

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2011	2012	2013	2014 ^R	2015	2011	2012	2013	2014 ^R	2015
Liabilities										
Capital	390.2	485.3	494.5	505.7	501.1	3.3	3.8	3.1	3.1	2.6
Reserves	316.7	298.6	328.6	381.5	615.8	2.7	2.3	2.0	2.3	3.2
Demand Deposits	2,601.0	3,069.8	3,751.9	4,553.4	5,172.5	22.1	23.7	23.3	27.6	27.0
(a) Scheduled Banks	64.5	93.5	77.8	91.2	100.1	0.5	0.7	0.5	0.6	0.5
(b) Others	2,536.5	2,976.2	3,674.2	4,462.1	5,072.4	21.5	23.0	22.8	27.0	26.5
Time Deposits	2,962.3	3,247.6	3,472.4	3,600.1	4,095.9	25.1	25.1	21.6	21.8	21.4
(a) Scheduled Banks	9.5	4.5	12.2	10.6	15.3	0.1	0.0	0.1	0.1	0.1
(b) Others	2,952.8	3,243.1	3,460.3	3,589.4	4,080.6	25.1	25.1	21.5	21.7	21.3
Borrowings from:	535.5	487.2	765.1	651.7	1,270.9	4.5	3.8	4.8	3.9	6.6
(a) State Bank of Pakistan	365.0	382.5	487.0	300.7	918.0	3.1	3.0	3.0	1.8	4.8
(b) Banks Abroad	12.2	20.1	43.0	53.5	107.4	0.1	0.2	0.3	0.3	0.6
(c) Other Scheduled Banks	158.3	84.6	235.1	297.5	245.5	1.3	0.7	1.5	1.8	1.3
Head Office and Inter-Bank Adjustment	49.7	79.6	67.2	112.1	169.7	0.4	0.6	0.4	0.7	0.9
Contingent Liabilities as per contra	2,925.9	2,873.0	2,921.2	3,143.4	4,193.3	24.8	22.2	18.2	19.0	21.9
Other Liabilities	1,997.1	2,390.7	4,285.2	3,571.2	3,115.5	17.0	18.5	26.6	21.6	16.3
Total Liabilities / Assets	11,778.6	12,931.8	16,086.1	16,519.1	19,134.7	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	571.6	639.8	741.1	851.7	937.6	4.9	4.9	4.6	5.2	4.9
(a) Notes, Coins and Silver	119.1	129.1	130.0	163.8	188.0	1.0	1.0	0.8	1.0	1.0
(b) Balances with State Bank of Pakistan	341.7	394.8	489.7	525.3	405.5	2.9	3.1	3.0	3.2	2.1
(c) Balances with other Scheduled Banks	110.7	115.8	121.4	162.7	344.2	0.9	0.9	0.8	1.0	1.8
Balances held Abroad	115.5	117.7	103.0	202.0	186.5	1.0	0.9	0.6	1.2	1.0
Bills Purchased and Discounted	188.8	196.9	210.1	224.0	201.4	1.6	1.5	1.3	1.4	1.1
Advances to	3,377.2	3,597.7	3,717.2	4,146.3	4,564.0	28.7	27.8	23.1	25.1	23.9
(a) Scheduled Banks	66.4	67.7	75.5	78.3	139.7	0.6	0.5	0.5	0.5	0.7
(b) Others	3,310.8	3,530.0	3,641.8	4,068.0	4,424.3	28.1	27.3	22.6	24.6	23.1
Investment in Securities and Shares:	2,654.1	3,273.4	4,213.7	4,490.3	6,011.8	22.5	25.3	26.2	27.2	31.4
(a) Federal Government Securities	260.9	493.3	720.9	2,125.7	3,017.0	2.2	3.8	4.5	12.9	15.8
(b) Treasury Bills	1,572.3	1,916.0	2,604.3	1,547.3	2,164.4	13.3	14.8	16.2	9.4	11.3
(c) Provincial Governments Securities	..	-	-	-	-	..	-	-	-	-
(d) Others	820.9	864.1	888.5	817.3	830.4	7.0	6.7	5.5	4.9	4.3
Bank Premises	161.2	169.0	182.8	214.1	238.7	1.4	1.3	1.1	1.3	1.2
Head Office and Inter-Bank Adjustment	147.3	223.2	150.8	734.8	615.9	1.3	1.7	0.9	4.4	3.2
Contingent Assets as per contra	2,925.9	2,873.0	2,921.2	3,143.4	4,193.3	24.8	22.2	18.2	19.0	21.9
Other Assets	1,636.9	1,841.1	3,846.2	2,512.5	2,185.5	13.9	14.2	23.9	15.2	11.4

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	2014						2015					
	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	514.4	12.6	513.8	13.1	-	-	575.4	13.0	574.4	13.4	-	-
1. Federal Government	243.5	6.0	243.5	6.2	-	-	215.0	4.9	215.0	5.0	-	-
2. Provincial Governments	271.0	6.7	270.4	6.9	-	-	360.4	8.1	359.4	8.4	-	-
II. Non-Financial Public Sector Enterprises	450.6	11.1	450.6	11.4	2.1	3.6	531.1	12.0	531.1	12.4	0.3	0.9
III. Non-Bank Financial Institutions	46.5	1.1	46.4	1.2	0.2	0.3	47.7	1.1	47.6	1.1	..	..
a. Development Financial Institutions	11.0	0.3	11.0	0.3	-	-	11.2	0.3	11.2	0.3	-	-
b. Others	35.5	0.9	35.4	0.9	0.2	0.3	34.7	0.8	34.6	0.8	..	..
IV. Private Sector Enterprises	2,695.5	66.3	2,567.4	65.2	54.4	91.0	2,859.5	64.6	2,710.3	63.5	37.2	96.7
a. Agriculture, Hunting and Forestry	252.7	6.2	139.3	3.5	..	0.1	285.4	6.4	150.6	3.5	..	..
b. Fishing and Fish Farming etc.	1.0	0.0	1.0	0.0	-	-	0.9	0.0	0.9	0.0	-	-
c. Mining and Quarrying	18.7	0.5	18.6	0.5	0.2	0.3	20.3	0.5	20.3	0.5	0.1	0.4
d. Manufacturing	1,595.3	39.2	1,587.4	40.3	41.8	69.9	1,652.4	37.3	1,644.5	38.5	19.3	50.3
e. Ship Breaking and Waste / Scrape etc.	14.8	0.4	14.8	0.4	-	-	25.8	0.6	25.8	0.6	-	-
f. Electricity, Gas and Water Supply	267.3	6.6	267.3	6.8	3.1	5.2	256.0	5.8	256.0	6.0	2.6	6.8
g. Construction	48.3	1.2	47.9	1.2	0.8	1.3	64.4	1.5	64.0	1.5	-	-
h. Commerce and Trade	215.9	5.3	212.1	5.4	3.3	5.4	228.5	5.2	224.8	5.3	3.1	8.1
i. Hotels, Restaurants and Clubs etc	15.3	0.4	15.1	0.4	0.1	0.1	21.3	0.5	21.1	0.5	0.2	0.5
j. Transport, Storage and Communications	113.9	2.8	112.8	2.9	4.5	7.6	138.4	3.1	137.5	3.2	11.8	30.6
k. Real Estate, Renting and Business activities	87.9	2.2	87.8	2.2	0.3	0.5	96.1	2.2	96.0	2.2	..	..
l. Education	7.4	0.2	7.2	0.2	..	..	9.5	0.2	9.3	0.2	-	-
m. Health and Social Work	6.4	0.2	6.4	0.2	..	..	4.7	0.1	4.6	0.1	-	-
n. Other community, Social and Personal Service activities	15.6	0.4	15.4	0.4	-	-	18.5	0.4	18.4	0.4	-	-
o. Other Private Business n.e.s	35.2	0.9	34.4	0.9	0.3	0.6	37.3	0.8	36.6	0.9	-	-
V. Trust Funds And Non Profit Institutions	8.2	0.2	8.2	0.2	-	-	14.0	0.3	13.9	0.3	-	-
VI. Personal	337.6	8.3	335.3	8.5	3.1	5.1	381.7	8.6	379.2	8.9	0.9	2.4
a. Bank Employees	86.4	2.1	84.1	2.1	1.8	3.0	98.5	2.2	96.1	2.3	0.8	2.0
b. Consumer Financing	242.2	6.0	242.2	6.2	1.3	2.2	275.3	6.2	275.3	6.4	0.2	0.5
i) House building	39.5	1.0	39.5	1.0	0.4	0.7	41.3	0.9	41.3	1.0	0.2	0.4
ii) Transport	63.8	1.6	63.8	1.6	..	..	83.4	1.9	83.4	2.0	..	..
iii) Credit cards	22.8	0.6	22.8	0.6	0.6	1.1	23.9	0.5	23.9	0.6	-	-
iv) Consumer durable	0.3	0.0	0.3	0.0	-	-	0.2	0.0	0.2	0.0	-	-
v) Personal loans	115.9	2.8	115.9	2.9	0.2	0.3	126.5	2.9	126.5	3.0	..	..
c. Others	9.0	0.2	9.0	0.2	-	-	7.8	0.2	7.8	0.2	-	-
VII. Others	15.2	0.4	14.4	0.4	-	-	15.0	0.3	14.2	0.3	-	-
	4,068.0	100.0	3,936.0	100.0	59.8	100.0	4,424.3	100.0	4,270.8	100.0	38.5	100.0
Growth (%)	11.7		11.8		14.1		8.8		8.5		(35.7)	
As % of GDP (bp)	16.2		15.7		0.2		16.2		15.6		0.1	

