

## 6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2010	2011	2012	2013	2014	2010	2011	2012	2013	2014
<b>Liabilities</b>										
<b>Capital</b>	380.8	390.2	485.3	494.5	505.7	3.6	3.3	3.8	3.1	2.5
<b>Reserves</b>	265.1	316.7	298.6	328.6	381.5	2.5	2.7	2.3	2.0	1.9
<b>Demand Deposits</b>	2,135.1	2,601.0	3,069.8	3,751.9	4,553.4	20.0	22.1	23.7	23.3	22.9
(a) Scheduled Banks	57.6	64.5	93.5	77.8	91.2	0.5	0.5	0.7	0.5	0.5
(b) Others	2,077.5	2,536.5	2,976.2	3,674.2	4,462.1	19.4	21.5	23.0	22.8	22.4
<b>Time Deposits</b>	2,629.6	2,962.3	3,247.6	3,472.4	3,600.1	24.6	25.2	25.1	21.6	18.1
(a) Scheduled Banks	14.0	9.5	4.5	12.2	10.6	0.1	0.1	..	0.1	0.1
(b) Others	2,615.6	2,952.8	3,243.1	3,460.3	3,589.4	24.5	25.1	25.1	21.5	18.0
<b>Borrowings from:</b>	542.5	535.5	487.2	765.1	651.7	5.1	4.5	3.8	4.8	3.3
(a) State Bank of Pakistan	334.0	365.0	382.5	487.0	300.7	3.1	3.1	3.0	3.0	1.5
(b) Banks Abroad	5.8	12.2	20.1	43.0	53.5	0.1	0.1	0.2	0.3	0.3
(c) Other Scheduled Banks	202.7	158.3	84.6	235.1	297.5	1.9	1.3	0.7	1.5	1.5
<b>Head Office and Inter-Bank Adjustment</b>	66.5	49.7	79.6	67.2	112.1	0.6	0.4	0.6	0.4	0.6
<b>Contingent Liabilities as per contra</b>	2,746.0	2,925.9	2,873.0	2,921.2	3,143.4	25.7	24.8	22.2	18.2	15.8
<b>Other Liabilities</b>	1,923.1	1,997.1	2,390.7	4,285.2	6,971.5	18.0	17.0	18.5	26.6	35.0
<b>Total Liabilities / Assets</b>	10,688.7	11,778.6	12,931.8	16,086.1	19,919.5	100.0	100.0	100.0	100.0	100.0
<b>Assets</b>										
<b>Cash:</b>	493.1	571.6	639.8	741.1	851.7	4.6	4.9	4.9	4.6	4.3
(a) Notes, Coins and Silver	100.0	119.1	129.1	130.0	163.8	0.9	1.0	1.0	0.8	0.8
(b) Balances with State Bank of Pakistan	288.5	341.7	394.8	489.7	525.3	2.7	2.9	3.1	3.0	2.6
(c) Balances with Other Scheduled Banks	104.6	110.7	115.8	121.4	162.7	1.0	0.9	0.9	0.8	0.8
<b>Balances held Abroad</b>	124.0	115.5	117.7	103.0	202.0	1.2	1.0	0.9	0.6	1.0
<b>Bills Purchased and Discounted</b>	163.1	188.8	196.9	210.1	224.0	1.5	1.6	1.5	1.3	1.1
<b>Advances to</b>	3,262.1	3,377.2	3,597.7	3,717.2	4,146.3	30.5	28.7	27.8	23.1	20.8
(a) Scheduled Banks	87.6	66.4	67.7	75.5	78.3	0.8	0.6	0.5	0.5	0.4
(b) Others	3,174.5	3,310.8	3,530.0	3,641.8	4,068.0	29.7	28.1	27.3	22.6	20.4
<b>Investment in Securities and Shares:</b>	1,949.4	2,654.1	3,273.4	4,213.7	4,490.3	18.2	22.5	25.3	26.2	22.5
(a) Federal Government Securities	208.3	260.9	493.3	720.9	2,125.7	1.9	2.2	3.8	4.5	10.7
(b) Treasury Bills	1,119.5	1,572.3	1,916.0	2,604.3	1,547.3	10.5	13.3	14.8	16.2	7.8
(c) Provincial Governments Securities	..	..	-	-	-	..	..	-	-	-
(d) Others	621.6	820.9	864.1	888.5	817.3	5.8	7.0	6.7	5.5	4.1
<b>Bank Premises</b>	171.6	161.2	169.0	182.8	214.1	1.6	1.4	1.3	1.1	1.1
<b>Head Office and Inter-Bank Adjustment</b>	209.0	147.3	223.2	150.8	734.8	2.0	1.3	1.7	0.9	3.7
<b>Contingent Assets as per contra</b>	2,746.0	2,925.9	2,873.0	2,921.2	3,143.4	25.7	24.8	22.2	18.2	15.8
<b>Other Assets</b>	1,570.4	1,636.9	1,841.1	3,846.2	5,912.9	14.7	13.9	14.2	23.9	29.7

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

Source: Statistics &amp; Data Warehouse Department, SBP

## 6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2013						2014					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Government</b>	<b>492.2</b>	<b>13.5</b>	<b>492.2</b>	<b>14.0</b>	-	-	<b>514.4</b>	<b>12.6</b>	<b>513.8</b>	<b>13.1</b>	-	-
1. Federal Government	253.0	6.9	253.0	7.2	-	-	243.5	6.0	243.5	6.2	-	-
2. Provincial Governments	239.1	6.6	239.1	6.8	-	-	271.0	6.7	270.4	6.9	-	-
<b>II. Non-Financial Public Sector Enterprises</b>	<b>350.2</b>	<b>9.6</b>	<b>350.2</b>	<b>10.0</b>	<b>1.9</b>	<b>3.6</b>	<b>450.6</b>	<b>11.1</b>	<b>450.6</b>	<b>11.4</b>	<b>2.1</b>	<b>3.6</b>
<b>III. Non-Bank Financial Institutions</b>	<b>47.6</b>	<b>1.3</b>	<b>47.6</b>	<b>1.4</b>	<b>0.5</b>	<b>1.0</b>	<b>46.5</b>	<b>1.1</b>	<b>46.4</b>	<b>1.2</b>	<b>0.2</b>	<b>0.3</b>
a. Development Financial Institutions	11.1	0.3	11.1	0.3	-	-	11.0	0.3	11.0	0.3	-	-
b. Others	36.5	1.0	36.5	1.0	0.5	1.0	35.5	0.9	35.4	0.9	0.2	0.3
<b>IV. Private Sector Enterprises</b>	<b>2,414.2</b>	<b>66.3</b>	<b>2,295.7</b>	<b>65.2</b>	<b>46.7</b>	<b>89.2</b>	<b>2,695.5</b>	<b>66.3</b>	<b>2,567.4</b>	<b>65.2</b>	<b>54.4</b>	<b>91.0</b>
a. Agriculture, Hunting and Forestry	220.9	6.1	117.5	3.3	..	0.1	252.7	6.2	139.3	3.5	0.0	0.1
b. Fishing and Fish Farming etc.	0.7	..	0.7	..	-	-	1.0	0.0	1.0	0.0	-	-
c. Mining and Quarrying	20.2	0.6	20.1	0.6	0.1	0.3	18.7	0.5	18.6	0.5	0.2	0.3
d. Manufacturing	1,407.8	38.7	1,399.8	39.8	37.6	71.9	1,595.3	39.2	1,587.4	40.3	41.8	69.9
e. Ship Breaking and Waste / Scrape etc.	14.8	0.4	14.8	0.4	-	-	14.8	0.4	14.8	0.4	-	-
f. Electricity, Gas and Water Supply	218.8	6.0	218.8	6.2	1.0	1.9	267.3	6.6	267.3	6.8	3.1	5.2
g. Construction	52.3	1.4	51.9	1.5	0.8	1.5	48.3	1.2	47.9	1.2	0.8	1.3
h. Commerce and Trade	201.6	5.5	197.8	5.6	2.0	3.8	215.9	5.3	212.1	5.4	3.3	5.4
i. Hotels, Restaurants and Clubs etc	14.3	0.4	14.1	0.4	..	..	15.3	0.4	15.1	0.4	0.1	0.1
j. Transport, Storage and Communications	88.5	2.4	87.8	2.5	4.3	8.2	113.9	2.8	112.8	2.9	4.5	7.6
k. Real Estate, Renting and Business activities	97.4	2.7	96.5	2.7	0.3	0.5	87.9	2.2	87.8	2.2	0.3	0.5
l. Education	6.0	0.2	5.8	0.2	..	..	7.4	0.2	7.2	0.2	0.0	0.0
m. Health and Social Work	5.4	0.1	5.4	0.2	..	..	6.4	0.2	6.4	0.2	0.0	0.0
n. Other community, Social and Personal Service activities	12.7	0.4	12.7	0.4	0.1	0.2	15.6	0.4	15.4	0.4	-	-
o. Other Private Business n.e.s	52.7	1.4	51.9	1.5	0.5	0.9	35.2	0.9	34.4	0.9	0.3	0.6
<b>V. Trust Funds And Non Profit Institutions</b>	<b>17.0</b>	<b>0.5</b>	<b>17.0</b>	<b>0.5</b>	-	-	<b>8.2</b>	<b>0.2</b>	<b>8.2</b>	<b>0.2</b>	-	-
<b>VI. Personal</b>	<b>305.8</b>	<b>8.4</b>	<b>303.2</b>	<b>8.6</b>	<b>3.3</b>	<b>6.2</b>	<b>337.6</b>	<b>8.3</b>	<b>335.3</b>	<b>8.5</b>	<b>3.1</b>	<b>5.1</b>
a. Bank Employees	83.2	2.3	80.6	2.3	1.7	3.3	86.4	2.1	84.1	2.1	1.8	3.0
b. Consumer Financing	213.7	5.9	213.7	6.1	1.6	3.0	242.2	6.0	242.2	6.2	1.3	2.2
i) House building	39.0	1.1	39.0	1.1	0.4	0.8	39.5	1.0	39.5	1.0	0.4	0.7
ii) Transport	50.7	1.4	50.7	1.4	..	..	63.8	1.6	63.8	1.6	0.0	0.0
iii) Credit cards	21.8	0.6	21.8	0.6	0.7	1.4	22.8	0.6	22.8	0.6	0.6	1.1
iv) Consumer durable	0.2	..	0.2	..	-	-	0.3	0.0	0.3	0.0	-	-
v) Personal loans	102.0	2.8	102.0	2.9	0.4	0.7	115.9	2.8	115.9	2.9	0.2	0.3
c. Others	8.9	0.2	8.9	0.3	-	-	9.0	0.2	9.0	0.2	-	-
<b>VII. Others</b>	<b>14.7</b>	<b>0.4</b>	<b>13.7</b>	<b>0.4</b>	-	-	<b>15.2</b>	<b>0.4</b>	<b>14.4</b>	<b>0.4</b>	-	-
	<b>3,641.8</b>	<b>100.0</b>	<b>3,519.6</b>	<b>100.0</b>	<b>52.4</b>	<b>100.0</b>	<b>4,068.0</b>	<b>100.0</b>	<b>3,936.0</b>	<b>100.0</b>	<b>59.8</b>	<b>100.0</b>
<b>Growth (%)</b>	<b>3.2</b>		<b>3.2</b>		<b>(19.0)</b>		<b>11.7</b>		<b>11.8</b>		<b>14.1</b>	
<b>As % of GDP (bp)</b>	<b>16.2</b>		<b>15.7</b>		<b>0.2</b>		<b>16.0</b>		<b>15.5</b>		<b>0.2</b>	

