

## 6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2004	2005	2006	2007	2008	2004	2005	2006	2007	2008
<b>Liabilities</b>										
<b>Capital</b>	80.2	98.1	121.2	206.1	255.5	1.9	1.9	1.7	2.4	2.9
<b>Reserves</b>	63.3	85.5	112.7	143.7	154.5	1.5	1.6	1.6	1.6	1.7
<b>Demand Deposits</b>	960.1	1,166.9	1,340.8	1,507.3	1,682.0	22.9	22.4	19.2	17.2	19.0
(a) Scheduled Banks	14.4	19.2	22.3	27.9	32.2	0.3	0.4	0.3	0.3	0.4
(b) Others	945.7	1,147.8	1,318.5	1,479.4	1,649.7	22.6	22.1	18.9	16.9	18.6
<b>Time Deposits</b>	1,061.5	1,282.9	1,517.0	1,907.1	2,180.2	25.3	24.7	21.8	21.8	24.6
(a) Scheduled Banks	4.9	2.4	18.1	13.8	17.8	0.1	0.0	0.2	0.2	0.2
(b) Others	1,056.6	1,280.5	1,498.9	1,893.3	2,162.4	25.2	24.6	21.6	21.7	24.4
<b>Borrowings from:</b>	212.3	220.8	367.3	487.5	329.5	5.1	4.2	5.3	5.6	3.7
(a) State Bank of Pakistan	173.2	189.7	200.3	268.9	216.5	4.1	3.6	2.9	3.1	2.4
(b) Banks Abroad	9.3	6.3	4.2	7.1	6.9	0.2	0.1	0.1	0.1	0.1
(c) Other Scheduled Banks	29.8	24.8	162.8	211.5	106.2	0.7	0.5	2.3	2.4	1.2
<b>Head Office and Inter-Bank Adjustment</b>	41.8	78.1	48.0	20.5	66.7	1.0	1.5	0.7	0.2	0.8
<b>Contingent Liabilities as per contra</b>	1,201.1	1,453.2	2,317.4	3,075.7	3,071.9	28.6	27.9	33.3	35.2	34.7
<b>Other Liabilities</b>	572.7	815.7	1,126.0	1,396.1	1,120.9	13.7	15.7	16.2	16.0	12.6
<b>Total Liabilities / Assets</b>	4,192.8	5,201.1	6,950.3	8,743.9	8,861.4	100.0	100.0	100.0	100.0	100.0
<b>Assets</b>										
<b>Cash:</b>	266.4	305.3	333.1	521.4	549.3	6.4	5.9	4.8	6.0	6.2
(a) Notes, Coins and Silver	43.3	46.1	59.2	70.5	76.4	1.0	0.9	0.9	0.8	0.9
(b) Balances with State Bank of Pakistan	161.8	188.2	202.3	306.0	421.8	3.9	3.6	2.9	3.5	4.8
(c) Balances with Other Scheduled Banks	61.3	71.1	71.6	144.9	51.2	1.5	1.4	1.0	1.7	0.6
<b>Balances held Abroad</b>	60.5	117.1	94.0	171.1	159.5	1.4	2.3	1.4	2.0	1.8
<b>Bills Purchased and Discounted</b>	84.2	104.2	122.2	125.3	122.5	2.0	2.0	1.8	1.4	1.4
<b>Advances to</b>	1,254.1	1,704.4	2,123.0	2,470.9	2,873.8	29.9	32.8	30.6	28.3	32.4
(a) Scheduled Banks	11.8	10.3	51.9	94.7	58.2	0.3	0.2	0.8	1.1	0.7
(b) Others	1,242.4	1,694.2	2,071.1	2,376.2	2,815.6	29.6	32.6	29.8	27.2	31.8
<b>Investment in Securities and Shares:</b>	783.3	725.6	866.6	1,107.8	1,036.7	18.7	14.0	12.5	12.7	11.7
(a) Federal Government Securities	259.2	187.5	181.7	169.3	182.2	6.2	3.6	2.6	1.9	2.1
(b) Treasury Bills	410.6	415.2	409.4	657.2	559.4	9.8	8.0	5.9	7.5	6.3
(c) Provincial Governments Securities	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
(d) Others	113.5	122.9	275.4	281.2	295.1	2.7	2.4	4.0	3.2	3.3
<b>Bank Premises</b>	49.1	61.6	78.9	106.3	148.5	1.2	1.2	1.1	1.2	1.7
<b>Head Office and Inter-Bank Adjustment</b>	77.7	20.2	81.5	271.6	25.7	1.9	0.4	1.2	3.1	0.3
<b>Contingent Assets as per contra</b>	1,201.1	1,453.2	2,317.4	3,075.7	3,071.9	28.6	27.9	33.3	35.2	34.7
<b>Other Assets</b>	416.3	709.4	933.6	893.8	873.3	9.9	13.6	13.4	10.2	9.9

