

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2002	2003	2004	2005	2006	2002	2003	2004	2005	2006
Liabilities										
Capital	97.6	76.5	80.2	98.1	121.2	2.5	1.9	1.9	1.9	1.7
Reserves	43.6	45.5	63.3	85.5	112.7	1.1	1.1	1.5	1.6	1.6
Demand Deposits	583.4	727.1	960.1	1,166.9	1,340.8	14.8	17.9	22.9	22.4	19.2
(a) Scheduled Banks	4.2	9.7	14.4	19.2	22.3	0.1	0.2	0.3	0.4	0.3
(b) Others	579.2	717.4	945.7	1,147.8	1,318.5	14.7	17.6	22.6	22.1	18.9
Time Deposits	842.1	966.3	1,061.5	1,282.9	1,517.0	21.3	23.8	25.3	24.7	21.8
(a) Scheduled Banks	0.1	2.2	4.9	2.4	18.1	0.0	0.1	0.1	0.0	0.2
(b) Others	842.0	964.1	1,056.6	1,280.5	1,498.9	21.3	23.7	25.2	24.6	21.6
Borrowings from:	190.3	192.5	212.3	220.8	367.3	4.8	4.7	5.1	4.2	5.3
(a) State Bank of Pakistan	138.5	141.3	173.2	189.7	200.3	3.5	3.5	4.1	3.6	2.9
(b) Banks Abroad	17.0	21.8	9.3	6.3	4.2	0.4	0.5	0.2	0.1	0.1
(c) Other Scheduled Banks	34.9	29.4	29.8	24.8	162.8	0.9	0.7	0.7	0.5	2.3
Head Office and Inter-Bank Adjustment	25.6	71.6	41.8	78.1	48.0	0.6	1.8	1.0	1.5	0.7
Contingent Liabilities as per contra	991.5	1,143.5	1,201.1	1,453.2	2,317.4	25.1	28.1	28.6	27.9	33.3
Other Liabilities	1,178.9	843.8	572.7	815.7	1,126.0	29.8	20.7	13.7	15.7	16.2
Total Liabilities / Assets	3,953.0	4,066.9	4,192.8	5,201.1	6,950.3	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	201.1	242.0	266.4	305.3	333.1	5.1	6.0	6.4	5.9	4.8
(a) Notes, Coins and Silver	28.8	45.0	43.3	46.1	59.2	0.7	1.1	1.0	0.9	0.9
(b) Balances with State Bank of Pakistan	124.4	141.2	161.8	188.2	202.3	3.1	3.5	3.9	3.6	2.9
(c) Balances with Other Scheduled Banks	47.8	55.8	61.3	71.1	71.6	1.2	1.4	1.5	1.4	1.0
Balances held Abroad	97.3	69.6	60.5	117.1	94.0	2.5	1.7	1.4	2.3	1.4
Bills Purchased and Discounted	63.3	73.0	84.2	104.2	122.2	1.6	1.8	2.0	2.0	1.8
Advances to	899.8	974.7	1,254.1	1,704.4	2,123.0	22.8	24.0	29.9	32.8	30.6
(a) Scheduled Banks	14.8	4.8	11.8	10.3	51.9	0.4	0.1	0.3	0.2	0.8
(b) Others	885.0	969.9	1,242.4	1,694.2	2,071.1	22.4	23.8	29.6	32.6	29.8
Investment in Securities and Shares:	438.7	704.5	783.3	725.6	866.6	11.1	17.3	18.7	14.0	12.5
(a) Federal Government Securities	152.4	211.3	259.2	187.5	181.7	3.9	5.2	6.2	3.6	2.6
(b) Treasury Bills	221.7	404.6	410.6	415.2	409.4	5.6	9.9	9.8	8.0	5.9
(c) Provincial Governments Securities	1.8	1.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
(d) Others	62.8	87.3	113.5	122.9	275.4	1.6	2.1	2.7	2.4	4.0
Bank Premises	28.2	39.7	49.1	61.6	78.9	0.7	1.0	1.2	1.2	1.1
Head Office and Inter-Bank Adjustment	149.5	318.4	77.7	20.2	81.5	3.8	7.8	1.9	0.4	1.2
Contingent Assets as per contra	991.5	1,143.5	1,201.1	1,453.2	2,317.4	25.1	28.1	28.6	27.9	33.3
Other Assets	1,083.6	501.4	416.3	709.4	933.6	27.4	12.3	9.9	13.6	13.4

