.6	1.4	0.5	1.0
a. Development Financial Institutions	6.7	0.2	6.7	0.2	-	-	11.1	0.3	11.1	0.3	-	-
b. Others	37.5	1.1	37.4	1.1	0.9	1.4	36.5	1.0	36.5	1.0	0.5	1.0
IV. Private Sector Enterprises	2,393.1	67.8	2,278.8	66.8	54.6	84.4	2,414.2	66.3	2,295.7	65.2	46.7	89.2
a. Agriculture, Hunting and Forestry	199.0	5.6	99.4	2.9	..	..	220.9	6.1	117.5	3.3	..	0.1
b. Fishing and Fish Farming etc.	0.5	..	0.5	..	-	-	0.7	..	0.7	..	-	-
c. Mining and Quarrying	15.1	0.4	15.0	0.4	-	-	20.2	0.6	20.1	0.6	0.1	0.3
d. Manufacturing	1,349.3	38.2	1,341.3	39.3	41.6	64.3	1,407.8	38.7	1,399.8	39.8	37.6	71.9
e. Ship Breaking and Waste / Scrape etc.	12.6	0.4	12.6	0.4	-	-	14.8	0.4	14.8	0.4	-	-
f. Electricity, Gas and Water Supply	271.9	7.7	271.8	8.0	2.8	4.3	218.8	6.0	218.8	6.2	1.0	1.9
g. Construction	53.0	1.5	52.7	1.5	0.8	1.2	52.3	1.4	51.9	1.5	0.8	1.5
h. Commerce and Trade	200.3	5.7	196.5	5.8	3.0	4.6	201.6	5.5	197.8	5.6	2.0	3.8
i. Hotels, Restaurants and Clubs etc	14.8	0.4	14.6	0.4	0.1	0.2	14.3	0.4	14.1	0.4	..	..
j. Transport, Storage and Communications	110.9	3.1	110.3	3.2	4.7	7.2	88.5	2.4	87.8	2.5	4.3	8.2
k. Real Estate, Renting and Business activities	104.0	2.9	103.2	3.0	1.0	1.6	97.4	2.7	96.5	2.7	0.3	0.5
l. Education	6.2	0.2	6.1	0.2	..	..	6.0	0.2	5.8	0.2	..	..
m. Health and Social Work	5.7	0.2	5.6	0.2	..	0.1	5.4	0.1	5.4	0.2	..	..
n. Other community, Social and Personal Service activities	14.5	0.4	14.4	0.4	0.1	0.2	12.7	0.4	12.7	0.4	0.1	0.2
o. Other Private Business n.e.s	35.4	1.0	34.6	1.0	0.5	0.8	52.7	1.4	51.9	1.5	0.5	0.9
V. Trust Funds And Non Profit Institutions	18.0	0.5	18.0	0.5	-	-	17.0	0.5	17.0	0.5	-	-
VI. Personal	285.1	8.1	282.2	8.3	8.2	12.7	305.8	8.4	303.2	8.6	3.3	6.2
a. Bank Employees	73.0	2.1	70.0	2.1	2.2	3.4	83.2	2.3	80.6	2.3	1.7	3.3
b. Consumer Financing	204.9	5.8	204.9	6.0	6.0	9.3	213.7	5.9	213.7	6.1	1.6	3.0
i) House building	41.0	1.2	41.0	1.2	0.4	0.7	39.0	1.1	39.0	1.1	0.4	0.8
ii) Transport	45.4	1.3	45.3	1.3	0.2	0.4	50.7	1.4	50.7	1.4	..	..
iii) Credit cards	22.9	0.6	22.9	0.7	4.4	6.8	21.8	0.6	21.8	0.6	0.7	1.4
iv) Consumer durable	0.5	..	0.4	..	-	-	0.2	..	0.2	..	-	-
v) Personal loans	95.2	2.7	95.2	2.8	0.9	1.4	102.0	2.8	102.0	2.9	0.4	0.7
c. Others	7.2	0.2	7.2	0.2	..	..	8.9	0.2	8.9	0.3	-	-
VII. Others	15.6	0.4	15.1	0.4	..	..	14.7	0.4	13.7	0.4	-	-
	3,530.0	100.0	3,412.1	100.0	64.7	100.0	3,641.8	100.0	3,519.6	100.0	52.4	100.0
Growth (%)	6.6		6.7		(2.3)		3.2		3.2		(19.0)	6.6
As % of GDP (bp)	17.6		17.0		0.3		15.9		15.4		0.2	17.6