\* All Banks excluding specialised banks

Source: Statistics &amp; DWH Department, SBP

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

(End June: Billion Rupees)

Security	2013						2014					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Gold, Bullion, Gold &amp; Silver</b>												
Ornaments and Precious Metals	69.7	1.9	69.7	2.0	-	-	88.7	2.2	88.7	2.3	-	-
<b>II. Securities, Shares and other</b>												
<b>Financial Instruments:</b>	166.2	4.6	166.2	4.7	-	-	104.1	2.6	104.1	2.6	-	-
<b>A.Quoted on the Stock Exchange</b>	77.1	2.1	77.1	2.2	-	-	82.5	2.0	82.5	2.1	-	-
1.To Stock Brokers and Dealers	18.1	0.5	18.1	0.5	-	-	24.0	0.6	24.0	0.6	-	-
2.To Others	59.0	1.6	59.0	1.7	-	-	58.6	1.4	58.6	1.5	-	-
<b>B.Unquoted on the Stock Exchange</b>	89.0	2.4	89.0	2.5	-	-	21.6	0.5	21.6	0.5	-	-
1.To Stock Brokers and Dealers	61.8	1.7	61.8	1.8	-	-	1.9	..	1.9	..	-	-
2.To others	27.2	0.7	27.2	0.8	-	-	19.7	0.5	19.7	0.5	-	-
<b>III. Merchandise</b>	1,046.2	28.7	1,046.0	29.7	29.1	55.6	1,190.3	29.3	1,190.0	30.2	28.8	48.2
<b>A.Food Items:</b>	298.5	8.2	298.5	8.5	0.9	1.7	384.0	9.4	383.9	9.8	0.6	1.0
1.Wheat	99.9	2.7	99.9	2.8	-	-	110.0	2.7	110.0	2.8	-	-
2.Rice and Paddy	62.2	1.7	62.2	1.8	-	-	74.1	1.8	74.1	1.9	-	-
3.Other Grain and Pulses	6.2	0.2	6.2	0.2	-	-	8.1	0.2	8.1	0.2	-	-
4.Edible Oil	18.0	0.5	17.9	0.5	0.2	0.4	58.9	1.4	58.9	1.5	-	-
5.Sugar	78.4	2.2	78.4	2.2	0.3	0.6	106.1	2.6	106.1	2.7	0.3	0.5
6.Kariana and Spices	2.2	0.1	2.2	0.1	-	-	1.5	..	1.5	..	-	-
7.Fish and Fish Preparation	0.7	..	0.7	..	-	-	0.6	..	0.6	..	-	-
8.Other Food Items	31.0	0.9	31.0	0.9	0.4	0.8	24.6	0.6	24.6	0.6	0.3	0.5
<b>B.Raw Materials</b>	300.2	8.2	300.1	8.5	5.2	10.0	294.9	7.2	294.7	7.5	6.5	10.9
1.Cotton Raw	63.7	1.7	63.7	1.8	2.4	4.7	64.3	1.6	64.3	1.6	3.0	5.0
2.Synthetic Fibres	21.1	0.6	21.0	0.6	..	..	19.5	0.5	19.4	0.5	..	..
3.Fertilizers	39.2	1.1	39.2	1.1	0.5	0.9	36.7	0.9	36.7	0.9	0.5	0.8
4.Petroleum Crude	54.3	1.5	54.3	1.5	1.3	2.4	44.4	1.1	44.4	1.1	1.5	2.5
5.Iron and Steel	43.9	1.2	43.8	1.2	-	-	45.1	1.1	45.1	1.1	-	-
6.Wool and Goat Hair	1.1	..	1.1	..	-	-	0.6	..	0.6	..	-	-
7.Hides and Skins	7.2	0.2	7.2	0.2	-	-	18.1	0.4	18.0	0.5	-	-
8.Oil Seeds	8.1	0.2	8.1	0.2	-	-	8.3	0.2	8.3	0.2	-	-
9.Pesticides and Insecticides	6.4	0.2	6.4	0.2	..	..	4.9	0.1	4.8	0.1	0.7	1.1
10.Other Raw Materials	55.1	1.5	55.1	1.6	1.0	1.9	53.0	1.3	53.0	1.3	0.8	1.4
<b>C.Finished/Manufactured Goods</b>	447.5	12.3	447.4	12.7	23.0	43.9	511.4	12.6	511.3	13.0	21.7	36.3
1.Cotton Textiles	79.1	2.2	79.1	2.2	3.6	6.9	82.9	2.0	82.9	2.1	3.7	6.3
2.Cotton Yarn	51.4	1.4	51.4	1.5	1.5	2.9	55.2	1.4	55.2	1.4	2.1	3.4
3.Other Textiles	75.2	2.1	75.2	2.1	0.8	1.5	67.8	1.7	67.8	1.7	0.9	1.6
4.Machinery	28.1	0.8	28.1	0.8	0.2	0.4	32.8	0.8	32.8	0.8	0.6	0.9
5.Handloom Products	..	..	..	..	-	-	..	..	..	..	-	-
6.Carpets and Rugs	2.0	0.1	2.0	0.1	..	0.1	1.7	..	1.7	..	..	..
7.Readymade Garments	25.1	0.7	25.1	0.7	0.8	1.6	26.1	0.6	26.1	0.7	0.7	1.3
8.Cement and Cement Products	28.3	0.8	28.3	0.8	0.8	1.5	21.1	0.5	21.1	0.5	0.2	0.3
9.Sports Goods	2.7	0.1	2.7	0.1	-	-	2.3	0.1	2.3	0.1	-	-
10.Surgical Instruments	5.5	0.2	5.5	0.2	..	..	2.5	0.1	2.5	0.1	0.1	0.2
11.Chemicals and Dyes	27.3	0.7	27.3	0.8	1.2	2.2	32.4	0.8	32.4	0.8	1.1	1.9
12.Other finished goods	122.8	3.4	122.8	3.5	14.0	26.7	186.6	4.6	186.6	4.7	12.3	20.5
<b>IV. Fixed Assets Including Machinery</b>	552.0	15.2	548.8	15.6	5.5	10.5	631.2	15.5	628.0	16.0	4.6	7.8
<b>V. Real Estate</b>	526.8	14.5	424.3	12.1	2.9	5.5	567.4	13.9	455.0	11.6	2.2	3.7
	225.7	6.2	128.2	3.6	1.9	3.7						
<b>VI. Fixed Deposits &amp; Insurance Policies</b>	49.8	1.4	49.8	1.4	0.3	0.5	32.1	0.8	32.1	0.8	0.1	0.2
<b>VII. Others</b>	1,231.1	33.8	1,214.8	34.5	14.6	27.8	1,454.3	35.8	1,438.1	36.5	24.0	40.1
<b>Total</b>	3,641.8	100.0	3,519.6	100.0	52.4	100.0	4,068.0	100.0	3,936.0	100.0	59.8	100.0