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2005						2006					
	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	83.8	4.9	83.8	5.3	0.0	0.0	107.1	5.2	107.1	5.4	0.5	0.3
1. Federal Government	50.1	3.0	50.1	3.1	0.0	0.0	53.8	2.6	53.8	2.7	0.5	0.3
2. Provincial Governments	33.7	2.0	33.7	2.1	0.0	0.0	53.3	2.6	53.3	2.7	0.0	0.0
II. Non-Financial Public Sector Enterprises	83.0	4.9	83.0	5.2	10.3	6.7	95.0	4.6	95.0	4.8	10.4	5.7
III. Non-Bank Financial Institutions	38.5	2.3	38.5	2.4	5.4	3.5	53.4	2.6	53.4	2.7	5.0	2.8
A. Development Financial Institutions	5.5	0.3	5.5	0.3	0.5	0.3	5.9	0.3	5.9	0.3	1.2	0.6
B. Others	33.0	1.9	33.0	2.1	4.9	3.2	47.6	2.3	47.6	2.4	3.9	2.1
IV. Private Sector Enterprises	1,201.4	70.9	1,104.8	69.3	94.8	61.7	1,445.4	69.8	1,363.0	68.7	109.4	60.3
A. Agriculture, Hunting and Forestry	127.1	7.5	49.2	3.1	0.2	0.1	131.5	6.4	63.9	3.2	0.0	0.0
B. Fishing and fish farming etc.	2.4	0.1	2.0	0.1	0.0	0.0	1.2	0.1	1.0	0.1	0.0	0.0
C. Mining and Quarrying	8.1	0.5	8.0	0.5	0.5	0.3	10.4	0.5	10.3	0.5	0.6	0.3
D. Manufacturing	735.9	43.4	723.6	45.4	67.8	44.1	865.1	41.8	855.5	43.1	76.7	42.3
E. Ship breaking and waste / scrape etc.	2.5	0.1	2.5	0.2	0.1	0.1	1.4	0.1	1.4	0.1	0.0	0.0
F. Electricity, gas and water supply	14.2	0.8	14.2	0.9	0.3	0.2	20.5	1.0	20.5	1.0	1.4	0.7
G. Construction	29.8	1.8	29.4	1.8	1.4	0.9	37.2	1.8	37.0	1.9	1.1	0.6
H. Commerce and Trade	124.8	7.4	124.6	7.8	5.0	3.3	179.6	8.7	179.2	9.0	8.0	4.4
I. Hotels, restaurants and clubs etc	8.4	0.5	8.4	0.5	0.0	0.0	6.9	0.3	6.8	0.3	0.0	0.0
J. Transport, storage and communications	52.2	3.1	51.7	3.2	6.7	4.3	63.0	3.0	62.5	3.2	10.3	5.7
K. Real estate, renting and business activities	48.0	2.8	46.9	2.9	6.0	3.9	74.5	3.6	74.0	3.7	3.6	2.0
L. Education	3.5	0.2	3.4	0.2	0.7	0.5	3.6	0.2	3.6	0.2	0.4	0.2
M. Health and social work	3.8	0.2	3.7	0.2	0.5	0.3	3.5	0.2	3.5	0.2	0.1	0.1
N. Other community, social and personal service activities	9.2	0.5	5.9	0.4	1.2	0.8	10.7	0.5	7.5	0.4	0.2	0.1
O. Other private business n.e.s	31.5	1.9	31.3	2.0	4.4	2.9	36.4	1.8	36.2	1.8	7.0	3.9
V. Trust Funds And Non Profit Organizations	12.0	0.7	12.0	0.8	0.1	0.1	13.7	0.7	13.6	0.7	0.0	0.0
VI. Personal	258.0	15.2	255.2	16.0	35.5	23.1	343.7	16.6	340.8	17.2	54.6	30.1
A. Bank Employees	44.2	2.6	41.4	2.6	2.6	1.7	47.0	2.3	44.2	2.2	3.0	1.7
B. Consumer Financing	208.9	12.3	208.8	13.1	32.9	21.4	294.6	14.2	296.6	14.9	51.5	28.4
i) House building	29.0	1.7	29.0	1.8	4.9	3.2	41.8	2.0	41.8	2.1	7.0	3.9
ii) Transport	66.1	3.9	66.1	4.1	6.9	4.5	97.3	4.7	97.3	4.9	8.4	4.6
iii) Credit cards	19.5	1.2	19.5	1.2	8.7	5.7	33.5	1.6	33.5	1.7	15.4	8.5
iv) Consumer durable	2.4	0.1	2.3	0.1	0.0	0.0	1.6	0.1	1.5	0.1	0.0	0.0
v) Personal loans	91.9	5.4	91.8	5.8	12.3	8.0	120.5	5.8	120.4	6.1	20.8	11.4
C. Other	4.9	0.3	4.9	0.3	0.0	0.0	2.1	0.1	2.1	0.1	0.1	0.0
VII. Others	17.6	1.0	16.8	1.1	7.5	4.9	12.8	0.6	12.2	0.6	1.6	0.9
Total	1,694.2	100.0	1,593.9	100.0	153.6	100.0	2,071.2	100.0	1,985.2	100.0	181.6	100.0
Growth (%)	36.4		39.0		17.2		22.3		24.5		18.2	
As % of GDP (MP)	25.7		24.2		2.3		26.9		25.7		2.4	