* 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	2014						2015					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver												
Ornaments and Precious Metals	88.7	2.2	88.7	2.3	-	-	56.5	1.3	56.5	1.3	-	-
II. Securities, Shares and other												
Financial Instruments:	104.1	2.6	104.1	2.6	-	-	111.1	2.5	111.1	2.6	-	-
A.Quoted on the Stock Exchange	82.5	2.0	82.5	2.1	-	-	74.9	1.7	74.9	1.8	-	-
1.To Stock Brokers and Dealers	24.0	0.6	24.0	0.6	-	-	34.7	0.8	34.7	0.8	-	-
2.To Others	58.6	1.4	58.6	1.5	-	-	40.2	0.9	40.2	0.9	-	-
B.Unquoted on the Stock Exchange	21.6	0.5	21.6	0.5	-	-	36.2	0.8	36.2	0.8	-	-
1.To Stock Brokers and Dealers	1.9	..	1.9	..	-	-	4.7	0.1	4.7	0.1	-	-
2.To others	19.7	0.5	19.7	0.5	-	-	31.5	0.7	31.5	0.7	-	-
III. Merchandise	1,190.3	29.3	1,190.0	30.2	28.8	48.2	1,381.3	31.2	1,381.0	32.3	8.8	23.0
A.Food Items:	384.0	9.4	383.9	9.8	0.6	1.0	512.7	11.6	512.6	12.0	-	-
1.Wheat	110.0	2.7	110.0	2.8	-	-	245.0	5.5	245.0	5.7	-	-
2.Rice and Paddy	74.1	1.8	74.1	1.9	-	-	78.6	1.8	78.6	1.8	-	-
3.Other Grain and Pulses	8.1	0.2	8.1	0.2	-	-	10.0	0.2	10.0	0.2	-	-
4.Edible Oil	58.9	1.4	58.9	1.5	-	-	25.4	0.6	25.3	0.6	-	-
5.Sugar	106.1	2.6	106.1	2.7	0.3	0.5	113.2	2.6	113.2	2.7	-	-
6.Kariana and Spices	1.5	..	1.5	..	-	-	2.2	..	2.2	0.1	-	-
7.Fish and Fish Preparation	0.6	..	0.6	..	-	-	3.6	0.1	3.6	0.1	-	-
8.Other Food Items	24.6	0.6	24.6	0.6	0.3	0.5	34.7	0.8	34.7	0.8	-	-
B.Raw Materials	294.9	7.2	294.7	7.5	6.5	10.9	354.5	8.0	354.4	8.3	1.3	3.4
1.Cotton Raw	64.3	1.6	64.3	1.6	3.0	5.0	105.3	2.4	105.3	2.5	0.1	0.2
2.Synthetic Fibres	19.5	0.5	19.4	0.5	..	..	14.8	0.3	14.8	0.3	-	-
3.Fertilizers	36.7	0.9	36.7	0.9	0.5	0.8	54.6	1.2	54.6	1.3	-	-
4.Petroleum Crude	44.4	1.1	44.4	1.1	1.5	2.5	35.6	0.8	35.6	0.8	0.4	1.0
5.Iron and Steel	45.1	1.1	45.1	1.1	-	-	61.1	1.4	61.1	1.4	-	-
6.Wool and Goat Hair	0.6	..	0.6	..	-	-	0.8	..	0.8	..	-	-
7.Hides and Skins	18.1	0.4	18.0	0.5	-	-	7.3	0.2	7.2	0.2	-	-
8.Oil Seeds	8.3	0.2	8.3	0.2	-	-	12.1	0.3	12.1	0.3	-	-
9.Pesticides and Insecticides	4.9	0.1	4.8	0.1	0.7	1.1	3.2	0.1	3.2	0.1	-	-
10.Other Raw Materials	53.0	1.3	53.0	1.3	0.8	1.4	59.8	1.4	59.8	1.4	0.9	2.2
C.Finished/Manufactured Goods	511.4	12.6	511.3	13.0	21.7	36.3	514.1	11.6	514.0	12.0	7.5	19.5
1.Cotton Textiles	82.9	2.0	82.9	2.1	3.7	6.3	119.1	2.7	119.1	2.8	1.3	3.3
2.Cotton Yarn	55.2	1.4	55.2	1.4	2.1	3.4	47.5	1.1	47.5	1.1	0.1	0.3
3.Other Textiles	67.8	1.7	67.8	1.7	0.9	1.6	85.1	1.9	85.1	2.0	0.2	0.6
4.Machinery	32.8	0.8	32.8	0.8	0.6	0.9	22.7	0.5	22.7	0.5	0.1	0.2
5.Handloom Products	..	..	..	..	-	-	..	..	..	..	-	-
6.Carpets and Rugs	1.7	..	1.7	..	..	..	1.5	..	1.5	..	-	-
7.Readymade Garments	26.1	0.6	26.1	0.7	0.7	1.3	25.8	0.6	25.8	0.6	0.2	0.6
8.Cement and Cement Products	21.1	0.5	21.1	0.5	0.2	0.3	44.5	1.0	44.5	1.0	0.1	0.1
9.Sports Goods	2.3	0.1	2.3	0.1	-	-	3.2	0.1	3.2	0.1	-	-
10.Surgical Instruments	2.5	0.1	2.5	0.1	0.1	0.2	2.5	0.1	2.5	0.1	-	-
11.Chemicals and Dyes	32.4	0.8	32.4	0.8	1.1	1.9	29.3	0.7	29.3	0.7	-	-
12.Other finished goods	186.6	4.6	186.6	4.7	12.3	20.5	133.0	3.0	132.9	3.1	5.5	14.3
IV. Fixed Assets Including Machinery	631.2	15.5	628.0	16.0	4.6	7.8	699.0	15.8	696.0	16.3	1.5	4.0
V. Real Estate	567.4	13.9	455.0	11.6	2.2	3.7	617.7	14.0	485.0	11.4	1.1	2.9
VI. Fixed Deposits & Insurance Policies	32.1	0.8	32.1	0.8	0.1	0.2	63.1	1.4	63.0	1.5	-	-
VII. Others	1,454.3	35.8	1,438.1	36.5	24.0	40.1	1,495.6	33.8	1,478.1	34.6	27.0	70.2
Total	4,068.0	100.0	3,936.0	100.0	59.8	100.0	4,424.3	100.0	4,270.8	100.0	38.5	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)			2014						2015					
			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	40	0.1	3.6	31	0.1	3.1	169	0.3	2.0	158	0.3	1.8
10 to	20	455	455	6.7	14.7	452	6.7	14.7	468	7.2	15.3	462	7.1	15.3
20 to	25	24	24	0.6	23.0	15	0.4	23.4	26	0.6	23.2	20	0.5	23.5
25 to	30	39	39	1.1	27.7	35	1.0	27.6	32	0.9	26.8	22	0.6	26.3
30 to	40	296	296	9.9	33.3	266	8.8	33.0	212	7.3	34.4	187	6.4	34.3
40 to	50	134	134	6.1	45.5	70	3.2	45.9	82	3.7	44.9	46	2.1	44.9
50 to	60	52	52	2.9	55.0	15	0.8	55.1	42	2.3	54.3	16	0.9	53.8
60 to	70	65	65	4.3	65.7	21	1.4	65.7	50	3.2	65.5	33	2.1	65.5
70 to	80	92	92	6.9	75.2	29	2.2	75.9	62	4.7	75.2	46	3.5	75.3
80 to	90	128	128	10.9	85.3	36	3.1	86.2	64	5.5	85.9	42	3.6	85.9
90 to	100	86	86	8.1	93.8	42	3.9	93.1	68	6.5	95.6	38	3.6	95.5
100 to	200	880	880	132.8	150.8	513	79.2	154.4	943	141.0	149.6	471	72.6	154.2
200 to	300	435	435	104.2	239.5	332	79.7	240.2	459	110.7	241.4	324	78.1	241.4
300 to	400	130	130	44.2	341.2	113	38.7	341.4	117	40.0	340.8	84	28.8	341.3
400 to	500	66	66	29.6	446.5	57	25.3	447.5	85	38.5	451.9	73	32.9	452.5
500 to	600	59	59	32.2	549.1	53	29.2	548.9	45	24.5	542.5	36	19.7	538.9
600 to	700	36	36	22.8	640.3	31	20.0	640.0	75	48.2	640.3	65	41.7	640.4
700 to	800	37	37	28.0	758.7	36	27.5	759.1	27	20.7	754.4	26	19.8	755.3
800 to	900	12	12	10.4	846.2	12	9.9	845.4	14	12.3	851.5	14	12.0	851.6
900 to	1,000	11	11	10.7	957.3	11	10.5	957.4	19	18.5	958.5	19	18.3	958.7
1,000 to	2,000	64	64	89.4	1,395.9	63	88.4	1,396.0	60	84.7	1,416.2	59	83.4	1,417.5
2,000 to	3,000	23	23	54.5	2,393.5	23	53.9	2,393.1	21	51.0	2,424.7	21	50.4	2,425.1
3,000 to	4,000	11	11	37.6	3,477.1	11	37.0	3,481.1	12	41.9	3,465.0	12	41.2	3,468.8
4,000 to	5,000	9	9	41.3	4,427.7	9	41.0	4,427.3	10	45.1	4,484.2	10	44.9	4,484.0
5,000 to	6,000	9	9	49.1	5,420.6	9	48.9	5,421.1	6	33.6	5,454.5	6	33.4	5,455.1
6,000 to	7,000	4	4	26.6	6,514.6	4	26.5	6,514.6	3	21.9	6,482.4	3	21.8	6,481.9
7,000 to	8,000	3	3	22.4	7,500.6	3	21.8	7,492.8	3	22.4	7,441.8	3	22.3	7,441.3
8,000 to	9,000	6	6	52.2	8,231.5	6	52.1	8,230.7	2	18.9	8,524.6	2	18.8	8,524.8
9,000 to	10,000	4	4	35.4	9,666.2	4	35.2	9,667.0	2	22.3	9,533.1	2	22.1	9,533.7
10,000 and over		30	30	3,187.3	107,996.8	29	3,179.7	108,247.7	27	3,585.9	130,847.9	27	3,578.1	131,229.0
Total			3,239	4,068.0	1,256.0	2,332	3,936.0	1,688.1	3,210	4,424.3	1,378.5	2,328	4,270.8	1,834.2

