

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2003	2004	2005	2006	2007	2003	2004	2005	2006	2007
Liabilities										
Capital	76.5	80.2	98.1	121.2	206.1	1.9	1.9	1.9	1.7	2.4
Reserves	45.5	63.3	85.5	112.7	143.7	1.1	1.5	1.6	1.6	1.6
Demand Deposits	727.1	960.1	1,166.9	1,340.8	1,507.3	17.9	22.9	22.4	19.2	17.2
(a) Scheduled Banks	9.7	14.4	19.2	22.3	27.9	0.2	0.3	0.4	0.3	0.3
(b) Others	717.4	945.7	1,147.8	1,318.5	1,479.4	17.6	22.6	22.1	18.9	16.9
Time Deposits	966.3	1,061.5	1,282.9	1,517.0	1,907.1	23.8	25.3	24.7	21.8	21.8
(a) Scheduled Banks	2.2	4.9	2.4	18.1	13.8	0.1	0.1	0.0	0.2	0.2
(b) Others	964.1	1,056.6	1,280.5	1,498.9	1,893.3	23.7	25.2	24.6	21.6	21.7
Borrowings from:	192.5	212.3	220.8	367.3	487.5	4.7	5.1	4.2	5.3	5.6
(a) State Bank of Pakistan	141.3	173.2	189.7	200.3	268.9	3.5	4.1	3.6	2.9	3.1
(b) Banks Abroad	21.8	9.3	6.3	4.2	7.1	0.5	0.2	0.1	0.1	0.1
(c) Other Scheduled Banks	29.4	29.8	24.8	162.8	211.5	0.7	0.7	0.5	2.3	2.4
Head Office and Inter-Bank Adjustment	71.6	41.8	78.1	48.0	20.5	1.8	1.0	1.5	0.7	0.2
Contingent Liabilities as per contra	1,143.5	1,201.1	1,453.2	2,317.4	3,075.7	28.1	28.6	27.9	33.3	35.2
Other Liabilities	843.8	572.7	815.7	1,126.0	1,396.1	20.7	13.7	15.7	16.2	16.0
Total Liabilities / Assets	4,066.9	4,192.8	5,201.1	6,950.3	8,743.9	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	242.0	266.4	305.3	333.1	521.4	6.0	6.4	5.9	4.8	6.0
(a) Notes, Coins and Silver	45.0	43.3	46.1	59.2	70.5	1.1	1.0	0.9	0.9	0.8
(b) Balances with State Bank of Pakistan	141.2	161.8	188.2	202.3	306.0	3.5	3.9	3.6	2.9	3.5
(c) Balances with Other Scheduled Banks	55.8	61.3	71.1	71.6	144.9	1.4	1.5	1.4	1.0	1.7
Balances held Abroad	69.6	60.5	117.1	94.0	171.1	1.7	1.4	2.3	1.4	2.0
Bills Purchased and Discounted	73.0	84.2	104.2	122.2	125.3	1.8	2.0	2.0	1.8	1.4
Advances to	974.7	1,254.1	1,704.4	2,123.0	2,470.9	24.0	29.9	32.8	30.6	28.3
(a) Scheduled Banks	4.8	11.8	10.3	51.9	94.7	0.1	0.3	0.2	0.8	1.1
(b) Others	969.9	1,242.4	1,694.2	2,071.1	2,376.2	23.8	29.6	32.6	29.8	27.2
Investment in Securities and Shares:	704.5	783.3	725.6	866.6	1,107.8	17.3	18.7	14.0	12.5	12.7
(a) Federal Government Securities	211.3	259.2	187.5	181.7	169.3	5.2	6.2	3.6	2.6	1.9
(b) Treasury Bills	404.6	410.6	415.2	409.4	657.2	9.9	9.8	8.0	5.9	7.5
(c) Provincial Governments Securities	1.3	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
(d) Others	87.3	113.5	122.9	275.4	281.2	2.1	2.7	2.4	4.0	3.2
Bank Premises	39.7	49.1	61.6	78.9	106.3	1.0	1.2	1.2	1.1	1.2
Head Office and Inter-Bank Adjustment	318.4	77.7	20.2	81.5	271.6	7.8	1.9	0.4	1.2	3.1
Contingent Assets as per contra	1,143.5	1,201.1	1,453.2	2,317.4	3,075.7	28.1	28.6	27.9	33.3	35.2
Other Assets	501.4	416.3	709.4	933.6	893.8	12.3	9.9	13.6	13.4	10.2