Source: Statistics & Data Warehouse Department, SBP

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) w.e.f. Dec 2003

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2005						2006					
	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	0.5	0.0	0.5	0.0	0.0	0.0	2.0	0.1	2.0	0.1	0.0	0.0
II. Securities, Shares and Other Financial Instruments:	94.7	5.6	94.7	5.9	20.5	13.3	98.5	4.8	98.5	5.0	11.8	6.5
A. Quoted on the Stock Exchange	61.0	3.6	61.0	3.8	6.1	4.0	73.7	3.6	73.7	3.7	5.8	3.2
1. To Stock Brokers and Dealers	38.0	2.2	38.0	2.4	5.2	3.4	48.7	2.4	48.7	2.5	0.3	0.2
2. To Others	22.9	1.4	22.9	1.4	0.9	0.6	25.0	1.2	25.0	1.3	5.5	3.0
B. Unquoted on the Stock Exchange	33.7	2.0	33.7	2.1	14.3	9.3	24.9	1.2	24.9	1.3	6.0	3.3
1. To Stock Brokers and Dealers	9.2	0.5	9.2	0.6	0.0	0.0	5.1	0.2	5.1	0.3	0.0	0.0
2. To Others	24.5	1.4	24.5	1.5	14.3	9.3	19.7	1.0	19.7	1.0	6.0	3.3
III. Merchandise	519.5	30.7	519.0	32.6	46.3	30.2	626.1	30.2	625.6	31.5	50.3	27.7
A. Food Items:	113.3	6.7	113.2	7.1	1.8	1.2	161.3	7.8	161.1	8.1	2.1	1.1
1. Wheat	41.6	2.5	41.6	2.6	0.0	0.0	64.1	3.1	64.0	3.2	0.0	0.0
2. Rice and Paddy	26.2	1.5	26.2	1.6	0.4	0.2	35.8	1.7	35.8	1.8	0.2	0.1
3. Other Grain and Pulses	3.5	0.2	3.5	0.2	0.0	0.0	1.6	0.1	1.6	0.1	0.0	0.0
4. Edible Oil	8.5	0.5	8.5	0.5	0.2	0.1	10.9	0.5	10.9	0.6	0.4	0.2
5. Sugar	23.7	1.4	23.7	1.5	0.3	0.2	37.2	1.8	37.2	1.9	0.7	0.4
6. Kariana and Spices	2.1	0.1	2.0	0.1	0.0	0.0	3.5	0.2	3.5	0.2	0.0	0.0
7. Fish and Fish Preparation	1.8	0.1	1.8	0.1	0.0	0.0	1.5	0.1	1.5	0.1	0.0	0.0
8. Other Food Items	5.9	0.3	5.8	0.4	0.9	0.6	6.6	0.3	6.6	0.3	0.8	0.4
B. Raw Materials	140.6	8.3	140.4	8.8	10.1	6.5	158.5	7.7	158.4	8.0	9.4	5.2
1. Cotton Raw	74.9	4.4	74.9	4.7	2.5	1.6	80.7	3.9	80.7	4.1	2.7	1.5
2. Synthetic Fibres	18.3	1.1	18.3	1.1	0.8	0.5	17.4	0.8	17.4	0.9	0.5	0.3
3. Fertilizers	6.9	0.4	6.9	0.4	0.9	0.6	10.3	0.5	10.3	0.5	1.1	0.6
4. Petroleum Crude	11.5	0.7	11.5	0.7	1.5	1.0	10.7	0.5	10.7	0.5	1.4	0.7
5. Iron and Steel	8.8	0.5	8.8	0.5	1.7	1.1	10.2	0.5	10.2	0.5	0.9	0.5
6. Wool and Goat Hair	0.3	0.0	0.3	0.0	0.0	0.0	0.4	0.0	0.4	0.0	0.0	0.0
7. Hides and Skins	4.2	0.2	4.1	0.3	0.7	0.5	4.0	0.2	4.0	0.2	0.8	0.4
8. Oil Seeds	2.9	0.2	2.9	0.2	0.0	0.0	3.2	0.2	3.2	0.2	0.0	0.0
9. Pesticides and Insecticides	1.6	0.1	1.6	0.1	0.3	0.2	3.4	0.2	3.4	0.2	0.5	0.3
10. Other Raw Materials	11.3	0.7	11.2	0.7	1.7	1.1	17.9	0.9	17.9	0.9	1.4	0.8
C. Finished/Manufactured Goods	265.5	15.7	265.4	16.7	34.4	22.4	306.3	14.8	306.1	15.4	38.8	21.4
1. Cotton Textiles	63.6	3.8	63.5	4.0	10.4	6.7	73.9	3.6	73.8	3.7	7.9	4.4
2. Cotton Yarn	23.6	1.4	23.6	1.5	1.9	1.2	30.6	1.5	30.6	1.5	2.3	1.3
3. Other Textiles	33.7	2.0	33.6	2.1	3.1	2.0	43.1	2.1	43.1	2.2	3.8	2.1
4. Machinery	36.8	2.2	36.8	2.3	1.2	0.8	18.7	0.9	18.7	0.9	1.5	0.8
5. Handloom Products	0.2	0.0	0.2	0.0	0.0	0.0	0.8	0.0	0.8	0.0	0.0	0.0
6. Carpets and Rugs	1.7	0.1	1.6	0.1	0.2	0.1	2.9	0.1	2.9	0.1	0.3	0.2
7. Readymade Garments	20.8	1.2	20.8	1.3	1.0	0.6	25.0	1.2	25.0	1.3	2.3	1.3
8. Cement and Cement Products	20.0	1.2	20.0	1.3	2.9	1.9	25.6	1.2	25.6	1.3	4.2	2.3
9. Sports Goods	3.8	0.2	3.8	0.2	0.0	0.0	4.4	0.2	4.4	0.2	0.0	0.0
10. Surgical Instruments	1.9	0.1	1.9	0.1	0.0	0.0	2.1	0.1	2.1	0.1	0.0	0.0
11. Chemicals and Dyes	9.8	0.6	9.8	0.6	2.0	1.3	12.9	0.6	12.8	0.6	2.1	1.2
12. Other finished goods	49.7	2.9	49.7	3.1	11.9	7.7	66.4	3.2	66.3	3.3	14.2	7.8
IV. Fixed Assets Including Machinery	214.2	12.6	208.8	13.1	10.2	6.7	280.0	13.5	275.0	13.9	8.4	4.6
V. Real Estate	342.8	20.2	254.9	16.0	12.8	8.3	406.4	19.6	332.1	16.7	18.4	10.1
VI. Fixed Deposits & Insurance Policies	42.6	2.5	42.5	2.7	5.7	3.7	56.6	2.7	56.6	2.8	4.7	2.6
VII. Others	479.9	28.3	473.6	29.7	58.1	37.8	601.5	29.0	595.4	30.0	88.1	48.5
Total	1,694.2	100.0	1,593.9	100.0	153.6	100.0	2,071.2	100.0	1,985.2	100.0	181.6	100.0

Source: Statistics & Data Warehouse Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