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	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
a. Foreign Constituents:	82.9	95.0	41.0	46.6	0.5	0.1	0.1	-	26.1	27.0	15.2	21.3
I. Official	10.6	14.7	3.9	4.2	..	..	-	-	6.1	7.3	0.6	3.3
II. Business	40.7	46.7	29.8	32.9	0.5	..	0.1	-	3.3	5.1	7.1	8.8
III. Personal	31.6	33.6	7.3	9.6	..	0.1	-	-	16.7	14.6	7.5	9.3
b. Domestic Constituents	7,968.7	9,058.0	2,688.2	2,972.9	186.2	152.2	29.4	37.2	3,131.0	3,897.9	1,933.9	1,997.8
I. Government	825.1	985.4	150.5	193.3	8.1	3.8	15.8	19.9	352.3	432.7	298.3	335.7
a. Federal Government	471.6	558.7	96.9	123.3	4.4	2.6	1.7	2.9	217.0	257.2	151.5	172.6
b. Provincial Governments	330.1	404.4	46.7	62.2	3.7	1.2	13.9	16.8	123.5	164.4	142.2	159.8
c. Local Bodies (City Governments)	23.3	22.4	6.8	7.8	..	..	0.2	0.2	11.7	11.1	4.6	3.3
II. Non-Financial Public Sector Enterprises	467.1	480.8	39.4	20.8	13.3	9.9	1.7	4.0	173.0	188.4	239.7	257.6
III. Non-Bank Financial Companies	173.3	191.3	46.7	14.7	6.9	10.9	0.3	..	83.5	129.4	35.9	36.3
a. Development Financial Institutions	36.3	48.0	7.7	6.5	1.6	1.2	0.1	..	19.3	26.0	7.6	14.3
b. Others	137.0	143.3	39.1	8.2	5.3	9.6	0.1	..	64.2	103.3	28.3	22.1
IV. Private Sector Enterprises	2,295.6	2,511.5	968.9	1,020.4	97.9	88.3	2.5	3.0	739.9	885.6	486.4	514.1
a. Agriculture, Hunting and Forestry	209.2	211.7	74.3	94.5	10.2	4.6	0.2	0.1	95.1	93.0	29.4	19.5
b. Fishing and Fish Farming etc.	2.0	2.3	1.0	1.1	..	..	..	..	0.8	0.9	0.2	0.2
c. Mining and Quarrying	59.8	94.9	19.2	36.8	1.5	2.3	..	..	20.4	26.4	18.6	29.5
d. Manufacturing	490.4	686.5	247.1	269.8	22.5	24.7	0.3	0.7	135.1	214.9	85.3	176.5
e. Ship Breaking and Waste / Scrape (junk) etc.	2.8	2.8	2.0	1.7	0.1	0.1	-	-	0.6	0.5	..	0.5
f. Electricity, Gas and Water Supply	56.4	74.5	12.1	26.6	1.0	0.9	..	0.1	24.4	25.9	18.8	21.0
g. Construction	151.0	164.8	64.9	76.5	11.0	6.3	0.3	0.2	44.3	59.9	30.5	21.8
h. Commerce and Trade	359.0	370.9	207.2	194.8	11.9	10.3	0.4	0.5	99.7	109.5	39.9	55.8
i. Hotels, Restaurants and Clubs etc	13.5	13.1	4.9	3.6	0.3	0.2	0.4	0.1	4.1	4.9	3.8	4.2
J. Transport, Storage and Communications	143.7	137.6	38.7	36.2	3.3	1.7	0.1	..	55.2	60.2	46.5	39.6
k. Real Estate, Renting and Business activities	263.0	299.2	104.3	130.1	6.8	8.0	..	..	75.3	112.0	76.6	49.0
l. Education	59.9	55.9	17.6	12.6	1.3	1.4	..	0.1	18.0	23.8	23.1	18.1
m. Health and social work	30.0	41.0	11.2	11.2	0.3	0.6	..	..	10.1	15.3	8.5	13.9
n. Other community, social and personal service activities	83.5	82.1	25.6	27.2	2.6	0.3	0.3	0.4	29.4	29.6	25.6	24.6
o. Other Private Business n.e.c	371.3	274.1	139.0	97.7	24.9	26.9	0.5	0.7	127.4	108.9	79.6	39.9
V. Trust Funds and Non Profit Institutions	183.9	190.3	33.6	26.9	6.4	3.5	0.6	0.9	68.3	77.5	75.0	81.5
VI. Personal	3,948.7	4,628.1	1,422.1	1,670.7	50.5	34.1	4.8	6.5	1,688.8	2,157.1	782.5	759.8
VII. Others	75.0	70.5	26.9	25.9	3.0	1.8	3.7	2.8	25.2	27.2	16.1	12.7
Total	8,051.6	9,153.0	2,729.2	3,019.6	186.7	152.3	29.4	37.2	3,157.1	3,924.9	1,949.1	2,019.1
Growth (%)	12.9	13.7	27.7	10.6	96.7	-18.4	64.4	26.3	7.7	24.3	-0.2	3.6
As % of GDP (bp)	32.1	33.4	10.9	11.0	0.7	0.6	0.1	0.1	12.6	14.3	7.8	7.4

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	2012			2013			2014			2015		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	13,994.5	1,828.0	130.6	16,239.2	2,137.4	131.6	18,591.5	2,729.2	146.8	20,598.6	3,019.6	146.6
Call Deposits	171.4	69.8	407.2	207.9	94.9	456.5	238.3	186.7	783.5	182.8	152.3	833.1
Other Deposit Accounts	79.6	11.5	144.5	103.2	17.9	173.2	101.5	29.4	290.0	99.8	37.2	372.4
Saving Deposits	15,991.4	2,400.4	150.1	16,971.4	2,930.7	172.7	17,658.8	3,157.1	178.8	19,506.2	3,924.9	201.2
Fixed Deposits	1,509.5	1,909.7	1,265.1	1,626.3	1,953.5	1,201.2	1,287.9	1,949.1	1,513.5	1,393.0	2,019.1	1,449.5
Less than 6 months	559.4	756.6	1,352.5	760.3	792.3	1,042.1	463.9	804.9	1,735.1	546.7	770.1	1,408.5
For 6 months and over												
but less than 1 year	142.6	214.2	1,501.7	107.4	209.5	1,949.7	133.6	220.0	1,646.0	141.1	273.6	1,938.5
For 1 year and over												
but less than 2 years	316.9	673.7	2,126.1	293.7	667.0	2,270.7	262.3	624.9	2,382.8	271.5	687.4	2,531.7
For 2 years and over												
but less than 3 years	58.2	27.7	476.1	55.7	26.5	475.5	63.9	30.6	479.5	75.1	37.9	504.0
For 3 years and over												
but less than 4 years	149.6	84.8	567.0	151.5	97.3	642.5	137.3	101.0	735.8	136.9	107.4	784.7
For 4 years and over												
but less than 5 years	18.2	6.5	356.6	19.1	7.0	366.8	16.8	7.4	438.7	19.0	7.4	391.4
For 5 years and over	264.6	146.1	552.2	238.6	154.0	645.6	210.0	160.2	762.9	202.6	135.4	668.1
All Deposits	31,746.4	6,219.4	195.9	35,147.9	7,134.4	203.0	37,877.9	8,051.6	212.6	41,780.4	9,153.0	219.1
Growth (%)												
Current Deposits	15.5	13.9	(1.4)	16.0	16.9	0.8	14.5	27.7	11.6	10.8	10.6	(0.1)
Call Deposits	(8.2)	13.3	23.5	21.3	35.9	12.1	14.6	96.7	71.6	(23.3)	(18.4)	6.3
Other Deposit Accounts	(5.7)	(17.9)	(12.7)	29.7	55.4	19.8	(1.7)	64.4	67.5	(1.6)	26.3	28.4
Saving Deposits	6.9	15.0	7.6	6.1	22.1	15.0	4.1	7.7	3.5	10.5	24.3	12.5
Fixed Deposits	8.4	11.0	2.3	7.7	2.3	(5.0)	(20.8)	(0.2)	26.0	8.2	3.6	(4.2)
Less than 6 months	18.8	6.3	(10.5)	35.9	4.7	(22.9)	(39.0)	1.6	66.5	17.9	(4.3)	64.9
For 6 months and over												
but less than 1 year	5.9	6.7	0.6	(24.7)	(2.2)	29.8	24.4	5.0	(15.6)	5.6	24.4	17.8
For 1 year and over												
but less than 2 years	(2.2)	18.7	21.4	(7.3)	(1.0)	6.8	(10.7)	(6.3)	4.9	3.5	10.0	6.2
For 2 years and over												
but less than 3 years	11.7	6.5	(4.6)	(4.3)	(4.4)	(0.1)	14.7	15.6	0.8	17.6	23.6	5.1
For 3 years and over												
but less than 4 years	22.9	30.1	5.9	1.3	14.8	13.3	(9.4)	3.9	14.5	(0.3)	6.3	6.7
For 4 years and over												
but less than 5 years	(41.9)	(10.0)	54.6	4.8	7.6	2.9	(12.2)	5.1	19.6	13.2	1.0	(10.8)
For 5 years and over	2.8	2.5	(0.2)	(9.8)	5.4	16.9	(12.0)	4.0	18.2	(3.5)	(15.5)	(12.4)
All Deposits	10.5	13.3	2.6	10.7	14.7	3.6	7.8	12.9	4.7	10.3	13.7	3.1