* 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	2012						2013					
	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	56.8	1.6	56.8	1.7	-	-	69.7	1.9	69.7	2.0	-	-
Ornaments and Precious Metals												
II. Securities, Shares and other												
Financial Instruments:	76.4	2.2	76.4	2.2	-	-	166.2	4.6	166.2	4.7	-	-
A.Quoted on the Stock Exchange	37.0	1.0	37.0	1.1	-	-	77.1	2.1	77.1	2.2	-	-
1.To Stock Brokers and Dealers	23.3	0.7	23.3	0.7	-	-	18.1	0.5	18.1	0.5	-	-
2.To Others	13.7	0.4	13.7	0.4	-	-	59.0	1.6	59.0	1.7	-	-
B.Unquoted on the Stock Exchange	39.4	1.1	39.4	1.2	-	-	89.0	2.4	89.0	2.5	-	-
1.To Stock Brokers and Dealers	3.9	0.1	3.9	0.1	-	-	61.8	1.7	61.8	1.8	-	-
2.To others	35.4	1.0	35.4	1.0	-	-	27.2	0.7	27.2	0.8	-	-
III. Merchandise	994.5	28.2	994.3	29.1	32.6	50.3	1,046.2	28.7	1,046.0	29.7	29.1	55.6
A.Food Items:	324.8	9.2	324.7	9.5	1.3	2.0	298.5	8.2	298.5	8.5	0.9	1.7
1.Wheat	145.4	4.1	145.3	4.3	-	-	99.9	2.7	99.9	2.8	-	-
2.Rice and Paddy	53.4	1.5	53.4	1.6	0.1	0.2	62.2	1.7	62.2	1.8	-	-
3.Other Grain and Pulses	4.2	0.1	4.2	0.1	-	-	6.2	0.2	6.2	0.2	-	-
4.Edible Oil	21.2	0.6	21.2	0.6	0.4	0.6	18.0	0.5	17.9	0.5	0.2	0.4
5.Sugar	69.7	2.0	69.7	2.0	0.4	0.6	78.4	2.2	78.4	2.2	0.3	0.6
6.Kariana and Spices	2.0	0.1	2.0	0.1	-	-	2.2	0.1	2.2	0.1	-	-
7.Fish and Fish Preparation	0.6	..	0.6	..	-	-	0.7	..	0.7	..	-	-
8.Other Food Items	28.4	0.8	28.4	0.8	0.5	0.7	31.0	0.9	31.0	0.9	0.4	0.8
B.Raw Materials	263.7	7.5	263.7	7.7	4.8	7.4	300.2	8.2	300.1	8.5	5.2	10.0
1.Cotton Raw	74.7	2.1	74.7	2.2	2.5	3.9	63.7	1.7	63.7	1.8	2.4	4.7
2.Synthetic Fibres	18.6	0.5	18.6	0.5	0.4	0.6	21.1	0.6	21.0	0.6	..	..
3.Fertilizers	35.3	1.0	35.3	1.0	..	0.1	39.2	1.1	39.2	1.1	0.5	0.9
4.Petroleum Crude	40.2	1.1	40.2	1.2	..	0.1	54.3	1.5	54.3	1.5	1.3	2.4
5.Iron and Steel	38.0	1.1	37.9	1.1	-	-	43.9	1.2	43.8	1.2	-	-
6.Wool and Goat Hair	0.7	..	0.7	..	-	-	1.1	..	1.1	..	-	-
7.Hides and Skins	5.4	0.2	5.4	0.2	-	-	7.2	0.2	7.2	0.2	-	-
8.Oil Seeds	10.0	0.3	10.0	0.3	-	-	8.1	0.2	8.1	0.2	-	-
9.Pesticides and Insecticides	4.6	0.1	4.6	0.1	0.5	0.8	6.4	0.2	6.4	0.2	..	..
10.Other Raw Materials	36.3	1.0	36.3	1.1	1.2	1.9	55.1	1.5	55.1	1.6	1.0	1.9
C.Finished/Manufactured Goods	406.0	11.5	405.9	11.9	26.5	40.9	447.5	12.3	447.4	12.7	23.0	43.9
1.Cotton Textiles	81.9	2.3	81.9	2.4	4.8	7.4	79.1	2.2	79.1	2.2	3.6	6.9
2.Cotton Yarn	44.3	1.3	44.3	1.3	0.7	1.1	51.4	1.4	51.4	1.5	1.5	2.9
3.Other Textiles	62.6	1.8	62.6	1.8	0.8	1.3	75.2	2.1	75.2	2.1	0.8	1.5
4.Machinery	28.3	0.8	28.3	0.8	0.4	0.6	28.1	0.8	28.1	0.8	0.2	0.4
5.Handloom Products	..	..	..	..	-	-	..	..	..	..	-	-
6.Carpets and Rugs	7.6	0.2	7.6	0.2	0.1	0.1	2.0	0.1	2.0	0.1	..	0.1
7.Readymade Garments	12.3	0.3	12.3	0.4	1.0	1.6	25.1	0.7	25.1	0.7	0.8	1.6
8.Cement and Cement Products	32.4	0.9	32.4	0.9	1.1	1.7	28.3	0.8	28.3	0.8	0.8	1.5
9.Sports Goods	2.8	0.1	2.8	0.1	-	-	2.7	0.1	2.7	0.1	-	-
10.Surgical Instruments	2.0	0.1	2.0	0.1	-	-	5.5	0.2	5.5	0.2	..	..
11.Chemicals and Dyes	24.7	0.7	24.7	0.7	1.1	1.7	27.3	0.7	27.3	0.8	1.2	2.2
12.Other finished goods	107.0	3.0	107.0	3.1	16.5	25.5	122.8	3.4	122.8	3.5	14.0	26.7
IV. Fixed Assets Including Machinery	645.6	18.3	642.3	18.8	5.1	7.9	552.0	15.2	548.8	15.6	5.5	10.5
V. Real Estate	523.7	14.8	426.1	12.5	4.5	6.9	526.8	14.5	424.3	12.1	2.9	5.5
							225.7	6.2	128.2	3.6	1.9	3.7
VI. Fixed Deposits & Insurance Policies	32.7	0.9	32.7	1.0	0.6	1.0	49.8	1.4	49.8	1.4	0.3	0.5
VII. Others	1,200.2	34.0	1,183.4	34.7	21.9	33.8	1,231.1	33.8	1,214.8	34.5	14.6	27.8
Total	3,530.0	100.0	3,412.1	100.0	64.7	100.0	3,641.8	100.0	3,519.6	100.0	52.4	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)			2012						2013					
			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	76	0.3	3.7	70	0.2	3.5	40	0.2	4.3	38	0.2	4.2
	10 to	20	572	8.7	15.2	569	8.6	15.2	543	8.0	14.8	540	8.0	14.8
	20 to	25	28	0.7	23.4	24	0.6	23.6	34	0.7	21.9	29	0.6	22.0
	25 to	30	236	6.6	28.1	233	6.5	28.1	247	7.0	28.4	246	7.0	28.4
	30 to	40	80	2.8	34.7	72	2.5	34.6	51	1.8	34.7	40	1.4	34.2
	40 to	50	80	3.7	46.0	64	3.0	46.3	105	4.7	44.5	80	3.5	44.3
	50 to	60	123	6.9	55.9	89	5.0	56.0	66	3.6	54.4	33	1.7	53.0
	60 to	70	146	9.6	65.5	43	2.8	64.9	134	8.7	65.3	29	1.9	65.6
	70 to	80	177	13.2	74.5	76	5.7	74.5	163	12.2	74.8	46	3.5	75.5
	80 to	90	131	11.2	85.6	84	7.2	86.3	84	7.2	85.6	43	3.7	85.9
	90 to	100	151	14.4	95.5	112	10.7	95.6	78	7.4	94.5	51	4.8	94.5
	100 to	200	999	141.4	141.6	621	88.7	142.9	941	135.5	144.0	579	85.5	147.7
	200 to	300	239	56.6	237.1	162	38.0	234.2	384	91.5	238.3	284	68.0	239.6
	300 to	400	84	28.6	340.1	60	20.9	345.3	112	38.3	343.0	86	29.7	344.9
	400 to	500	69	31.2	454.3	67	30.3	454.4	61	26.8	438.7	58	25.4	438.1
	500 to	600	38	20.5	537.0	37	19.7	537.2	38	21.0	545.7	37	20.2	546.1
	600 to	700	22	14.5	658.3	21	13.9	658.6	31	20.0	649.1	30	19.6	649.2
	700 to	800	14	10.5	751.8	13	10.0	751.2	25	18.6	732.3	25	18.0	732.3
	800 to	900	9	7.9	845.6	9	7.4	846.5	10	8.5	846.8	9	7.9	848.4
	900 to	1,000	8	7.4	947.0	7	7.0	948.7	9	8.3	949.5	9	8.1	949.4
	1,000 to	2,000	49	69.7	1409.6	49	68.7	1,409.1	48	69.5	1,459.9	47	68.0	1,459.6
	2,000 to	3,000	21	51.2	2430.8	21	50.7	2,431.0	22	52.1	2,410.5	21	51.6	2,410.8
	3,000 to	4,000	12	42.0	3405.2	12	41.4	3,407.1	11	38.8	3,459.4	11	38.2	3,462.2
	4,000 to	5,000	7	31.9	4513.3	7	31.6	4,512.4	7	29.5	4,501.1	6	29.1	4,500.8
	5,000 to	6,000	6	31.1	5477.4	6	30.9	5,477.8	5	27.4	5,389.1	5	27.2	5,389.6
	6,000 to	7,000	4	27.5	6528.0	4	27.4	6,528.6	3	22.2	6,420.3	3	22.0	6,420.5
	7,000 to	8,000	3	22.6	7545.4	3	22.5	7,545.2	3	23.0	7,540.1	3	22.4	7,545.1
	8,000 to	9,000	3	22.7	8462.1	3	22.6	8,461.7	2	17.0	8,528.1	2	16.9	8,527.9
	9,000 to	10,000	2	19.6	9488.7	2	19.4	9,488.1	2	19.9	9,575.5	2	19.8	9,575.8
	10,000 and over		26	2815.2	107215.6	26	2,808.2	107,515.6	24	2,912.7	119,191.2	24	2,905.8	119,623.6
Total			3,417	3,530.0	1033.2	2,565	3,412.1	1,330.1	3,283	3,641.8	1,109.2	2,415	3,519.6	1,457.4