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

Size of Account (Thousand Rupees)			2005						2006					
			All Banks			Commercial Banks			All Banks			Commercial Banks		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less	Than	10	123.4	0.6	5.1	101.6	0.5	4.8	138.7	0.8	5.7	130.8	0.7	5.6
10	to	20	395.5	7.2	18.3	347.5	6.6	18.9	592.0	9.6	16.2	565.3	9.2	16.3
20	to	25	202.0	4.4	21.9	151.6	3.3	21.7	135.3	3.0	22.0	110.1	2.4	21.8
25	to	30	414.1	11.7	28.2	356.0	10.1	28.2	250.8	7.3	29.2	225.1	6.6	29.3
30	to	40	422.5	14.7	34.9	179.4	6.3	35.1	691.3	24.3	35.1	587.2	20.6	35.0
40	to	50	414.1	18.5	44.8	164.5	7.4	45.0	335.2	15.1	45.0	244.7	11.1	45.4
50	to	60	335.6	18.4	54.8	148.2	8.2	55.1	307.4	17.0	55.2	219.2	12.1	55.3
60	to	70	351.8	22.9	65.2	251.4	16.4	65.2	423.4	27.3	64.5	282.4	18.2	64.4
70	to	80	337.6	25.0	74.1	234.1	17.3	73.9	350.6	26.5	75.5	203.9	15.4	75.3
80	to	90	121.5	10.2	84.3	84.4	7.1	84.4	195.3	16.4	84.2	139.0	11.7	84.1
90	to	100	101.4	9.6	94.5	73.6	6.9	94.4	164.5	15.7	95.6	103.1	9.9	95.8
100	to	200	461.0	61.8	134.0	269.2	35.7	132.7	571.7	76.9	134.5	382.6	52.4	137.0
200	to	300	145.0	35.6	245.5	125.5	31.0	247.0	172.8	42.7	247.1	158.6	39.2	247.3
300	to	400	116.8	41.0	351.1	112.7	39.6	351.5	100.9	35.2	348.9	97.3	34.0	349.2
400	to	500	70.0	31.1	443.9	68.5	30.4	443.9	115.9	50.4	435.4	114.9	50.0	435.3
500	to	600	28.3	15.5	548.0	27.8	15.3	547.9	53.1	28.6	538.9	52.5	28.3	538.7
600	to	700	18.6	12.0	644.2	18.4	11.8	644.2	18.3	11.8	643.6	18.0	11.6	643.8
700	to	800	14.6	10.9	748.9	14.4	10.8	749.1	16.7	12.5	749.3	16.7	12.5	749.3
800	to	900	7.7	6.5	846.3	7.2	6.1	848.3	10.9	9.3	847.3	10.7	9.1	847.2
900	to	1,000	9.5	9.1	957.2	9.4	9.0	957.3	16.3	15.6	957.8	16.2	15.5	957.9
1,000	to	2,000	38.2	52.1	1,365.7	37.8	51.7	1,365.5	50.7	73.2	1,443.7	50.5	72.9	1,443.9
2,000	to	3,000	15.6	38.2	2,451.4	15.4	37.8	2,451.0	20.0	50.1	2,499.4	19.9	49.7	2,500.2
3,000	to	4,000	8.2	28.6	3,503.6	8.1	28.3	3,503.5	10.6	36.9	3,468.9	10.6	36.6	3,468.8
4,000	to	5,000	5.5	24.6	4,506.2	5.4	24.3	4,507.2	7.4	32.6	4,424.4	7.3	32.4	4,424.6
5,000	to	6,000	4.0	22.0	5,447.0	4.0	21.7	5,448.2	3.5	19.1	5,454.3	3.4	18.8	5,456.2
6,000	to	7,000	2.0	13.2	6,461.1	2.0	12.8	6,456.4	2.6	16.8	6,444.7	2.6	16.6	6,444.8
7,000	to	8,000	1.8	13.4	7,476.3	1.8	13.2	7,475.4	2.3	17.2	7,481.4	2.3	16.9	7,483.4
8,000	to	9,000	1.7	14.1	8,482.9	1.6	14.0	8,484.2	1.6	13.4	8,491.5	1.6	13.2	8,491.0
9,000	to	10,000	1.4	13.4	9,541.6	1.4	13.2	9,543.6	1.9	17.6	9,457.7	1.8	17.3	9,455.6
10,000	and over		17.2	1,107.7	64,242.1	17.0	1,097.2	64,467.2	19.8	1,348.3	68,159.8	19.6	1,340.4	68,497.4
Total			4,186.4	1,694.2	404.7	2,839.8	1,593.9	561.3	4,781.5	2,071.2	433.2	3,797.7	1,985.2	522.7

Source: Statistics & Data Warehouse Department, SBP

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

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	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
A. Foreign Constituents:	53.1	77.6	8.3	11.1	0.0	0.1	0.2	0.2	36.1	44.9	8.5	21.3
I. Official	12.5	11.2	1.6	0.8	0.0	0.0	0.0	0.0	10.1	9.1	0.8	1.2
II. Business	6.2	15.3	1.3	2.4	0.0	0.1	0.0	0.0	2.3	5.1	2.6	7.7
III. Personal	34.3	51.2	5.4	7.9	0.0	0.0	0.1	0.2	23.7	30.7	5.1	12.3
B. Domestic Constituents	2,375.2	2,739.7	623.1	712.8	38.3	38.2	34.5	41.4	1,228.0	1,287.5	451.3	659.9
I. Government	211.2	270.4	38.8	59.9	0.5	4.8	1.9	1.8	102.9	123.0	67.0	80.9
A. Federal Government	121.2	167.4	21.1	40.8	0.2	4.3	1.1	1.5	63.2	77.5	35.6	43.3
B. Provincial Governments	79.5	86.2	16.3	15.0	0.3	0.4	0.6	0.1	35.3	36.2	27.0	34.5
C. Local Bodies (City Governments)	10.5	16.8	1.4	4.1	0.0	0.1	0.2	0.2	4.4	9.3	4.5	3.1
II. Non-Financial Public Sector Enterprises	191.7	252.2	9.6	15.7	6.9	3.9	11.2	4.3	80.5	111.9	83.4	116.4
III. Non-Bank Financial Institutions	23.4	45.6	1.9	1.4	0.4	0.7	0.1	0.1	12.6	27.3	8.4	16.2
A. Development Financial Institutions	9.0	11.6	0.8	0.4	0.0	0.4	0.0	0.0	2.8	5.2	5.4	5.6
B. Others	14.4	34.0	1.1	1.0	0.3	0.3	0.1	0.1	9.8	22.1	3.0	10.6
IV. Private Sector Enterprises	781.4	850.5	301.5	320.2	17.0	18.1	11.7	9.2	318.5	324.9	132.7	178.0
A. Agriculture, Hunting and Forestry	114.6	115.2	33.7	31.7	1.0	0.3	1.3	0.3	68.5	72.2	10.2	10.7
B. Fishing and fish farming etc.	0.2	0.5	0.1	0.3	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.1
C. Mining and Quarrying	20.7	18.9	3.6	3.7	0.4	1.3	0.1	0.1	9.7	6.2	6.9	7.6
D. Manufacturing	168.4	188.7	63.1	67.6	5.8	6.1	2.0	2.2	54.7	48.1	42.8	64.7
E. Ship breaking and waste / scrape (junk) etc.	2.3	1.9	1.2	0.9	0.0	0.3	0.0	0.0	0.8	0.6	0.3	0.1
F. Electricity, gas and water supply	25.1	29.4	4.8	3.5	0.0	0.3	0.0	0.0	8.5	11.3	11.8	14.3
G. Construction	34.6	43.6	15.3	18.5	1.3	1.7	0.9	0.8	14.0	15.4	3.2	7.2
H. Commerce and Trade	152.7	168.2	84.0	94.3	2.5	2.6	3.6	3.0	49.3	51.9	13.2	16.5
I. Hotels, restaurants and clubs etc	5.2	9.2	1.5	2.7	0.0	0.0	0.1	0.1	2.0	2.8	1.5	3.6
J. Transport, storage and communications	34.8	39.9	12.3	14.1	0.1	0.6	0.1	0.2	16.4	14.7	5.9	10.3
K. Real estate, renting and business activities	65.4	70.4	23.2	24.7	2.8	0.9	1.0	0.7	28.7	31.3	9.7	12.7
L. Education	12.5	16.3	4.1	3.7	0.3	0.4	0.1	0.1	5.5	7.9	2.5	4.2
M. Health and social work	9.7	9.3	3.0	3.2	0.4	0.1	0.1	0.0	4.3	4.1	1.9	1.9
N. Other community, social and personal service activities	28.4	24.7	7.8	7.2	0.3	0.3	0.4	0.6	13.7	11.1	6.3	5.4
O. Other private business n.e.c	106.9	114.4	43.9	44.3	2.0	3.2	2.1	0.9	42.2	47.2	16.6	18.9
V. Trust Funds And Non Profit Organizations	60.5	64.1	11.7	14.2	2.4	1.5	0.0	0.1	29.0	19.5	17.4	28.8
VI. Personal	1,066.8	1,196.1	245.3	283.1	9.0	7.7	6.5	23.3	670.4	655.6	135.5	226.4
VII. Others	40.2	60.8	14.2	18.3	2.1	1.4	3.0	2.6	14.0	25.3	6.8	13.2
Total	2,428.3	2,817.4	631.4	723.9	38.3	38.3	34.7	41.6	1,264.1	1,332.3	459.7	681.2
Growth (%)	21.3	16.0	31.1	14.6	-4.9	-	4.2	19.9	13.1	5.4	39.8	48.2
As % of GDP (MP)	36.9	36.5	9.6	9.4	0.6	0.5	0.5	0.5	19.2	17.3	7.0	8.8