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2006						2007					
	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	107.1	5.2	107.1	5.4	0.5	0.3	100.3	4.2	100.2	4.4	0.0	0.0
1. Federal Government	53.8	2.6	53.8	2.7	0.5	0.3	59.4	2.5	59.4	2.6	0.0	0.0
2. Provincial Governments	53.3	2.6	53.3	2.7	0.0	0.0	40.9	1.7	40.8	1.8	0.0	0.0
II. Non-Financial Public Sector Enterprises	95.0	4.6	95.0	4.8	10.4	5.7	115.3	4.9	115.3	5.0	4.6	3.7
III. Non-Bank Financial Institutions	53.4	2.6	53.4	2.7	5.0	2.8	48.0	2.0	48.0	2.1	2.8	2.3
a. Development Financial Institutions	5.9	0.3	5.9	0.3	1.2	0.6	6.9	0.3	6.9	0.3	0.4	0.3
b. Others	47.6	2.3	47.6	2.4	3.9	2.1	41.1	1.7	41.1	1.8	2.5	2.0
IV. Private Sector Enterprises	1,445.4	69.8	1,363.0	68.7	109.4	60.3	1,669.7	70.3	1,587.4	69.4	72.5	59.0
a. Agriculture, Hunting and Forestry	131.5	6.4	63.9	3.2	0.0	0.0	144.1	6.1	73.7	3.2	0.1	0.1
b. Fishing and fish farming etc.	1.2	0.1	1.0	0.1	0.0	0.0	1.7	0.1	1.6	0.1	0.0	0.0
c. Mining and Quarrying	10.4	0.5	10.3	0.5	0.6	0.3	11.7	0.5	11.6	0.5	0.1	0.1
d. Manufacturing	865.1	41.8	855.5	43.1	76.7	42.3	954.6	40.2	947.9	41.4	51.3	41.7
e. Ship breaking and waste / scrape etc.	1.4	0.1	1.4	0.1	0.0	0.0	1.7	0.1	1.7	0.1	0.0	0.0
f. Electricity, gas and water supply	20.5	1.0	20.5	1.0	1.4	0.7	42.9	1.8	42.9	1.9	0.6	0.5
g. Construction	37.2	1.8	37.0	1.9	1.1	0.6	51.6	2.2	51.5	2.3	1.1	0.9
h. Commerce and Trade	179.6	8.7	179.2	9.0	8.0	4.4	209.5	8.8	208.9	9.1	2.7	2.2
i. Hotels, restaurants and clubs etc	6.9	0.3	6.8	0.3	0.0	0.0	13.7	0.6	13.6	0.6	0.1	0.1
j. Transport, storage and communications	63.0	3.0	62.5	3.2	10.3	5.7	79.0	3.3	78.7	3.4	11.6	9.4
k. Real estate, renting and business activities	74.5	3.6	74.0	3.7	3.6	2.0	92.3	3.9	92.0	4.0	2.0	1.6
l. Education	3.6	0.2	3.6	0.2	0.4	0.2	4.5	0.2	4.4	0.2	0.6	0.5
m. Health and social work	3.5	0.2	3.5	0.2	0.1	0.1	5.4	0.2	5.4	0.2	0.1	0.1
n. Other community, social and personal service activities	10.7	0.5	7.5	0.4	0.2	0.1	15.5	0.7	12.2	0.5	0.2	0.2
o. Other private business n.e.s	36.4	1.8	36.2	1.8	7.0	3.9	41.5	1.7	41.4	1.8	2.1	1.7
V. Trust Funds And Non Profit Organizations	13.7	0.7	13.6	0.7	0.0	0.0	14.6	0.6	14.5	0.6	0.0	0.0
VI. Personal	343.7	16.6	340.8	17.2	54.6	30.1	400.8	16.9	396.6	17.3	41.6	33.8
a. Bank Employees	47.0	2.3	44.2	2.2	3.0	1.7	52.9	2.2	48.9	2.1	2.3	1.9
b. Consumer Financing	294.6	14.2	296.6	14.9	51.5	28.4	345.6	14.5	345.4	15.1	39.4	32.1
i) House building	41.8	2.0	41.8	2.1	7.0	3.9	53.8	2.3	53.8	2.4	4.3	3.5
ii) Transport	97.3	4.7	97.3	4.9	8.4	4.6	105.4	4.4	105.4	4.6	5.5	4.5
iii) Credit cards	33.5	1.6	33.5	1.7	15.4	8.5	42.8	1.8	42.8	1.9	13.1	10.7
iv) Consumer durable	1.6	0.1	1.5	0.1	0.0	0.0	1.0	0.0	1.0	0.0	0.0	0.0
v) Personal loans	120.5	5.8	120.4	6.1	20.8	11.4	142.5	6.0	142.4	6.2	16.4	13.3
c. Other	2.1	0.1	2.1	0.1	0.1	0.0	2.3	0.1	2.3	0.1	0.0	0.0
VII. Others	12.8	0.6	12.2	0.6	1.6	0.9	27.5	1.2	26.8	1.2	1.3	1.1
Total	2,071.2	100.0	1,985.2	100.0	181.6	100.0	2,376.2	100.0	2,288.8	100.0	122.9	100.0
Growth (%)	22.3		24.5		18.2		14.7		15.3		-32.3	
As % of GDP (MP)	27.3		26.1		2.4		27.3		26.3		1.4	

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) Source: Statistics & Data Warehouse Department, SBP w.e.f. Dec 2003