\* All Banks excluding specialised banks

Source: Statistics &amp; 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)			2013						2014					
			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	40	0.2	4.3	38	0.2	4.2	40	0.1	3.6	31	0.1	3.1
	10 to	20	543	8.0	14.8	540	8.0	14.8	455	6.7	14.7	452	6.7	14.7
	20 to	25	34	0.7	21.9	29	0.6	22.0	24	0.6	23.0	15	0.4	23.4
	25 to	30	247	7.0	28.4	246	7.0	28.4	39	1.1	27.7	35	1.0	27.6
	30 to	40	51	1.8	34.7	40	1.4	34.2	296	9.9	33.3	266	8.8	33.0
	40 to	50	105	4.7	44.5	80	3.5	44.3	134	6.1	45.5	70	3.2	45.9
	50 to	60	66	3.6	54.4	33	1.7	53.0	52	2.9	55.0	15	0.8	55.1
	60 to	70	134	8.7	65.3	29	1.9	65.6	65	4.3	65.7	21	1.4	65.7
	70 to	80	163	12.2	74.8	46	3.5	75.5	92	6.9	75.2	29	2.2	75.9
	80 to	90	84	7.2	85.6	43	3.7	85.9	128	10.9	85.3	36	3.1	86.2
	90 to	100	78	7.4	94.5	51	4.8	94.5	86	8.1	93.8	42	3.9	93.1
	100 to	200	941	135.5	144.0	579	85.5	147.7	880	132.8	150.8	513	79.2	154.4
	200 to	300	384	91.5	238.3	284	68.0	239.6	435	104.2	239.5	332	79.7	240.2
	300 to	400	112	38.3	343.0	86	29.7	344.9	130	44.2	341.2	113	38.7	341.4
	400 to	500	61	26.8	438.7	58	25.4	438.1	66	29.6	446.5	57	25.3	447.5
	500 to	600	38	21.0	545.7	37	20.2	546.1	59	32.2	549.1	53	29.2	548.9
	600 to	700	31	20.0	649.1	30	19.6	649.2	36	22.8	640.3	31	20.0	640.0
	700 to	800	25	18.6	732.3	25	18.0	732.3	37	28.0	758.7	36	27.5	759.1
	800 to	900	10	8.5	846.8	9	7.9	848.4	12	10.4	846.2	12	9.9	845.4
	900 to	1,000	9	8.3	949.5	9	8.1	949.4	11	10.7	957.3	11	10.5	957.4
	1,000 to	2,000	48	69.5	1,459.9	47	68.0	1,459.6	64	89.4	1,395.9	63	88.4	1,396.0
	2,000 to	3,000	22	52.1	2,410.5	21	51.6	2,410.8	23	54.5	2,393.5	23	53.9	2,393.1
	3,000 to	4,000	11	38.8	3,459.4	11	38.2	3,462.2	11	37.6	3,477.1	11	37.0	3,481.1
	4,000 to	5,000	7	29.5	4,501.1	6	29.1	4,500.8	9	41.3	4,427.7	9	41.0	4,427.3
	5,000 to	6,000	5	27.4	5,389.1	5	27.2	5,389.6	9	49.1	5,420.6	9	48.9	5,421.1
	6,000 to	7,000	3	22.2	6,420.3	3	22.0	6,420.5	4	26.6	6,514.6	4	26.5	6,514.6
	7,000 to	8,000	3	23.0	7,540.1	3	22.4	7,545.1	3	22.4	7,500.6	3	21.8	7,492.8
	8,000 to	9,000	2	17.0	8,528.1	2	16.9	8,527.9	6	52.2	8,231.5	6	52.1	8,230.7
	9,000 to	10,000	2	19.9	9,575.5	2	19.8	9,575.8	4	35.4	9,666.2	4	35.2	9,667.0
	10,000 and over		24	2,912.7	119,191.2	24	2,905.8	119,623.6	30	3,187.3	107,996.8	29	3,179.7	108,247.7
<b>Total</b>			<b>3,283</b>	<b>3,641.8</b>	<b>1,109.2</b>	<b>2,415</b>	<b>3,519.6</b>	<b>1,457.4</b>	<b>3,239</b>	<b>4,068.0</b>	<b>1,256.0</b>	<b>2,332</b>	<b>3,936.0</b>	<b>1,688.1</b>

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

Source: Statistics & 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	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
<b>a. Foreign Constituents:</b>	<b>78.9</b>	<b>82.9</b>	<b>38.3</b>	<b>41.0</b>	<b>..</b>	<b>0.5</b>	<b>..</b>	<b>0.1</b>	<b>22.1</b>	<b>26.1</b>	<b>18.4</b>	<b>15.2</b>
I. Official	8.5	10.6	2.7	3.9	..	..	-	-	4.1	6.1	1.7	0.6
II. Business	39.2	40.7	28.2	29.8	..	0.5	..	0.1	4.5	3.3	6.6	7.1
III. Personal	31.2	31.6	7.5	7.3	..	..	-	-	13.5	16.7	10.1	7.5
<b>b. Domestic Constituents</b>	<b>7,055.6</b>	<b>7,968.7</b>	<b>2,099.1</b>	<b>2,688.2</b>	<b>94.9</b>	<b>186.2</b>	<b>17.9</b>	<b>29.4</b>	<b>2,908.6</b>	<b>3,131.0</b>	<b>1,935.2</b>	<b>1,933.9</b>
<b>I. Government</b>	<b>696.2</b>	<b>825.1</b>	<b>138.1</b>	<b>150.5</b>	<b>7.1</b>	<b>8.1</b>	<b>3.3</b>	<b>15.8</b>	<b>284.1</b>	<b>352.3</b>	<b>263.4</b>	<b>298.3</b>
a. Federal Government	413.9	471.6	98.6	96.9	6.8	4.4	0.8	1.7	183	217.0	124.7	151.5
b. Provincial Governments	260	330.1	34.2	46.7	0.4	3.7	2.5	13.9	90.3	123.5	132.6	142.2
c. Local Bodies ( City Governments )	22.3	23.3	5.3	6.8	..	..	0.1	0.2	10.9	11.7	6.1	4.6
<b>II. Non-Financial Public Sector Enterprises</b>	<b>396.2</b>	<b>467.1</b>	<b>22</b>	<b>39.4</b>	<b>9.9</b>	<b>13.3</b>	<b>2.6</b>	<b>1.7</b>	<b>133.6</b>	<b>173.0</b>	<b>228</b>	<b>239.7</b>
<b>III. Non-Bank Financial Companies</b>	<b>167.1</b>	<b>173.3</b>	<b>10.8</b>	<b>46.7</b>	<b>5.4</b>	<b>6.9</b>	<b>0.1</b>	<b>0.3</b>	<b>74.5</b>	<b>83.5</b>	<b>76.3</b>	<b>35.9</b>
a. Development Financial Institutions	57.7	36.3	4.1	7.7	1	1.6	0.1	0.1	23.2	19.3	29.2	7.6
b. Others	109.4	137.0	6.7	39.1	4.4	5.3	..	0.1	51.3	64.2	47.1	28.3
<b>IV. Private Sector Enterprises</b>	<b>1,986.00</b>	<b>2,295.6</b>	<b>701.6</b>	<b>968.9</b>	<b>45.4</b>	<b>97.9</b>	<b>3.5</b>	<b>2.5</b>	<b>718.2</b>	<b>739.9</b>	<b>517.2</b>	<b>486.4</b>
a. Agriculture, Hunting and Forestry	191.6	209.2	60.4	74.3	3.5	10.2	0.1	0.2	97.3	95.1	30.3	29.4
b. Fishing and Fish Farming etc.	1.7	2.0	1	1.0	..	..	..	..	0.5	0.8	0.2	0.2
c. Mining and Quarrying	61.9	59.8	13	19.2	1	1.5	..	..	24.2	20.4	23.8	18.6
d. Manufacturing	426.1	490.4	159.4	247.1	13.1	22.5	0.7	0.3	145.5	135.1	107.4	85.3
e. Ship Breaking and Waste / Scrape (junk) etc.	2.4	2.8	1.4	2.0	..	0.1	-	-	0.8	0.6	0.2	..
f. Electricity, Gas and Water Supply	46.8	56.4	8.5	12.1	1.4	1.0	0.6	..	22.3	24.4	14.1	18.8
g. Construction	109.5	151.0	41.8	64.9	4.2	11.0	0.4	0.3	40.2	44.3	23	30.5
h. Commerce and Trade	302.1	359.0	164.6	207.2	5.8	11.9	0.3	0.4	90.6	99.7	40.8	39.9
i. Hotels, Restaurants and Clubs etc	12	13.5	3	4.9	0.2	0.3	0.1	0.4	3.9	4.1	4.7	3.8
J. Transport, Storage and Communications	126.8	143.7	28.2	38.7	1.2	3.3	..	0.1	42.3	55.2	55	46.5
k. Real Estate, Renting and Business activities	275.6	263.0	84.6	104.3	3.1	6.8	0.1	..	91.2	75.3	96.6	76.6
l. Education	50.9	59.9	11.9	17.6	0.6	1.3	0.4	..	20.8	18.0	17.2	23.1
m. Health and social work	24.1	30.0	7.6	11.2	0.2	0.3	..	..	8	10.1	8.2	8.5
n. Other community, social and personal service activities	75.4	83.5	18.8	25.6	0.7	2.6	0.1	0.3	33.2	29.4	22.5	25.6
o. Other Private Business n.e.c	279	371.3	97.3	139.0	10.4	24.9	0.8	0.5	97.3	127.4	73.1	79.6
<b>V. Trust Funds and Non Profit Institutions</b>	<b>193.3</b>	<b>183.9</b>	<b>29</b>	<b>33.6</b>	<b>4.9</b>	<b>6.4</b>	<b>0.5</b>	<b>0.6</b>	<b>88.2</b>	<b>68.3</b>	<b>70.7</b>	<b>75.0</b>
<b>VI. Personal</b>	<b>3,516.1</b>	<b>3,948.7</b>	<b>1,162.9</b>	<b>1,422.1</b>	<b>21.3</b>	<b>50.5</b>	<b>4.5</b>	<b>4.8</b>	<b>1,573.8</b>	<b>1,688.8</b>	<b>753.7</b>	<b>782.5</b>
<b>VII. Others</b>	<b>100.7</b>	<b>75.0</b>	<b>34.5</b>	<b>26.9</b>	<b>0.9</b>	<b>3.0</b>	<b>3.3</b>	<b>3.7</b>	<b>36.1</b>	<b>25.2</b>	<b>25.9</b>	<b>16.1</b>
<b>Total</b>	<b>7,134.4</b>	<b>8,051.6</b>	<b>2,137.4</b>	<b>2,729.2</b>	<b>94.9</b>	<b>186.7</b>	<b>17.9</b>	<b>29.4</b>	<b>2,930.7</b>	<b>3,157.1</b>	<b>1,953.5</b>	<b>1,949.1</b>
<b>Growth (%)</b>	<b>14.7</b>	<b>12.9</b>	<b>16.9</b>	<b>27.7</b>	<b>35.9</b>	<b>96.7</b>	<b>55.4</b>	<b>64.4</b>	<b>22.1</b>	<b>7.7</b>	<b>2.3</b>	<b>-0.2</b>
<b>As % of GDP (bp)</b>	<b>31.7</b>	<b>31.7</b>	<b>9.5</b>	<b>10.7</b>	<b>0.4</b>	<b>0.7</b>	<b>0.1</b>	<b>0.1</b>	<b>13.0</b>	<b>12.4</b>	<b>8.7</b>	<b>7.7</b>

Note: Total may differ due to rounding off.