Source: Statistics and Datawarehouse Department, SBP

Note: The category of deposits holders has been reclassified as per international standard industrial classification (ISIC Rev 3.1) w.e.f Dec.2003

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	2003			2004			2005			2006		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	5,724.7	352.1	61.5	6,095.2	481.7	79.0	6,788.7	631.4	93.0	7,164.6	723.9	101.0
Call Deposits	295.8	22.4	75.7	180.9	40.3	222.8	174.8	38.3	219.3	159.2	38.3	240.6
Other Deposit Accounts	267.9	33.7	125.7	176.1	33.3	188.9	205.4	34.7	168.9	254.2	41.6	163.7
Saving Deposits	21,669.5	957.9	44.2	21,434.6	1,118.2	52.2	19,280.3	1,264.1	65.6	18,200.4	1,332.3	73.2
Fixed Deposits	871.0	315.4	362.1	590.1	328.8	557.2	535.4	459.7	858.7	543.3	681.2	1,253.8
Less than 6 months	257.5	98.1	381.0	138.0	116.5	844.3	101.8	228.6	2,244.5	185.4	334.0	1801.6
For 6 months and over												
but less than 1 year	74.0	38.3	516.8	51.8	48.2	929.5	72.8	74.1	1,018.9	52.2	102.7	1967.4
For 1 year and over												
but less than 2 years	84.0	43.7	520.4	94.3	53.1	563.2	72.7	59.7	821.1	96.9	125.5	1294.9
For 2 years and over												
but less than 3 years	43.5	14.0	320.6	48.2	16.9	349.8	34.6	12.0	346.7	33.9	15.8	465.0
For 3 years and over												
but less than 4 years	64.9	29.4	452.6	49.9	23.5	471.0	45.4	20.1	443.2	39.6	26.7	674.3
For 4 years and over												
but less than 5 years	56.2	19.1	339.6	16.5	2.8	172.3	25.7	4.1	158.8	14.0	4.6	326.7
For 5 years and over	290.9	72.9	250.7	191.3	67.8	354.4	182.5	61.2	335.2	121.3	72.0	593.4
All Deposits	28,828.9	1,681.5	58.3	28,476.9	2,002.3	70.3	26,984.6	2,428.3	90.0	26,321.7	2,817.4	107.0
Growth (%)												
Current Deposits	21.4	22.0	0.5	6.5	36.8	28.5	11.4	31.1	17.7	5.5	14.7	8.6
Call Deposits	28.2	-3.9	-25.0	-38.9	79.9	194.2	-3.4	-4.9	-1.6	-8.9	-0.1	9.7
Other Deposit Accounts	-37.7	22.4	96.5	-34.3	-1.2	50.3	16.6	4.3	-10.6	23.7	20.0	-3.1
Saving Deposits	-1.5	28.2	30.1	-1.1	16.7	18.0	-10.1	13.1	25.7	-5.6	5.4	11.6
Fixed Deposits	-3.8	-5.8	-2.1	-32.3	4.3	53.9	-9.3	39.8	54.1	1.5	48.2	46.0
Less than 6 months	3.7	-15.4	-18.4	-46.4	18.8	121.6	-26.2	96.2	165.9	82.0	46.1	-19.7
For 6 months and over												
but less than 1 year	-1.7	17.0	19.1	-30.0	25.9	79.9	40.4	53.9	9.6	-28.2	38.6	93.1
For 1 year and over												
but less than 2 years	4.2	0.7	-3.4	12.3	21.6	8.2	-23.0	12.3	45.8	33.4	110.3	57.7
For 2 years and over												
but less than 3 years	-26.6	-15.9	14.5	10.7	20.8	9.1	-28.2	-28.8	-0.9	-2.0	31.5	34.1
For 3 years and over												
but less than 4 years	-17.7	29.7	57.6	-23.1	-20.0	4.1	-9.0	-14.4	-5.9	-12.9	32.5	52.1
For 4 years and over												
but less than 5 years	45.8	21.6	-16.6	-70.6	-85.1	-49.3	55.2	43.1	-7.8	-45.3	12.5	105.7
For 5 years and over	-10.3	-16.9	-7.3	-34.2	-7.0	41.3	-4.6	-9.8	-5.4	-33.5	17.7	77.0
All Deposits	2.0	18.3	16.0	-1.2	19.1	20.5	-5.2	21.3	28.0	-2.5	16.0	18.9