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

Source: Statistics &amp; Data Warehouse Department, SBP

## 6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2007						2008					
	All Banks		Commercial Banks		Foreign Banks		All Banks		Commercial Banks		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Government</b>	<b>100.3</b>	<b>4.2</b>	<b>100.2</b>	<b>4.4</b>	<b>0.0</b>	<b>0.0</b>	<b>133.1</b>	<b>4.7</b>	<b>133.1</b>	<b>4.9</b>	<b>0.0</b>	<b>0.0</b>
1. Federal Government	59.4	2.5	59.4	2.6	0.0	0.0	87.6	3.1	87.6	3.2	0.0	0.0
2. Provincial Governments	40.9	1.7	40.8	1.8	0.0	0.0	45.5	1.6	45.5	1.7	0.0	0.0
<b>II. Non-Financial Public Sector Enterprises</b>	<b>115.3</b>	<b>4.9</b>	<b>115.3</b>	<b>5.0</b>	<b>4.6</b>	<b>3.7</b>	<b>107.9</b>	<b>3.8</b>	<b>107.9</b>	<b>4.0</b>	<b>1.9</b>	<b>2.2</b>
<b>III. Non-Bank Financial Institutions</b>	<b>48.0</b>	<b>2.0</b>	<b>48.0</b>	<b>2.1</b>	<b>2.8</b>	<b>2.3</b>	<b>44.6</b>	<b>1.6</b>	<b>44.6</b>	<b>1.6</b>	<b>2.2</b>	<b>2.5</b>
a. Development Financial Institutions	6.9	0.3	6.9	0.3	0.4	0.3	1.3	0.0	1.3	0.0	0.0	0.0
b. Others	41.1	1.7	41.1	1.8	2.5	2.0	43.3	1.5	43.3	1.6	2.2	2.5
<b>IV. Private Sector Enterprises</b>	<b>1,669.7</b>	<b>70.3</b>	<b>1,587.4</b>	<b>69.4</b>	<b>72.5</b>	<b>59.0</b>	<b>2,075.0</b>	<b>73.7</b>	<b>1,982.8</b>	<b>72.9</b>	<b>58.6</b>	<b>67.7</b>
a. Agriculture, Hunting and Forestry	144.1	6.1	73.7	3.2	0.1	0.1	154.4	5.5	79.8	2.9	0.1	0.1
b. Fishing and fish farming etc.	1.7	0.1	1.6	0.1	0.0	0.0	1.2	0.0	0.7	0.0	0.0	0.0
c. Mining and Quarrying	11.7	0.5	11.6	0.5	0.1	0.1	16.8	0.6	16.7	0.6	0.3	0.4
d. Manufacturing	954.6	40.2	947.9	41.4	51.3	41.7	1,177.8	41.8	1,170.0	43.0	43.7	50.5
e. Ship breaking and waste / scrape etc.	1.7	0.1	1.7	0.1	0.0	0.0	2.1	0.1	2.1	0.1	0.0	0.0
f. Electricity, gas and water supply	42.9	1.8	42.9	1.9	0.6	0.5	107.0	3.8	106.9	3.9	1.1	1.3
g. Construction	51.6	2.2	51.5	2.3	1.1	0.9	79.3	2.8	79.1	2.9	0.5	0.6
h. Commerce and Trade	209.5	8.8	208.9	9.1	2.7	2.2	245.1	8.7	241.2	8.9	4.1	4.8
i. Hotels, restaurants and clubs etc	13.7	0.6	13.6	0.6	0.1	0.1	13.4	0.5	13.2	0.5	0.2	0.2
j. Transport, storage and communications	79.0	3.3	78.7	3.4	11.6	9.4	94.2	3.3	93.9	3.5	5.0	5.7
k. Real estate, renting and business activities	92.3	3.9	92.0	4.0	2.0	1.6	102.8	3.7	102.3	3.8	1.8	2.1
l. Education	4.5	0.2	4.4	0.2	0.6	0.5	5.8	0.2	5.7	0.2	0.3	0.3
m. Health and social work	5.4	0.2	5.4	0.2	0.1	0.1	6.8	0.2	6.8	0.2	0.1	0.1
n. Other community, social and personal service activities	15.5	0.7	12.2	0.5	0.2	0.2	14.6	0.5	11.1	0.4	0.2	0.3
o. Other private business n.e.s	41.5	1.7	41.4	1.8	2.1	1.7	53.7	1.9	53.2	2.0	1.2	1.4
<b>V. Trust Funds And Non Profit Organizations</b>	<b>14.6</b>	<b>0.6</b>	<b>14.5</b>	<b>0.6</b>	<b>0.0</b>	<b>0.0</b>	<b>15.3</b>	<b>0.5</b>	<b>15.2</b>	<b>0.6</b>	<b>0.4</b>	<b>0.5</b>
<b>VI. Personal</b>	<b>400.8</b>	<b>16.9</b>	<b>396.6</b>	<b>17.3</b>	<b>41.6</b>	<b>33.8</b>	<b>421.2</b>	<b>15.0</b>	<b>416.7</b>	<b>15.3</b>	<b>23.5</b>	<b>27.1</b>
a. Bank Employees	52.9	2.2	48.9	2.1	2.3	1.9	61.0	2.2	56.8	2.1	1.9	2.2
b. Consumer Financing	345.6	14.5	345.4	15.1	39.4	32.1	360.2	12.8	359.9	13.2	21.6	24.9
i) House building	53.8	2.3	53.8	2.4	4.3	3.5	66.9	2.4	66.9	2.5	2.1	2.5
ii) Transport	105.4	4.4	105.4	4.6	5.5	4.5	104.5	3.7	104.5	3.8	4.5	5.2
iii) Credit cards	42.8	1.8	42.8	1.9	13.1	10.7	44.4	1.6	44.4	1.6	9.5	10.9
iv) Consumer durable	1.0	0.0	1.0	0.0	0.0	0.0	1.7	0.1	1.6	0.1	0.0	0.0
v) Personal loans	142.5	6.0	142.4	6.2	16.4	13.3	139.3	4.9	139.1	5.1	5.5	6.3
c. Other	2.3	0.1	2.3	0.1	0.0	0.0	3.4	0.1	3.4	0.1	0.0	0.0
<b>VII. Others</b>	<b>27.5</b>	<b>1.2</b>	<b>26.8</b>	<b>1.2</b>	<b>1.3</b>	<b>1.1</b>	<b>18.6</b>	<b>0.7</b>	<b>17.8</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>
<b>Total</b>	<b>2,376.2</b>	<b>100.0</b>	<b>2,288.8</b>	<b>100.0</b>	<b>122.9</b>	<b>100.0</b>	<b>2,815.6</b>	<b>100.0</b>	<b>2,718.1</b>	<b>100.0</b>	<b>86.7</b>	<b>100.0</b>
<b>Growth (%)</b>	<b>14.7</b>		<b>15.3</b>		<b>-32.3</b>		<b>18.5</b>		<b>18.8</b>		<b>-29.5</b>	
<b>As % of GDP (MP)</b>	<b>26.8</b>		<b>25.8</b>		<b>1.4</b>		<b>26.3</b>		<b>25.4</b>		<b>0.8</b>	

Source: Statistics &amp; Data Warehouse Department, SBP

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

(End June: Billion Rupees)