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	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
a. Foreign Constituents:	89.4	78.9	45.0	38.3	..	..	-	..	26.8	22.1	17.6	18.4
I. Official	9.8	8.5	2.6	2.7	..	..	-	-	6.4	4.1	0.8	1.7
II. Business	48.3	39.2	36.9	28.2	-	..	-	..	6.9	4.5	4.4	6.6
III. Personal	31.3	31.2	5.5	7.5	..	..	-	-	13.5	13.5	12.3	10.1
b. Domestic Constituents	6,130.0	7,055.6	1,783.0	2,099.1	69.8	94.9	11.5	17.9	2,373.6	2,908.6	1,892.1	1,935.2
I. Government	664.9	696.2	128.1	138.1	2.4	7.1	1.4	3.3	249.9	284.1	283.1	263.4
a. Federal Government	410.1	413.9	87.0	98.6	1.1	6.8	0.8	0.8	159.2	183.0	162.1	124.7
b. Provincial Governments	228.0	260.0	35.6	34.2	1.3	0.4	0.6	2.5	76.7	90.3	113.9	132.6
c. Local Bodies (City Governments)	26.8	22.3	5.5	5.3	..	..	0.1	0.1	14.0	10.9	7.1	6.1
II. Non-Financial Public Sector Enterprises	422.8	396.2	18.3	22.0	6.6	9.9	0.2	2.6	102.7	133.6	295.0	228.0
III. Non-Bank Financial Companies	119.8	167.1	7.1	10.8	2.5	5.4	0.2	0.1	70.2	74.5	39.8	76.3
a. Development Financial Institutions	36.8	57.7	2.5	4.1	0.6	1.0	0.1	0.1	23.2	23.2	10.3	29.2
b. Others	83.0	109.4	4.5	6.7	1.8	4.4	0.1	..	47.0	51.3	29.5	47.1
IV. Private Sector Enterprises	1,653.2	1,986.0	595.9	701.6	35.4	45.4	3.9	3.5	566.0	718.2	452.0	517.2
a. Agriculture, Hunting and Forestry	171.2	191.6	48.0	60.4	2.4	3.5	..	0.1	92.3	97.3	28.5	30.3
b. Fishing and Fish Farming etc.	1.3	1.7	0.7	1.0	..	..	..	..	0.4	0.5	0.2	0.2
c. Mining and Quarrying	41.6	61.9	7.4	13.0	0.5	1.0	..	..	21.8	24.2	12.0	23.8
d. Manufacturing	359.6	426.1	125.8	159.4	12.6	13.1	1.9	0.7	107.8	145.5	111.5	107.4
e. Ship Breaking and Waste / Scrape (junk) etc.	2.4	2.4	0.8	1.4	0.3	..	-	-	1.1	0.8	0.2	0.2
f. Electricity, Gas and Water Supply	35.1	46.8	7.0	8.5	0.4	1.4	0.1	0.6	18.2	22.3	9.4	14.1
g. Construction	97.7	109.5	42.0	41.8	4.5	4.2	0.4	0.4	30.4	40.2	20.4	23.0
h. Commerce and Trade	254.6	302.1	141.3	164.6	5.1	5.8	0.6	0.3	70.9	90.6	36.7	40.8
i. Hotels, Restaurants and Clubs etc	12.1	12.0	2.7	3.0	0.3	0.2	-	0.1	4.4	3.9	4.7	4.7
J. Transport, Storage and Communications	102.9	126.8	22.7	28.2	1.2	1.2	..	..	36.4	42.3	42.7	55.0
k. Real Estate, Renting and Business activities	206.4	275.6	70.3	84.6	4.6	3.1	..	0.1	59.9	91.2	71.6	96.6
l. Education	39.1	50.9	9.4	11.9	0.6	0.6	0.1	0.4	13.9	20.8	15.1	17.2
m. Health and social work	22.5	24.1	6.8	7.6	0.1	0.2	..	..	6.3	8.0	9.3	8.2
n. Other community, social and personal service activities	62.2	75.4	20.4	18.8	0.3	0.7	0.1	0.1	23.2	33.2	18.2	22.5
o. Other Private Business n.e.c	244.6	279.0	90.7	97.3	2.4	10.4	0.6	0.8	79.2	97.3	71.7	73.1
V. Trust Funds and Non Profit Institutions	171.2	193.3	20.9	29.0	2.8	4.9	0.4	0.5	71.6	88.2	75.5	70.7
VI. Personal	3,030.6	3,516.1	988.8	1,162.9	18.9	21.3	3.6	4.5	1,287.1	1,573.8	732.2	753.7
VII. Others	67.5	100.7	23.9	34.5	1.2	0.9	1.9	3.3	26.0	36.1	14.5	25.9
Total	6,219.4	7,134.4	1,828.0	2,137.4	69.8	94.9	11.5	17.9	2,400.4	2,930.7	1,909.7	1,953.5
Growth (%)	13.3	14.7	13.9	16.9	13.4	35.9	(17.8)	55.4	15.0	22.1	11.0	2.3
As % of GDP (bp)	31.0	31.1	9.1	9.3	0.3	0.4	0.1	0.1	11.9	12.8	9.5	8.5

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	2010			2011			2012			2013		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	10,422.7	1,307.9	125.5	12,114.5	1,605.3	132.5	13,994.5	1,828.0	130.6	16,239.2	2,137.4	131.6
Call Deposits	151.5	45.0	296.8	186.7	61.6	329.7	171.4	69.8	407.2	207.9	94.9	456.5
Other Deposit Accounts	99.9	12.8	128.1	84.4	14.0	165.6	79.6	11.5	144.5	103.2	17.9	173.2
Saving Deposits	14,657.2	1,844.0	125.8	14,964.2	2,087.6	139.5	15,991.4	2,400.4	150.1	16,971.4	2,930.7	172.7
Fixed Deposits	1,244.5	1,483.4	1,191.9	1,392.2	1,720.9	1,236.1	1,509.5	1,909.7	1,265.1	1,626.3	1,953.5	1,201.2
Less than 6 months	484.3	637.4	1,316.1	470.9	711.6	1,511.1	559.4	756.6	1,352.5	760.3	792.3	1,042.1
For 6 months and over												
but less than 1 year	91.7	162.2	1,769.1	134.6	200.8	1,492.5	142.6	214.2	1,501.7	107.4	209.5	1,949.7
For 1 year and over												
but less than 2 years	262.1	480.5	1,833.7	323.9	567.6	1,752.0	316.9	673.7	2,126.1	293.7	667.0	2,270.7
For 2 years and over												
but less than 3 years	61.8	25.4	410.9	52.1	26.0	498.8	58.2	27.7	476.1	55.7	26.5	475.5
For 3 years and over												
but less than 4 years	86.5	53.4	617.7	121.7	65.2	535.4	149.6	84.8	567.0	151.5	97.3	642.5
For 4 years and over												
but less than 5 years	26.2	7.9	302.7	31.3	7.2	230.6	18.2	6.5	356.6	19.1	7.0	366.8
For 5 years and over	231.9	116.5	502.2	257.5	142.5	553.3	264.6	146.1	552.2	238.6	154.0	645.6
All Deposits	26,575.9	4,693.1	176.6	28,741.9	5,489.3	191.0	31,746.4	6,219.4	195.9	35,147.9	7,134.4	203.0
Growth (%)												
Current Deposits	14.5	15.8	1.1	16.2	22.7	5.6	15.5	13.9	(1.4)	16.0	16.9	0.8
Call Deposits	30.9	1.8	(22.3)	23.2	36.8	11.1	(8.2)	13.3	23.5	21.3	35.9	12.1
Other Deposit Accounts	(34.9)	(38.2)	(5.0)	(15.6)	9.1	29.3	(5.7)	(17.9)	(12.7)	29.7	55.4	19.8
Saving Deposits	3.6	14.8	10.9	2.1	13.2	10.9	6.9	15.0	7.6	6.1	22.1	15.0
Fixed Deposits	(23.8)	10.9	45.6	11.9	16.0	3.7	8.4	11.0	2.3	7.7	2.3	(5.0)
Less than 6 months	(25.9)	13.2	52.8	(2.8)	11.6	14.8	18.8	6.3	(10.5)	35.9	4.7	(22.9)
For 6 months and over												
but less than 1 year	(41.2)	(11.6)	50.4	46.8	23.8	(15.6)	5.9	6.7	0.6	(24.7)	(2.2)	29.8
For 1 year and over												
but less than 2 years	1.0	27.6	26.3	23.6	18.1	(4.5)	(2.2)	18.7	21.4	(7.3)	(1.0)	6.8
For 2 years and over												
but less than 3 years	(10.2)	(30.0)	(22.1)	(15.6)	2.4	21.4	11.7	6.5	(4.6)	(4.3)	(4.4)	(0.1)
For 3 years and over												
but less than 4 years	(19.4)	3.9	29.0	40.7	22.0	(13.3)	22.9	30.1	5.9	1.3	14.8	13.3
For 4 years and over												
but less than 5 years	(83.2)	(65.8)	104.1	19.6	(8.5)	(23.8)	(41.9)	(10.0)	54.6	4.8	7.6	2.9
For 5 years and over	(0.5)	12.7	13.2	11.0	22.3	10.2	2.8	2.5	(0.2)	(9.8)	5.4	16.9
All Deposits	5.6	13.4	7.4	8.2	17.0	8.1	10.5	13.3	2.6	10.7	14.7	3.6