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2006						2007					
	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	2.0	0.1	2.0	0.1	0.0	0.0	12.4	0.5	12.4	0.5	0.0	0.0
II. Securities, Shares and Other Financial Instruments:	98.5	4.8	98.5	5.0	11.8	6.5	98.0	4.1	97.8	4.3	3.1	2.6
a. Quoted on the Stock Exchange	73.7	3.6	73.7	3.7	5.8	3.2	78.5	3.3	78.4	3.4	1.4	1.1
1. To Stock Brokers and Dealers	48.7	2.4	48.7	2.5	0.3	0.2	55.0	2.3	55.0	2.4	0.2	0.2
2. To Others	25.0	1.2	25.0	1.3	5.5	3.0	23.5	1.0	23.4	1.0	1.2	0.9
b. Unquoted on the Stock Exchange	24.9	1.2	24.9	1.3	6.0	3.3	19.4	0.8	19.4	0.8	1.8	1.5
1. To Stock Brokers and Dealers	5.1	0.2	5.1	0.3	0.0	0.0	8.6	0.4	8.6	0.4	0.0	0.0
2. To Others	19.7	1.0	19.7	1.0	6.0	3.3	10.8	0.5	10.8	0.5	1.8	1.5
III. Merchandise	626.1	30.2	625.6	31.5	50.3	27.7	688.7	29.0	688.4	30.1	48.7	39.6
A. Food Items:	161.3	7.8	161.1	8.1	2.1	1.1	166.8	7.0	166.8	7.3	1.8	1.5
1. Wheat	64.1	3.1	64.0	3.2	0.0	0.0	61.2	2.6	61.2	2.7	0.0	0.0
2. Rice and Paddy	35.8	1.7	35.8	1.8	0.2	0.1	34.0	1.4	34.0	1.5	0.6	0.5
3. Other Grain and Pulses	1.6	0.1	1.6	0.1	0.0	0.0	5.7	0.2	5.7	0.3	0.0	0.0
4. Edible Oil	10.9	0.5	10.9	0.6	0.4	0.2	9.9	0.4	9.9	0.4	0.1	0.1
5. Sugar	37.2	1.8	37.2	1.9	0.7	0.4	41.3	1.7	41.3	1.8	0.7	0.6
6. Kariana and Spices	3.5	0.2	3.5	0.2	0.0	0.0	2.7	0.1	2.7	0.1	0.0	0.0
7. Fish and Fish Preparation	1.5	0.1	1.5	0.1	0.0	0.0	1.8	0.1	1.8	0.1	0.0	0.0
8. Other Food Items	6.6	0.3	6.6	0.3	0.8	0.4	10.1	0.4	10.1	0.4	0.4	0.3
B. Raw Materials	158.5	7.7	158.4	8.0	9.4	5.2	159.1	6.7	159.0	6.9	7.8	6.3
1. Cotton Raw	80.7	3.9	80.7	4.1	2.7	1.5	86.5	3.6	86.5	3.8	3.0	2.4
2. Synthetic Fibres	17.4	0.8	17.4	0.9	0.5	0.3	9.3	0.4	9.3	0.4	0.6	0.5
3. Fertilizers	10.3	0.5	10.3	0.5	1.1	0.6	9.1	0.4	9.1	0.4	0.0	0.0
4. Petroleum Crude	10.7	0.5	10.7	0.5	1.4	0.7	9.5	0.4	9.5	0.4	1.9	1.6
5. Iron and Steel	10.2	0.5	10.2	0.5	0.9	0.5	16.2	0.7	16.2	0.7	0.1	0.1
6. Wool and Goat Hair	0.4	0.0	0.4	0.0	0.0	0.0	0.5	0.0	0.5	0.0	0.0	0.0
7. Hides and Skins	4.0	0.2	4.0	0.2	0.8	0.4	3.9	0.2	3.9	0.2	0.2	0.2
8. Oil Seeds	3.2	0.2	3.2	0.2	0.0	0.0	4.4	0.2	4.4	0.2	0.0	0.0
9. Pesticides and Insecticides	3.4	0.2	3.4	0.2	0.5	0.3	1.6	0.1	1.6	0.1	0.2	0.2
10. Other Raw Materials	17.9	0.9	17.9	0.9	1.4	0.8	18.1	0.8	18.1	0.8	1.8	1.4
C. Finished/Manufactured Goods	306.3	14.8	306.1	15.4	38.8	21.4	362.8	15.3	362.7	15.8	39.1	31.8
1. Cotton Textiles	73.9	3.6	73.8	3.7	7.9	4.4	89.6	3.8	89.6	3.9	4.6	3.8
2. Cotton Yarn	30.6	1.5	30.6	1.5	2.3	1.3	37.5	1.6	37.5	1.6	0.4	0.4
3. Other Textiles	43.1	2.1	43.1	2.2	3.8	2.1	48.7	2.1	48.7	2.1	1.8	1.5
4. Machinery	18.7	0.9	18.7	0.9	1.5	0.8	20.0	0.8	20.0	0.9	0.9	0.7
5. Handloom Products	0.8	0.0	0.8	0.0	0.0	0.0	1.0	0.0	1.0	0.0	0.0	0.0
6. Carpets and Rugs	2.9	0.1	2.9	0.1	0.3	0.2	2.5	0.1	2.5	0.1	0.1	0.1
7. Readymade Garments	25.0	1.2	25.0	1.3	2.3	1.3	28.2	1.2	28.2	1.2	0.3	0.3
8. Cement and Cement Products	25.6	1.2	25.6	1.3	4.2	2.3	27.0	1.1	27.0	1.2	1.8	1.5
9. Sports Goods	4.4	0.2	4.4	0.2	0.0	0.0	2.1	0.1	2.1	0.1	0.0	0.0
10. Surgical Instruments	2.1	0.1	2.1	0.1	0.0	0.0	2.5	0.1	2.5	0.1	0.1	0.1
11. Chemicals and Dyes	12.9	0.6	12.8	0.6	2.1	1.2	11.1	0.5	11.1	0.5	1.5	1.2
12. Other finished goods	66.4	3.2	66.3	3.3	14.2	7.8	92.4	3.9	92.3	4.0	27.4	22.3
IV. Fixed Assets Including Machinery	280.0	13.5	275.0	13.9	8.4	4.6	260.9	11.0	257.2	11.2	4.4	3.6
V. Real Estate	406.4	19.6	332.1	16.7	18.4	10.1	460.6	19.4	385.2	16.8	13.3	10.9
VI. Fixed Deposits & Insurance Policies	56.6	2.7	56.6	2.8	4.7	2.6	47.3	2.0	47.1	2.1	1.1	0.9
VII. Others	601.5	29.0	595.4	30.0	88.1	48.5	808.4	34.2	800.6	35.0	52.2	42.4
Total	2,071.2	100.0	1,985.2	100.0	181.6	100.0	2,376.2	100.00	2,288.8	100.0	122.9	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)			2006						2007					
			All Banks			Commercial Banks			All Banks			Commercial Banks		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10	138.7	0.8	5.7	130.8	0.7	5.6	140.6	0.8	5.5	131.5	0.7	5.5	
10 to	20	592.0	9.6	16.2	565.3	9.2	16.3	436.5	5.6	12.9	419.1	5.4	12.9	
20 to	25	135.3	3.0	22.0	110.1	2.4	21.8	405.5	8.6	21.2	386.9	8.2	21.1	
25 to	30	250.8	7.3	29.2	225.1	6.6	29.3	229.9	6.4	27.9	204.2	5.7	28.0	
30 to	40	691.3	24.3	35.1	587.2	20.6	35.0	366.0	12.7	34.7	288.4	9.9	34.5	
40 to	50	335.2	15.1	45.0	244.7	11.1	45.4	628.2	27.9	44.5	571.2	25.4	44.5	
50 to	60	307.4	17.0	55.2	219.2	12.1	55.3	286.1	15.7	54.7	261.3	14.3	54.6	
60 to	70	423.4	27.3	64.5	282.4	18.2	64.4	237.2	15.4	64.9	177.0	11.5	64.9	
70 to	80	350.6	26.5	75.5	203.9	15.4	75.3	362.2	27.2	75.0	219.7	16.5	75.0	
80 to	90	195.3	16.4	84.2	139.0	11.7	84.1	286.3	24.3	84.8	188.9	16.0	84.8	
90 to	100	164.5	15.7	95.6	103.1	9.9	95.8	226.1	21.5	95.1	137.4	13.0	94.8	
100 to	200	571.7	76.9	134.5	382.6	52.4	137.0	851.4	112.4	132.0	598.4	80.1	133.9	
200 to	300	172.8	42.7	247.1	158.6	39.2	247.3	192.1	47.4	246.9	177.4	43.9	247.3	
300 to	400	100.9	35.2	348.9	97.3	34.0	349.2	206.7	74.0	357.9	201.2	72.1	358.3	
400 to	500	115.9	50.4	435.4	114.9	50.0	435.3	69.2	30.6	442.6	67.4	29.9	442.8	
500 to	600	53.1	28.6	538.9	52.5	28.3	538.7	43.3	23.6	544.1	42.8	23.3	544.0	
600 to	700	18.3	11.8	643.6	18.0	11.6	643.8	21.8	14.2	652.0	21.3	13.9	652.3	
700 to	800	16.7	12.5	749.3	16.7	12.5	749.3	15.1	11.3	747.8	13.9	10.5	750.7	
800 to	900	10.9	9.3	847.3	10.7	9.1	847.2	11.3	9.6	851.9	10.9	9.3	851.2	
900 to	1,000	16.3	15.6	957.8	16.2	15.5	957.9	12.4	11.9	952.3	12.0	11.4	951.5	
1,000 to	2,000	50.7	73.2	1,443.7	50.5	72.9	1,443.9	53.0	74.4	1,403.2	52.8	74.0	1,403.1	
2,000 to	3,000	20.0	50.1	2,499.4	19.9	49.7	2,500.2	24.7	60.7	2,461.3	24.5	60.4	2,461.4	
3,000 to	4,000	10.6	36.9	3,468.9	10.6	36.6	3,468.8	15.3	53.4	3,501.7	15.2	53.1	3,502.2	
4,000 to	5,000	7.4	32.6	4,424.4	7.3	32.4	4,424.6	9.2	41.1	4,470.3	9.2	41.0	4,470.4	
5,000 to	6,000	3.5	19.1	5,454.3	3.4	18.8	5,456.2	5.2	28.7	5,473.1	5.2	28.4	5,473.4	
6,000 to	7,000	2.6	16.8	6,444.7	2.6	16.6	6,444.8	3.4	22.3	6,480.4	3.4	22.1	6,480.4	
7,000 to	8,000	2.3	17.2	7,481.4	2.3	16.9	7,483.4	3.2	24.2	7,439.4	3.2	23.9	7,440.1	
8,000 to	9,000	1.6	13.4	8,491.5	1.6	13.2	8,491.0	2.0	17.2	8,453.3	2.0	17.1	8,453.3	
9,000 to	10,000	1.9	17.6	9,457.7	1.8	17.3	9,455.6	2.1	20.0	9,525.3	2.1	19.8	9,524.7	
10,000 and over		19.8	1,348.3	68,159.8	19.6	1,340.4	68,497.4	22.0	1,533.3	69,614.6	21.9	1,528.1	69,854.2	
Total		4,781.5	2,071.2	433.2	3,797.7	1,985.2	522.7	5,168.0	2,376.2	459.8	4,270.4	2,288.8	536.0	