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-15			Dec-14			Jun-14		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	2.04	92.99	95.04	0.59	85.78	86.37	0.31	82.59	82.90
	Govt.	39.04	946.40	985.44	31.96	834.99	866.95	22.33	802.74	825.07
	NFPSEs	3.10	477.69	480.79	2.07	491.18	493.25	3.47	463.60	467.08
	NBFCs & Fin Aux.	1.34	189.94	191.28	1.11	162.08	163.18	1.70	171.61	173.32
	Private Sector	229.80	2,281.65	2,511.46	214.93	2,131.78	2,346.70	211.59	2,083.97	2,295.57
	Trust Fund	4.92	185.39	190.31	7.16	193.25	200.41	6.86	177.07	183.93
	Personal	615.20	4,012.95	4,628.15	553.09	3,623.74	4,176.83	506.52	3,442.19	3,948.71
	Others	13.09	57.45	70.54	15.78	53.88	69.66	14.86	60.14	75.00
	Total	908.55	8,244.46	9,153.01	826.69	7,576.67	8,403.35	767.63	7,283.93	8,051.57
Punjab	Foreign	0.41	15.76	16.16	0.48	15.04	15.52	0.26	18.86	19.11
	Govt.	3.68	408.97	412.66	3.99	353.23	357.22	5.00	323.14	328.14
	NFPSEs	0.66	141.26	141.92	0.46	147.44	147.89	0.47	135.23	135.69
	NBFCs & Fin Aux.	0.36	16.98	17.34	0.24	17.51	17.75	0.45	16.87	17.33
	Private Sector	141.60	985.96	1,127.55	122.42	929.37	1,051.79	116.77	889.60	1,006.37
	Trust Fund	2.02	61.44	63.46	2.78	55.89	58.67	2.98	63.29	66.27
	Personal	338.09	1,904.07	2,242.16	306.22	1,702.07	2,008.30	283.52	1,619.13	1,902.65
	Others	0.93	12.85	13.79	1.63	14.52	16.16	2.49	13.51	16.00
	Total	487.76	3,547.29	4,035.04	438.22	3,235.07	3,673.29	411.93	3,079.63	3,491.56
Sindh	Foreign	0.03	58.57	58.60	0.02	45.27	45.30	0.01	43.99	44.00
	Govt.	13.83	165.42	179.25	12.15	147.72	159.86	7.39	154.11	161.50
	NFPSEs	2.09	216.82	218.91	1.46	212.16	213.62	2.69	216.02	218.71
	NBFCs & Fin Aux.	0.12	164.69	164.81	0.17	135.52	135.69	0.03	139.76	139.79
	Private Sector	39.11	873.92	913.04	40.03	766.71	806.74	40.70	752.81	793.52
	Trust Fund	1.15	79.20	80.35	1.61	83.94	85.55	1.49	72.55	74.04
	Personal	65.08	1,307.36	1,372.44	60.00	1,210.92	1,270.93	53.50	1,146.88	1,200.37
	Others	0.09	9.71	9.79	0.15	7.94	8.09	0.10	9.17	9.27
	Total	121.48	2,875.71	2,997.18	115.59	2,610.18	2,725.77	105.91	2,535.29	2,641.20
Khyber Pakhtunkhwa	Foreign	0.02	0.74	0.76	0.01	0.91	0.92	0.01	1.65	1.66
	Govt.	3.54	99.23	102.77	3.18	87.25	90.44	2.67	90.95	93.62
	NFPSEs	0.06	3.51	3.56	0.02	5.41	5.43	0.05	10.04	10.09
	NBFCs & Fin Aux.	0.02	0.72	0.73	0.05	1.76	1.81	0.10	1.45	1.54
	Private Sector	20.21	127.14	147.35	21.04	115.83	136.87	19.81	110.32	130.13
	Trust Fund	0.85	8.71	9.57	1.10	9.06	10.16	0.90	8.40	9.30
	Personal	95.11	298.61	393.73	84.22	248.76	332.97	76.74	223.08	299.82
	Others	1.47	15.64	17.12	1.83	13.87	15.69	1.03	8.19	9.22
	Total	121.28	554.30	675.58	111.46	482.84	594.30	101.29	454.08	555.38
Balochistan	Foreign	1.54	0.07	1.61	..	0.11	0.11	-	0.12	0.12
	Govt.	11.75	23.74	35.49	9.83	18.98	28.82	4.29	17.36	21.64
	NFPSEs	0.09	5.44	5.53	0.09	5.37	5.47	0.16	2.92	3.08
	NBFCs & Fin Aux.	0.02	0.05	0.07	..	0.06	0.06	0.01	0.37	0.38
	Private Sector	4.50	48.15	52.65	4.06	45.55	49.60	3.54	46.45	49.99
	Trust Fund	0.10	1.78	1.88	0.15	3.68	3.83	0.11	2.27	2.38
	Personal	9.17	82.53	91.69	7.22	72.33	79.54	6.99	71.98	78.97
	Others	9.72	4.95	14.66	11.27	4.48	15.75	9.92	3.70	13.62
	Total	36.88	166.71	203.59	32.62	150.56	183.18	25.01	145.17	170.18
Islamabad	Foreign	0.01	16.65	16.66	0.04	17.42	17.45	..	17.64	17.64
	Govt.	4.92	220.72	225.64	1.65	203.83	205.48	1.59	190.37	191.96
	NFPSEs	..	110.36	110.36	..	120.59	120.59	..	98.96	98.97
	NBFCs & Fin Aux.	..	5.37	5.37	..	4.72	4.72	0.01	9.15	9.16
	Private Sector	2.03	213.74	215.77	3.39	240.56	243.95	3.65	249.84	253.50
	Trust Fund	0.29	32.21	32.50	0.34	37.58	37.92	0.20	28.23	28.43
	Personal	13.52	306.88	320.40	11.72	288.65	300.37	10.47	288.00	298.47
	Others	0.08	12.92	13.00	0.11	12.13	12.24	0.18	24.88	25.07
	Total	20.84	918.85	939.69	17.25	925.48	942.72	16.11	907.08	923.19
FATA	Foreign	..	-	..	..	..	..	..	..	..
	Govt.	0.27	0.66	0.92	0.28	0.66	0.94	0.34	1.08	1.42
	NFPSEs	0.20	..	0.20	0.03	..	0.03	0.09	0.01	0.10
	NBFCs & Fin Aux.	..	0.04	0.04	..	0.03	0.03	-	0.01	0.01
	Private Sector	2.21	2.10	4.32	2.15	2.05	4.19	2.55	1.72	4.27
	Trust Fund	..	0.05	0.05	0.01	0.10	0.11	..	0.05	0.05
	Personal	7.66	3.86	11.52	6.65	3.49	10.14	5.67	3.51	9.18
	Others	0.69	0.55	1.24	0.68	0.44	1.12	0.72	0.37	1.08
	Total	11.04	7.25	18.29	9.81	6.76	16.56	9.37	6.74	16.10

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	June-15			Dec-14			Jun-14		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.04	0.03	0.08	0.04	0.05	0.08	0.02	0.01	0.04
	Govt.	0.70	13.38	14.07	0.48	13.08	13.56	0.78	11.62	12.41
	NFPSEs	..	0.02	0.03	..	0.05	0.06	..	0.02	0.02
	NBFCs & Fin Aux.	0.81	1.07	1.87	0.63	1.01	1.64	0.99	0.99	1.99
	Private Sector	2.09	5.35	7.44	2.96	5.47	8.43	3.05	6.90	9.95
	Trust Fund	0.15	0.37	0.52	0.35	0.41	0.75	0.64	0.49	1.14
	Personal	3.14	8.08	11.22	2.43	7.36	9.80	2.45	6.85	9.30
	Others	0.01	0.01	0.01	0.05	..	0.05	0.12	..	0.13
	Total	6.94	28.31	35.25	6.93	27.44	34.37	8.06	26.89	34.95
AJK	Foreign	0.01	1.17	1.18	..	6.98	6.99	..	0.32	0.32
	Govt.	0.36	14.28	14.64	0.40	10.23	10.63	0.28	14.11	14.39
	NFPSEs	..	0.28	0.28	..	0.15	0.15	0.02	0.41	0.42
	NBFCs & Fin Aux.	0.01	1.03	1.05	0.02	1.46	1.48	0.12	3.01	3.12
	Private Sector	18.05	25.29	43.34	18.88	26.26	45.13	21.52	26.33	47.85
	Trust Fund	0.37	1.62	1.99	0.83	2.60	3.42	0.54	1.79	2.33
	Personal	83.44	101.55	184.99	74.63	90.16	164.79	67.19	82.77	149.96
	Others	0.10	0.82	0.92	0.06	0.49	0.55	0.30	0.31	0.61
	Total	102.34	146.04	248.38	94.81	138.33	233.14	89.96	129.04	219.00