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 Deposits by Categories*

(Billion Rupees)										
Provinces/Regions	Categories	Jun-13			Dec-12			Jun-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	0.15	78.70	78.85	0.70	81.68	82.38	0.61	88.80	89.41
	Govt.	15.22	680.95	696.17	15.80	663.73	679.54	15.22	649.66	664.88
	NFPSEs	0.70	395.47	396.17	4.55	396.68	401.23	2.31	420.45	422.76
	NBFCs & Fin Aux.	0.89	166.21	167.10	0.53	150.43	150.96	0.61	119.17	119.78
	Private Sector	191.34	1,794.62	1,985.97	162.37	1,644.27	1,806.63	151.90	1,501.34	1,653.24
	Trust Fund	6.66	186.65	193.31	6.03	187.65	193.68	4.28	166.93	171.20
	Personal	430.97	3,085.13	3,516.10	401.08	2,846.62	3,247.69	356.96	2,673.69	3,030.64
	Others	16.44	84.30	100.74	13.17	57.31	70.48	14.78	52.68	67.45
	Total	662.38	6,472.02	7,134.41	604.22	6,028.36	6,632.59	546.66	5,672.71	6,219.37
Punjab	Foreign	0.11	16.24	16.35	0.53	17.55	18.07	0.47	17.29	17.77
	Govt.	2.98	280.32	283.31	2.56	272.48	275.04	2.55	269.00	271.55
	NFPSEs	0.31	111.96	112.28	2.70	97.85	100.54	0.44	114.94	115.38
	NBFCs & Fin Aux.	0.61	15.33	15.94	0.09	13.66	13.74	0.38	12.31	12.69
	Private Sector	107.19	776.92	884.12	93.16	724.93	818.09	86.63	668.40	755.03
	Trust Fund	3.21	72.61	75.82	3.00	58.43	61.44	2.22	59.69	61.91
	Personal	234.72	1,443.42	1,678.13	211.54	1,328.45	1,539.99	187.85	1,240.37	1,428.22
	Others	2.78	30.13	32.91	2.54	25.26	27.80	4.10	21.55	25.65
	Total	351.91	2,746.94	3,098.85	316.12	2,538.60	2,854.72	284.65	2,403.57	2,688.21
Sindh	Foreign	0.01	42.44	42.44	0.13	43.01	43.14	0.06	51.97	52.03
	Govt.	5.67	117.67	123.34	6.02	123.10	129.12	6.11	139.19	145.30
	NFPSEs	0.18	181.84	182.02	1.61	195.85	197.46	1.63	190.38	192.01
	NBFCs & Fin Aux.	0.02	142.07	142.09	0.04	130.61	130.65	0.03	101.35	101.38
	Private Sector	39.36	619.36	658.72	35.16	553.13	588.29	32.02	519.23	551.25
	Trust Fund	1.06	66.18	67.24	0.96	80.25	81.21	0.49	69.32	69.81
	Personal	44.77	1,065.73	1,110.50	40.64	982.00	1,022.64	36.65	915.78	952.44
	Others	0.09	12.26	12.35	0.09	10.39	10.48	0.98	13.41	14.40
	Total	91.16	2,247.54	2,338.70	84.64	2,118.34	2,202.98	77.98	2,000.63	2,078.61
Khyber Pakhtunkhwa	Foreign	0.01	0.55	0.56	0.02	0.86	0.88	0.05	0.96	1.01
	Govt.	2.78	72.43	75.21	3.16	66.12	69.28	1.92	60.32	62.24
	NFPSEs	0.03	11.62	11.65	0.06	10.57	10.63	0.03	10.10	10.13
	NBFCs & Fin Aux.	0.02	0.67	0.69	0.03	2.05	2.08	0.02	2.21	2.24
	Private Sector	16.50	94.30	110.80	15.18	84.03	99.21	13.44	79.03	92.47
	Trust Fund	1.15	12.64	13.78	0.61	6.41	7.03	0.62	6.35	6.96
	Personal	67.13	206.07	273.19	63.52	195.04	258.56	57.03	188.46	245.49
	Others	1.34	6.27	7.61	0.99	3.62	4.61	0.96	2.25	3.21
	Total	88.96	404.54	493.50	83.57	368.70	452.27	74.08	349.67	423.75
Balochistan	Foreign	0.02	0.11	0.13	0.02	0.13	0.15	0.03	0.09	0.12
	Govt.	2.30	15.36	17.66	2.66	18.84	21.49	3.09	15.27	18.36
	NFPSEs	0.07	6.80	6.87	0.09	5.49	5.58	0.07	5.85	5.92
	NBFCs & Fin Aux.	-	0.05	0.05	-	0.05	0.06	-	0.03	0.03
	Private Sector	3.50	41.41	44.91	3.94	34.83	38.76	2.76	37.89	40.65
	Trust Fund	0.06	1.35	1.41	0.07	5.25	5.32	0.11	2.24	2.35
	Personal	5.12	62.92	68.03	4.42	65.76	70.18	3.72	56.06	59.78
	Others	10.44	5.36	15.80	8.70	4.08	12.78	7.37	3.59	10.96
	Total	21.52	133.37	154.89	19.90	134.42	154.32	17.15	121.02	138.17
Islamabad	Foreign	-	19.03	19.03	-	19.58	19.58	-	18.33	18.33
	Govt.	0.97	176.19	177.15	0.96	162.36	163.33	0.89	148.44	149.34
	NFPSEs	-	82.79	82.79	0.01	86.42	86.43	-	98.60	98.60
	NBFCs & Fin Aux.	-	6.81	6.81	0.11	3.51	3.62	0.10	2.12	2.22
	Private Sector	3.02	229.33	232.35	1.13	217.76	218.89	1.60	164.22	165.82
	Trust Fund	0.64	32.70	33.34	0.12	36.09	36.20	0.03	28.65	28.68
	Personal	9.14	219.76	228.90	7.25	193.33	200.57	6.31	198.19	204.50
	Others	1.10	29.60	30.70	0.83	13.49	14.32	0.70	11.36	12.06
	Total	14.88	796.20	811.08	10.41	732.53	742.94	9.63	669.91	679.54
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.25	1.38	1.63	0.12	1.08	1.20	0.18	1.12	1.30
	NFPSEs	0.05	-	0.05	0.02	-	0.02	0.06	-	0.06
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.32	2.23	3.56	1.88	1.83	3.71	1.99	1.31	3.30
	Trust Fund	0.14	0.05	0.18	0.11	0.05	0.15	0.11	0.05	0.16
	Personal	5.45	2.75	8.20	5.59	2.38	7.97	4.86	2.65	7.51
	Others	0.68	0.38	1.07	-	0.17	0.17	-	0.19	0.19
	Total	7.88	6.80	14.68	7.72	5.51	13.23	7.19	5.32	12.52