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30

Source: Statistics & Data Warehouse Department, SBP

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	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
a. Foreign Constituents:	77.6	73.2	11.1	14.9	0.1	0.1	0.2	0.4	44.9	39.1	21.3	18.6
I. Official	11.2	9.7	0.8	1.4	0.0	0.0	0.0	0.0	9.1	4.7	1.2	3.5
II. Business	15.3	11.4	2.4	2.2	0.1	0.0	0.0	0.2	5.1	6.6	7.7	2.3
III. Personal	51.2	52.2	7.9	11.4	0.0	0.1	0.2	0.2	30.7	27.7	12.3	12.8
b. Domestic Constituents	2,739.7	3,299.3	712.8	832.9	38.2	40.3	41.4	29.5	1,287.5	1,417.8	659.9	978.7
I. Government	270.4	337.3	59.9	58.3	4.8	1.4	1.8	5.0	123.0	128.2	80.9	144.5
a. Federal Government	167.4	208.8	40.8	41.0	4.3	1.2	1.5	4.4	77.5	77.1	43.3	85.2
b. Provincial Governments	86.2	108.5	15.0	14.3	0.4	0.2	0.1	0.4	36.2	39.7	34.5	53.9
c. Local Bodies (City Governments)	16.8	20.0	4.1	3.0	0.1	0.0	0.2	0.1	9.3	11.5	3.1	5.3
II. Non-Financial Public Sector Enterprises	252.2	263.8	15.7	13.3	3.9	4.5	4.3	2.6	111.9	94.7	116.4	148.6
III. Non-Bank Financial Institutions	45.6	62.1	1.4	12.9	0.7	0.4	0.1	4.1	27.3	26.0	16.2	18.7
a. Development Financial Institutions	11.6	20.2	0.4	8.9	0.4	0.0	0.0	0.0	5.2	4.6	5.6	6.7
b. Others	34.0	41.9	1.0	4.0	0.3	0.4	0.1	4.1	22.1	21.4	10.6	11.9
IV. Private Sector Enterprises	850.5	1,041.7	320.2	353.2	18.1	21.3	9.2	10.1	324.9	380.1	178.0	276.9
a. Agriculture, Hunting and Forestry	115.2	113.4	31.7	36.6	0.3	0.6	0.3	0.1	72.2	56.1	10.7	19.9
b. Fishing and fish farming etc.	0.5	0.8	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.3	0.1	0.2
c. Mining and Quarrying	18.9	33.9	3.7	5.2	1.3	0.2	0.1	0.5	6.2	14.5	7.6	13.5
d. Manufacturing	188.7	219.4	67.6	72.0	6.1	9.0	2.2	2.3	48.1	67.8	64.7	68.3
e. Ship breaking and waste / scrape (junk) etc.	1.9	3.0	0.9	1.0	0.3	0.0	0.0	0.1	0.6	0.7	0.1	1.2
f. Electricity, gas and water supply	29.4	25.8	3.5	5.0	0.3	0.4	0.0	0.4	11.3	10.1	14.3	10.0
g. Construction	43.6	51.3	18.5	22.3	1.7	1.3	0.8	0.7	15.4	16.8	7.2	10.1
h. Commerce and Trade	168.2	191.2	94.3	101.0	2.6	2.0	3.0	1.7	51.9	52.4	16.5	34.0
i. Hotels, restaurants and clubs etc	9.2	10.0	2.7	1.8	0.0	0.0	0.1	0.4	2.8	5.9	3.6	1.8
j. Transport, storage and communications	39.9	97.0	14.1	13.2	0.6	0.5	0.2	0.1	14.7	35.7	10.3	47.6
k. Real estate, renting and business activities	70.4	102.4	24.7	30.2	0.9	3.8	0.7	0.3	31.3	38.3	12.7	29.8
l. Education	16.3	23.4	3.7	5.0	0.4	0.3	0.1	0.4	7.9	10.2	4.2	7.5
m. Health and social work	9.3	11.0	3.2	3.1	0.1	0.1	0.0	0.0	4.1	3.8	1.9	4.1
n. Other community, social and personal service activities	24.7	31.1	7.2	10.1	0.3	0.8	0.6	0.3	11.1	13.0	5.4	6.9
o. Other private business n.e.c	114.4	127.9	44.3	46.2	3.2	2.3	0.9	2.7	47.2	54.6	18.9	22.1
V. Trust Funds And Non Profit Organizations	64.1	74.8	14.2	9.1	1.5	2.3	0.1	0.1	19.5	28.0	28.8	35.3
VI. Personal	1,196.1	1,427.0	283.1	362.4	7.7	9.0	23.3	5.9	655.6	724.0	226.4	325.8
VII. Others	60.8	92.6	18.3	23.7	1.4	1.5	2.6	1.7	25.3	36.8	13.2	28.9
Total	2,817.4	3,372.6	723.9	847.9	38.3	40.5	41.6	29.9	1,332.3	1,456.9	681.2	997.3
Growth (%)	16.0	19.7	14.6	17.1	-	5.7	19.9	-28.0	5.4	9.4	48.2	46.4
As % of GDP (MP)	37.1	38.7	9.5	9.7	0.5	0.5	0.5	0.3	17.5	16.7	9.0	11.5