Source: Statistics and DWH Department, SBP

## 6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

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

Types of Accounts	2011			2012			2013			2014		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
<b>Current Deposits</b>	<b>12,114.5</b>	<b>1,605.3</b>	<b>132.5</b>	<b>13,994.5</b>	<b>1,828.0</b>	<b>130.6</b>	<b>16,239.2</b>	<b>2,137.4</b>	<b>131.6</b>	<b>18,591.5</b>	<b>2,729.2</b>	<b>146.8</b>
<b>Call Deposits</b>	<b>186.7</b>	<b>61.6</b>	<b>329.7</b>	<b>171.4</b>	<b>69.8</b>	<b>407.2</b>	<b>207.9</b>	<b>94.9</b>	<b>456.5</b>	<b>238.3</b>	<b>186.7</b>	<b>783.5</b>
<b>Other Deposit Accounts</b>	<b>84.4</b>	<b>14.0</b>	<b>165.6</b>	<b>79.6</b>	<b>11.5</b>	<b>144.5</b>	<b>103.2</b>	<b>17.9</b>	<b>173.2</b>	<b>101.5</b>	<b>29.4</b>	<b>290.0</b>
<b>Saving Deposits</b>	<b>14,964.2</b>	<b>2,087.6</b>	<b>139.5</b>	<b>15,991.4</b>	<b>2,400.4</b>	<b>150.1</b>	<b>16,971.4</b>	<b>2,930.7</b>	<b>172.7</b>	<b>17,658.8</b>	<b>3,157.1</b>	<b>178.8</b>
<b>Fixed Deposits</b>	<b>1,392.2</b>	<b>1,720.9</b>	<b>1,236.1</b>	<b>1,509.5</b>	<b>1,909.7</b>	<b>1,265.1</b>	<b>1,626.3</b>	<b>1,953.5</b>	<b>1,201.2</b>	<b>1,287.9</b>	<b>1,949.1</b>	<b>1,513.5</b>
Less than 6 months	470.9	711.6	1,511.1	559.4	756.6	1,352.5	760.3	792.3	1,042.1	463.9	804.9	1,735.1
For 6 months and over												
but less than 1 year	134.6	200.8	1,492.5	142.6	214.2	1,501.7	107.4	209.5	1,949.7	133.6	220.0	1,646.0
For 1 year and over												
but less than 2 years	323.9	567.6	1,752.0	316.9	673.7	2,126.1	293.7	667.0	2,270.7	262.3	624.9	2,382.8
For 2 years and over												
but less than 3 years	52.1	26.0	498.8	58.2	27.7	476.1	55.7	26.5	475.5	63.9	30.6	479.5
For 3 years and over												
but less than 4 years	121.7	65.2	535.4	149.6	84.8	567.0	151.5	97.3	642.5	137.3	101.0	735.8
For 4 years and over												
but less than 5 years	31.3	7.2	230.6	18.2	6.5	356.6	19.1	7.0	366.8	16.8	7.4	438.7
For 5 years and over	257.5	142.5	553.3	264.6	146.1	552.2	238.6	154.0	645.6	210.0	160.2	762.9
<b>All Deposits</b>	<b>28,741.9</b>	<b>5,489.3</b>	<b>191.0</b>	<b>31,746.4</b>	<b>6,219.4</b>	<b>195.9</b>	<b>35,147.9</b>	<b>7,134.4</b>	<b>203.0</b>	<b>37,877.9</b>	<b>8,051.6</b>	<b>212.6</b>
<b>Growth (%)</b>												
<b>Current Deposits</b>	16.2	22.7	5.6	15.5	13.9	(1.4)	16.0	16.9	0.8	14.5	27.7	11.6
<b>Call Deposits</b>	23.2	36.8	11.1	(8.2)	13.3	23.5	21.3	35.9	12.1	14.6	96.7	71.6
<b>Other Deposit Accounts</b>	(15.6)	9.1	29.3	(5.7)	(17.9)	(12.7)	29.7	55.4	19.8	(1.7)	64.4	67.5
<b>Saving Deposits</b>	2.1	13.2	10.9	6.9	15.0	7.6	6.1	22.1	15.0	4.1	7.7	3.5
<b>Fixed Deposits</b>	11.9	16.0	3.7	8.4	11.0	2.3	7.7	2.3	(5.0)	(20.8)	(0.2)	26.0
Less than 6 months	(2.8)	11.6	14.8	18.8	6.3	(10.5)	35.9	4.7	(22.9)	(39.0)	1.6	66.5
For 6 months and over												
but less than 1 year	46.8	23.8	(15.6)	5.9	6.7	0.6	(24.7)	(2.2)	29.8	24.4	5.0	(15.6)
For 1 year and over												
but less than 2 years	23.6	18.1	(4.5)	(2.2)	18.7	21.4	(7.3)	(1.0)	6.8	(10.7)	(6.3)	4.9
For 2 years and over												
but less than 3 years	(15.6)	2.4	21.4	11.7	6.5	(4.6)	(4.3)	(4.4)	(0.1)	14.7	15.6	0.8
For 3 years and over												
but less than 4 years	40.7	22.0	(13.3)	22.9	30.1	5.9	1.3	14.8	13.3	(9.4)	3.9	14.5
For 4 years and over												
but less than 5 years	19.6	(8.5)	(23.8)	(41.9)	(10.0)	54.6	4.8	7.6	2.9	(12.2)	5.1	19.6
For 5 years and over	11.0	22.3	10.2	2.8	2.5	(0.2)	(9.8)	5.4	16.9	(12.0)	4.0	18.2
<b>All Deposits</b>	<b>8.2</b>	<b>17.0</b>	<b>8.1</b>	<b>10.5</b>	<b>13.3</b>	<b>2.6</b>	<b>10.7</b>	<b>14.7</b>	<b>3.6</b>	<b>7.8</b>	<b>12.9</b>	<b>4.7</b>

Source: Statistics and DWH Department, SBP

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

## 6.7 Province/Region wise Deposits by Categories\*

(Billion Rupees)										
Provinces/Regions	Categories	Jun-14			Dec-13			Jun-13		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	0.31	82.59	82.90	0.92	83.84	84.77	0.15	78.70	78.85
	Govt.	22.33	802.74	825.07	15.82	715.80	731.61	15.22	680.95	696.17
	NFPSEs	3.47	463.60	467.08	3.34	466.24	469.58	0.70	395.47	396.17
	NBFCs & Fin Aux.	1.70	171.61	173.32	1.00	185.98	186.98	0.89	166.21	167.10
	Private Sector	211.59	2,083.97	2,295.57	206.54	1,923.11	2,129.64	191.34	1,794.62	1,985.97
	Trust Fund	6.86	177.07	183.93	6.41	196.86	203.27	6.66	186.65	193.31
	Personal	506.52	3,442.19	3,948.71	471.86	3,221.30	3,693.16	430.97	3,085.13	3,516.10
	Others	14.86	60.14	75.00	15.50	68.51	84.00	16.44	84.30	100.74
	Total	767.63	7,283.93	8,051.57	721.39	6,861.63	7,583.02	662.38	6,472.02	7,134.41
Punjab	Foreign	0.26	18.86	19.11	0.82	18.88	19.70	0.11	16.24	16.35
	Govt.	5.00	323.14	328.14	2.88	287.17	290.05	2.98	280.32	283.31
	NFPSEs	0.47	135.23	135.69	0.45	114.30	114.75	0.31	111.96	112.28
	NBFCs & Fin Aux.	0.45	16.87	17.33	0.09	16.24	16.34	0.61	15.33	15.94
	Private Sector	116.77	889.60	1,006.37	118.21	812.50	930.71	107.19	776.92	884.12
	Trust Fund	2.98	63.29	66.27	3.00	62.28	65.28	3.21	72.61	75.82
	Personal	283.52	1,619.13	1,902.65	259.12	1,499.33	1,758.45	234.72	1,443.42	1,678.13
	Others	2.49	13.51	16.00	3.89	22.88	26.77	2.78	30.13	32.91
	Total	411.93	3,079.63	3,491.56	388.45	2,833.58	3,222.03	351.91	2,746.94	3,098.85
Sindh	Foreign	0.01	43.99	44.00	0.02	48.21	48.23	0.01	42.44	42.44
	Govt.	7.39	154.11	161.50	5.24	159.59	164.83	5.67	117.67	123.34
	NFPSEs	2.69	216.02	218.71	2.71	210.35	213.06	0.18	181.84	182.02
	NBFCs & Fin Aux.	0.03	139.76	139.79	0.08	154.78	154.86	0.02	142.07	142.09
	Private Sector	40.70	752.81	793.52	40.01	728.74	768.74	39.36	619.36	658.72
	Trust Fund	1.49	72.55	74.04	1.39	77.02	78.40	1.06	66.18	67.24
	Personal	53.50	1,146.88	1,200.37	49.93	1,103.36	1,153.29	44.77	1,065.73	1,110.50
	Others	0.10	9.17	9.27	0.12	8.28	8.39	0.09	12.26	12.35
	Total	105.91	2,535.29	2,641.20	99.49	2,490.32	2,589.81	91.16	2,247.54	2,338.70
Khyber Pakhtunkhwa	Foreign	0.01	1.65	1.66	0.08	1.41	1.49	0.01	0.55	0.56
	Govt.	2.67	90.95	93.62	2.50	83.15	85.65	2.78	72.43	75.21
	NFPSEs	0.05	10.04	10.09	0.02	13.34	13.36	0.03	11.62	11.65
	NBFCs & Fin Aux.	0.10	1.45	1.54	0.06	1.31	1.36	0.02	0.67	0.69
	Private Sector	19.81	110.32	130.13	18.71	99.07	117.78	16.50	94.30	110.80
	Trust Fund	0.90	8.40	9.30	1.13	8.34	9.47	1.15	12.64	13.78
	Personal	76.74	223.08	299.82	72.44	209.82	282.25	67.13	206.07	273.19
	Others	1.03	8.19	9.22	1.32	5.53	6.85	1.34	6.27	7.61
	Total	101.29	454.08	555.38	96.27	421.95	518.22	88.96	404.54	493.50
Balochistan	Foreign	-	0.12	0.12	-	0.19	0.19	0.02	0.11	0.13
	Govt.	4.29	17.36	21.64	3.59	17.35	20.95	2.30	15.36	17.66
	NFPSEs	0.16	2.92	3.08	0.11	6.12	6.23	0.07	6.80	6.87
	NBFCs & Fin Aux.	0.01	0.37	0.38	-	0.43	0.43	-	0.05	0.05
	Private Sector	3.54	46.45	49.99	3.07	39.97	43.03	3.50	41.41	44.91
	Trust Fund	0.11	2.27	2.38	0.09	3.54	3.63	0.06	1.35	1.41
	Personal	6.99	71.98	78.97	6.22	62.93	69.15	5.12	62.92	68.03
	Others	9.92	3.70	13.62	8.75	4.54	13.29	10.44	5.36	15.80
	Total	25.01	145.17	170.18	21.83	135.06	156.89	21.52	133.37	154.89
Islamabad	Foreign	..	17.64	17.64	..	14.83	14.83	..	19.03	19.03
	Govt.	1.59	190.37	191.96	1.22	145.66	146.87	0.97	176.19	177.15
	NFPSEs	..	98.96	98.97	0.01	122.11	122.12	..	82.79	82.79
	NBFCs & Fin Aux.	0.01	9.15	9.16	0.45	12.04	12.49	..	6.81	6.81
	Private Sector	3.65	249.84	253.50	1.98	203.67	205.66	3.02	229.33	232.35
	Trust Fund	0.20	28.23	28.43	0.47	44.49	44.96	0.64	32.70	33.34
	Personal	10.47	288.00	298.47	9.93	255.67	265.60	9.14	219.76	228.90
	Others	0.18	24.88	25.07	0.72	26.56	27.28	1.10	29.60	30.70
	Total	16.11	907.08	923.19	14.78	825.03	839.81	14.88	796.20	811.08
FATA	Foreign	..	..	..	-	-	-	-	-	-
	Govt.	0.34	1.08	1.42	0.20	1.00	1.20	0.25	1.38	1.63
	NFPSEs	0.09	0.01	0.10	0.03	..	0.03	0.05	..	0.05
	NBFCs & Fin Aux.	..	0.01	0.01	-	-	-	-	-	-
	Private Sector	2.55	1.72	4.27	1.56	1.81	3.37	1.32	2.23	3.56
	Trust Fund	..	0.05	0.05	..	0.05	0.05	0.14	0.05	0.18
	Personal	5.67	3.51	9.18	5.78	2.94	8.72	5.45	2.75	8.20
	Others	0.72	0.37	1.08	0.68	0.39	1.08	0.68	0.38	1.07
	Total	9.37	6.74	16.10	8.25	6.18	14.44	7.88	6.80	14.68