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-13			Dec-12			Jun-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	-	..	-	-	-	-	-	-
	Govt.	0.16	1.88	2.05	0.15	1.76	1.91	0.29	2.75	3.05
	NFPSEs	0.01	0.01	0.02	0.01	0.01	0.02	0.01	0.13	0.14
	NBFCs & Fin Aux.	0.14	0.90	1.04	0.07	0.32	0.39	0.07	0.72	0.79
	Private Sector	1.63	6.39	8.01	1.34	5.33	6.67	1.34	7.21	8.55
	Trust Fund	0.16	0.41	0.57	0.17	0.32	0.49	0.12	0.22	0.34
	Personal	1.89	5.43	7.32	1.41	5.54	6.95	1.72	5.38	7.10
	Others	-	0.09	0.09	-	0.07	0.07	-	-	-
	Total	3.99	15.11	19.10	3.15	13.35	16.50	3.56	16.42	19.98
AJK	Foreign	..	0.33	0.33	-	0.56	0.56	-	0.16	0.16
	Govt.	0.11	15.71	15.82	0.18	17.98	18.16	0.18	13.57	13.74
	NFPSEs	0.04	0.45	0.49	0.06	0.49	0.55	0.08	0.45	0.53
	NBFCs & Fin Aux.	0.11	0.37	0.48	0.17	0.24	0.41	..	0.42	0.43
	Private Sector	18.81	24.68	43.49	10.58	22.42	33.00	12.12	24.04	36.17
	Trust Fund	0.25	0.71	0.96	0.99	0.85	1.84	0.57	0.41	0.98
	Personal	62.75	79.06	141.81	66.71	74.13	140.84	58.81	66.79	125.60
	Others	-	0.21	0.21	0.01	0.24	0.25	0.67	0.31	0.98
	Total	82.07	121.53	203.60	78.72	116.90	195.62	72.42	106.17	178.59

*End Position

Urban area means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified

As rural areas.

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).

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, modarba 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 Province/Region wise Advances by Categories (Outstanding Position)

(Billion Rupees)										
Provinces/Regions	Categories	Jun-13			Dec-12			Jun-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.07	461.60	461.68	0.10	423.26	423.36	0.04	492.11	492.15
	NFPSEs	-	312.30	312.30	0.21	349.42	349.62	-	350.23	350.23
	NBFCs & Fin Aux.	-	44.21	44.21	0.11	45.22	45.32	0.01	47.62	47.63
	Private Sector	103.61	2,289.50	2,393.11	122.59	2,417.37	2,539.96	118.26	2,295.99	2,414.24
	Trust Fund	0.01	18.00	18.00	0.03	17.99	18.02	0.08	16.94	17.02
	Personal	28.80	256.34	285.13	28.37	266.81	295.18	31.45	274.40	305.84
	Others	0.15	15.42	15.57	1.18	15.89	17.07	0.57	14.10	14.67
Total	132.63	3,397.37	3,530.00	152.58	3,535.96	3,688.54	150.41	3,491.38	3,641.78	
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.07	294.13	294.20	0.10	252.66	252.76	0.01	301.48	301.49
	NFPSEs	-	64.12	64.12	0.21	51.33	51.53	-	43.13	43.13
	NBFCs & Fin Aux.	-	4.77	4.77	0.11	4.63	4.73	-	5.95	5.95
	Private Sector	72.31	1,143.74	1,216.04	84.11	1,240.01	1,324.11	83.26	1,177.19	1,260.45
	Trust Fund	-	9.83	9.83	0.02	9.15	9.17	-	8.93	8.93
	Personal	6.39	73.26	79.65	6.81	76.12	82.93	7.04	78.83	85.87
	Others	0.05	12.60	12.65	0.11	10.99	11.11	0.21	9.63	9.84
Total	78.82	1,602.44	1,681.27	91.46	1,644.89	1,736.35	90.51	1,625.14	1,715.66	
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	..	148.84	148.84	-	159.62	159.62	0.04	181.30	181.33
	NFPSEs	-	191.88	191.88	-	241.27	241.27	-	252.31	252.31
	NBFCs & Fin Aux.	-	37.40	37.40	..	38.77	38.78	0.01	40.49	40.50
	Private Sector	23.82	918.98	942.81	30.66	955.68	986.34	28.26	924.50	952.76
	Trust Fund	0.01	1.40	1.41	0.01	1.20	1.21	0.08	1.57	1.65
	Personal	17.67	159.71	177.38	17.00	164.27	181.27	19.54	165.39	184.93
	Others	..	2.18	2.18	0.89	3.17	4.06	0.01	3.25	3.26
Total	41.51	1,460.39	1,501.90	48.56	1,563.99	1,612.55	47.93	1,568.80	1,616.73	
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	8.78	8.78	-	2.70	2.70	-	0.86	0.86
	NFPSEs	-	..	..	-	0.86	0.86	-	0.30	0.30
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.47	29.46	32.94	3.36	26.88	30.24	3.63	25.88	29.51
	Trust Fund	-	..	..	-	..	..	-	..	..
	Personal	1.58	9.91	11.49	1.75	11.67	13.42	1.91	12.55	14.46
	Others	0.06	0.34	0.39	0.09	0.18	0.27	0.07	0.21	0.28
Total	5.11	48.55	53.67	5.20	42.35	47.55	5.60	39.86	45.47	
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.27	2.27	-	1.72	1.72	-	2.53	2.53
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.87	3.39	6.26	3.31	3.42	6.73	2.26	3.07	5.33
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.08	1.38	3.47	1.63	1.42	3.05	1.61	1.44	3.04
	Others	0.02	..	0.02	0.02	..	0.02	0.02	..	0.02
Total	4.97	7.04	12.01	4.96	6.56	11.53	3.89	7.04	10.92	
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	7.39	7.39	-	6.42	6.42	-	5.80	5.80
	NFPSEs	-	56.31	56.31	-	55.10	55.10	-	54.49	54.49
	NBFCs & Fin Aux.	-	1.98	1.98	-	1.76	1.76	-	1.13	1.13
	Private Sector	0.10	189.68	189.78	0.07	185.72	185.79	0.09	159.83	159.91
	Trust Fund	-	6.76	6.76	-	7.63	7.63	-	6.43	6.43
	Personal	0.21	9.43	9.64	0.16	10.34	10.50	0.20	12.86	13.06
	Others	0.01	0.29	0.29	0.06	0.75	0.80	0.05	0.98	1.03
Total	0.31	271.84	272.15	0.29	267.71	268.00	0.35	241.51	241.85	
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.34	0.07	0.41	0.32	0.07	0.39	0.04	0.06	0.10
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.11	0.14	0.08	0.11	0.19	0.07	0.11	0.18
	Others	-	-	-	-	-	-	0.21	-	0.21
Total	0.37	0.18	0.56	0.40	0.18	0.58	0.32	0.18	0.50	

6.8 Province/Region wise Advances by Categories (Outstanding Position)

(Billion Rupees)										
Provinces/Regions	Categories	Jun-13			Dec-12			Jun-12		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.24	0.59	0.83	0.19	0.59	0.78	0.19	0.55	0.74
	Trust Fund	-	-	-	-	-	-	..	0.01	0.01
	Personal	0.02	0.19	0.21	0.05	0.37	0.42	0.08	0.55	0.63
	Others	-	-	-	-	-	-	-	-	-
	Total	0.26	0.78	1.04	0.25	0.96	1.20	0.27	1.11	1.38
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.19	0.19	-	0.14	0.14	-	0.14	0.14
	NFPSEs	-	-	-	-	0.87	0.87	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.45	3.59	4.04	0.57	5.01	5.58	0.53	4.91	5.44
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.81	2.35	3.15	0.87	2.51	3.39	1.01	2.67	3.67
	Others	0.01	0.02	0.03	0.01	0.79	0.80	..	0.02	0.03
	Total	1.27	6.14	7.41	1.46	9.32	10.77	1.54	7.74	9.28

Urban area” means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

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. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

“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, modarba 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.