*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 major 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-15			Dec-14			Jun-14		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	..	575.36	575.36	0.08	472.22	472.29	0.01	514.43	514.43
	NFPSEs	-	531.13	531.13	-	525.55	525.55	-	450.62	450.62
	NBFCs & Fin Aux.	-	47.68	47.68	-	44.55	44.55	-	46.51	46.51
	Private Sector	159.34	2,700.17	2,859.51	159.41	2,736.40	2,895.81	134.41	2,561.07	2,695.48
	Trust Fund	0.08	13.88	13.96	0.07	11.22	11.29	0.06	8.15	8.22
	Personal	41.36	340.29	381.65	39.78	315.75	355.53	38.83	298.79	337.62
	Others	0.75	14.24	14.99	1.43	9.96	11.39	0.19	14.98	15.17
	Total	201.53	4,222.76	4,424.29	200.77	4,115.64	4,316.41	173.50	3,894.54	4,068.04
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	..	386.18	386.18	-	281.31	281.31	0.01	324.63	324.64
	NFPSEs	-	61.21	61.21	-	50.95	50.95	-	55.44	55.44
	NBFCs & Fin Aux.	-	4.06	4.06	-	10.83	10.83	-	3.87	3.87
	Private Sector	118.83	1,367.33	1,486.16	113.23	1,356.42	1,469.65	95.44	1,325.45	1,420.89
	Trust Fund	0.06	4.17	4.23	0.05	3.79	3.84	0.05	2.72	2.77
	Personal	6.96	103.33	110.29	6.42	91.49	97.91	7.63	86.60	94.23
	Others	0.54	4.32	4.86	0.54	5.32	5.86	0.14	3.30	3.45
	Total	126.39	1,930.59	2,056.98	120.23	1,800.10	1,920.34	103.27	1,802.02	1,905.29
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	174.09	174.09	0.08	179.42	179.50	--	179.92	179.92
	NFPSEs	-	321.74	321.74	-	358.71	358.71	-	323.95	323.95
	NBFCs & Fin Aux.	-	38.27	38.27	-	32.32	32.32	-	41.51	41.51
	Private Sector	31.02	1,056.12	1,087.14	37.07	1,121.82	1,158.89	30.76	1,028.21	1,058.96
	Trust Fund	0.01	4.59	4.61	0.01	3.13	3.14	0.01	1.46	1.47
	Personal	28.52	204.01	232.53	27.79	190.83	218.63	25.65	181.89	207.54
	Others	0.17	8.69	8.86	0.82	3.16	3.98	0.03	11.17	11.20
	Total	59.72	1,807.51	1,867.24	65.77	1,889.39	1,955.16	56.44	1,768.10	1,824.54
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.20	3.20	-	1.80	1.80	-	1.36	1.36
	NFPSEs	-	0.40	0.40	-	0.35	0.35	-	0.30	0.30
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	4.25	26.88	31.13	4.08	27.38	31.46	3.67	26.84	30.50
	Trust Fund	0.01	-	0.01	0.01	..	0.01	-	-	-
	Personal	2.07	12.94	15.01	2.02	12.66	14.68	2.13	12.87	15.01
	Others	0.01	0.09	0.10	0.05	0.26	0.31	0.01	0.23	0.23
	Total	6.33	43.57	49.90	6.16	42.52	48.67	5.81	41.66	47.46
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.41	3.41	-	3.12	3.12	-	3.00	3.00
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.43	2.95	6.39	3.47	2.62	6.10	3.15	3.67	6.82
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.91	1.66	3.58	1.93	1.53	3.46	1.73	1.55	3.28
	Others	0.02	..	0.02	0.12	0.12	0.12	0.02	0.01	0.02
	Total	5.37	8.02	13.39	5.40	7.39	12.79	4.90	8.23	13.13
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	8.34	8.34	-	6.43	6.43	-	5.37	5.37
	NFPSEs	-	147.62	147.62	-	115.55	115.55	-	70.93	70.93
	NBFCs & Fin Aux.	-	5.30	5.30	-	1.33	1.33	-	1.07	1.07
	Private Sector	0.32	241.76	242.08	0.13	222.48	222.61	0.17	171.00	171.17
	Trust Fund	..	5.11	5.11	..	4.30	4.30	--	3.98	3.98
	Personal	0.29	14.23	14.51	0.25	14.94	15.19	0.33	11.82	12.15
	Others	-	1.11	1.11	0.01	1.08	1.09	-	0.20	0.20
	Total	0.61	423.46	424.07	0.39	366.12	366.51	0.51	264.36	264.86
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.44	0.10	0.53	0.45	0.08	0.54	0.44	0.07	0.51
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.13	0.17	0.03	0.14	0.17	0.08	0.13	0.22
	Others	-	-	-	-	-	-	-	-	-
	Total	0.47	0.23	0.70	0.49	0.22	0.71	0.53	0.20	0.73

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-15			Dec-14			Jun-14		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.17	0.17	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.37	0.75	1.11	0.32	0.61	0.94	0.20	0.78	0.98
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.24	0.95	1.20	0.23	1.12	1.35	0.17	0.82	1.00
	Others	-	-	-	-	-	-	-	-	-
	Total	0.61	1.87	2.48	0.56	1.73	2.29	0.37	1.60	1.98
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.15	0.15	-	0.13	0.13	-	0.14	0.14
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.68	4.28	4.97	0.66	4.97	5.63	0.59	5.06	5.65
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.34	3.04	4.37	1.11	3.03	4.15	1.09	3.10	4.19
	Others	0.01	0.03	0.04	0.01	0.02	0.03	-	0.07	0.07
	Total	2.03	7.50	9.53	1.78	8.16	9.93	1.68	8.37	10.05

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.

"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 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 2014	Punjab	2,327.01	2,274.05	97.72	52.96	2.28	147.37	2,421.42	33.61	104.06
	Sindh	4,105.27	3,926.64	95.65	178.63	4.35	26.12	3,952.76	54.86	96.28
	KPK	335.08	334.88	99.94	0.19	0.06	33.86	368.75	5.12	110.05
	Balochistan	8.57	8.57	99.97	..	0.03	40.13	48.70	0.68	568.32
	Islamabad	414.93	371.25	89.47	43.68	10.53	22.02	393.27	5.46	94.78
	FATA	0.51	0.51	100.00	-	-	1.03	1.55	0.02	300.84
	Gilgit-Baltistan	1.39	1.39	100.00	-	-	..	1.39	0.02	100.05
	AJK	12.21	12.07	98.84	0.14	1.16	5.07	17.14	0.24	140.34
Total		7,204.98	6,929.38	96.17	275.60	3.83	275.60	7,204.98	100.00	
Jul-Dec 2014	Punjab	2,183.79	2,096.09	95.98	87.69	4.02	162.81	2,258.90	35.29	103.44
	Sindh	3,460.69	3,144.63	90.87	316.05	9.13	40.68	3,185.31	49.76	92.04
	KPK	289.67	289.59	99.97	0.07	0.03	45.65	335.24	5.24	115.73
	Balochistan	8.35	8.34	99.85	0.01	0.15	41.84	50.17	0.78	601.02
	Islamabad	444.48	411.55	92.59	32.93	7.41	145.67	557.22	8.71	125.36
	FATA	0.07	0.07	100.00	-	-	-	0.07	..	100.00
	Gilgit-Baltistan	2.11	2.11	99.99	..	0.01	-	2.11	0.03	99.99
	AJK	11.72	11.68	99.73	0.03	0.27	0.15	11.84	0.18	101.05
Total		6,400.87	5,964.07	93.18	436.80	6.82	436.80	6,400.87	100.00	
Jan-Jun 2015	Punjab	2,548.37	2,448.84	96.09	99.53	3.91	166.28	2,615.12	39.86	102.62
	Sindh	3,245.90	3,021.87	93.10	224.03	6.90	61.15	3,083.02	46.99	94.98
	KPK	205.91	205.84	99.97	0.07	0.03	39.46	245.30	3.74	119.13
	Balochistan	8.09	8.08	99.91	0.01	0.09	30.94	39.02	0.59	482.56
	Islamabad	541.11	501.73	92.72	39.38	7.28	62.88	564.61	8.61	104.34
	FATA	0.15	0.15	100.00	-	-	0.00	0.15	0.00	101.32
	Gilgit-Baltistan	2.30	2.30	100.00	-	-	0.00	2.30	0.04	100.02
	AJK	8.76	8.76	99.95	0.00	0.05	2.30	11.06	0.17	126.23
Total		6,560.59	6,197.57	94.47	363.02	5.53	363.02	6,560.59	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