## 6.7 Province/Region wise Deposits by Categories\*

(Billion Rupees)

Provinces/Regions	Categories	Jun-14			Dec-13			Jun-13		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	0.02	0.01	0.04	-	..	..	..	-	..
	Govt.	0.78	11.62	12.41	0.09	7.90	7.99	0.16	1.88	2.05
	NFPSEs	..	0.02	0.02	0.01	0.01	0.02	0.01	0.01	0.02
	NBFCs & Fin Aux.	0.99	0.99	1.99	0.14	0.47	0.61	0.14	0.90	1.04
	Private Sector	3.05	6.90	9.95	1.68	5.75	7.43	1.63	6.39	8.01
	Trust Fund	0.64	0.49	1.14	0.25	0.47	0.71	0.16	0.41	0.57
	Personal	2.45	6.85	9.30	1.98	5.92	7.91	1.89	5.43	7.32
	Others	0.12	..	0.13	0.02	0.02	0.04	-	0.09	0.09
	<b>Total</b>	<b>8.06</b>	<b>26.89</b>	<b>34.95</b>	<b>4.17</b>	<b>20.54</b>	<b>24.71</b>	<b>3.99</b>	<b>15.11</b>	<b>19.10</b>
<b>AJK</b>	Foreign	..	0.32	0.32	..	0.32	0.32	..	0.33	0.33
	Govt.	0.28	14.11	14.39	0.09	13.98	14.07	0.11	15.71	15.82
	NFPSEs	0.02	0.41	0.42	..	0.02	0.02	0.04	0.45	0.49
	NBFCs & Fin Aux.	0.12	3.01	3.12	0.18	0.72	0.89	0.11	0.37	0.48
	Private Sector	21.52	26.33	47.85	21.32	31.60	52.92	18.81	24.68	43.49
	Trust Fund	0.54	1.79	2.33	0.09	0.69	0.77	0.25	0.71	0.96
	Personal	67.19	82.77	149.96	66.46	81.35	147.81	62.75	79.06	141.81
	Others	0.30	0.31	0.61	0.30	0.30	0.30	-	0.21	0.21
	<b>Total</b>	<b>89.96</b>	<b>129.04</b>	<b>219.00</b>	<b>88.14</b>	<b>128.98</b>	<b>217.12</b>	<b>82.07</b>	<b>121.53</b>	<b>203.60</b>

\*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 Borrowers (Outstanding Position)

(Billion Rupees)										
Provinces/Regions	Borrowers	Jun-14			Dec-13			Jun-13		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.01	514.43	514.43	0.08	406.72	406.80	0.04	492.11	492.15
	NFPSEs	-	450.62	450.62	-	427.90	427.90	-	350.23	350.23
	NBFCs & Fin Aux.	-	46.51	46.51	-	42.60	42.60	0.01	47.62	47.63
	Private Sector	134.41	2,561.07	2,695.48	136.98	2,546.82	2,683.80	118.26	2,295.99	2,414.24
	Trust Fund	0.06	8.15	8.22	0.04	14.00	14.04	0.08	16.94	17.02
	Personal	38.83	298.79	337.62	35.37	288.42	323.78	31.45	274.40	305.84
	Others	0.19	14.98	15.17	0.40	16.53	16.93	0.57	14.10	14.67
Total	173.50	3,894.54	4,068.04	172.86	3,742.99	3,915.85	150.41	3,491.38	3,641.78	
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.01	324.63	324.64	-	256.24	256.24	0.01	301.48	301.49
	NFPSEs	-	55.44	55.44	-	48.11	48.11	-	43.13	43.13
	NBFCs & Fin Aux.	-	3.87	3.87	-	3.88	3.88	-	5.95	5.95
	Private Sector	95.44	1,325.45	1,420.89	95.15	1,200.59	1,295.75	83.26	1,177.19	1,260.45
	Trust Fund	0.05	2.72	2.77	0.03	4.55	4.58	..	8.93	8.93
	Personal	7.63	86.60	94.23	6.24	80.82	87.07	7.04	78.83	85.87
	Others	0.14	3.30	3.45	0.05	5.82	5.87	0.21	9.63	9.84
Total	103.27	1,802.02	1,905.29	101.48	1,600.02	1,701.49	90.51	1,625.14	1,715.66	
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	--	179.92	179.92	0.08	139.04	139.12	0.04	181.30	181.33
	NFPSEs	-	323.95	323.95	-	324.34	324.34	-	252.31	252.31
	NBFCs & Fin Aux.	-	41.51	41.51	-	36.80	36.80	0.01	40.49	40.50
	Private Sector	30.76	1,028.21	1,058.96	33.82	1,166.67	1,200.48	28.26	924.50	952.76
	Trust Fund	0.01	1.46	1.47	0.01	3.58	3.60	0.08	1.57	1.65
	Personal	25.65	181.89	207.54	24.02	178.53	202.55	19.54	165.39	184.93
	Others	0.03	11.17	11.20	0.24	10.38	10.62	0.01	3.25	3.26
Total	56.44	1,768.10	1,824.54	58.17	1,859.35	1,917.51	47.93	1,568.80	1,616.73	
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1.36	1.36	-	4.32	4.32	-	0.86	0.86
	NFPSEs	-	0.30	0.30	-	0.27	0.27	-	0.30	0.30
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	3.67	26.84	30.50	3.49	25.82	29.31	3.63	25.88	29.51
	Trust Fund	-	-	-	-	--	--	-	--	--
	Personal	2.13	12.87	15.01	2.02	12.25	14.27	1.91	12.55	14.46
	Others	0.01	0.23	0.23	0.05	0.19	0.25	0.07	0.21	0.28
Total	5.81	41.66	47.46	5.57	42.92	48.48	5.60	39.86	45.47	
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.00	3.00	-	2.25	2.25	-	2.53	2.53
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.15	3.67	6.82	3.36	2.98	6.35	2.26	3.07	5.33
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.73	1.55	3.28	1.68	1.41	3.09	1.61	1.44	3.04
	Others	0.02	0.01	0.02	0.02	--	0.02	0.02	..	0.02
Total	4.90	8.23	13.13	5.06	6.65	11.70	3.89	7.04	10.92	
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.37	5.37	-	4.76	4.76	-	5.80	5.80
	NFPSEs	-	70.93	70.93	-	55.18	55.18	-	54.49	54.49
	NBFCs & Fin Aux.	-	1.07	1.07	-	1.86	1.86	-	1.13	1.13
	Private Sector	0.17	171.00	171.17	0.07	144.61	144.68	0.09	159.83	159.91
	Trust Fund	--	3.98	3.98	-	5.87	5.87	-	6.43	6.43
	Personal	0.33	11.82	12.15	0.22	11.74	11.96	0.20	12.86	13.06
	Others	-	0.20	0.20	0.03	0.11	0.14	0.05	0.98	1.03
Total	0.51	264.36	264.86	0.32	224.13	224.44	0.35	241.51	241.85	
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.44	0.07	0.51	0.37	0.07	0.43	0.04	0.06	0.10
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.08	0.13	0.22	0.03	0.12	0.15	0.07	0.11	0.18
	Others	-	-	-	-	-	-	0.21	-	0.21
Total	0.53	0.20	0.73	0.40	0.19	0.58	0.32	0.18	0.50	

## 6.8 Province/Region wise Advances by Borrowers (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-14			Dec-13			Jun-13		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.20	0.78	0.98	0.18	1.04	1.22	0.19	0.55	0.74
	Trust Fund	--	-	--	--	-	--	--	0.01	0.01
	Personal	0.17	0.82	1.00	0.11	0.66	0.77	0.08	0.55	0.63
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.37</b>	<b>1.60</b>	<b>1.98</b>	<b>0.29</b>	<b>1.70</b>	<b>1.99</b>	<b>0.27</b>	<b>1.11</b>	<b>1.38</b>
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.14	0.14	-	0.11	0.11	-	0.14	0.14
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.59	5.06	5.65	0.53	5.04	5.57	0.53	4.91	5.44
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.09	3.10	4.19	1.06	2.87	3.93	1.01	2.67	3.67
	Others	-	0.07	0.07	--	0.02	0.02	--	0.02	0.03
	<b>Total</b>	<b>1.68</b>	<b>8.37</b>	<b>10.05</b>	<b>1.59</b>	<b>8.05</b>	<b>9.64</b>	<b>1.54</b>	<b>7.74</b>	<b>9.28</b>