6.9 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2010			2011			2012			2013		
			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		3,674.3	17.0	4.6	3,558.0	17.3	4.9	4,173.4	19.9	4.8	4,157.1	21.0	5.0
10	to	20	2,936.1	43.2	14.7	2,980.9	44.6	15.0	3,256.3	48.7	15.0	3,278.2	49.0	14.9
20	to	25	1,360.2	30.5	22.4	1,454.4	32.7	22.5	1,476.4	33.3	22.5	1,707.4	38.4	22.5
25	to	30	1,154.0	31.7	27.5	1,191.2	32.7	27.5	1,451.1	39.8	27.4	1,528.0	41.9	27.4
30	to	40	2,198.6	76.9	35.0	2,245.4	78.5	34.9	2,537.4	88.5	34.9	2,732.5	95.2	34.8
40	to	50	1,943.4	87.4	44.9	2,006.2	90.1	44.9	2,230.7	100.3	44.9	2,347.1	105.5	45.0
50	to	60	1,707.1	93.6	54.8	1,831.2	100.5	54.9	2,006.8	110.1	54.9	2,100.9	115.3	54.9
60	to	70	1,444.3	93.9	65.0	1,560.7	101.3	64.9	1,735.0	112.4	64.8	1,853.1	120.2	64.8
70	to	80	1,200.3	89.8	74.8	1,401.3	105.0	74.9	1,455.5	109.0	74.9	1,634.6	122.5	74.9
80	to	90	984.1	83.4	84.7	1,103.1	93.8	85.0	1,193.8	101.4	85.0	1,472.8	124.8	84.8
90	to	100	926.8	88.0	95.0	1,003.5	95.4	95.0	1,067.1	101.3	95.0	1,321.2	125.3	94.8
100	to	200	4,301.1	588.9	136.9	5,005.8	691.0	138.0	5,394.4	742.5	137.6	6,392.9	882.7	138.1
200	to	300	1,160.8	279.1	240.4	1,426.7	346.2	242.7	1,499.0	362.9	242.1	1,955.9	472.5	241.6
300	to	400	503.4	173.6	344.9	609.7	210.3	344.9	639.0	218.3	341.6	893.2	306.5	343.2
400	to	500	252.0	112.1	444.9	326.3	146.1	447.8	339.8	151.0	444.2	430.4	190.6	442.8
500	to	600	163.7	88.9	543.3	204.2	111.4	545.5	253.6	138.7	547.0	270.7	147.1	543.5
600	to	700	116.2	74.7	642.9	132.1	85.6	647.5	202.6	130.7	645.1	175.4	113.5	647.0
700	to	800	81.7	61.1	748.0	107.8	80.5	746.1	134.5	100.7	748.6	133.2	99.3	745.4
800	to	900	63.4	53.5	845.1	86.8	73.6	847.8	97.3	82.5	847.8	99.1	83.9	847.3
900	to	1,000	47.5	44.9	945.2	65.1	61.8	950.0	76.7	72.6	945.8	75.2	71.4	950.2
1,000	to	2,000	199.5	270.7	1,356.8	246.0	333.5	1,355.7	303.4	409.7	1,350.4	324.2	443.9	1,369.2
2,000	to	3,000	56.2	134.9	2,400.8	67.2	162.8	2,421.5	85.1	204.2	2,401.0	107.4	257.9	2,401.2
3,000	to	4,000	23.4	80.7	3,442.1	32.3	110.2	3,412.5	36.0	123.3	3,428.4	37.4	127.6	3,415.1
4,000	to	5,000	18.6	82.7	4,442.6	19.7	88.5	4,488.1	23.0	103.4	4,489.7	26.0	117.2	4,506.1
5,000	to	6,000	13.4	71.9	5,349.9	16.7	90.1	5,396.2	13.8	73.9	5,371.7	19.2	102.3	5,329.6
6,000	to	7,000	6.1	39.3	6,452.2	8.6	55.3	6,466.1	9.0	57.6	6,438.2	10.3	66.9	6,468.2
7,000	to	8,000	4.0	29.4	7,434.5	6.1	45.4	7,455.6	6.4	47.5	7,457.4	7.9	59.2	7,447.9
8,000	to	9,000	3.9	32.8	8,454.9	4.8	41.0	8,459.2	5.0	42.1	8,445.8	5.5	46.4	8,436.4
9,000	to	10,000	2.7	25.2	9,434.0	4.3	40.5	9,475.6	4.4	41.4	9,449.4	6.1	57.7	9,433.0
10,000	and over		29.1	1,713.3	58,961.6	35.6	1,923.7	54,008.6	40.0	2,251.7	56,317.1	45.1	2,528.8	56,107.1
Total			26,575.9	4,693.1	176.6	28,741.9	5,489.3	191.0	31,746.4	6,219.4	195.9	35,147.9	7,134.4	203.0

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

6.10 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. - 2012																
Public	13.39	14.15	13.41	14.19	13.55	13.60	14.18	14.20	6.81	7.13	8.14	8.01	6.12	6.18	7.99	7.81
Private	13.07	13.32	13.30	13.58	12.94	12.97	13.75	13.79	7.35	6.50	9.53	8.96	5.85	5.79	8.18	8.12
Foreign	12.14	12.46	12.45	12.65	11.39	11.41	13.03	13.03	5.81	5.54	7.46	7.20	5.60	5.61	8.19	8.19
Specialised	11.67	11.67	11.69	11.69	9.31	9.31	9.81	9.81	1.58	1.58	7.59	7.59	3.89	3.89	7.92	7.92
All Banks	13.03	13.30	13.27	13.55	12.93	12.96	13.71	13.74	7.11	6.42	9.17	8.63	5.88	5.84	8.14	8.07
Aug. - 2012																
Public	12.48	13.82	12.64	14.16	13.44	13.50	14.07	14.08	7.44	7.83	8.60	8.56	6.08	6.15	7.91	7.74
Private	12.56	12.90	12.84	13.20	12.81	12.86	13.59	13.65	7.26	6.19	9.03	8.39	5.85	5.80	8.20	8.16
Foreign	11.75	12.18	11.95	12.33	11.47	11.50	13.06	13.10	5.76	5.37	7.90	7.77	5.29	5.33	7.83	7.84
Specialised	11.00	11.00	11.01	11.01	9.32	9.32	9.81	9.81	2.21	2.21	6.06	6.06	4.01	4.01	8.13	8.13
All Banks	12.51	12.88	12.79	13.18	12.82	12.86	13.57	13.61	6.97	6.14	8.84	8.31	5.87	5.84	8.14	8.08
Sep. - 2012																
Public	13.20	14.01	13.21	14.03	13.25	13.31	13.83	13.86	6.36	6.78	7.87	7.86	6.04	6.12	7.83	7.65
Private	12.09	12.38	12.20	12.52	12.65	12.68	13.39	13.44	7.12	6.09	8.56	7.95	5.72	5.64	8.01	7.95
Foreign	10.85	11.10	10.98	11.23	10.94	10.95	12.41	12.43	5.25	5.11	7.52	7.39	5.07	5.12	7.68	7.68
Specialised	11.38	11.38	11.39	11.93	9.32	9.32	9.81	9.81	3.74	3.74	8.23	8.23	4.20	4.20	8.22	8.22
All Banks	12.07	12.39	12.18	12.51	12.65	12.68	13.36	13.40	6.88	6.06	8.42	7.88	5.75	5.70	7.97	7.89
Oct. - 2012																
Public	13.63	14.09	13.67	14.13	13.02	13.07	13.59	13.60	6.17	6.49	7.72	7.70	6.03	6.10	7.79	7.62
Private	11.27	11.78	11.36	11.90	12.27	12.32	12.98	13.03	6.21	5.75	8.00	7.76	5.59	5.55	7.81	7.78
Foreign	10.29	10.90	10.56	11.12	10.51	10.54	11.98	12.03	4.48	4.40	6.86	6.80	4.78	4.79	7.29	7.26
Specialised	13.32	13.32	13.38	13.38	12.42	12.42	13.09	13.09	2.02	2.02	7.64	7.64	4.28	4.28	8.20	8.20
All Banks	11.29	11.81	11.39	11.92	12.41	12.45	13.11	13.14	6.02	5.68	7.87	7.66	5.64	5.61	7.80	7.74
Nov. - 2012																
Public	13.93	14.21	14.06	14.29	13.04	13.08	13.57	13.58	6.59	7.07	7.99	7.98	5.92	6.00	7.60	7.45
Private	10.90	11.15	11.25	11.53	12.06	12.10	12.78	12.82	6.20	5.83	8.09	7.90	5.54	5.50	7.74	7.71
Foreign	9.51	9.93	10.08	10.74	10.07	10.11	11.72	11.77	4.99	4.79	6.99	6.96	4.56	4.60	7.09	7.09
Specialised	13.14	13.14	13.15	13.15	12.41	12.41	13.10	13.10	2.52	2.52	7.01	7.01	4.26	4.26	8.07	8.07
All Banks	10.91	11.18	11.26	11.57	12.25	12.29	12.96	12.99	6.11	5.84	7.98	7.82	5.58	5.56	7.70	7.65
Dec. - 2012																
Public	12.31	12.72	12.81	13.28	12.55	12.58	13.03	13.04	6.43	7.07	8.10	8.09	5.68	5.79	7.42	7.27
Private	11.08	11.25	11.42	11.62	11.82	11.87	12.52	12.57	6.15	5.23	8.00	7.54	5.41	5.36	7.63	7.60
Foreign	9.74	10.42	9.82	10.56	9.75	9.99	11.31	11.62	4.23	4.13	6.94	6.85	4.23	4.27	7.04	7.04
Specialised	13.27	13.27	13.29	13.29	12.45	12.45	13.14	13.14	2.32	2.32	6.84	6.84	3.58	3.58	7.60	7.60
All Banks	11.07	11.29	11.40	11.65	11.97	12.01	12.64	12.68	6.01	5.30	7.94	7.55	5.43	5.40	7.58	7.53