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	2004			2005			2006			2007		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	6,095.2	481.7	79.0	6,788.7	631.4	93.0	7,164.6	723.9	101.0	7,870.6	847.9	107.7
Call Deposits	180.9	40.3	222.8	174.8	38.3	219.3	159.2	38.3	240.6	142.5	40.5	284.1
Other Deposit Accounts	176.1	33.3	188.9	205.4	34.7	168.9	254.2	41.6	163.7	157.3	29.9	190.4
Saving Deposits	21,434.6	1,118.2	52.2	19,280.3	1,264.1	65.6	18,200.4	1,332.3	73.2	15,712.0	1,456.9	92.7
Fixed Deposits	590.1	328.8	557.2	535.4	459.7	858.7	543.3	681.2	1,253.8	1,200.6	997.3	830.7
Less than 6 months	138.0	116.5	844.3	101.8	228.6	2,244.5	185.4	334.0	1,801.6	247.5	438.0	1,769.7
For 6 months and over												
but less than 1 year	51.8	48.2	929.5	72.8	74.1	1,018.9	52.2	102.7	1,967.4	94.9	178.7	1,882.4
For 1 year and over												
but less than 2 years	94.3	53.1	563.2	72.7	59.7	821.1	96.9	125.5	1,294.9	146.4	206.9	1,413.1
For 2 years and over												
but less than 3 years	48.2	16.9	349.8	34.6	12.0	346.7	33.9	15.8	465.0	29.2	22.8	781.0
For 3 years and over												
but less than 4 years	49.9	23.5	471.0	45.4	20.1	443.2	39.6	26.7	674.3	177.3	51.1	288.0
For 4 years and over												
but less than 5 years	16.5	2.8	172.3	25.7	4.1	158.8	14.0	4.6	326.7	13.6	5.1	373.5
For 5 years and over	191.3	67.8	354.4	182.5	61.2	335.2	121.3	72.0	593.4	491.6	94.7	192.6
All Deposits	28,476.9	2,002.3	70.3	26,984.6	2,428.3	90.0	26,321.7	2,817.4	107.0	25,083	3,372.6	134.5
Growth (%)												
Current Deposits	6.5	36.8	28.5	11.4	31.1	17.7	5.5	14.7	8.6	9.9	17.1	6.6
Call Deposits	-38.9	79.9	194.2	-3.4	-4.9	-1.6	-8.9	-0.1	9.7	-10.5	5.7	18.1
Other Deposit Accounts	-34.3	-1.2	50.3	16.6	4.3	-10.6	23.7	20.0	-3.1	-38.1	-28.1	16.3
Saving Deposits	-1.1	16.7	18.0	-10.1	13.1	25.7	-5.6	5.4	11.6	-13.7	9.4	26.7
Fixed Deposits	-32.3	4.3	53.9	-9.3	39.8	54.1	1.5	48.2	46.0	121.0	46.4	-33.7
Less than 6 months	-46.4	18.8	121.6	-26.2	96.2	165.9	82.0	46.1	-19.7	33.5	31.2	-1.8
For 6 months and over												
but less than 1 year	-30.0	25.9	79.9	40.4	53.9	9.6	-28.2	38.6	93.1	81.8	73.9	-4.3
For 1 year and over												
but less than 2 years	12.3	21.6	8.2	-23.0	12.3	45.8	33.4	110.3	57.7	51.1	64.9	9.1
For 2 years and over												
but less than 3 years	10.7	20.8	9.1	-28.2	-28.8	-0.9	-2.0	31.5	34.1	-13.9	44.6	68.0
For 3 years and over												
but less than 4 years	-23.1	-20.0	4.1	-9.0	-14.4	-5.9	-12.9	32.5	52.1	348.2	91.5	-57.3
For 4 years and over												
but less than 5 years	-70.6	-85.1	-49.3	55.2	43.1	-7.8	-45.3	12.5	105.7	-2.8	11.1	14.3
For 5 years and over	-34.2	-7.0	41.3	-4.6	-9.8	-5.4	-33.5	17.7	77.0	305.2	31.5	-67.6
All Deposits	-1.2	19.1	20.5	-5.2	21.3	28.0	-2.5	16.0	18.9	-4.7	19.7	25.6