Security	2007						2008					
	All Banks		Commercial Banks		Foreign Banks		All Banks		Commercial Banks		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments And Precious Metals</b>	<b>12.4</b>	<b>0.5</b>	<b>12.4</b>	<b>0.5</b>	<b>0.0</b>	<b>0.0</b>	<b>19.5</b>	<b>0.7</b>	<b>19.5</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>
<b>II. Securities, Shares and Other Financial Instruments:</b>	<b>98.0</b>	<b>4.1</b>	<b>97.8</b>	<b>4.3</b>	<b>3.1</b>	<b>2.6</b>	<b>98.9</b>	<b>3.5</b>	<b>98.9</b>	<b>3.6</b>	<b>0.7</b>	<b>0.8</b>
<b>A.Quoted on the Stock Exchange</b>	<b>78.5</b>	<b>3.3</b>	<b>78.4</b>	<b>3.4</b>	<b>1.4</b>	<b>1.1</b>	<b>74.4</b>	<b>2.6</b>	<b>74.4</b>	<b>2.7</b>	<b>0.4</b>	<b>0.4</b>
1.To Stock Brokers and Dealers	55.0	2.3	55.0	2.4	0.2	0.2	59.4	2.1	59.4	2.2	0.0	0.0
2.To Others	23.5	1.0	23.4	1.0	1.2	0.9	15.0	0.5	15.0	0.6	0.4	0.4
<b>B.Unquoted on the Stock Exchange</b>	<b>19.4</b>	<b>0.8</b>	<b>19.4</b>	<b>0.8</b>	<b>1.8</b>	<b>1.5</b>	<b>24.5</b>	<b>0.9</b>	<b>24.5</b>	<b>0.9</b>	<b>0.3</b>	<b>0.3</b>
1.To Stock Brokers and Dealers	8.6	0.4	8.6	0.4	0.0	0.0	8.1	0.3	8.1	0.3	0.0	0.0
2.To Others	10.8	0.5	10.8	0.5	1.8	1.5	16.4	0.6	16.4	0.6	0.3	0.3
<b>III. Merchandise</b>	<b>688.7</b>	<b>29.0</b>	<b>688.4</b>	<b>30.1</b>	<b>48.7</b>	<b>39.6</b>	<b>806.8</b>	<b>28.7</b>	<b>804.8</b>	<b>29.6</b>	<b>34.8</b>	<b>40.1</b>
<b>A.Food Items:</b>	<b>166.8</b>	<b>7.0</b>	<b>166.8</b>	<b>7.3</b>	<b>1.8</b>	<b>1.5</b>	<b>192.0</b>	<b>6.8</b>	<b>191.7</b>	<b>7.1</b>	<b>3.0</b>	<b>3.4</b>
1.Wheat	61.2	2.6	61.2	2.7	0.0	0.0	65.0	2.3	64.9	2.4	0.0	0.0
2.Rice and Paddy	34.0	1.4	34.0	1.5	0.6	0.5	41.3	1.5	41.2	1.5	1.1	1.3
3.Other Grain and Pulses	5.7	0.2	5.7	0.3	0.0	0.0	9.3	0.3	9.3	0.3	0.0	0.0
4.Edible Oil	9.9	0.4	9.9	0.4	0.1	0.1	9.0	0.3	9.0	0.3	0.7	0.8
5.Sugar	41.3	1.7	41.3	1.8	0.7	0.6	35.4	1.3	35.4	1.3	0.5	0.6
6.Kariana and Spices	2.7	0.1	2.7	0.1	0.0	0.0	2.3	0.1	2.3	0.1	0.0	0.0
7.Fish and Fish Preparation	1.8	0.1	1.8	0.1	0.0	0.0	1.4	0.0	1.4	0.1	0.0	0.0
8.Other Food Items	10.1	0.4	10.1	0.4	0.4	0.3	28.3	1.0	28.2	1.0	0.7	0.8
<b>B.Raw Materials</b>	<b>159.1</b>	<b>6.7</b>	<b>159.0</b>	<b>6.9</b>	<b>7.8</b>	<b>6.3</b>	<b>180.7</b>	<b>6.4</b>	<b>179.7</b>	<b>6.6</b>	<b>7.5</b>	<b>8.7</b>
1.Cotton Raw	86.5	3.6	86.5	3.8	3.0	2.4	81.9	2.9	81.7	3.0	2.7	3.1
2.Synthetic Fibres	9.3	0.4	9.3	0.4	0.6	0.5	12.2	0.4	11.9	0.4	0.2	0.2
3.Fertilizers	9.1	0.4	9.1	0.4	0.0	0.0	14.1	0.5	13.7	0.5	0.0	0.0
4.Petroleum Crude	9.5	0.4	9.5	0.4	1.9	1.6	18.6	0.7	18.6	0.7	2.3	2.6
5.Iron and Steel	16.2	0.7	16.2	0.7	0.1	0.1	16.8	0.6	16.7	0.6	0.0	0.0
6.Wool and Goat Hair	0.5	0.0	0.5	0.0	0.0	0.0	0.7	0.0	0.7	0.0	0.0	0.0
7.Hides and Skins	3.9	0.2	3.9	0.2	0.2	0.2	6.0	0.2	6.0	0.2	0.8	1.0
8.Oil Seeds	4.4	0.2	4.4	0.2	0.0	0.0	5.6	0.2	5.6	0.2	0.0	0.0
9.Pesticides and Insecticides	1.6	0.1	1.6	0.1	0.2	0.2	2.6	0.1	2.6	0.1	0.2	0.2
10.Other Raw Materials	18.1	0.8	18.1	0.8	1.8	1.4	22.2	0.8	22.2	0.8	1.4	1.6
<b>C.Finished/Manufactured Goods</b>	<b>362.8</b>	<b>15.3</b>	<b>362.7</b>	<b>15.8</b>	<b>39.1</b>	<b>31.8</b>	<b>434.1</b>	<b>15.4</b>	<b>433.4</b>	<b>15.9</b>	<b>24.3</b>	<b>28.0</b>
1.Cotton Textiles	89.6	3.8	89.6	3.9	4.6	3.8	114.9	4.1	114.8	4.2	3.4	4.0
2.Cotton Yarn	37.5	1.6	37.5	1.6	0.4	0.4	38.4	1.4	38.4	1.4	0.2	0.3
3.Other Textiles	48.7	2.1	48.7	2.1	1.8	1.5	53.6	1.9	53.5	2.0	2.5	2.9
4.Machinery	20.0	0.8	20.0	0.9	0.9	0.7	27.6	1.0	27.6	1.0	2.7	3.1
5.Handloom Products	1.0	0.0	1.0	0.0	0.0	0.0	0.8	0.0	0.8	0.0	0.0	0.0
6.Carpets and Rugs	2.5	0.1	2.5	0.1	0.1	0.1	3.1	0.1	3.1	0.1	0.2	0.3
7.Readymade Garments	28.2	1.2	28.2	1.2	0.3	0.3	29.8	1.1	29.8	1.1	0.9	1.1
8.Cement and Cement Products	27.0	1.1	27.0	1.2	1.8	1.5	31.4	1.1	31.4	1.2	0.3	0.4
9.Sports Goods	2.1	0.1	2.1	0.1	0.0	0.0	3.3	0.1	3.3	0.1	0.0	0.0
10.Surgical Instruments	2.5	0.1	2.5	0.1	0.1	0.1	2.5	0.1	2.5	0.1	0.0	0.1
11.Chemicals and Dyes	11.1	0.5	11.1	0.5	1.5	1.2	14.7	0.5	14.6	0.5	1.7	2.0
12.Other finished goods	92.4	3.9	92.3	4.0	27.4	22.3	114.2	4.1	113.8	4.2	12.1	13.9
<b>IV. Fixed Assets Including Machinery</b>	<b>260.9</b>	<b>11.0</b>	<b>257.2</b>	<b>11.2</b>	<b>4.4</b>	<b>3.6</b>	<b>340.0</b>	<b>12.1</b>	<b>336.7</b>	<b>12.4</b>	<b>2.6</b>	<b>3.0</b>
<b>V. Real Estate</b>	<b>460.6</b>	<b>19.4</b>	<b>385.2</b>	<b>16.8</b>	<b>13.3</b>	<b>10.9</b>	<b>621.3</b>	<b>22.1</b>	<b>541.8</b>	<b>19.9</b>	<b>11.3</b>	<b>13.0</b>
<b>VI. Fixed Deposits &amp; Insurance Policies</b>	<b>47.3</b>	<b>2.0</b>	<b>47.1</b>	<b>2.1</b>	<b>1.1</b>	<b>0.9</b>	<b>89.9</b>	<b>3.2</b>	<b>89.6</b>	<b>3.3</b>	<b>2.0</b>	<b>2.4</b>
<b>VII. Others</b>	<b>808.4</b>	<b>34.2</b>	<b>800.6</b>	<b>35.0</b>	<b>52.2</b>	<b>42.4</b>	<b>839.3</b>	<b>29.8</b>	<b>826.9</b>	<b>30.4</b>	<b>35.3</b>	<b>40.7</b>
<b>Total</b>	<b>2,376.2</b>	<b>100.0</b>	<b>2,288.8</b>	<b>100.0</b>	<b>122.9</b>	<b>100.0</b>	<b>2,815.6</b>	<b>100.0</b>	<b>2,718.1</b>	<b>100.0</b>	<b>86.7</b>	<b>100.0</b>