“Gross disbursements” mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

6.10 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2014		Jul-Dec 2014		Jan-Jun 2015	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,274.05	97.72	2,096.09	95.98	2,448.84	96.09
	Sindh	22.90	0.98	37.68	1.73	61.05	2.40
	KPK	9.32	0.40	5.96	0.27	8.19	0.32
	Balochistan	..	..	..	..	0.01	..
	Islamabad	19.61	0.84	43.98	2.01	28.05	1.10
	AJK	1.12	0.05	0.07	..	2.23	0.09
Punjab Total		2,327.01	100.00	2,183.79	100.00	2,548.4	100.00
Sindh	Punjab	114.67	2.79	139.48	4.03	136.63	4.21
	Sindh	3,926.64	95.65	3,144.63	90.87	3,021.87	93.10
	KPK	18.5	0.45	33.11	0.96	21.62	0.67
	Balochistan	38.25	0.93	41.8	1.21	30.92	0.95
	Islamabad	2.41	0.06	101.65	2.94	34.83	1.07
	FATA	0.9	0.02	-	-	..	..
	AJK	3.9	0.09	0.01	..	0.02	..
Sindh Total		4,105.27	100.00	3,460.69	100.00	3,245.90	100.00
KPK	Punjab	0.02	0.01	0.05	0.02	0.07	0.03
	Sindh	..	..	..	..	..	..
	KPK	334.88	99.94	289.59	99.97	205.84	99.97
	Islamabad	..	..	0.03	0.01	..	..
	FATA	0.13	0.04	-	-	..	..
	AJK	0.04	0.01	-	-	..	..
KPK Total		335.08	100.00	289.67	100.00	205.91	100.00
Balochistan	Punjab	-	-	-	-	-	-
	Sindh	..	0.03	0.01	0.15	0.01	0.09
	Balochistan	8.57	99.97	8.34	99.85	8.08	99.91
	Islamabad	-	-	..	..	-	-
Balochistan Total		8.57	100.00	8.35	100.00	8.09	100.00
Islamabad	Punjab	32.68	7.88	23.26	5.23	29.58	5.47
	Sindh	3.21	0.77	2.98	0.67	0.09	0.02
	KPK	5.89	1.42	6.58	1.48	9.65	1.78
	Balochistan	1.88	0.45	0.04	0.01	0.01	..
	Islamabad	371.25	89.47	411.55	92.59	501.73	92.72
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.01	..	0.08	0.02	0.05	0.01
Islamabad Total		414.93	100.00	444.48	100.00	541.11	100.00
FATA Total	FATA	0.51	100.00	0.07	100.00	0.15	100.00
Gilgit-Baltistan	Punjab	-	-	..	0.01	-	-
	Gilgit-Baltistan	1.39	100.00	2.11	99.99	2.30	100.00
Gilgit-Baltistan Total		1.39	100.00	2.11	100.00	2.30	100.00
AJK	Punjab	..	..	0.03	0.24	..	0.05
	Sindh	-	-	-	-	-	-
	KPK	0.14	1.15	-	-	-	-
	AJK	12.07	98.84	11.68	99.76	8.76	99.95
AJK Total		12.21	100.00	11.71	100.00	8.76	100.00
Grand Total		7,204.98		6,400.87		6,560.59	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

6.11 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2014		Jul-Dec 2014		Jan-Jun 2015	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,274.05	93.91	2,096.09	92.79	2,448.84	93.64
	Sindh	114.67	4.74	139.48	6.17	136.63	5.22
	KPK	0.02	..	0.05	..	0.07	..
	Balochistan	-	-	-	-	-	-
	Islamabad	32.68	1.35	23.26	1.03	29.58	1.13
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	..	..	0.03	..	..	..
Punjab Total		2,421.42	100.00	2,258.90	100.00	2,615.12	100.00
Sindh	Punjab	22.90	0.58	37.68	1.18	61.05	1.98
	Sindh	3,926.64	99.34	3,144.63	98.72	3,021.87	98.02
	KPK	..	..	..	..	-	-
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	3.21	0.08	2.98	0.09	0.09	..
Sindh Total		3,952.76	100.00	3,185.31	100.00	3,083.02	100.00
KPK	Punjab	9.32	2.53	5.96	1.78	8.19	3.34
	Sindh	18.50	5.02	33.11	9.88	21.62	8.81
	KPK	334.88	90.82	289.59	86.38	205.84	83.91
	Islamabad	5.89	1.60	6.58	1.96	9.65	3.93
	AJK	0.14	0.04	-	-	-	-
KPK Total		368.75	100.00	335.24	100.00	245.30	100.00
Balochistan	Punjab	..	..	..	0.01	0.01	0.03
	Sindh	38.25	78.54	41.8	83.3	30.92	79.24
	Balochistan	8.57	17.59	8.34	16.61	8.08	20.70
	Islamabad	1.88	3.87	0.04	0.08	0.01	0.02
Balochistan Total		48.70	100.00	50.17	100.00	39.02	100.00
Islamabad	Punjab	19.61	4.99	43.98	7.89	28.05	4.97
	Sindh	2.41	0.61	101.65	18.24	34.83	6.17
	KPK	..	..	0.03	0.01	..	..
	Balochistan	-	-	..	..	-	-
	Islamabad	371.25	94.40	411.55	73.86	501.73	88.86
	AJK	-	-	..	..	-	-
Islamabad Total		393.27	100.00	557.22	100.00	564.61	100.00
FATA	Sindh	0.90	58.12	-	-	..	0.13
	KPK	0.13	8.64	-	-	-	-
	FATA	0.51	33.24	0.07	100.00	0.15	99.87
FATA Total		1.55	100.00	0.07	100.00	0.15	100.00
Gilgit Baltistan	Islamabad	..	0.05	-	-	..	0.02
	Gilgit-Baltistan	1.39	99.95	2.11	100.00	2.30	99.98
Gilgit-Baltistan Total		1.39	100.00	2.11	100.00	2.30	100.00
AJK	Punjab	1.12	6.55	0.07	0.57	2.23	20.15
	Sindh	3.90	22.74	0.01	0.09	0.02	0.22
	KPK	0.04	0.21	-	-	-	-
	Islamabad	0.01	0.06	0.08	0.65	0.05	0.46
	AJK	12.07	70.43	11.68	98.70	8.76	79.18
AJK Total		17.14	100.00	11.84	100.00	11.06	100.00
Grand Total		7,204.98		6,400.87		6,560.59	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

- : Value is zero; 0.00 : Amount in less than 5.0 million

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2012			2013			2014			2015		
			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	4,173	19.9	4.8	4,157	21.0	5.0	4,756	21.5	4.5	4,735	22.40	4.7
	10 to	20	3,256	48.7	15.0	3,278	49.0	14.9	3,563	53.6	15.0	3,563	53.39	15.0
	20 to	25	1,476	33.3	22.5	1,707	38.4	22.5	1,806	40.7	22.5	1,938	43.39	22.4
	25 to	30	1,451	39.8	27.4	1,528	41.9	27.4	1,687	46.1	27.4	1,626	44.74	27.5
	30 to	40	2,537	88.5	34.9	2,733	95.2	34.8	2,948	102.7	34.8	3,195	111.11	34.8
	40 to	50	2,231	100.3	44.9	2,347	105.5	45.0	2,604	117.0	44.9	2,864	128.94	45.0
	50 to	60	2,007	110.1	54.9	2,101	115.3	54.9	2,378	130.3	54.8	2,485	136.76	55.0
	60 to	70	1,735	112.4	64.8	1,853	120.2	64.8	1,946	126.2	64.8	2,209	143.33	64.9
	70 to	80	1,456	109.0	74.9	1,635	122.5	74.9	1,659	124.0	74.7	1,957	146.69	75.0
	80 to	90	1,194	101.4	85.0	1,473	124.8	84.8	1,432	121.5	84.8	1,561	132.44	84.9
	90 to	100	1,067	101.3	95.0	1,321	125.3	94.8	1,297	123.1	94.9	1,461	138.73	95.0
	100 to	200	5,394	742.5	137.6	6,393	882.7	138.1	6,590	917.1	139.2	8,123	1,136.49	139.9
	200 to	300	1,499	362.9	242.1	1,956	472.5	241.6	2,088	504.3	241.5	2,573	624.34	242.6
	300 to	400	639	218.3	341.6	893	306.5	343.2	1,004	346.5	345.0	1,199	413.68	344.9
	400 to	500	340	151.0	444.2	430	190.6	442.8	528	234.4	443.9	609	271.75	446.4
	500 to	600	254	138.7	547.0	271	147.1	543.5	316	171.9	543.8	368	200.74	545.1
	600 to	700	203	130.7	645.1	175	113.5	647.0	206	133.4	646.9	217	140.31	646.7
	700 to	800	135	100.7	748.6	133	99.3	745.4	168	125.6	748.0	166	124.08	749.5
	800 to	900	97	82.5	847.8	99	83.9	847.3	118	99.6	844.3	112	94.58	846.0
	900 to	1,000	77	72.6	945.8	75	71.4	950.2	94	89.6	948.8	87	82.31	947.6
	1,000 to	2,000	303	409.7	1,350.4	324	443.9	1,369.2	384	516.8	1,347.5	392	539.47	1,374.5
	2,000 to	3,000	85	204.2	2,401.0	107	257.9	2,401.2	120	291.9	2,424.7	135	321.73	2,375.7
	3,000 to	4,000	36	123.3	3,428.4	37	127.6	3,415.1	46	158.0	3,418.5	47	161.44	3,404.7
	4,000 to	5,000	23	103.4	4,489.7	26	117.2	4,506.1	31	139.8	4,539.1	41	187.06	4,588.9
	5,000 to	6,000	14	73.9	5,371.7	19	102.3	5,329.6	22	117.5	5,334.9	22	120.30	5,355.9
	6,000 to	7,000	9	57.6	6,438.2	10	66.9	6,468.2	12	77.1	6,465.2	15	96.12	6,451.0
	7,000 to	8,000	6	47.5	7,457.4	8	59.2	7,447.9	10	75.6	7,464.4	9	68.51	7,435.2
	8,000 to	9,000	5	42.1	8,445.8	6	46.4	8,436.4	7	56.9	8,450.9	7	59.17	8,464.8
	9,000 to	10,000	4	41.4	9,449.4	6	57.7	9,433.0	6	52.8	9,479.5	6	54.05	9,464.4
	10,000 and over		40	2,251.7	56,317.1	45	2,528.8	56,107.1	52	2,936.1	56,229.2	57	3,354.97	58,421.4
Total			31,746	6,219.4	195.9	35,148	7,134.4	203.0	37,878	8,051.6	212.6	41,780	9,153.01	219.1