(Contd.)

6.10 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.- 2013																
Public	12.48	13.22	12.51	13.26	12.20	12.24	12.67	12.67	6.27	6.87	8.06	8.01	5.69	5.78	7.35	7.20
Private	10.59	10.74	11.02	11.20	11.45	11.47	12.17	12.20	6.21	5.23	7.67	7.08	5.35	5.31	7.48	7.46
Foreign	9.61	10.13	9.74	10.25	9.57	9.82	11.08	11.43	5.00	4.84	7.02	6.91	4.76	4.81	6.91	6.91
Specialised	13.00	13.00	13.01	13.01	11.86	11.86	13.06	13.06	3.10	3.10	7.29	7.29	4.17	4.17	7.81	7.81
All Banks	10.61	10.79	11.01	11.23	11.60	11.63	12.29	12.32	6.12	5.35	7.66	7.17	5.39	5.37	7.45	7.40
Feb. - 2013																
Public	13.06	13.80	13.14	13.86	12.17	12.21	12.66	12.66	6.17	6.66	7.73	7.72	5.69	5.74	7.35	7.20
Private	10.51	10.65	10.81	10.98	11.36	11.40	12.07	12.11	6.24	5.16	7.85	7.31	5.29	5.24	7.41	7.38
Foreign	9.36	10.33	9.48	10.41	8.91	9.16	10.06	10.37	4.58	4.57	6.60	6.58	4.66	4.70	6.61	6.60
Specialised	13.25	13.25	13.25	13.25	12.29	12.29	13.54	13.54	3.18	3.08	7.81	7.73	4.21	4.19	7.78	7.77
All Banks	10.53	10.73	10.81	11.05	11.52	11.57	12.21	12.25	6.08	5.23	7.74	7.28	5.34	5.31	7.39	7.33
Mar. - 2013																
Public	12.57	13.65	12.61	13.69	12.43	12.51	12.85	12.88	5.99	6.42	7.56	7.52	5.66	5.71	7.33	7.17
Private	10.48	10.63	10.78	10.95	11.23	11.27	11.97	12.00	6.20	5.03	7.85	7.16	5.19	5.15	7.35	7.33
Foreign	9.18	10.22	9.22	10.32	8.89	9.18	9.94	10.42	4.68	4.34	7.01	6.82	4.77	4.75	6.94	6.89
Specialised	13.72	13.72	13.72	13.72	12.32	12.32	13.56	13.56	2.76	2.60	8.11	7.98	3.49	3.42	7.59	7.54
All Banks	10.46	10.69	10.74	11.01	11.50	11.56	12.19	12.23	6.03	5.06	7.77	7.16	5.26	5.23	7.34	7.29
Apr. - 2013																
Public	12.35	13.36	12.44	13.41	12.26	12.31	12.71	12.73	6.09	6.34	7.33	7.25	5.85	5.99	7.38	7.37
Private	10.55	10.68	10.87	11.04	11.17	11.21	11.96	12.01	6.08	4.88	7.82	7.02	5.12	5.09	7.30	7.27
Foreign	8.37	9.97	8.49	10.10	8.84	9.08	10.04	10.35	4.95	4.78	7.17	7.05	4.84	4.87	6.92	6.91
Specialised	13.62	13.62	13.63	13.63	12.37	12.37	13.59	13.59	2.53	2.56	7.86	7.86	3.32	3.27	7.38	7.34
All Banks	10.51	10.74	10.82	11.09	11.42	11.47	12.16	12.20	5.98	5.03	7.72	7.06	5.23	5.23	7.31	7.29
May - 2013																
Public	11.90	12.81	11.92	12.83	12.39	12.44	12.89	12.91	5.70	5.92	7.46	7.32	5.68	5.81	7.35	7.29
Private	10.63	10.78	11.06	11.24	11.22	11.26	11.92	11.96	6.44	4.80	8.14	7.14	5.05	5.01	7.23	7.21
Foreign	9.31	10.33	9.42	10.48	8.93	9.08	10.13	10.43	4.30	4.10	7.28	7.04	4.56	4.67	7.08	7.04
Specialised	13.64	13.64	13.64	13.64	12.39	12.39	13.60	13.60	1.67	1.67	7.59	7.59	3.54	3.49	7.44	7.40
All Banks	10.65	10.88	11.04	11.32	11.49	11.54	12.17	12.22	6.17	4.82	8.03	7.15	5.15	5.14	7.25	7.22
Jun. - 2013																
Public	11.94	13.21	12.14	13.27	12.27	12.32	12.76	12.77	5.72	6.13	7.50	7.45	5.54	5.71	7.31	7.25
Private	10.53	10.70	10.84	11.04	11.07	11.11	11.80	11.85	5.12	4.63	7.41	7.11	4.88	4.86	7.17	7.15
Foreign	9.12	10.60	9.17	10.68	9.04	9.24	10.07	10.45	4.44	4.03	7.32	7.05	4.68	4.64	7.03	6.96
Specialised	13.80	13.80	13.81	13.81	12.41	12.41	13.61	13.61	1.90	1.90	7.14	7.14	3.47	3.44	7.12	7.09
All Banks	10.56	10.80	10.85	11.13	11.36	11.40	12.06	12.10	5.11	4.72	7.41	7.15	5.01	5.02	7.20	7.17

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.