Source: Statistics &amp; Data Warehouse Department, SBP

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

## 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)			2007						2008					
			All Banks			Commercial Banks			All Banks			Commercial Banks		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10	140.6	0.8	5.5	131.5	0.7	5.5	192.7	0.9	4.5	178.1	0.8	4.5	
	10 to	20	436.5	5.6	12.9	419.1	5.4	12.9	347.4	5.0	14.3	328.4	4.7	14.2
	20 to	25	405.5	8.6	21.2	386.9	8.2	21.1	530.3	11.7	22.1	515.6	11.4	22.0
	25 to	30	229.9	6.4	27.9	204.2	5.7	28.0	48.1	1.3	27.5	29.0	0.8	27.3
	30 to	40	366.0	12.7	34.7	288.4	9.9	34.5	273.2	9.0	32.9	241.7	7.9	32.5
	40 to	50	628.2	27.9	44.5	571.2	25.4	44.5	405.3	18.2	44.9	358.4	16.0	44.8
	50 to	60	286.1	15.7	54.7	261.3	14.3	54.6	405.4	21.4	52.9	351.9	18.5	52.6
	60 to	70	237.2	15.4	64.9	177.0	11.5	64.9	217.3	14.2	65.4	169.7	11.1	65.4
	70 to	80	362.2	27.2	75.0	219.7	16.5	75.0	313.6	23.6	75.1	258.1	19.4	75.0
	80 to	90	286.3	24.3	84.8	188.9	16.0	84.8	346.7	29.6	85.4	228.1	19.4	85.2
	90 to	100	226.1	21.5	95.1	137.4	13.0	94.8	283.0	26.5	93.7	223.3	20.9	93.6
	100 to	200	851.4	112.4	132.0	598.4	80.1	133.9	856.8	112.9	131.8	494.6	64.4	130.2
	200 to	300	192.1	47.4	246.9	177.4	43.9	247.3	189.4	47.3	250.0	166.4	42.0	252.5
	300 to	400	206.7	74.0	357.9	201.2	72.1	358.3	152.1	51.9	341.0	146.8	50.0	341.0
	400 to	500	69.2	30.6	442.6	67.4	29.9	442.8	108.6	48.1	443.4	105.1	46.6	443.3
	500 to	600	43.3	23.6	544.1	42.8	23.3	544.0	45.8	24.4	534.0	45.2	24.2	534.0
	600 to	700	21.8	14.2	652.0	21.3	13.9	652.3	22.2	14.6	655.9	22.0	14.4	656.0
	700 to	800	15.1	11.3	747.8	13.9	10.5	750.7	16.6	12.6	756.5	16.5	12.5	756.5
	800 to	900	11.3	9.6	851.9	10.9	9.3	851.2	10.9	9.2	849.2	10.8	9.1	849.3
	900 to	1,000	12.4	11.9	952.3	12.0	11.4	951.5	10.9	10.4	953.7	10.8	10.3	953.7
	1,000 to	2,000	53.0	74.4	1,403.2	52.8	74.0	1,403.1	51.6	72.9	1,413.6	50.8	72.0	1,415.7
	2,000 to	3,000	24.7	60.7	2,461.3	24.5	60.4	2,461.4	26.0	63.4	2,439.1	25.7	62.6	2,438.1
	3,000 to	4,000	15.3	53.4	3,501.7	15.2	53.1	3,502.2	17.6	61.7	3,513.0	17.5	61.4	3,513.4
	4,000 to	5,000	9.2	41.1	4,470.3	9.2	41.0	4,470.4	9.8	44.6	4,563.5	9.7	44.4	4,563.7
	5,000 to	6,000	5.2	28.7	5,473.1	5.2	28.4	5,473.4	6.7	36.0	5,363.5	6.7	35.7	5,362.7
	6,000 to	7,000	3.4	22.3	6,480.4	3.4	22.1	6,480.4	3.4	22.2	6,518.2	3.4	22.0	6,518.5
	7,000 to	8,000	3.2	24.2	7,439.4	3.2	23.9	7,440.1	3.2	24.1	7,450.7	3.2	23.8	7,450.1
	8,000 to	9,000	2.0	17.2	8,453.3	2.0	17.1	8,453.3	2.8	24.0	8,490.8	2.8	23.8	8,490.7
	9,000 to	10,000	2.1	20.0	9,525.3	2.1	19.8	9,524.7	2.1	20.2	9,569.4	2.1	20.0	9,569.9
	10,000 and over		22.0	1,533.3	69,614.6	21.9	1,528.1	69,854.2	26.7	1,953.6	73,278.9	26.5	1,947.9	73,612.7
<b>Total</b>			<b>5,168.0</b>	<b>2,376.2</b>	<b>459.8</b>	<b>4,270.4</b>	<b>2,288.8</b>	<b>536.0</b>	<b>4,926.1</b>	<b>2,815.6</b>	<b>571.6</b>	<b>4,048.9</b>	<b>2,718.1</b>	<b>671.3</b>