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

Source: Statistics & DWH Department, SBP

6.13 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. - 2014																
Public	10.92	12.72	10.93	12.73	12.34	12.40	12.79	12.81	6.22	6.94	8.46	8.44	5.89	5.97	7.60	7.58
Private	10.37	10.67	10.91	11.37	10.68	10.71	11.39	11.45	6.18	5.80	7.92	7.72	4.95	4.91	7.30	7.27
Foreign	9.94	10.96	9.99	10.97	8.97	9.13	9.86	10.11	4.00	4.17	6.98	7.69	4.54	4.84	6.80	7.39
Specialised	13.93	13.93	13.99	13.99	12.10	12.10	13.17	13.17	5.15	5.15	8.62	8.62	4.22	4.22	8.02	8.02
All Banks	10.38	10.72	10.88	11.39	11.06	11.11	11.74	11.80	5.95	5.67	7.87	7.76	5.11	5.10	7.35	7.34
Aug. - 2014																
Public	10.74	12.84	10.75	12.87	11.95	12.03	12.49	12.51	6.61	6.80	8.58	8.27	5.80	5.94	7.58	7.56
Private	10.32	10.47	10.85	11.10	10.61	10.64	11.32	11.37	5.47	5.06	7.68	7.40	5.04	5.00	7.32	7.29
Foreign	10.02	10.70	10.05	10.70	8.89	9.09	9.83	10.12	4.13	4.14	7.80	7.78	5.02	5.08	7.46	7.46
Specialised	13.90	13.90	13.91	13.91	12.12	12.12	13.18	13.18	2.21	2.21	8.74	8.74	4.42	4.42	8.19	8.19
All Banks	10.33	10.53	10.82	11.13	10.92	10.97	11.61	11.67	5.36	5.01	7.75	7.48	5.17	5.16	7.37	7.35
Sep. - 2014																
Public	10.51	12.31	10.55	12.41	12.00	12.07	12.54	12.55	6.71	7.06	8.75	8.62	5.78	5.94	7.58	7.56
Private	10.40	10.53	10.88	11.11	10.70	10.73	11.40	11.45	6.09	5.31	8.07	7.69	4.98	4.93	7.35	7.32
Foreign	7.63	10.65	7.71	10.66	8.94	9.11	9.99	10.21	4.37	4.51	7.08	7.63	4.73	5.03	6.78	7.33
Specialised	13.71	13.71	13.75	13.75	12.15	12.15	13.20	13.20	5.84	5.84	7.36	7.36	4.72	4.72	7.72	7.72
All Banks	10.30	10.58	10.74	11.14	11.00	11.04	11.68	11.73	5.93	5.32	8.01	7.75	5.12	5.10	7.38	7.36
Oct. - 2014																
Public	11.79	12.54	11.79	12.55	12.12	12.18	12.59	12.59	6.16	6.34	8.74	8.57	5.77	5.92	7.54	7.52
Private	10.54	10.95	10.87	11.38	10.56	10.61	11.27	11.34	6.19	5.36	8.28	7.80	4.97	4.94	7.31	7.29
Foreign	8.19	10.90	8.23	10.90	8.94	9.32	9.94	10.45	3.99	4.05	7.52	7.63	4.99	5.08	7.16	7.25
Specialised	13.76	13.76	13.77	13.77	12.16	12.16	13.21	13.21	4.12	4.12	8.25	8.25	5.02	5.02	7.63	7.63
All Banks	10.48	11.01	10.79	11.41	10.92	10.98	11.60	11.67	5.96	5.26	8.25	7.85	5.11	5.11	7.35	7.33
Nov. - 2014																
Public	11.41	11.94	11.44	12.00	12.11	12.17	12.60	12.61	6.70	7.15	8.40	8.37	5.76	5.91	7.55	7.53
Private	10.42	10.68	10.87	11.27	10.56	10.62	11.25	11.34	5.67	5.30	7.73	7.47	4.99	4.95	7.30	7.28
Foreign	8.38	10.84	8.46	10.84	9.35	9.47	10.33	10.49	4.17	4.30	7.05	7.55	4.78	5.03	6.73	7.17
Specialised	13.53	13.53	13.55	13.55	12.20	12.20	13.23	13.23	3.36	3.36	8.64	8.64	4.84	4.84	7.45	7.45
All Banks	10.41	10.76	10.82	11.30	10.93	10.99	11.59	11.67	5.59	5.32	7.73	7.55	5.11	5.11	7.34	7.33
Dec. - 2014																
Public	11.36	12.26	11.39	12.33	12.06	12.11	12.57	12.58	6.36	6.79	7.70	7.63	5.39	5.68	7.40	7.39
Private	10.29	10.62	10.78	11.25	10.57	10.59	11.25	11.27	6.07	5.66	7.56	7.27	4.80	4.76	7.14	7.11
Foreign	8.60	10.64	8.64	10.64	9.53	9.63	10.26	10.38	4.14	4.18	6.81	7.13	4.90	5.02	6.86	7.19
Specialised	13.83	13.83	13.83	13.83	12.28	12.28	13.30	13.30	2.77	2.60	7.83	7.69	4.31	4.27	7.41	7.39
All Banks	10.28	10.70	10.72	11.30	10.92	10.95	11.58	11.61	5.97	5.65	7.54	7.30	4.90	4.92	7.19	7.17

6.13 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.- 2015																
Public	10.80	11.76	10.81	11.77	12.03	12.06	12.50	12.51	6.15	6.76	8.08	8.02	5.56	5.68	7.35	7.34
Private	10.45	10.64	10.77	11.02	10.32	10.35	10.96	11.01	6.00	5.28	7.74	7.26	4.80	4.79	7.04	7.03
Foreign	7.45	10.38	7.49	10.38	9.03	9.49	9.73	10.27	3.87	3.86	6.81	7.21	4.69	4.83	6.63	7.03
Specialised	13.59	13.59	13.59	13.59	12.31	12.31	13.32	13.32	2.73	2.73	8.36	8.36	4.73	4.69	7.42	7.39
All Banks	10.35	10.69	10.65	11.05	10.73	10.77	11.35	11.40	5.78	5.22	7.70	7.32	4.94	4.95	7.10	7.09
Feb. - 2015																
Public	11.92	12.64	11.99	12.73	11.99	12.02	12.37	12.37	6.15	6.20	6.56	6.51	5.37	5.49	7.12	7.11
Private	9.51	9.78	10.06	10.46	10.09	10.12	10.72	10.76	5.43	5.12	6.49	6.26	4.52	4.50	6.62	6.60
Foreign	7.71	9.55	7.76	9.55	8.90	9.10	9.63	9.91	3.66	3.77	5.98	6.36	4.26	4.47	6.05	6.48
Specialised	13.46	13.46	13.52	13.52	12.34	12.34	13.33	13.33	3.69	3.69	7.56	7.56	3.78	3.72	7.72	7.68
All Banks	9.50	9.88	10.00	10.52	10.55	10.59	11.15	11.19	5.36	5.11	6.48	6.29	4.66	4.66	6.71	6.70
Mar. - 2015																
Public	11.14	12.04	11.24	12.19	12.05	12.10	12.42	12.42	6.36	6.50	7.54	7.51	5.32	5.45	7.13	7.11
Private	9.45	9.65	9.82	10.08	9.96	10.00	10.59	10.65	5.32	4.39	7.03	6.55	4.40	4.36	6.53	6.50
Foreign	5.82	8.87	5.92	8.88	8.35	8.54	9.06	9.27	3.57	3.84	5.50	6.16	4.10	4.44	5.51	6.14
Specialised	13.45	13.45	13.51	13.51	12.36	12.36	13.34	13.34	3.34	3.05	8.05	7.92	3.71	3.67	7.68	7.66
All Banks	9.31	9.73	9.65	10.14	10.47	10.51	11.06	11.11	5.22	4.50	6.95	6.61	4.55	4.54	6.62	6.61
Apr. - 2015																
Public	10.15	10.89	10.21	10.98	11.30	11.37	11.72	11.72	5.52	5.59	6.07	6.03	5.35	5.48	6.98	6.96
Private	8.70	9.05	8.99	9.44	9.50	9.59	10.06	10.18	5.26	4.57	6.25	5.75	4.19	4.12	6.20	6.16
Foreign	7.83	8.86	8.04	8.86	8.21	8.41	8.94	9.15	3.04	3.20	5.09	5.68	3.41	3.67	4.94	5.54
Specialised	13.39	13.39	13.41	13.41	12.39	12.39	13.35	13.35	3.56	3.56	7.63	7.63	3.85	3.81	7.59	7.57
All Banks	8.85	9.26	9.13	9.63	9.95	10.05	10.51	10.61	5.15	4.58	6.18	5.78	4.38	4.36	6.34	6.32
May - 2015																
Public	10.29	10.65	10.33	10.70	11.21	11.25	11.57	11.57	5.47	5.67	6.54	6.53	4.99	5.08	6.92	6.91
Private	8.60	8.85	8.88	9.18	9.38	9.42	9.95	10.01	4.97	4.11	6.51	6.08	4.12	4.08	6.13	6.10
Foreign	5.47	8.42	5.49	8.42	7.88	8.10	8.55	8.85	3.06	2.98	5.57	5.52	3.69	3.68	5.27	5.26
Specialised	13.79	13.79	13.80	13.80	12.42	12.42	13.36	13.36	3.47	3.47	8.18	8.18	3.15	3.10	7.76	7.74
All Banks	8.61	9.00	8.86	9.32	9.85	9.90	10.40	10.45	4.83	4.12	6.45	6.09	4.26	4.25	6.26	6.24
Jun. - 2015																
Public	10.64	11.59	10.74	11.72	11.07	11.15	11.47	11.47	4.64	4.75	5.57	5.52	4.72	4.92	6.71	6.71
Private	8.16	8.44	8.54	8.92	9.13	9.18	9.69	9.75	4.69	4.13	5.68	5.35	3.73	3.66	5.70	5.65
Foreign	6.16	7.79	6.31	7.79	6.82	7.47	7.40	8.15	2.93	2.93	5.10	5.10	2.81	2.81	4.99	4.99
Specialised	13.60	13.60	13.60	13.60	12.45	12.45	13.37	13.37	3.25	3.10	7.51	7.50	3.50	3.47	7.55	7.55
All Banks	8.24	8.60	8.60	9.05	9.63	9.69	10.17	10.23	4.63	4.15	5.66	5.37	3.89	3.86	5.88	5.85