Source: Statistics and Datawarehouse Department, SBP

6.7 Scheduled Banks' Deposits Distributed by Size of Account

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

Size of Account (Thousand Rupees)			2003			2004			2005			2006		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less	Than	10	7,920.3	41.7	5.3	9,293.4	37.1	4.0	7,537.3	27.1	3.6	6,881.3	24.0	3.5
10	to	20	8,439.3	123.2	14.6	6,365.8	92.6	14.5	4,884.8	72.3	14.8	4,440.9	66.0	14.9
20	to	25	2,543.0	56.9	22.4	2,057.4	45.9	22.3	1,714.6	38.5	22.4	1,525.5	34.3	22.5
25	to	30	2,010.2	54.7	27.2	1,502.8	41.4	27.5	1,443.4	39.6	27.4	1,380.4	37.9	27.4
30	to	40	2,230.9	76.9	34.5	2,111.0	73.5	34.8	2,133.5	74.1	34.7	2,156.2	74.8	34.7
40	to	50	1,282.7	57.0	44.5	1,431.2	63.9	44.7	1,564.7	70.0	44.8	1,698.7	76.0	44.7
50	to	60	793.2	43.2	54.5	1,037.9	56.6	54.5	1,191.4	65.1	54.6	1,329.8	72.8	54.7
60	to	70	583.4	37.7	64.6	687.2	44.4	64.7	1,049.5	67.9	64.7	1,024.0	66.5	65.0
70	to	80	342.7	25.6	74.6	583.2	43.5	74.5	775.9	58.2	75.0	911.6	68.1	74.7
80	to	90	321.2	27.2	84.8	441.9	37.5	84.8	647.9	55.0	84.9	651.8	55.3	84.8
90	to	100	243.8	23.1	94.9	465.5	44.0	94.6	511.0	48.5	94.8	569.9	54.1	94.9
100	to	200	1,137.9	157.4	138.4	1,476.0	202.8	137.4	2,226.4	301.9	135.6	2,307.0	313.7	136.0
200	to	300	451.3	109.6	242.7	413.9	100.4	242.6	553.5	133.3	240.8	613.5	147.6	240.6
300	to	400	159.8	54.6	341.4	197.4	68.3	345.9	228.6	78.7	344.1	233.0	80.6	345.9
400	to	500	98.7	44.6	452.1	93.9	41.9	446.0	126.8	56.4	445.0	141.1	62.6	443.8
500	to	600	55.7	30.2	541.8	65.6	35.8	545.4	75.2	40.9	543.7	83.3	45.4	544.9
600	to	700	44.0	28.7	652.0	38.5	25.0	648.9	67.3	43.9	652.6	68.1	44.1	648.3
700	to	800	23.2	17.3	745.5	33.9	25.2	743.5	52.2	38.8	743.1	47.3	35.4	748.5
800	to	900	18.4	15.6	848.3	25.4	21.5	847.3	30.6	25.7	840.4	31.6	26.8	849.1
900	to	1,000	18.6	17.5	942.6	18.6	17.6	944.0	18.4	17.5	952.0	26.5	25.2	952.0
1,000	to	2,000	61.6	82.9	1,346.0	73.5	102.6	1,395.4	84.1	116.8	1,388.4	107.8	145.5	1,349.9
2,000	to	3,000	19.1	45.7	2,390.4	24.4	58.3	2,388.6	26.2	63.0	2,401.0	35.6	86.1	2,416.9
3,000	to	4,000	9.1	30.5	3,355.9	11.0	37.9	3,436.8	11.0	37.9	3,438.3	14.8	51.2	3,449.6
4,000	to	5,000	4.8	21.1	4,383.8	6.3	28.2	4,476.3	5.8	25.7	4,457.3	9.1	40.3	4,434.0
5,000	to	6,000	2.8	15.1	5,412.8	3.6	19.7	5,445.3	3.9	21.1	5,425.1	6.6	35.9	5,466.2
6,000	to	7,000	2.3	14.8	6,515.7	3.2	20.7	6,487.8	3.2	20.7	6,459.2	3.3	21.6	6,538.3
7,000	to	8,000	1.5	11.5	7,465.5	1.7	12.8	7,467.6	2.1	16.0	7,465.0	2.7	20.1	7,475.1
8,000	to	9,000	1.3	10.9	8,410.8	1.3	11.4	8,484.8	1.4	11.5	8,527.5	2.1	17.6	8,428.3
9,000	to	10,000	0.6	5.4	9,486.5	1.1	10.6	9,505.0	1.4	13.6	9,478.5	1.6	15.0	9,494.7
10,000	and over		7.6	400.7	52,758.7	9.9	581.1	58,640.3	12.5	748.7	59,944.9	16.6	972.7	58,584.5
Total			28,828.9	1,681.5	58.3	28,476.9	2,002.3	70.3	26,984.6	2,428.3	90.0	26,321.7	2,817.4	107.0