**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)			2011			2012			2013			2014		
			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		3,558.0	17.3	4.9	4,173.4	19.9	4.8	4,157.1	21.0	5.0	4,755.84	21.46	4.5
10	to	20	2,980.9	44.6	15.0	3,256.3	48.7	15.0	3,278.2	49.0	14.9	3,563.21	53.62	15.0
20	to	25	1,454.4	32.7	22.5	1,476.4	33.3	22.5	1,707.4	38.4	22.5	1,805.59	40.69	22.5
25	to	30	1,191.2	32.7	27.5	1,451.1	39.8	27.4	1,528.0	41.9	27.4	1,686.51	46.14	27.4
30	to	40	2,245.4	78.5	34.9	2,537.4	88.5	34.9	2,732.5	95.2	34.8	2,947.75	102.71	34.8
40	to	50	2,006.2	90.1	44.9	2,230.7	100.3	44.9	2,347.1	105.5	45.0	2,603.87	117.04	44.9
50	to	60	1,831.2	100.5	54.9	2,006.8	110.1	54.9	2,100.9	115.3	54.9	2,377.82	130.33	54.8
60	to	70	1,560.7	101.3	64.9	1,735.0	112.4	64.8	1,853.1	120.2	64.8	1,945.57	126.16	64.8
70	to	80	1,401.3	105.0	74.9	1,455.5	109.0	74.9	1,634.6	122.5	74.9	1,659.48	124.03	74.7
80	to	90	1,103.1	93.8	85.0	1,193.8	101.4	85.0	1,472.8	124.8	84.8	1,431.98	121.45	84.8
90	to	100	1,003.5	95.4	95.0	1,067.1	101.3	95.0	1,321.2	125.3	94.8	1,297.11	123.06	94.9
100	to	200	5,005.8	691.0	138.0	5,394.4	742.5	137.6	6,392.9	882.7	138.1	6,590.34	917.11	139.2
200	to	300	1,426.7	346.2	242.7	1,499.0	362.9	242.1	1,955.9	472.5	241.6	2,088.21	504.31	241.5
300	to	400	609.7	210.3	344.9	639.0	218.3	341.6	893.2	306.5	343.2	1,004.394	346.51	345.0
400	to	500	326.3	146.1	447.8	339.8	151.0	444.2	430.4	190.6	442.8	528.094	234.40	443.9
500	to	600	204.2	111.4	545.5	253.6	138.7	547.0	270.7	147.1	543.5	316.093	171.90	543.8
600	to	700	132.1	85.6	647.5	202.6	130.7	645.1	175.4	113.5	647.0	206.23	133.41	646.9
700	to	800	107.8	80.5	746.1	134.5	100.7	748.6	133.2	99.3	745.4	167.862	125.56	748.0
800	to	900	86.8	73.6	847.8	97.3	82.5	847.8	99.1	83.9	847.3	117.977	99.61	844.3
900	to	1,000	65.1	61.8	950.0	76.7	72.6	945.8	75.2	71.4	950.2	94.42	89.59	948.8
1,000	to	2,000	246.0	333.5	1,355.7	303.4	409.7	1,350.4	324.2	443.9	1,369.2	383.55	516.83	1,347.5
2,000	to	3,000	67.2	162.8	2,421.5	85.1	204.2	2,401.0	107.4	257.9	2,401.2	120.377	291.87	2,424.7
3,000	to	4,000	32.3	110.2	3,412.5	36.0	123.3	3,428.4	37.4	127.6	3,415.1	46.219	158.00	3,418.5
4,000	to	5,000	19.7	88.5	4,488.1	23.0	103.4	4,489.7	26.0	117.2	4,506.1	30.787	139.75	4,539.1
5,000	to	6,000	16.7	90.1	5,396.2	13.8	73.9	5,371.7	19.2	102.3	5,329.6	22.02	117.47	5,334.9
6,000	to	7,000	8.6	55.3	6,466.1	9.0	57.6	6,438.2	10.3	66.9	6,468.2	11.93	77.13	6,465.2
7,000	to	8,000	6.1	45.4	7,455.6	6.4	47.5	7,457.4	7.9	59.2	7,447.9	10.125	75.58	7,464.4
8,000	to	9,000	4.8	41.0	8,459.2	5.0	42.1	8,445.8	5.5	46.4	8,436.4	6.732	56.89	8,450.9
9,000	to	10,000	4.3	40.5	9,475.6	4.4	41.4	9,449.4	6.1	57.7	9,433.0	5.573	52.83	9,479.5
10,000	and over		35.6	1,923.7	54,008.6	40.0	2,251.7	56,317.1	45.1	2,528.8	56,107.1	52.217	2,936.12	56,229.2
<b>Total</b>			<b>28,741.9</b>	<b>5,489.3</b>	<b>191.0</b>	<b>31,746.4</b>	<b>6,219.4</b>	<b>195.9</b>	<b>35,147.9</b>	<b>7,134.4</b>	<b>203.0</b>	<b>37,877.87</b>	<b>8,051.56</b>	<b>212.6</b>

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

Source: Statistics & 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
<b>Jul. - 2013</b>																
Public	11.08	13.78	11.13	13.90	12.23	12.26	12.77	12.77	6.56	7.03	7.88	7.90	6.68	5.84	7.30	7.29
Private	10.23	10.46	10.68	10.97	10.98	11.01	11.68	11.72	5.35	4.91	7.27	7.08	4.81	4.78	7.03	7.02
Foreign	8.64	10.24	8.76	10.28	8.73	8.94	9.82	10.19	5.17	5.03	6.77	6.66	4.74	4.82	6.80	6.80
Specialised	14.46	14.46	14.46	14.46	12.47	12.47	13.67	13.67	3.47	3.47	8.06	8.06	3.72	3.68	7.30	7.27
<b>All Banks</b>	<b>10.20</b>	<b>10.53</b>	<b>10.62</b>	<b>11.02</b>	<b>11.28</b>	<b>11.32</b>	<b>11.98</b>	<b>12.02</b>	<b>5.45</b>	<b>5.15</b>	<b>7.29</b>	<b>7.14</b>	<b>4.97</b>	<b>4.98</b>	<b>7.08</b>	<b>7.07</b>
<b>Aug. - 2013</b>																
Public	11.19	12.92	11.32	13.11	12.08	12.11	12.64	12.65	5.96	6.62	7.67	7.67	5.66	5.84	7.27	7.27
Private	9.68	10.00	10.11	10.57	10.79	10.83	11.45	11.51	5.24	4.88	7.10	6.93	4.65	4.63	7.01	7.00
Foreign	8.93	10.23	8.96	10.26	8.76	8.93	9.79	10.11	4.56	4.43	6.67	6.58	4.30	4.32	6.63	6.60
Specialised	13.92	13.92	13.93	13.93	12.47	12.47	13.67	13.67	4.12	4.07	6.26	6.27	4.02	4.02	7.06	7.06
<b>All Banks</b>	<b>9.69</b>	<b>10.06</b>	<b>10.10</b>	<b>10.61</b>	<b>11.11</b>	<b>11.16</b>	<b>11.78</b>	<b>11.83</b>	<b>5.22</b>	<b>4.99</b>	<b>7.11</b>	<b>6.97</b>	<b>4.83</b>	<b>4.85</b>	<b>7.06</b>	<b>7.05</b>
<b>Sep. - 2013</b>																
Public	11.32	12.04	11.42	12.17	11.95	11.97	12.32	12.32	6.22	6.73	7.76	7.70	5.71	5.83	7.26	7.25
Private	9.70	10.08	10.00	10.45	10.81	10.84	11.47	11.50	5.04	4.67	7.18	7.03	4.60	4.58	6.71	6.69
Foreign	8.33	9.74	8.44	9.82	8.67	8.86	9.77	10.01	4.53	4.36	6.38	6.24	4.34	4.39	6.24	6.24
Specialised	13.90	13.90	13.90	13.90	12.47	12.47	13.67	13.67	1.35	1.35	7.08	7.08	3.84	3.84	7.15	7.15
<b>All Banks</b>	<b>9.70</b>	<b>10.14</b>	<b>9.98</b>	<b>10.50</b>	<b>11.10</b>	<b>11.13</b>	<b>11.72</b>	<b>11.75</b>	<b>5.08</b>	<b>4.79</b>	<b>7.14</b>	<b>7.00</b>	<b>4.79</b>	<b>4.80</b>	<b>6.81</b>	<b>6.80</b>
<b>Oct. - 2013</b>																
Public	11.68	13.29	11.74	13.35	11.83	11.86	12.47	12.48	6.32	6.65	7.44	7.38	5.56	5.75	7.23	7.23
Private	10.38	10.53	10.66	10.85	10.85	10.89	11.51	11.54	5.74	5.48	7.20	7.01	4.76	4.75	6.94	6.93
Foreign	9.33	10.29	9.48	10.39	8.75	8.97	9.80	10.20	4.63	4.26	7.07	6.78	4.39	4.43	6.49	6.49
Specialised	13.92	13.92	13.92	13.92	12.47	12.47	13.68	13.68	4.34	4.34	6.16	6.16	4.12	4.12	7.00	7.00
<b>All Banks</b>	<b>10.38</b>	<b>10.59</b>	<b>10.66</b>	<b>10.90</b>	<b>11.10</b>	<b>11.14</b>	<b>11.77</b>	<b>11.81</b>	<b>5.71</b>	<b>5.51</b>	<b>7.21</b>	<b>7.04</b>	<b>4.90</b>	<b>4.92</b>	<b>6.99</b>	<b>6.98</b>
<b>Nov. - 2013</b>																
Public	11.62	11.90	11.70	11.98	11.83	11.86	12.44	12.44	6.20	6.72	7.82	7.83	5.60	5.76	7.23	7.23
Private	9.99	10.24	10.32	10.64	10.90	10.93	11.51	11.54	5.25	4.90	7.37	7.17	4.75	4.72	6.88	6.85
Foreign	9.15	10.10	9.21	10.30	8.84	8.95	9.93	10.17	4.35	4.26	7.13	7.08	4.34	4.37	6.81	6.81
Specialised	13.83	13.83	13.83	13.83	12.47	12.47	13.67	13.67	3.37	3.37	6.42	6.42	3.99	3.99	7.11	7.11
<b>All Banks</b>	<b>10.00</b>	<b>10.30</b>	<b>10.31</b>	<b>10.68</b>	<b>11.13</b>	<b>11.16</b>	<b>11.77</b>	<b>11.80</b>	<b>5.19</b>	<b>4.92</b>	<b>7.37</b>	<b>7.21</b>	<b>4.89</b>	<b>4.89</b>	<b>6.95</b>	<b>6.93</b>
<b>Dec. - 2013</b>																
Public	12.08	12.83	12.30	13.13	11.95	12.01	12.53	12.53	7.49	7.62	8.43	8.38	5.48	5.79	7.33	7.33
Private	10.48	10.63	10.72	10.90	10.81	10.84	11.48	11.52	6.52	5.87	8.05	7.63	4.96	4.91	7.21	7.18
Foreign	9.87	10.39	9.89	10.40	8.95	9.09	9.98	10.19	5.64	5.30	7.70	7.42	4.94	4.92	6.99	6.95
Specialised	14.12	14.12	14.16	14.16	11.69	11.69	12.80	12.80	3.57	3.57	7.61	7.61	4.08	4.08	7.46	7.46
<b>All Banks</b>	<b>10.54</b>	<b>10.72</b>	<b>10.76</b>	<b>10.99</b>	<b>11.07</b>	<b>11.11</b>	<b>11.73</b>	<b>11.77</b>	<b>6.54</b>	<b>6.00</b>	<b>8.06</b>	<b>7.71</b>	<b>5.05</b>	<b>5.06</b>	<b>7.23</b>	<b>7.20</b>