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.

6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs					
	31-12-2010	31-12-2011	31-12-2012	31-12-2013	31-12-2014	30-06-2015
All Banks	556.0	591.7	618.2	607.4	604.7	630.0
Commercial Banks	523.2	557.4	585.4	575.4	572.2	591.4
Public Sector Commercial Banks	163.8	166.3	166.4	180.2	182.3	196.6
Local Private Banks	352.7	383.5	409.9	388.9	385.1	391.3
Foreign Banks	6.8	7.6	9.1	6.2	4.8	3.6
Specialised Banks	32.7	34.3	32.8	32.0	32.5	38.6

(End Period Billion Rupees)

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-2010	31-12-2011	31-12-2012	31-12-2013	31-12-2014	30-06-2015	31-12-2010	31-12-2011	31-12-2012	31-12-2013	31-12-2014	30-06-2015
All Banks	185.2	180.3	176.1	138.9	122.0	120.8	5.51	5.35	4.63	3.38	2.74	2.69
Commercial Banks	173.2	166.3	163.4	126.9	109.4	102.2	5.31	5.08	4.41	3.17	2.53	2.35
Public Sector Commercial Banks	77.9	69.4	61.3	58.7	52.5	53.2	12.36	10.07	7.15	6.95	5.88	5.98
Local Private Banks	94.4	96.0	101.5	68.3	57.0	49.1	3.67	3.81	3.64	2.20	1.69	1.43
Foreign Banks	0.9	0.8	0.5	-0.1	-0.1	-0.1	1.38	1.23	0.92	-0.13	-0.16	-0.14
Specialised Banks	12.0	15.0	12.7	12.0	12.7	18.6	12.85	15.97	12.87	11.30	10.55	13.90

Source: Off-site Supervision and Enforcement Department, SBP

Note: * Data for CY10 through CY13 is Audited as of Dec 31, data for CY14 is unaudited as of Dec 31, while data for CY15 is Unaudited as of June 30.

6.15 Electronic Banking Statistics

Item	Unit	FY11	FY12	FY13	FY14	FY15 ^P
1- Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	7,416	9,291	10,015	10,640	11,315
Automated Teller Machines (ATM)	Number	5,200	5,745	6,757	8,240	9,597
Point of Sale (POS)	Number	37,232	34,879	33,748	34,428	41,183
2- Credit Cards Transactions						
Credit Cards	Thousand	1,385	1,231	1,088	1,334	1,370
Outstanding Amount ¹	Million Rs.	24,626	22,934	21,795	22,770	23,857
3- Debit Cards²						
	Thousand	11,990	15,984	20,267	23,061	25,024
4- Ebanking Transactions						
No of transactions	Thousand	234,854	277,385	320,526	403,651	468,970
Value of Transactions	Billion Rs.	22,141	26,023	29,691	33,698	35,848
4.1- ATM Transactions						
No of transactions	Thousand	137,659	166,158	199,779	258,483	300,231
Value of Transactions	Billion Rs.	1,196	1,589	1,979	2,648	3,202
4.2- POS Transactions						
No of transactions	Thousand	14,287	17,447	17,311	24,293	32,035
Value of Transactions	Billion Rs.	70	80	87	124	171
4.3- RTOB Transactions						
No of transactions	Thousand	74,407	83,070	89,058	98,490	113,800
Value of Transactions	Billion Rs.	20,652	23,969	27,091	30,173	31,560
4.4- Other Ebanking Channels³						
No of transactions	Thousand	8,500	10,709	14,378	22,385	22,903
Value of Transactions	Billion Rs.	224	385	534	752	915

1. Statistics & DWH Department

2. Does not include ATM Cards

3. Internet, Call Centre & Mobile Banking

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

Sources : Payment System Department SBP

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2013		2014		2015
	Jun.	Dec. ^R	Jun. ^R	Dec. ^R	Jun
Deposits					
No. of Accounts	1,990,179	2,168,997	2,335,628	2,572,405	2,880,553
Amount	750,758.84	824,193.60	873,025.43	988,141.44	1,170,989.86
% to Total ¹ Deposits	10.5	10.9	10.8	11.8	12.79
Financing ²					
No. of Accounts	49,620	51,188	55,210	76,483	96,755
Amount	266,039.29	307,940.44	312,292.84	407,996.39	451,081.05
% to Total ¹ Financing	6.9	7.4	7.3	9.0	9.8
Investment					
Amount	390,002.21	358,152.85	310,978.69	305,130.41	337,092.37
% to Total ¹ Investment	9.3	8.4	6.9	5.9	5.6
Liabilities/Assets					
Amount	1,189,558.45	1,333,580.46	1,502,225.81	1,502,220.71	1,816,357.95
% to Total ¹ Liabilities/Assets	7.4	8.6	9.1	8.5	9.5
Weighted Average Return on					
Advances	11.7	11.1	12.0	11.5	10.0
Deposits	4.6	4.8	4.4	4.4	3.7
Selected Ratios					
Ratio of Deposits to Liabilities	63.1	61.8	58.1	65.8	64.5
Ratio of Financing to Assets	22.4	23.1	20.8	27.2	24.8
Ratio of Financing to Deposits	35.4	37.4	35.8	41.3	38.5
Ratio of Investment to Deposits	51.9	43.5	35.6	30.9	28.8
Infrastructure					
Full-fledged Islamic Scheduled Banks	5	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	661	771	778	921	1045
Pakistani	661	771	778	921	1045
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	369	434	447	545	606
Pakistani	369	434	447	545	606
Foreign	-	-	-	-	-
Total Islamic Branches	1,030	1,205	1,225	1,466	1,651

1. Total includes all scheduled banks

Source: Statistics and DWH Department ,SBP

2. Financing = Advances +Bills

6.17 Scheduled Banks Operating in Pakistan

As on 30th June, 2015

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	2,101	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,360	www.nbp.com.pk
3 Sindh Bank Ltd.	217	www.sindhbankltd.com
4 The Bank of Khyber	117	www.bok.com.pk
5 The Bank of Punjab	364	www.bop.com.pk
B. Local Private Banks	9,020	
1 Al Baraka Bank (Pakistan) Ltd.	121	www.albaraka.com.pk
2 Allied Bank Ltd.	998	www.abl.com.pk
3 Askari Bank Ltd.	335	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	625	www.bankalfalah.com
5 Bank Al-Habib Ltd.	396	www.bankalhabib.com
6 BankIslami Pakistan Ltd.	193	www.bankislami.com.pk
7 Burj Bank Ltd.	74	www.burjbankltd.com
8 Dubai Islamic Bank Pakistan Ltd	175	www.dibpak.com
9 Faysal Bank Ltd.	276	www.faysalbank.com.pk
10 Habib Bank Ltd.	1,611	www.habibbankltd.com
11 Habib Metropolitan Bank Ltd	204	www.hmb.com.pk
12 JS Bank Ltd.	176	www.jsbl.com
15 MCB Bank Ltd.	1,236	www.mcb.com.pk
15 Meezan Bank Ltd.	482	www.meezanbank.com
15 NIB Bank Ltd.	171	www.nibpk.com
16 Samba Bank Ltd.	28	www.samba.com.pk
17 Silkbank Ltd.	88	www.silkbank.com.pk
18 Soneri Bank Ltd.	246	www.soneri.com
19 Standard Chartered Bank (Pakistan) Ltd.	104	www.standardchartered.com.pk
20 Summit Bank Ltd.	187	www.summitbank.com.pk
21 United Bank Ltd.	1,294	www.ubl.com.pk
C. Foreign Banks	11	
1 Citibank N.A	3	www.citibank.com.pk
2 Deutsche Bank AG	3	www.db.com/pakistan
3 HSBC Bank Oman SAOG	1	www.oiboman.com
4 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
5 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialised Banks	584	
1 Industrial Development Bank Ltd.	2	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.	418	www.ztbl.com.pk
Commercial Banks (A+B+C)	11,132	
All Banks (A+B+C+D)	11,716	

Source: Statistics & Data Warehouse Department, SBP