Source: Statistics & Data Warehouse Department, SBP

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

6.8 Weighted Average Lending and Deposit Rates

Item	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
July 2005								
Public	9.95	10.05	9.30	9.95	3.26	3.71	2.02	2.60
Private	9.32	9.49	8.57	9.16	2.64	3.01	1.99	2.69
Foreign	7.58	8.22	10.04	10.59	4.11	5.26	2.47	3.49
Specialised	9.42	9.44	10.93	11.85	1.84	5.97	4.28	5.06
All Banks	9.07	9.33	8.96	9.58	2.97	3.47	2.06	2.77
August 2005								
Public	10.11	10.28	9.53	10.20	3.07	3.93	2.15	2.76
Private	9.30	9.49	8.80	9.41	3.91	5.24	2.10	2.86
Foreign	7.38	8.07	10.32	10.89	4.31	5.57	2.52	3.58
Specialised	9.18	9.19	10.87	11.77	7.72	7.86	4.92	5.71
All Banks	9.00	9.30	9.19	9.82	3.98	5.25	2.16	2.93
September 2005								
Public	10.43	10.57	9.64	10.28	3.36	4.00	2.17	2.80
Private	9.72	10.00	9.05	9.67	3.64	5.00	2.15	2.95
Foreign	7.90	8.65	10.86	11.42	4.03	5.24	2.57	3.74
Specialised	9.21	9.21	10.83	11.68	5.41	7.90	4.93	5.82
All Banks	9.46	9.82	9.41	10.04	3.74	5.01	2.21	3.02
October 2005								
Public	10.51	10.81	9.80	10.46	2.73	3.43	2.28	2.91
Private	10.09	10.36	9.23	9.86	3.77	4.82	2.26	3.06
Foreign	7.89	8.64	11.10	11.69	3.97	5.68	2.60	3.80
Specialised	9.24	9.24	10.74	11.56	8.82	9.03	5.37	6.31
All Banks	9.74	10.11	9.57	10.21	3.78	4.98	2.31	3.12
November 2005								
Public	11.06	11.26	9.94	10.56	3.02	3.87	2.28	2.98
Private	10.01	10.25	9.39	10.00	4.28	5.56	2.33	3.16
Foreign	8.00	8.68	11.13	11.73	3.55	5.44	2.63	3.80
Specialised	9.27	9.27	10.59	11.41	5.38	6.10	5.23	6.27
All Banks	9.77	10.09	9.69	10.31	3.98	5.36	2.37	3.20
December 2005								
Public	11.08	11.23	10.15	10.73	3.17	4.92	2.31	3.07
Private	9.79	9.87	9.54	10.07	4.34	5.88	2.56	3.56
Foreign	7.46	8.17	11.26	11.84	4.36	5.89	2.82	4.15
Specialised	9.74	9.74	10.06	10.88	6.14	6.68	4.69	5.97
All Banks	9.53	9.74	9.81	10.36	4.23	5.80	2.55	3.53

(Contd.)

6.8 Weighted Average Lending and Deposit Rates

Item	(Percent per annum)							
	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
January 2006								
Public	10.80	11.22	10.19	10.80	3.62	3.97	2.33	2.98
Private	10.18	10.28	9.66	10.19	3.06	3.63	2.64	3.69
Foreign	7.20	7.86	11.24	12.07	3.90	5.43	2.88	4.18
Specialised	10.03	10.03	9.93	10.74	7.58	8.02	5.24	6.21
All Banks	9.76	9.99	9.89	10.47	3.26	3.94	2.62	3.61
February 2006								
Public	10.84	11.24	10.22	10.84	4.43	5.36	2.56	3.24
Private	10.52	10.59	9.78	10.29	5.39	6.79	2.75	3.73
Foreign	8.03	8.78	11.47	11.95	4.39	6.18	3.00	4.35
Specialised	9.69	9.69	9.82	10.61	4.12	4.69	5.28	6.25
All Banks	10.17	10.39	10.01	10.55	5.05	6.51	2.75	3.71
March 2006								
Public	11.04	11.09	10.29	10.89	4.12	5.34	2.57	3.31
Private	10.46	10.65	9.82	10.33	4.92	6.47	2.73	3.72
Foreign	8.09	8.87	11.51	12.02	4.02	5.69	3.14	4.51
Specialised	9.27	9.27	9.68	10.46	9.39	10.23	5.05	6.16
All Banks	10.14	10.42	10.04	10.58	4.65	6.20	2.75	3.73
April 2006								
Public	11.43	11.52	10.40	10.97	4.79	5.56	2.64	3.38
Private	10.50	10.66	9.96	10.49	4.87	6.45	2.84	3.87
Foreign	8.52	9.29	11.87	12.38	4.64	5.76	3.20	4.52
Specialised	9.00	9.00	9.57	10.48	4.61	5.43	5.11	6.15
All Banks	10.25	10.52	10.20	10.75	4.81	6.22	2.85	3.85
May 2006								
Public	11.25	11.30	10.41	11.02	3.70	5.18	2.76	3.55
Private	10.53	10.61	10.09	10.58	5.02	6.55	2.88	3.95
Foreign	8.56	9.28	12.01	12.60	4.16	5.83	3.32	4.71
Specialised	9.09	9.09	9.36	10.25	3.47	6.54	4.94	6.31
All Banks	10.23	10.43	10.29	10.83	4.73	6.31	2.91	3.95
June 2006^P								
Public	10.91	11.20	10.70	11.21	3.30	4.68	2.51	3.47
Private	10.18	10.27	10.15	10.63	4.91	6.52	2.94	4.06
Foreign	8.26	8.91	12.23	12.78	4.43	5.40	3.22	4.56
Specialised	9.47	9.47	9.19	10.04	5.69	6.84	4.54	6.30
All Banks	9.93	10.14	10.40	10.91	4.72	6.17	2.89	4.01

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan repriced, 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 repriced 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.

6.9 Non-Performing Loans

(End Period: Billion Rupees)

Banks	NPLs					
	CY01	CY 02	CY 03	CY 04	CY 05	CY 06 ¹
All Banks	244.1	231.5	211.3	199.8	177.2	183.8
Commercial Banks	181.4	167.6	157.2	146.1	135.6	141.5
Public Sector						
Commercial Banks	129.6	95.5	85.9	40.1	38.0	39.6
Local Private Banks	45.7	66.9	67.4	103.4	95.6	99.8
Foreign Banks	6.1	5.2	4.0	2.5	2.1	2.0
Specialised Banks	62.7	63.9	54.1	53.7	41.7	42.3

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	CY01	CY 02	CY 03	CY 04	CY 05	CY 06 ¹	CY01	CY 02	CY 03	CY 04	CY 05	CY 06 ¹
All Banks	110.5	91.3	76.2	59.1	41.2	45.5	12.1	9.9	6.9	3.8	2.1	2.1
Commercial Banks	85.0	70.1	55.4	40.3	26.6	28.6	10.3	8.3	5.3	2.7	1.4	1.4
Public Sector												
Commercial Banks	56.2	41.0	29.4	9.2	5.0	5.9	13.1	12.8	8.1	3.4	1.5	1.5
Local Private Banks	27.2	27.7	25.1	31.1	22.5	23.9	10.4	7.0	4.5	2.9	1.6	1.6
Foreign Banks	1.6	1.4	0.8	0.0	(1.0)	(1.2)	1.1	1.1	0.7	0.0	(0.6)	(0.6)
Specialised Banks	25.6	21.2	21.2	20.8	18.8	16.8	31.5	28.5	32.5	29.3	23.1	25.3