## 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
<b>Jan.- 2014</b>																
Public	12.82	13.46	12.94	13.60	12.00	12.05	12.58	12.60	7.58	8.09	9.05	9.04	5.93	6.08	7.52	7.51
Private	11.01	11.19	11.28	11.50	10.93	10.96	11.65	11.67	6.17	5.01	8.20	7.59	5.03	4.98	7.22	7.17
Foreign	9.69	10.94	9.81	10.94	9.09	9.24	10.03	10.22	5.25	5.21	7.69	7.65	5.17	5.20	7.08	7.08
Specialised	13.58	13.58	13.58	13.58	11.73	11.73	12.84	12.84	3.49	3.49	7.46	7.46	4.19	4.19	7.64	7.64
<b>All Banks</b>	<b>11.02</b>	<b>11.26</b>	<b>11.28</b>	<b>11.56</b>	<b>11.17</b>	<b>11.20</b>	<b>11.87</b>	<b>11.89</b>	<b>6.14</b>	<b>5.21</b>	<b>8.20</b>	<b>7.71</b>	<b>5.19</b>	<b>5.17</b>	<b>7.28</b>	<b>7.24</b>
<b>Feb. - 2014</b>																
Public	12.29	13.07	12.36	13.13	11.93	11.97	12.54	12.54	7.06	7.52	8.45	8.41	5.92	6.08	7.49	7.50
Private	10.62	10.88	11.01	11.34	10.98	11.00	11.65	11.68	5.94	5.23	7.84	7.42	4.96	4.91	7.26	7.22
Foreign	10.34	10.94	10.35	10.94	9.25	9.39	10.13	10.34	5.37	5.16	7.92	7.82	5.28	5.29	7.46	7.43
Specialised	13.67	13.67	13.68	13.68	11.78	11.78	12.88	12.88	2.37	2.37	7.63	7.63	4.07	4.07	7.70	7.70
<b>All Banks</b>	<b>10.66</b>	<b>10.94</b>	<b>11.02</b>	<b>11.38</b>	<b>11.19</b>	<b>11.22</b>	<b>11.86</b>	<b>11.89</b>	<b>5.93</b>	<b>5.35</b>	<b>7.89</b>	<b>7.54</b>	<b>5.14</b>	<b>5.12</b>	<b>7.31</b>	<b>7.28</b>
<b>Mar. - 2014</b>																
Public	11.38	13.28	11.47	13.45	11.97	12.02	12.60	12.59	7.21	7.60	8.85	8.81	5.88	6.04	7.50	7.48
Private	10.56	10.72	10.99	11.24	10.85	10.87	11.56	11.59	5.92	5.01	8.11	7.60	4.87	4.82	7.25	7.21
Foreign	9.01	10.58	9.20	10.58	9.11	9.46	9.91	10.33	4.56	4.34	7.87	7.85	5.28	5.38	7.39	7.52
Specialised	13.73	13.73	13.73	13.73	11.89	11.89	12.99	12.99	1.77	1.77	7.49	7.49	3.97	3.97	7.68	7.68
<b>All Banks</b>	<b>10.53</b>	<b>10.80</b>	<b>10.94</b>	<b>11.28</b>	<b>11.10</b>	<b>11.13</b>	<b>11.81</b>	<b>11.84</b>	<b>5.80</b>	<b>5.06</b>	<b>8.13</b>	<b>7.73</b>	<b>5.05</b>	<b>5.04</b>	<b>7.30</b>	<b>7.27</b>
<b>Apr. - 2014</b>																
Public	11.27	12.61	11.30	12.65	12.01	12.09	12.71	12.72	7.12	7.44	8.95	8.88	5.88	5.99	7.55	7.50
Private	10.83	11.02	11.22	11.48	10.83	10.87	11.52	11.58	5.89	5.03	8.08	7.53	4.86	4.82	7.22	7.19
Foreign	9.80	10.88	9.83	10.88	9.11	9.47	9.89	10.35	4.48	4.35	7.68	7.91	5.17	5.37	7.28	7.60
Specialised	13.70	13.70	13.71	13.71	11.96	11.96	13.04	13.04	3.63	3.63	7.68	7.68	3.72	3.72	7.76	7.76
<b>All Banks</b>	<b>10.81</b>	<b>11.06</b>	<b>11.17</b>	<b>11.50</b>	<b>11.10</b>	<b>11.15</b>	<b>11.80</b>	<b>11.86</b>	<b>5.78</b>	<b>5.10</b>	<b>8.10</b>	<b>7.69</b>	<b>5.04</b>	<b>5.03</b>	<b>7.28</b>	<b>7.26</b>
<b>May - 2014</b>																
Public	10.68	12.66	10.73	12.70	12.20	12.28	12.76	12.77	6.77	6.78	8.88	8.59	5.80	5.94	7.49	7.47
Private	10.63	10.81	11.13	11.40	10.85	10.88	11.51	11.55	5.84	4.96	8.03	7.47	4.90	4.85	7.23	7.20
Foreign	9.20	10.77	9.24	10.77	9.05	9.38	9.87	10.31	4.50	4.50	7.46	7.84	4.74	4.97	6.79	7.21
Specialised	13.61	13.61	13.61	13.61	12.01	12.01	13.09	13.09	1.86	1.86	7.83	7.83	3.68	3.68	7.72	7.72
<b>All Banks</b>	<b>10.59</b>	<b>10.88</b>	<b>11.05</b>	<b>11.43</b>	<b>11.15</b>	<b>11.20</b>	<b>11.81</b>	<b>11.85</b>	<b>5.70</b>	<b>4.97</b>	<b>8.02</b>	<b>7.58</b>	<b>5.05</b>	<b>5.04</b>	<b>7.27</b>	<b>7.26</b>
<b>Jun. - 2014</b>																
Public	11.65	13.41	11.71	13.42	12.27	12.37	12.85	12.88	6.01	6.40	9.17	9.18	5.58	5.83	7.55	7.54
Private	10.36	10.84	10.81	11.44	10.77	10.86	11.44	11.56	4.96	4.64	8.06	7.96	4.57	4.52	7.28	7.26
Foreign	8.78	10.91	8.82	10.92	9.13	9.33	9.99	10.28	3.88	4.01	7.11	7.84	4.57	4.81	6.85	7.40
Specialised	13.77	13.77	13.78	13.78	12.09	12.09	13.16	13.16	4.16	4.16	8.76	8.76	3.47	3.47	7.91	7.91
<b>All Banks</b>	<b>10.37</b>	<b>10.97</b>	<b>10.77</b>	<b>11.52</b>	<b>11.10</b>	<b>11.20</b>	<b>11.77</b>	<b>11.88</b>	<b>4.93</b>	<b>4.70</b>	<b>8.07</b>	<b>8.05</b>	<b>4.75</b>	<b>4.75</b>	<b>7.33</b>	<b>7.32</b>

Notes:

Source: Statistics &amp; DWH Department, SBP

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

## 6.11 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs					
	31-12-2009	31-12-2010	31-12-2011	31-12-2012	31-12-2013	30-06-2014
<b>All Banks</b>	<b>446.0</b>	<b>556.0</b>	<b>591.7</b>	<b>618.2</b>	<b>607.4</b>	<b>595.3</b>
<b>Commercial Banks</b>	<b>417.5</b>	<b>523.2</b>	<b>557.4</b>	<b>585.4</b>	<b>575.4</b>	<b>558.5</b>
Public Sector Commercial Banks	118.4	163.8	166.3	166.4	180.2	171.3
Local Private Banks	292.8	352.7	383.5	409.9	388.9	380.5
Foreign Banks	6.4	6.8	7.6	9.1	6.2	6.7
<b>Specialised Banks</b>	<b>28.5</b>	<b>32.7</b>	<b>34.3</b>	<b>32.8</b>	<b>32.0</b>	<b>36.8</b>

(End Period Billion Rupees)

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-2009	31-12-2010	31-12-2011	31-12-2012	31-12-2013	30-06-2014	31-12-2009	31-12-2010	31-12-2011	31-12-2012	31-12-2013	30-06-2014
<b>All Banks</b>	<b>134.4</b>	<b>185.2</b>	<b>180.3</b>	<b>176.1</b>	<b>138.9</b>	<b>122.0</b>	<b>4.07</b>	<b>5.51</b>	<b>5.35</b>	<b>4.63</b>	<b>3.38</b>	<b>2.91</b>
<b>Commercial Banks</b>	<b>124.7</b>	<b>173.2</b>	<b>166.3</b>	<b>163.4</b>	<b>126.9</b>	<b>105.0</b>	<b>3.88</b>	<b>5.31</b>	<b>5.08</b>	<b>4.41</b>	<b>3.17</b>	<b>2.58</b>
Public Sector Commercial Banks	38.1	77.9	69.4	61.3	58.7	46.1	6.14	12.36	10.07	7.14	6.95	5.39
Local Private Banks	85.0	94.4	96.0	101.5	68.3	58.5	3.36	3.67	3.81	3.64	2.20	1.85
Foreign Banks	1.6	0.9	0.8	0.5	-0.1	0.5	1.75	1.38	1.23	0.92	-0.13	0.91
<b>Specialised Banks</b>	<b>9.8</b>	<b>12.0</b>	<b>14.0</b>	<b>12.7</b>	<b>12.0</b>	<b>17.0</b>	<b>10.50</b>	<b>12.85</b>	<b>14.97</b>	<b>12.87</b>	<b>11.30</b>	<b>15.14</b>

Source: Off-site Supervision and Enforcement Department, SBP

Note: Data for CY09 through CY13 is audited as of Dec 31, while data for CY14 is unaudited as of June 30.