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

Source: Statistics & Data Warehouse Department, SBP

## 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	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
<b>a. Foreign Constituents:</b>	<b>73.2</b>	<b>94.3</b>	<b>14.9</b>	<b>17.8</b>	<b>0.1</b>	<b>0.3</b>	<b>0.4</b>	<b>0.3</b>	<b>39.1</b>	<b>46.6</b>	<b>18.6</b>	<b>29.4</b>
I. Official	9.7	10.2	1.4	2.9	0.0	0.0	0.0	0.0	4.7	5.0	3.5	2.3
II. Business	11.4	17.4	2.2	3.4	0.0	0.0	0.2	0.0	6.6	6.0	2.3	8.0
III. Personal	52.2	66.7	11.4	11.5	0.1	0.2	0.2	0.2	27.7	35.6	12.8	19.1
<b>b. Domestic Constituents</b>	<b>3,299.3</b>	<b>3,717.9</b>	<b>832.9</b>	<b>947.6</b>	<b>40.3</b>	<b>32.7</b>	<b>29.5</b>	<b>29.3</b>	<b>1,417.8</b>	<b>1,526.1</b>	<b>978.7</b>	<b>1,182.1</b>
<b>I. Government</b>	<b>337.3</b>	<b>393.2</b>	<b>58.3</b>	<b>84.3</b>	<b>1.4</b>	<b>2.2</b>	<b>5.0</b>	<b>7.2</b>	<b>128.2</b>	<b>128.2</b>	<b>144.5</b>	<b>171.5</b>
a. Federal Government	208.8	225.2	41.0	61.7	1.2	1.2	4.4	5.3	77.1	69.1	85.2	88.0
b. Provincial Governments	108.5	148.4	14.3	18.9	0.2	1.0	0.4	1.7	39.7	45.6	53.9	81.3
c. Local Bodies ( City Governments )	20.0	19.5	3.0	3.7	0.0	0.0	0.1	0.2	11.5	13.5	5.3	2.2
<b>II. Non-Financial Public Sector Enterprises</b>	<b>263.8</b>	<b>290.1</b>	<b>13.3</b>	<b>14.2</b>	<b>4.5</b>	<b>4.0</b>	<b>2.6</b>	<b>6.0</b>	<b>94.7</b>	<b>85.0</b>	<b>148.6</b>	<b>180.9</b>
<b>III. Non-Bank Financial Institutions</b>	<b>62.1</b>	<b>111.5</b>	<b>12.9</b>	<b>6.0</b>	<b>0.4</b>	<b>0.2</b>	<b>4.1</b>	<b>0.8</b>	<b>26.0</b>	<b>47.8</b>	<b>18.7</b>	<b>56.7</b>
a. Development Financial Institutions	20.2	8.4	8.9	0.3	0.0	0.0	0.0	0.0	4.6	2.5	6.7	5.5
b. Others	41.9	103.1	4.0	5.7	0.4	0.2	4.1	0.8	21.4	45.3	11.9	51.5
<b>IV. Private Sector Enterprises</b>	<b>1,041.7</b>	<b>1,057.2</b>	<b>353.2</b>	<b>390.9</b>	<b>21.3</b>	<b>14.9</b>	<b>10.1</b>	<b>8.0</b>	<b>380.1</b>	<b>368.0</b>	<b>276.9</b>	<b>275.0</b>
a. Agriculture, Hunting and Forestry	113.4	121.0	36.6	40.3	0.6	0.4	0.1	0.7	56.1	55.2	19.9	24.4
b. Fishing and fish farming etc.	0.8	0.6	0.3	0.2	0.0	0.0	0.0	0.0	0.3	0.2	0.2	0.1
c. Mining and Quarrying	33.9	33.5	5.2	6.7	0.2	0.0	0.5	0.1	14.5	17.4	13.5	9.3
d. Manufacturing	219.4	224.2	72.0	92.3	9.0	4.5	2.3	1.0	67.8	57.0	68.3	69.5
e. Ship breaking and waste / scrape (junk) etc.	3.0	1.9	1.0	1.1	0.0	0.1	0.1	0.0	0.7	0.4	1.2	0.2
f. Electricity, gas and water supply	25.8	26.5	5.0	6.3	0.4	0.1	0.4	0.0	10.1	7.4	10.0	12.7
g. Construction	51.3	50.5	22.3	18.2	1.3	2.0	0.7	1.0	16.8	16.7	10.1	12.6
h. Commerce and Trade	191.2	173.0	101.0	107.3	2.0	2.1	1.7	2.1	52.4	43.3	34.0	18.2
i. Hotels, restaurants and clubs etc	10.0	9.5	1.8	1.4	0.0	0.0	0.4	0.0	5.9	4.3	1.8	3.7
J. Transport, storage and communications	97.0	98.6	13.2	16.0	0.5	1.6	0.1	0.1	35.7	32.3	47.6	48.6
k. Real estate, renting and business activities	102.4	109.9	30.2	35.2	3.8	0.9	0.3	0.2	38.3	45.3	29.8	28.4
l. Education	23.4	25.6	5.0	3.9	0.3	0.2	0.4	0.0	10.2	10.5	7.5	10.9
m. Health and social work	11.0	11.8	3.1	2.4	0.1	0.0	0.0	0.0	3.8	3.9	4.1	5.5
n. Other community, social and personal service activities	31.1	38.8	10.1	9.4	0.8	0.5	0.3	0.1	13.0	15.7	6.9	13.0
o. Other private business n.e.c	127.9	131.8	46.2	50.2	2.3	2.5	2.7	2.7	54.6	58.4	22.1	17.9
<b>V. Trust Funds And Non Profit Organizations</b>	<b>74.8</b>	<b>88.7</b>	<b>9.1</b>	<b>9.1</b>	<b>2.3</b>	<b>1.4</b>	<b>0.1</b>	<b>0.4</b>	<b>28.0</b>	<b>26.9</b>	<b>35.3</b>	<b>50.9</b>
<b>VI. Personal</b>	<b>1,427.0</b>	<b>1,713.6</b>	<b>362.4</b>	<b>422.7</b>	<b>9.0</b>	<b>8.6</b>	<b>5.9</b>	<b>5.6</b>	<b>724.0</b>	<b>847.7</b>	<b>325.8</b>	<b>429.1</b>
<b>VII. Others</b>	<b>92.6</b>	<b>63.6</b>	<b>23.7</b>	<b>20.4</b>	<b>1.5</b>	<b>1.2</b>	<b>1.7</b>	<b>1.3</b>	<b>36.8</b>	<b>22.4</b>	<b>28.9</b>	<b>18.2</b>
<b>Total</b>	<b>3,372.6</b>	<b>3,812.2</b>	<b>847.9</b>	<b>965.4</b>	<b>40.5</b>	<b>33.0</b>	<b>29.9</b>	<b>29.6</b>	<b>1,456.9</b>	<b>1,572.7</b>	<b>997.3</b>	<b>1,211.5</b>
<b>Growth (%)</b>	<b>19.7</b>	<b>13.0</b>	<b>17.1</b>	<b>13.9</b>	<b>5.7</b>	<b>-18.5</b>	<b>-28.0</b>	<b>-1.2</b>	<b>9.4</b>	<b>7.9</b>	<b>46.4</b>	<b>21.5</b>
<b>As % of GDP (MP)</b>	<b>38.0</b>	<b>35.6</b>	<b>9.5</b>	<b>9.0</b>	<b>0.5</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>16.4</b>	<b>14.7</b>	<b>11.2</b>	<b>11.3</b>