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)			2004			2005			2006			2007		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less	Than	10	9,293.4	37.1	4.0	7,537.3	27.1	3.6	6,881.3	24.0	3.5	7,828.8	24.6	3.1
10	to	20	6,365.8	92.6	14.5	4,884.8	72.3	14.8	4,440.9	66.0	14.9	3,489.2	51.4	14.7
20	to	25	2,057.4	45.9	22.3	1,714.6	38.5	22.4	1,525.5	34.3	22.5	1,287.1	28.9	22.4
25	to	30	1,502.8	41.4	27.5	1,443.4	39.6	27.4	1,380.4	37.9	27.4	1,096.6	30.1	27.4
30	to	40	2,111.0	73.5	34.8	2,133.5	74.1	34.7	2,156.2	74.8	34.7	1,877.7	65.1	34.7
40	to	50	1,431.2	63.9	44.7	1,564.7	70.0	44.8	1,698.7	76.0	44.7	1,426.0	63.7	44.7
50	to	60	1,037.9	56.6	54.5	1,191.4	65.1	54.6	1,329.8	72.8	54.7	1,143.2	62.7	54.8
60	to	70	687.2	44.4	64.7	1,049.5	67.9	64.7	1,024.0	66.5	65.0	889.8	57.6	64.8
70	to	80	583.2	43.5	74.5	775.9	58.2	75.0	911.6	68.1	74.7	785.2	58.7	74.8
80	to	90	441.9	37.5	84.8	647.9	55.0	84.9	651.8	55.3	84.8	583.6	49.6	85.1
90	to	100	465.5	44.0	94.6	511.0	48.5	94.8	569.9	54.1	94.9	514.5	48.8	94.8
100	to	200	1,476.0	202.8	137.4	2,226.4	301.9	135.6	2,307.0	313.7	136.0	2,464.2	338.8	137.5
200	to	300	413.9	100.4	242.6	553.5	133.3	240.8	613.5	147.6	240.6	670.3	162.0	241.7
300	to	400	197.4	68.3	345.9	228.6	78.7	344.1	233.0	80.6	345.9	278.2	95.9	344.7
400	to	500	93.9	41.9	446.0	126.8	56.4	445.0	141.1	62.6	443.8	164.0	73.5	448.4
500	to	600	65.6	35.8	545.4	75.2	40.9	543.7	83.3	45.4	544.9	105.1	57.2	544.3
600	to	700	38.5	25.0	648.9	67.3	43.9	652.6	68.1	44.1	648.3	77.2	50.2	650.0
700	to	800	33.9	25.2	743.5	52.2	38.8	743.1	47.3	35.4	748.5	58.6	43.4	742.1
800	to	900	25.4	21.5	847.3	30.6	25.7	840.4	31.6	26.8	849.1	49.4	41.8	847.3
900	to	1,000	18.6	17.6	944.0	18.4	17.5	952.0	26.5	25.2	952.0	29.4	27.8	945.8
1,000	to	2,000	73.5	102.6	1,395.4	84.1	116.8	1,388.4	107.8	145.5	1,349.9	135.6	186.9	1,378.2
2,000	to	3,000	24.4	58.3	2,388.6	26.2	63.0	2,401.0	35.6	86.1	2,416.9	41.8	101.5	2,428.8
3,000	to	4,000	11.0	37.9	3,436.8	11.0	37.9	3,438.3	14.8	51.2	3,449.6	24.3	83.7	3,447.2
4,000	to	5,000	6.3	28.2	4,476.3	5.8	25.7	4,457.3	9.1	40.3	4,434.0	13.8	61.4	4,442.2
5,000	to	6,000	3.6	19.7	5,445.3	3.9	21.1	5,425.1	6.6	35.9	5,466.2	9.3	50.5	5,451.1
6,000	to	7,000	3.2	20.7	6,487.8	3.2	20.7	6,459.2	3.3	21.6	6,538.3	6.4	41.7	6,465.5
7,000	to	8,000	1.7	12.8	7,467.6	2.1	16.0	7,465.0	2.7	20.1	7,475.1	3.8	28.2	7,435.2
8,000	to	9,000	1.3	11.4	8,484.8	1.4	11.5	8,527.5	2.1	17.6	8,428.3	2.9	24.8	8,439.4
9,000	to	10,000	1.1	10.6	9,505.0	1.4	13.6	9,478.5	1.6	15.0	9,494.7	2.5	23.3	9,457.0
10,000	and over		9.9	581.1	58,640.3	12.5	748.7	59,944.9	16.6	972.7	58,584.5	24.6	1,338.6	54,433.8
Total			28,476.9	2,002.3	70.3	26,984.6	2,428.3	90.0	26,321.7	2,817.4	107.0	25,083.0	3,372.6	134.5

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 & Data Warehouse Department, SBP

6.8 Weighted Average Lending and Deposit Rates

(Percent per annum)