## 6.12 Electronic Banking Statistics

	Item	Unit	FY 10	FY 11	FY 12	FY 13	FY 14 <sup>P</sup>
<b>1-</b>	<b>Ebanking Infrastructure</b>						
	Real Time Online Branches (RTOB)	Number	6,671	7,416	9,291	10,013	10,640
	Automated Teller Machines (ATM)	Number	4,465	5,200	5,745	6,757	8,240
	Point of Sale (POS)	Number	52,049	37,232	34,879	33,748	34,428
<b>2-</b>	<b>Credit Cards Transactions</b>						
	Credit Cards	Thousand	1,613	1,385	1,231	1,088	1,334
	Outstanding Amount <sup>1</sup>	Million Rs.	28,280	24,626	22,934	21,795	22,770
<b>3-</b>	<b>Debit Cards<sup>2</sup></b>	Thousand	8,140	11,990	15,984	20,267	23,061
<b>4-</b>	<b>Ebanking Transactions</b>						
	No of transactions	Thousand	196,305	234,854	277,385	320,526	405,380
	Value of Transactions	Billion Rs.	17,333	22,141	26,023	29,691	33,707
<b>4.1-</b>	<b>ATM Transactions</b>						
	No of transactions	Thousand	115,677	137,659	166,158	199,779	258,483
	Value of Transactions	Billion Rs.	905	1,196	1,589	1,979	2,648
<b>4.2-</b>	<b>POS Transactions</b>						
	No of transactions	Thousand	15,677	14,287	17,447	17,311	24,293
	Value of Transactions	Billion Rs.	75	70	80	87	125
<b>4.3-</b>	<b>RTOB Transactions</b>						
	No of transactions	Thousand	60,615	74,407	83,070	89,058	98,491
	Value of Transactions	Billion Rs.	16,202	20,652	23,969	27,091	30,173
<b>4.4-</b>	<b>Other Ebanking Channels<sup>3</sup></b>						
	No of transactions	Thousand	4,336	8,500	10,709	14,378	24,114
	Value of Transactions	Billion Rs.	150	224	385	534	761

1. Statistics &amp; DWH Department

Sources : Payment System Department SBP

2. Does not include ATM Cards

3. Internet, Call Centre &amp; Mobile Banking

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

## 6.13 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>Deposits</b>					
No. of Accounts	1,892,023	1,857,612	1,990,179	2,168,997	2,335,628
Amount	581,154.18	682,606.40	750,758.84	824,193.60	873,025.43
% to Total <sup>1</sup> Deposits	9.3	10.3	10.5	10.9	10.8
<b>Financing <sup>2</sup></b>					
No. of Accounts	47,477	46,294	49,620	51,188	55,210
Amount	208,865.06	241,769.33	266,039.29	307,940.44	312,292.66
% to Total <sup>1</sup> Financing	5.6	6.2	6.9	7.4	7.3
<b>Investment</b>					
Amount	309,128.67	353,538.39	390,002.21	358,152.85	310,978.69
% to Total <sup>1</sup> Investment	9.4	8.9	9.3	8.4	6.9
<b>Liabilities/Assets</b>					
Amount	970,165.05	1,063,778.46	1,189,558.45	1,651,843.49	1,734,114.20
% to Total <sup>1</sup> Liabilities/Assets	7.5	6.6	7.4	8.4	8.7
<b>Weighted Average Return on</b>					
Advances	13.9	12.6	11.7	11.1	12.0
Deposits	5.21	4.8	4.6	4.8	4.4
<b>Selected Ratios</b>					
Ratio of Deposits to Liabilities	59.9	64.2	63.1	49.9	50.3
Ratio of Financing to Assets	21.5	22.7	22.4	18.7	18.1
Ratio of Financing to Deposits	35.9	35.4	35.4	37.5	35.9
Ratio of Investment to Deposits	53.2	51.8	51.9	43.5	35.6
<b>Infrastructure</b>					
Full-fledged Islamic Scheduled Banks	5	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	574	650	661	771	778
Pakistani	574	650	661	771	778
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	300	359	369	434	447
Pakistani	300	359	369	434	447
Foreign	-	-	-	-	-
<b>Total Islamic Branches</b>	<b>874</b>	<b>1,009</b>	<b>1,030</b>	<b>1,205</b>	<b>1,225</b>

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 30<sup>th</sup> June, 2014

Bank Name	Total Branches	Website
<b>A. Public Sector Commercial Banks</b>	<b>2,022</b>	
1 First Women Bank Ltd.	42	<a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>
2 National Bank of Pakistan	1,350	<a href="http://www.nbp.com.pk">www.nbp.com.pk</a>
3 Sindh Bank Ltd.	194	<a href="http://www.sindhbankltd.com">www.sindhbankltd.com</a>
4 The Bank of Khyber	102	<a href="http://www.bok.com.pk">www.bok.com.pk</a>
5 The Bank of Punjab	334	<a href="http://www.bop.com.pk">www.bop.com.pk</a>
<b>B. Local Private Banks</b>	<b>8,388</b>	
1 Al Baraka Bank (Pakistan) Ltd.	108	<a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>
2 Allied Bank Ltd.	962	<a href="http://www.abl.com.pk">www.abl.com.pk</a>
3 Askari Bank Ltd.	251	<a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>
4 Bank Al-Falah Ltd.	557	<a href="http://www.bankalfalah.com">www.bankalfalah.com</a>
5 Bank Al-Habib Ltd.	332	<a href="http://www.bankalhabib.com">www.bankalhabib.com</a>
6 BankIslami Pakistan Ltd.	112	<a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>
7 Burj Bank Ltd.	75	<a href="http://www.burjbankltd.com">www.burjbankltd.com</a>
8 Dubai Islamic Bank Pakistan Ltd.	126	<a href="http://www.dibpak.com">www.dibpak.com</a>
9 Faysal Bank Ltd.	269	<a href="http://www.faysalbank.com.pk">www.faysalbank.com.pk</a>
10 Habib Bank Ltd.	1,551	<a href="http://www.habibbankltd.com">www.habibbankltd.com</a>
11 Habib Metropolitan Bank Ltd	174	<a href="http://www.hmb.com.pk">www.hmb.com.pk</a>
12 JS Bank Ltd.	129	<a href="http://www.jsbl.com">www.jsbl.com</a>
13 KASB Bank Ltd.	70	<a href="http://www.kasbbank.com">www.kasbbank.com</a>
14 MCB Bank Ltd.	1,208	<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>
15 Meezan Bank Ltd.	357	<a href="http://www.meezanbank.com">www.meezanbank.com</a>
16 NIB Bank Ltd.	171	<a href="http://www.nibpk.com">www.nibpk.com</a>
17 Samba Bank Ltd.	28	<a href="http://www.samba.com.pk">www.samba.com.pk</a>
18 Silkbank Ltd.	89	<a href="http://www.silkbank.com.pk">www.silkbank.com.pk</a>
19 Soneri Bank Ltd.	236	<a href="http://www.soneri.com">www.soneri.com</a>
20 Standard Chartered Bank (Pakistan) Ltd.	116	<a href="http://www.standardchartered.com.pk">www.standardchartered.com.pk</a>
21 Summit Bank Ltd.	186	<a href="http://www.summitbank.com.pk">www.summitbank.com.pk</a>
22 United Bank Ltd.	1,281	<a href="http://www.ubl.com.pk">www.ubl.com.pk</a>
<b>C. Foreign Banks</b>		
1 Barclays Bank PLC	27	
2 Citibank N.A	7	<a href="http://www.barclays.pk">www.barclays.pk</a>
3 Deutsche Bank AG	3	<a href="http://www.citibank.com.pk">www.citibank.com.pk</a>
4 HSBC Bank Middle East Ltd.	3	<a href="http://www.db.com/pakistan">www.db.com/pakistan</a>
5 HSBC Bank Oman SAOG	10	<a href="http://www.hsbc.com.pk">www.hsbc.com.pk</a>
6 Industrial and Commercial Bank of China Ltd.	1	<a href="http://www.oiboman.com">www.oiboman.com</a>
7 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	2	<a href="http://www.icbc-ltd.com/ICBCLtd/en/">www.icbc-ltd.com/ICBCLtd/en/</a>
<b>D. Specialised Banks</b>	<b>547</b>	
1 Industrial Development Bank Limited	2	<a href="http://www.idbp.com.pk">www.idbp.com.pk</a>
2 SME Bank Ltd.	13	<a href="http://www.smebank.org">www.smebank.org</a>
3 The Punjab Provincial Cooperative Bank Ltd.	151	<a href="http://www.ppcbl.com.pk">www.ppcbl.com.pk</a>
4 Zarai Taraqiati Bank Ltd.	381	<a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>
<b>Commercial Banks (A+B+C)</b>	<b>10,437</b>	
<b>All Banks (A+B+C+D)</b>	<b>10,984</b>	

Source: Statistics & Data Warehouse Department, SBP