Note: Total may differ due to rounding off.

Source: Statistics and Datawarehouse 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	2005			2006			2007			2008		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
<b>Current Deposits</b>	<b>6,788.7</b>	<b>631.4</b>	<b>93.0</b>	<b>7,164.6</b>	<b>723.9</b>	<b>101.0</b>	<b>7,870.6</b>	<b>847.9</b>	<b>107.7</b>	<b>8,415.6</b>	<b>965.4</b>	<b>114.7</b>
<b>Call Deposits</b>	<b>174.8</b>	<b>38.3</b>	<b>219.3</b>	<b>159.2</b>	<b>38.3</b>	<b>240.6</b>	<b>142.5</b>	<b>40.5</b>	<b>284.1</b>	<b>123.0</b>	<b>33.0</b>	<b>268.2</b>
<b>Other Deposit Accounts</b>	<b>205.4</b>	<b>34.7</b>	<b>168.9</b>	<b>254.2</b>	<b>41.6</b>	<b>163.7</b>	<b>157.3</b>	<b>29.9</b>	<b>190.4</b>	<b>125.5</b>	<b>29.6</b>	<b>235.5</b>
<b>Saving Deposits</b>	<b>19,280.3</b>	<b>1,264.1</b>	<b>65.6</b>	<b>18,200.4</b>	<b>1,332.3</b>	<b>73.2</b>	<b>15,712.0</b>	<b>1,456.9</b>	<b>92.7</b>	<b>15,043.4</b>	<b>1,572.7</b>	<b>104.5</b>
<b>Fixed Deposits</b>	<b>535.4</b>	<b>459.7</b>	<b>858.7</b>	<b>543.3</b>	<b>681.2</b>	<b>1,253.8</b>	<b>1,200.6</b>	<b>997.3</b>	<b>830.7</b>	<b>1,108.3</b>	<b>1,211.5</b>	<b>1,093.2</b>
Less than 6 months	101.8	228.6	2,244.5	185.4	334.0	1,801.6	247.5	438.0	1,769.7	493.7	545.9	1,105.9
For 6 months and over												
but less than 1 year	72.8	74.1	1,018.9	52.2	102.7	1,967.4	94.9	178.7	1,882.4	78.1	190.7	2,440.5
For 1 year and over												
but less than 2 years	72.7	59.7	821.1	96.9	125.5	1,294.9	146.4	206.9	1,413.1	196.1	254.4	1,297.4
For 2 years and over												
but less than 3 years	34.6	12.0	346.7	33.9	15.8	465.0	29.2	22.8	781.0	42.0	32.6	777.4
For 3 years and over												
but less than 4 years	45.4	20.1	443.2	39.6	26.7	674.3	177.3	51.1	288.0	102.3	71.8	702.0
For 4 years and over												
but less than 5 years	25.7	4.1	158.8	14.0	4.6	326.7	13.6	5.1	373.5	28.9	19.2	663.3
For 5 years and over	182.5	61.2	335.2	121.3	72.0	593.4	491.6	94.7	192.6	167.2	96.9	579.4
<b>All Deposits</b>	<b>26,984.6</b>	<b>2,428.3</b>	<b>90.0</b>	<b>26,321.7</b>	<b>2,817.4</b>	<b>107.0</b>	<b>25,083</b>	<b>3,372.6</b>	<b>134.5</b>	<b>24,815.7</b>	<b>3,812.2</b>	<b>153.6</b>
	<b>Growth (%)</b>											
<b>Current Deposits</b>	<b>11.4</b>	<b>31.1</b>	<b>17.7</b>	<b>5.5</b>	<b>14.7</b>	<b>8.6</b>	<b>9.9</b>	<b>17.1</b>	<b>6.6</b>	<b>6.9</b>	<b>13.9</b>	<b>6.5</b>
<b>Call Deposits</b>	<b>-3.4</b>	<b>-4.9</b>	<b>-1.6</b>	<b>-8.9</b>	<b>-0.1</b>	<b>9.7</b>	<b>-10.5</b>	<b>5.7</b>	<b>18.1</b>	<b>-13.7</b>	<b>-18.5</b>	<b>-5.6</b>
<b>Other Deposit Accounts</b>	<b>16.6</b>	<b>4.3</b>	<b>-10.6</b>	<b>23.7</b>	<b>20.0</b>	<b>-3.1</b>	<b>-38.1</b>	<b>-28.1</b>	<b>16.3</b>	<b>-20.2</b>	<b>-1.3</b>	<b>23.7</b>
<b>Saving Deposits</b>	<b>-10.1</b>	<b>13.1</b>	<b>25.7</b>	<b>-5.6</b>	<b>5.4</b>	<b>11.6</b>	<b>-13.7</b>	<b>9.4</b>	<b>26.7</b>	<b>-4.3</b>	<b>7.9</b>	<b>12.7</b>
<b>Fixed Deposits</b>	<b>-9.3</b>	<b>39.8</b>	<b>54.1</b>	<b>1.5</b>	<b>48.2</b>	<b>46.0</b>	<b>121.0</b>	<b>46.4</b>	<b>-33.7</b>	<b>-7.7</b>	<b>21.5</b>	<b>31.6</b>
Less than 6 months	-26.2	96.2	165.9	82.0	46.1	-19.7	33.5	31.2	-1.8	99.5	24.6	-37.5
For 6 months and over												
but less than 1 year	40.4	53.9	9.6	-28.2	38.6	93.1	81.8	73.9	-4.3	-17.7	6.7	29.6
For 1 year and over												
but less than 2 years	-23.0	12.3	45.8	33.4	110.3	57.7	51.1	64.9	9.1	33.9	22.9	-8.2
For 2 years and over												