Item	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 2006								
Public	11.79	11.94	10.80	11.34	6.27	7.74	2.66	3.57
Private	10.48	10.56	10.25	10.73	5.35	6.64	3.15	4.27
Foreign	8.70	9.25	12.50	13.09	4.27	5.94	3.41	4.73
Specialised	9.44	9.44	9.14	9.91	8.00	9.28	4.48	6.43
All Banks	10.24	10.43	10.51	11.03	5.15	6.56	3.09	4.18
August 2006								
Public	11.86	11.98	10.89	11.42	4.50	6.03	2.66	3.56
Private	10.99	11.05	10.39	10.86	5.59	7.01	3.23	4.38
Foreign	8.84	9.51	12.74	13.35	5.02	5.94	3.43	4.78
Specialised	9.44	9.44	9.11	9.86	7.30	8.92	4.80	6.57
All Banks	10.63	10.83	10.64	11.15	5.43	6.74	3.14	4.27
September 2006								
Public	11.64	11.77	10.86	11.38	4.52	6.43	3.06	4.12
Private	11.58	11.64	10.47	10.96	5.27	6.75	3.25	4.50
Foreign	8.91	9.55	12.96	13.52	4.70	5.87	3.43	4.85
Specialised	9.39	9.39	9.05	9.80	9.74	10.56	5.17	6.99
All Banks	11.01	11.22	10.71	11.23	5.14	6.57	3.24	4.47
October 2006								
Public	12.18	12.36	10.86	11.39	5.24	7.22	3.03	3.96
Private	11.35	11.47	10.64	11.13	5.16	6.65	3.39	4.61
Foreign	9.09	9.39	13.10	13.35	4.63	5.89	3.66	5.28
Specialised	9.16	9.16	9.02	9.72	5.90	8.63	5.28	6.97
All Banks	11.08	11.23	10.81	11.31	5.09	6.56	3.35	4.55
November 2006								
Public	11.22	11.50	10.98	11.54	7.10	8.07	3.19	4.15
Private	11.59	11.74	10.77	11.28	5.67	7.29	3.67	4.94
Foreign	8.90	9.11	13.75	13.92	4.13	5.23	3.76	5.27
Specialised	9.30	9.30	9.07	9.76	6.15	7.82	6.09	6.91
All Banks	10.99	11.16	10.99	11.49	5.55	7.06	3.59	4.82
December 2006								
Public	11.34	11.55	11.04	11.58	6.32	8.51	3.30	4.39
Private	11.74	11.81	11.03	11.46	5.62	7.20	3.66	4.98
Foreign	8.73	8.96	13.62	13.82	5.05	6.16	4.89	6.13
Specialised	9.19	9.19	9.02	9.72	4.83	7.71	4.19	6.73
All Banks	11.16	11.27	11.10	11.55	5.58	7.12	3.66	4.94

(Contd.)

6.8 Weighted Average Lending and Deposit Rates

(Percent per annum)

Item	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 2007								
Public	11.79	11.87	10.98	11.57	7.28	9.05	3.44	4.53
Private	11.00	11.03	11.14	11.59	4.99	6.50	3.68	4.96
Foreign	8.67	9.00	13.88	14.15	4.71	5.56	5.07	6.33
Specialised	9.82	9.82	8.94	9.60	3.57	5.17	5.32	7.42
All Banks	10.65	10.74	11.18	11.66	5.05	6.48	3.72	4.97
February 2007								
Public	10.47	10.61	10.96	11.56	5.27	6.87	3.50	4.57
Private	11.01	11.05	11.29	11.73	4.94	6.73	3.78	5.10
Foreign	8.65	8.95	13.76	13.94	5.42	6.03	5.26	6.34
Specialised	9.69	9.70	8.95	9.59	3.21	4.34	5.34	6.91
All Banks	10.52	10.62	11.29	11.75	5.03	6.59	3.82	5.09
March 2007								
Public	11.21	11.34	11.06	11.74	5.14	6.53	3.65	4.76
Private	10.85	10.90	11.28	11.72	4.98	6.70	3.86	5.19
Foreign	9.04	9.42	13.84	14.05	5.64	7.01	5.42	6.58
Specialised	9.52	9.53	8.93	9.56	6.98	8.95	4.91	7.02
All Banks	10.55	10.67	11.29	11.78	5.08	6.74	3.92	5.21
April 2007								
Public	11.13	11.15	10.98	11.70	5.13	7.31	3.75	4.87
Private	10.94	10.99	11.29	11.74	4.89	6.45	3.83	5.14
Foreign	9.15	9.24	13.86	14.10	5.41	6.78	5.44	6.58
Specialised	9.24	9.25	8.97	9.60	5.33	6.49	5.63	7.11
All Banks	10.60	10.66	11.30	11.79	4.99	6.54	3.92	5.19
May 2007								
Public	11.16	11.17	10.96	11.52	5.40	8.12	3.97	5.12
Private	10.81	10.92	11.33	11.75	5.40	6.91	3.92	5.23
Foreign	9.53	9.63	13.80	14.01	5.22	6.67	5.45	6.61
Specialised	9.31	9.31	8.99	9.57	7.07	9.12	5.68	7.16
All Banks	10.56	10.66	11.32	11.76	5.38	6.93	4.02	5.30
June 2007								
Public	10.22	10.26	10.95	11.61	4.39	7.60	3.55	4.75
Private	10.74	10.88	11.36	11.78	5.46	7.01	3.98	5.32
Foreign	8.85	8.92	13.83	14.04	5.09	6.47	5.42	6.56
Specialised	9.71	9.71	8.97	9.58	8.52	9.68	5.32	7.30
All Banks	10.32	10.43	11.33	11.80	5.33	6.98	3.98	5.30

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					
	CY 02	CY 03	CY 04	CY 05	CY06	CY 07 ¹
All Banks	231.5	211.3	199.8	177.2	173.2	187.4
Commercial Banks	167.6	157.2	146.1	135.6	134.5	151.9
Public Sector						
Commercial Banks	95.5	85.9	40.1	38.0	40.5	41.4
Local Private Banks	66.9	67.4	103.4	95.6	92.3	109.2
Foreign Banks	5.2	4.0	2.5	2.1	1.2	1.4
Specialised Banks	63.9	54.1	53.7	41.7	38.7	35.4

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	CY 02	CY 03	CY 04	CY 05	CY06	CY 07 ¹	CY 02	CY 03	CY 04	CY 05	CY06	CY 07 ¹
All Banks	91.3	76.2	61.1	45.4	36.5	44.9	9.9	6.9	3.8	2.1	1.5	1.8
Commercial Banks	70.1	55.4	40.3	26.6	22.7	35.0	8.3	5.3	2.7	1.4	1.0	1.5
Public Sector												
Commercial Banks	41.0	29.4	9.2	5.0	6.3	6.4	12.8	8.1	3.4	1.5	1.5	1.4
Local Private Banks	27.7	25.1	31.1	22.5	17.6	29.8	7.0	4.5	2.9	1.6	1.0	1.6
Foreign Banks	1.4	0.8	0.0	(1.0)	(1.2)	(1.2)	1.1	0.7	0.0	(0.6)	(1.0)	(1.0)
Specialised Banks	21.2	21.2	20.8	18.8	13.8	9.9	28.5	32.5	29.3	23.1	19.5	14.4