6.11 Non-Performing Loans

(:End Period Billion Rupees)

Banks	NPLs					
	31-12-2008	31-12-2009	31-12-2010	31-12-2011	31-12-2012	36-06-2013
All Banks	313.7	432.3	547.8	607.1	607.2	616.5
Commercial Banks	284.5	404.0	515.4	572.5	577.0	579.0
Public Sector Commercial Banks	77.6	115.2	164.2	186.6	165.3	163.2
Local Private Banks	203.9	282.7	344.2	378.4	402.6	409.3
Foreign Banks	3.0	6.2	7.0	7.6	9.1	6.6
Specialised Banks	29.1	28.2	32.4	34.6	30.2	37.5

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-2008	31-12-2009	31-12-2010	31-12-2011	31-12-2012	36-06-2013	31-12-2008	31-12-2009	31-12-2010	31-12-2011	31-12-2012	36-06-2013
All Banks	79.4	125.2	182.3	201.7	171.2	165.3	2.5	3.9	5.4	6.0	4.6	4.4
Commercial Banks	71.3	115.7	170.6	187.9	160.5	147.8	2.3	3.7	5.2	5.8	4.4	4.1
Public Sector Commercial Banks	16.4	35.7	75.4	93.0	63.5	56.8	2.9	5.7	12.0	13.5	7.4	6.7
Local Private Banks	54.7	78.3	94.3	94.2	96.4	90.7	2.2	3.2	3.7	3.8	3.5	3.3
Foreign Banks	0.2	1.7	1.0	0.8	0.6	0.3	0.2	1.9	1.4	1.1	0.9	0.5
Specialised Banks	8.2	9.5	11.6	13.8	10.8	17.5	10.2	10.3	12.5	14.5	10.9	17.2

Source: Off-site Supervision and Enforcement Department, SBP

6.12 Electronic Banking Statistics

	Item	Unit	FY 09	FY 10	FY 11	FY 12	FY 13 ^P
1-	Ebanking Infrastructure						
	Real Time Online Branches (RTOB)	Number	6,040	6,671	7,416	9,291	10,013
	Automated Teller Machines (ATM)	Number	3,999	4,465	5,200	5,745	6,757
	Point of Sale (POS)	Number	49,715	52,049	37,232	34,879	33,748
2-	Credit Cards Transactions						
	Credit Cards	Thousand	1,664	1,613	1,385	1,231	1,088
	Outstanding Amount ¹	Million Rs.	35,533	28,280	24,626	22,934	21,795
3-	Debit Cards²	Thousand	6,395	8,140	11,990	15,984	20,267
4-	Ebanking Transactions						
	No of transactions	Thousand	159,783	196,301	234,854	277,385	320,526
	Value of Transactions	Billion Rs.	14,373	17,333	22,141	26,023	29,691
4.1-	ATM Transactions						
	No of transactions	Thousand	91,126	115,677	137,659	166,158	199,779
	Value of Transactions	Billion Rs.	669	905	1,196	1,589	1,979
4.2-	POS Transactions						
	No of transactions	Thousand	18,280	15,677	14,287	17,447	17,311
	Value of Transactions	Billion Rs.	90	75	70	80	87
4.3-	RTOB Transactions						
	No of transactions	Thousand	47,279	60,615	74,407	83,070	89,058
	Value of Transactions	Billion Rs.	13,538	16,202	20,652	23,969	27,091
4.4-	Other Ebanking Channels³						
	No of transactions	Thousand	3,098	4,336	8,500	10,709	14,378
	Value of Transactions	Billion Rs.	77	150	224	385	534

1. Statistics & DWH Department

Sources : Payment System Department SBP

2. Does not include ATM Cards

3. Internet, Call Centre & Mobile Banking

4. Sr.No. 1 to 3 as on 30th June whereas 4 is during the financial year

6.13 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.
Deposits					
No. of Accounts	1,249,636	1,437,483	1,892,023	1,857,612	1,990,179
Amount	432,737.04	502,128.94	581,154.18	682,606.40	750,758.84
% to Total ¹ Deposits	7.9	8.8	9.3	10.3	10.5
Financing ²					
No. of Accounts	51,059	54,455	47,477	46,294	49,620
Amount	196,433.72	207,135.84	208,865.06	241,769.33	266,039.29
% to Total ¹ Financing	5.6	5.9	5.6	6.2	6.9
Investment					
Amount	203,533.89	240,738.33	309,128.67	353,538.39	390,002.21
% to Total ¹ Investment	7.7	7.8	9.4	8.9	9.3
Liabilities/Assets					
Amount	661,149.59	850,051.02	970,165.05	1,063,778.46	1,189,558.45
% to Total ¹ Liabilities/Assets	5.6	6.6	7.5	6.6	7.4
Weighted Average Return on					
Advances	14.6	14.0	13.9	12.6	11.7
Deposits	5.46	5.28	5.21	4.8	4.6
Selected Ratios					
Ratio of Deposits to Liabilities	65.5	59.1	59.9	64.2	63.1
Ratio of Financing to Assets	29.7	24.4	21.5	22.7	22.4
Ratio of Financing to Deposits	45.4	41.3	35.9	35.4	35.4
Ratio of Investment to Deposits	47.0	47.9	53.2	51.8	51.9
Infrastructure					
Full-fledged Islamic Scheduled Banks	5	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	489	549	574	650	661
Pakistani	489	549	574	650	661
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	237	284	300	359	369
Pakistani	237	284	300	359	369
Foreign	-	-	-	-	-
Total Islamic Branches	726	833	874	1,009	1,030

1. Total includes all scheduled banks

Source: Statistics and DWH Department ,SBP

2. Financing = Advances +Bills

6.14 Scheduled Banks operating in Pakistan

As on 30th June, 2013

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	1,887	
1 First Women Bank Ltd.	42	www.fwbl.com.pk
2 National Bank of Pakistan	1,313	www.nbp.com.pk
3 Sindh Bank Ltd.	150	www.sindhbankltd.com
4 The Bank of Khyber	80	www.bok.com.pk
5 The Bank of Punjab	302	www.bop.com.pk
B. Local Private Banks	7,906	
1 Al Baraka Bank (Pakistan) Ltd.	92	www.albaraka.com.pk
2 Allied Bank Ltd.	879	www.abl.com.pk
3 Askari Bank Ltd.	236	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	455	www.bankalfalah.com
5 Bank Al-Habib Ltd.	315	www.bankalhabib.com
6 BankIslami Pakistan Ltd.	84	www.bankislami.com.pk
7 Burj Bank Ltd.	67	www.burjbankltd.com
8 Dubai Islamic Bank Pakistan Ltd.	100	www.dibpak.com
9 Faysal Bank Ltd.	267	www.faysalbank.com.pk
10 Habib Bank Ltd.	1,506	www.habibbankltd.com
11 Habib Metropolitan Bank Ltd	146	www.hmb.com.pk
12 JS Bank Ltd.	78	www.jsbl.com
13 KASB Bank Ltd.	70	www.kasbbank.com
14 MCB Bank Ltd.	1,183	www.mcb.com.pk
15 Meezan Bank Ltd.	318	www.meezanbank.com
16 NIB Bank Ltd.	179	www.nibpk.com
17 Samba Bank Ltd.	28	www.samba.com.pk
18 Silkbank Ltd.	88	www.silkbank.com.pk
19 Soneri Bank Ltd.	234	www.soneri.com
20 Standard Chartered Bank (Pakistan) Ltd.	116	www.standardchartered.com.pk
21 Summit Bank Ltd.	184	www.summitbank.com.pk
22 United Bank Ltd.	1,281	www.ubl.com.pk
C. Foreign Banks	29	
1 Barclays Bank PLC	7	www.barclays.pk
2 Citibank N.A	3	www.citibank.com.pk
3 Deutsche Bank AG	3	www.db.com/pakistan
4 HSBC Bank Middle East Ltd.	10	www.hsbc.com.pk
5 HSBC Bank Oman SAOG	3	www.oiboman.com
6 Industrial and Commercial Bank of China Ltd.	2	www.icbc-ltd.com/ICBCLtd/en/
7 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialised Banks	539	
1 Industrial Development Bank Limited	4	www.idbp.com.pk
2 SME Bank Ltd.	13	www.smebank.org
3 The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
4 Zarai Taraqiati Bank Ltd.	371	www.ztbl.com.pk
Commercial Banks (A+B+C)	9,822	
All Banks (A+B+C+D)	10,361	

Source: Statistics & Data Warehouse Department, SBP