but less than 3 years	-28.2	-28.8	-0.9	-2.0	31.5	34.1	-13.9	44.6	68.0	43.7	43.1	-0.5
For 3 years and over												
but less than 4 years	-9.0	-14.4	-5.9	-12.9	32.5	52.1	348.2	91.5	-57.3	-42.3	40.7	143.7
For 4 years and over												
but less than 5 years	55.2	43.1	-7.8	-45.3	12.5	105.7	-2.8	11.1	14.3	111.7	275.9	77.6
For 5 years and over	-4.6	-9.8	-5.4	-33.5	17.7	77.0	305.2	31.5	-67.6	-66.0	2.3	200.9
<b>All Deposits</b>	<b>-5.2</b>	<b>21.3</b>	<b>28.0</b>	<b>-2.5</b>	<b>16.0</b>	<b>18.9</b>	<b>-4.7</b>	<b>19.7</b>	<b>25.6</b>	<b>-1.1</b>	<b>13.0</b>	<b>14.3</b>

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

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)			2005			2006			2007			2008		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less	Than	10	7,537.3	27.1	3.6	6,881.3	24.0	3.5	7,828.8	24.6	3.1	5,204.9	20.4	3.9
10	to	20	4,884.8	72.3	14.8	4,440.9	66.0	14.9	3,489.2	51.4	14.7	3,519.4	51.7	14.7
20	to	25	1,714.6	38.5	22.4	1,525.5	34.3	22.5	1,287.1	28.9	22.4	1,452.1	32.7	22.5
25	to	30	1,443.4	39.6	27.4	1,380.4	37.9	27.4	1,096.6	30.1	27.4	1,219.0	33.3	27.3
30	to	40	2,133.5	74.1	34.7	2,156.2	74.8	34.7	1,877.7	65.1	34.7	1,965.3	68.4	34.8
40	to	50	1,564.7	70.0	44.8	1,698.7	76.0	44.7	1,426.0	63.7	44.7	1,574.0	70.8	45.0
50	to	60	1,191.4	65.1	54.6	1,329.8	72.8	54.7	1,143.2	62.7	54.8	1,206.6	65.9	54.6
60	to	70	1,049.5	67.9	64.7	1,024.0	66.5	65.0	889.8	57.6	64.8	1,007.1	65.1	64.7
70	to	80	775.9	58.2	75.0	911.6	68.1	74.7	785.2	58.7	74.8	779.0	58.2	74.8
80	to	90	647.9	55.0	84.9	651.8	55.3	84.8	583.6	49.6	85.1	676.7	57.5	84.9
90	to	100	511.0	48.5	94.8	569.9	54.1	94.9	514.5	48.8	94.8	640.9	60.7	94.7
100	to	200	2,226.4	301.9	135.6	2,307.0	313.7	136.0	2,464.2	338.8	137.5	3,223.1	450.4	139.7
200	to	300	553.5	133.3	240.8	613.5	147.6	240.6	670.3	162.0	241.7	1,009.5	244.6	242.3
300	to	400	228.6	78.7	344.1	233.0	80.6	345.9	278.2	95.9	344.7	449.0	154.0	342.9
400	to	500	126.8	56.4	445.0	141.1	62.6	443.8	164.0	73.5	448.4	222.8	99.5	446.6
500	to	600	75.2	40.9	543.7	83.3	45.4	544.9	105.1	57.2	544.3	148.0	80.4	542.8
600	to	700	67.3	43.9	652.6	68.1	44.1	648.3	77.2	50.2	650.0	80.3	51.9	646.6
700	to	800	52.2	38.8	743.1	47.3	35.4	748.5	58.6	43.4	742.1	51.5	38.6	749.2
800	to	900	30.6	25.7	840.4	31.6	26.8	849.1	49.4	41.8	847.3	47.5	40.2	846.5
900	to	1,000	18.4	17.5	952.0	26.5	25.2	952.0	29.4	27.8	945.8	43.0	40.7	945.9
1,000	to	2,000	84.1	116.8	1,388.4	107.8	145.5	1,349.9	135.6	186.9	1,378.2	161.9	219.6	1,356.4
2,000	to	3,000	26.2	63.0	2,401.0	35.6	86.1	2,416.9	41.8	101.5	2,428.8	46.7	112.5	2,410.9
3,000	to	4,000	11.0	37.9	3,438.3	14.8	51.2	3,449.6	24.3	83.7	3,447.2	25.0	86.7	3,461.1
4,000	to	5,000	5.8	25.7	4,457.3	9.1	40.3	4,434.0	13.8	61.4	4,442.2	18.3	83.4	4,552.1
5,000	to	6,000	3.9	21.1	5,425.1	6.6	35.9	5,466.2	9.3	50.5	5,451.1	8.4	44.8	5,333.7
6,000	to	7,000	3.2	20.7	6,459.2	3.3	21.6	6,538.3	6.4	41.7	6,465.5	5.5	35.8	6,499.3
7,000	to	8,000	2.1	16.0	7,465.0	2.7	20.1	7,475.1	3.8	28.2	7,435.2	3.9	28.8	7,429.1
8,000	to	9,000	1.4	11.5	8,527.5	2.1	17.6	8,428.3	2.9	24.8	8,439.4	2.5	21.0	8,427.5
9,000	to	10,000	1.4	13.6	9,478.5	1.6	15.0	9,494.7	2.5	23.3	9,457.0	2.4	22.1	9,401.5
10,000	and over		12.5	748.7	59,944.9	16.6	972.7	58,584.5	24.6	1,338.6	54,433.8	21.3	1,372.4	64,317.4
<b>Total</b>			<b>26,984.6</b>	<b>2,428.3</b>	<b>90.0</b>	<b>26,321.7</b>	<b>2,817.4</b>	<b>107.0</b>	<b>25,083.0</b>	<b>3,372.6</b>	<b>134.5</b>	<b>24,815.7</b>	<b>3,812.2</b>	<b>153.6</b>