1 End June

Source: Off-site Supervision and Enforcement Department, SBP

6.10 Electronic Banking Statistics

(End Period)

Item	CY01	CY02	CY03	CY04	CY05	CY06 ¹
ATM						
No. of Online Branches	450	777	1,581	2,475	3,265	3,555
No. of ATMs	259	399	552	786	1,217	1,612
No. of Card Holders* (000)	415	736	1,257	1,874	4,257	4,999
No. of Transactions(Million)	6	10	15	24	37	29
Value of Transactions (Billion Rs.)	22	39	69	120	143	139
Credit Card						
No. of Card Holders(000)	292	369	397	808	1,257	1,512
Outstanding Amount (Million Rs.)	--	6,102	8,938	14,123	27,099	33,529

1 End June

Source: Payment Systems Department ,SBP

* Card holders include Credit / Debit / 'ATM Only' card holders

6.11 Islamic Banking Statistics

Item	(Amount in Million Rupees, Accounts in numbers)		
	2005		2006
	Jun	Dec	Jun
Deposits			
No. of Accounts	95,970	127,136	164,451
Amount	38,842.7	49,644.5	58,091.4
% to Total ¹ Deposits	1.60	1.90	2.00
Financing²			
No. of Accounts	11,123	15,961	19,955
Amount	35,232.4	46,231.2	52,306.3
% to Total ¹ Financing	2.00	2.30	2.00
Investment			
Amount	2,217.8	1,810.6	4,938.1
% to Total ¹ Investment	0.31	0.25	1.00
Liabilities/Assets			
Amount	77,843.4	96,876.7	111,637.9
% to Total ¹ Liabilities/Assets	1.50	1.73	1.61
Weighted Average Return on			
Advances	8.38	9.99	11.46
Deposits	2.32	2.70	2.92
Selected Ratios			
Ratio of Deposits to Liabilities	49.9	51.2	52.9
Ratio of Financing to Assets	45.3	47.7	46.9
Ratio of Financing to Deposits	90.7	93.1	90.0
Ratio of Investment to Deposits	5.70	3.60	8.50
Infrastructure			
Full-fledged Islamic Scheduled Banks	2	2	4
Pakistani	1	1	3
Foreign	1	1	1
Full-fledged Islamic Scheduled Banks Branches	31	37	48
Pakistani	23	28	39
Foreign	8	9	9
Stand-alone Branches of Existing Scheduled Banks	29	33	39
Pakistani	28	30	34
Foreign	1	3	5
Total Islamic Branches	60	70	87

1 Total means All Scheduled Banks

Source: Statistics and Data Warehouse Department ,SBP

2 Financing = Advances +Bills

6.12 Scheduled Banks Operating in Pakistan

As on 30th June, 2006

Bank Name	Total Branches	Website
A.Public Sector Commercial Banks	1,563	
1.First Women Bank Ltd	39	www.fwbl.com.pk
2.National Bank of Pakistan	1,227	www.nbp.com.pk
3.The Bank of Khyber	30	www.bok.com.pk
4.The Bank of Punjab	267	www.bop.com.pk
B.Local Private Banks	5,195	
1.Allied Bank Ltd	742	www.abl.com.pk
2.Askari Commercial Bank Ltd.	102	www.askaribank.com.pk
3.Atlas Bank Ltd.	12	
4.Bank Al-Falah Ltd.	151	www.bankalfalah.com
5.Bank Al-Habib Ltd.	116	www.bankalhabib.com
6.Bankislami Pakistan Ltd	4	www.bankislami.com.pk
7.Crescent Commercial Bank Ltd.	19	www.cresbank.com
8.Dubai Islamic Bank Pakistan Ltd	4	
9.Faysal Bank Ltd.	64	www.faysalbank.com.pk
10.Habib Bank Ltd.	1,425	www.habibbankltd.com
11.KASB Bank Ltd.	36	www.kasbbank.com
12.Meezan Bank Ltd.	31	www.meezanbank.com
13.Metropolitan Bank Ltd	51	www.metrobank.com.pk
14. my Bank Ltd.	51	www.mybankltd.com
15.MCB Bank Ltd.	956	www.mcb.com.pk
16.NIB Ltd.	27	www.nibpk.com
17.PICIC Commercial Bank Ltd.	116	www.picicbank.com.pk
18.Prime Commercial Bank Ltd.	66	www.primebank.com.pk
19.Saudi-Pak Commercial Bank Ltd.	50	www.saudipakbank.com
20.Soneri Bank Ltd.	62	www.soneri.com
21.Union Bank Ltd.	67	www.unionbank.com.pk
22.United Bank Ltd.	1,043	www.ubl.com.pk
C.Foreign Banks	116	
1.ABN Amro Bank NV	9	www.abnamro.com
2.Al- Baraka Islamic Bank B.S.C (E.C)	9	www.albaraka.com.pk
3.American Express Bank Ltd.	4	www.aexp.com
4.Citi Bank N.A	16	www.citibank.com.pk
5.Deutsche Bank AE	2	www.db.com
6.Habib Bank AG Zurich	22	www.habibbank.com
7.Oman International Bank SAOG	2	www.oiboman.com
8.Rupali Bank Ltd	1	
9.Standard Chartered Bank Ltd	46	www.standardchartered.com
10.The Bank of Tokyo-Mitsubishi Ltd.	1	www.btm.co.jp
11.The Hong Kong & Shanghai Banking Corporation Ltd.	4	www.hsbc.com.pk
D.Specialized Banks	538	
1.Industrial Development Bank of Pakistan Ltd.	20	www.idbp.com.pk
2.Punjab Provincial Co-operative Bank Ltd.	159	
3.SME Bank Ltd.	14	www.smebank.org
4.Zarai Traqiati Bank Ltd.	345	www.ztbl.com.pk
Commercial Banks (A+B+C)	6,874	
All Banks (A+B+C+D)	7,412	

Source: Statistics & Data Warehouse Department, SBP