1 End June

Source: Off-site Supervision and Enforcement Department, SBP

6.10 Electronic Banking Statistics

(End Period)

Item	CY02	CY03	CY04	CY05	CY06	CY07 ¹
ATM						
No. of Online Branches	777	1,581	2,475	3,265	3,947	4,179
No. of ATMs	399	552	786	1,217	1,948	2,294
No. of Card Holders* (000)	736	1,257	1,874	4,257	5,102	5,815
No. of Transactions(Million)	10	15	24	30	43	27.5
Value of Transactions (Billion Rs.)	39	69	120	143	262.6	168
Credit Card						
No. of Card Holders(000)	369	397	808	4,257	5,102	5,815
Outstanding Amount (Million Rs.)	6,102	8,938	14,123	27,099	139,058	83,398

1. End June

Source: Payment Systems Department ,SBP

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

6.11 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2005		2006		2007
	Jun	Dec	Jun	Dec	Jun
Deposits					
No. of Accounts	95,970	127,136	164,451	229,823	298,033
Amount	38,842.7	49,644.5	58,091.4	75,736	97,700.6
% to Total ¹ Deposits	1.60	1.90	2.00	2.6	2.9
Financing ²					
No. of Accounts	11,123	15,961	19,955	22,177	28,023
Amount	35,232.4	46,231.2	52,306.3	62,659	75,471.90
% to Total ¹ Financing	2.00	2.30	2.00	2.6	3.0
Investment					
Amount	2,217.8	1,810.6	4,938.1	5,364.7	9,395.5
% to Total ¹ Investment	0.31	0.25	1.00	1.0	1.0
Liabilities/Assets					
Amount	77,843.4	96,876.7	111,637.9	158,191.0	246,054.0
% to Total ¹ Liabilities/Assets	1.50	1.73	1.61	2.1	2.8
Weighted Average Return on					
Advances	8.38	9.99	11.46	11.00	11.88
Deposits	2.32	2.70	2.92	3.47	3.58
Selected Ratios					
Ratio of Deposits to Liabilities	49.9	51.2	52.0	47.9	39.7
Ratio of Financing to Assets	45.3	47.7	46.9	39.6	30.7
Ratio of Financing to Deposits	90.7	93.1	90.0	82.7	77.2
Ratio of Investment to Deposits	5.70	3.60	8.50	7.1	9.6
Infrastructure					
Full-fledged Islamic Scheduled Banks	2	2	4	4	6
Pakistani	1	1	3	3	5
Foreign	1	1	1	1	1
Full-fledged Islamic Scheduled Banks Branches	31	37	48	93	109
Pakistani	23	28	39	82	98
Foreign	8	9	9	11	11
Stand-alone Branches of Existing Scheduled Banks	29	33	39	57	58
Pakistani	28	30	34	57	57
Foreign	1	3	5	-	1
Total Islamic Branches	60	70	87	150	167

1. Total includes 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, 2007

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	1,574	
1. First Women Bank Ltd	39	www.fwbl.com.pk
2. National Bank of Pakistan	1,233	www.nbp.com.pk
3. The Bank of Khyber	30	www.bok.com.pk
4. The Bank of Punjab	272	www.bop.com.pk
B. Local Private Banks	5,578	
1. Allied Bank Ltd	743	www.abl.com.pk
2. Askari Commercial Bank Ltd.	121	www.askaribank.com.pk
3. Arif Habib Rupali Bank	8	
4. Atlas Bank Ltd.	21	www.atlasbank.com.pk
5. Bank Al-Falah Ltd.	189	www.bankalfalah.com
6. Bank Al-Habib Ltd.	156	www.bankalhabib.com
7. Bankislami Pakistan Ltd	14	www.bankislami.com.pk
8. Crescent Commercial Bank Ltd.	19	www.cresbank.com
9. Dubai Islamic Bank Pakistan Ltd	12	
10. Emirates Global Islamic Bank Ltd.	6	www.egibl.com
11. Faysal Bank Ltd.	82	www.faysalbank.com.pk
12. First Dawood Islamic Bank Ltd.	1	
13. Habib Bank Ltd.	1,437	www.habibbankltd.com
14. JS Bank Ltd.	5	
15. KASB Bank Ltd.	36	www.kasbbank.com
16. Meezan Bank Ltd.	65	www.meezanbank.com
17. Metropolitan Bank Ltd	82	www.hmb.com.pk
18. my Bank Ltd.	53	www.mybankltd.com
19. MCB Bank Ltd.	999	www.mcb.com.pk
20. NIB Ltd.	41	www.nibpk.com
21. PICIC Commercial Bank Ltd.	130	www.picicbank.com.pk
22. Prime Commercial Bank Ltd.	73	www.primebank.com.pk
23. Saudi-Pak Commercial Bank Ltd.	50	www.saudipakbank.com
24. Soneri Bank Ltd.	74	www.soneri.com
25. Standard Chartered Bank (Pakistan) Ltd.	116	www.standardchartered.com.pk
26. United Bank Ltd.	1,045	www.ubl.com.pk
C. Foreign Banks	55	
1. ABN Amro Bank NV	13	www.abnamro.com
2. Al- Baraka Islamic Bank B.S.C (E.C)	11	www.albaraka.com.pk
3. Citi Bank N.A	21	www.citibank.com.pk
4. Deutsche Bank AE	2	www.db.com
5. Oman International Bank SAOG	2	www.oiboman.com
6. The Bank of Tokyo-Mitsubishi Ltd.	1	www.btm.co.jp
7. The Hong Kong & Shanghai Banking Corporation Ltd.	5	www.hsbc.com.pk
D. Specialized Banks	539	
1. Industrial Development Bank of Pakistan Ltd.	20	www.idbp.com.pk
2. Punjab Provincial Co-operative Bank Ltd.	159	
3. SME Bank Ltd.	15	www.smebank.org
4. Zarai Traqiati Bank Ltd.	345	www.ztbl.com.pk
Commercial Banks (A+B+C)	7,207	
All Banks (A+B+C+D)	7,746	

Source: Statistics & Data Warehouse Department, SBP