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

Source: Statistics &amp; Data Warehouse Department,

## 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
<b>July 2007</b>								
Public	10.88	10.90	10.97	11.50	4.23	5.09	3.54	4.63
Private	10.35	10.37	11.24	11.69	5.63	7.06	4.06	5.40
Foreign	10.56	10.58	13.99	14.17	5.08	6.28	5.05	6.26
Specialised	10.19	10.19	8.98	9.57	7.27	8.32	5.79	7.40
All Banks	10.42	10.44	11.26	11.72	5.47	6.83	4.03	5.32
<b>August 2007</b>								
Public	9.75	9.86	11.10	11.64	5.04	6.91	3.85	4.98
Private	10.49	10.51	11.31	11.76	6.15	7.46	4.11	5.51
Foreign	11.56	11.70	14.34	14.55	5.50	6.60	5.09	6.40
Specialised	9.73	9.73	9.01	9.58	5.04	6.46	5.60	7.27
All Banks	10.51	10.55	11.35	11.82	5.99	7.30	4.12	5.47
<b>September 2007</b>								
Public	10.43	10.49	11.05	11.67	4.28	6.38	3.86	4.99
Private	10.48	10.55	11.32	11.82	6.29	7.60	4.12	5.53
Foreign	10.25	10.31	15.16	15.39	5.17	6.53	5.24	6.82
Specialised	9.93	9.93	9.02	9.60	4.80	6.93	5.37	7.10
All Banks	10.46	10.52	11.32	11.84	6.04	7.41	4.12	5.48
<b>October 2007</b>								
Public	11.80	11.84	11.21	11.79	5.16	6.35	3.88	4.91
Private	10.97	11.00	11.30	11.74	5.88	7.28	4.13	5.51
Foreign	10.28	10.35	15.03	15.30	5.88	7.14	5.46	6.95
Specialised	10.05	10.05	9.03	9.60	9.21	10.48	5.72	7.45
All Banks	10.97	11.00	11.33	11.80	5.83	7.18	4.14	5.46
<b>November 2007</b>								
Public	10.92	11.03	11.24	11.88	4.08	5.65	3.81	4.84
Private	10.84	10.87	11.26	11.69	5.62	7.08	4.14	5.49
Foreign	9.61	9.64	14.58	14.80	4.55	6.13	5.05	6.60
Specialised	9.60	9.60	9.05	9.62	6.98	7.79	5.45	7.38
All Banks	10.72	10.75	11.30	11.77	5.39	6.89	4.11	5.41
<b>December 2007</b>								
Public	11.66	11.72	11.15	11.82	6.43	7.44	3.96	5.11
Private	10.99	11.02	11.25	11.65	5.87	7.40	4.13	5.55
Foreign	10.06	10.09	14.52	14.74	4.62	5.93	4.89	6.44
Specialised	9.42	9.42	9.03	9.60	5.51	6.83	4.91	7.28
All Banks	10.95	10.98	11.27	11.73	5.81	7.25	4.13	5.50

(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
<b>January 2008</b>								
Public	11.55	11.63	11.13	11.69	4.63	5.92	4.02	5.11
Private	10.94	10.97	11.25	11.64	5.98	7.31	4.20	5.57
Foreign	9.48	9.52	14.10	14.37	4.25	5.58	4.91	6.37
Specialised	10.35	10.35	9.04	9.62	3.28	4.53	5.21	7.17
All Banks	10.80	10.83	11.26	11.69	5.70	7.04	4.19	5.51
<b>February 2008</b>								
Public	10.71	10.78	11.15	11.69	5.00	6.47	3.93	5.03
Private	10.92	10.95	11.21	11.59	5.44	7.01	4.19	5.56
Foreign	10.06	10.10	14.28	14.59	5.36	6.63	5.12	6.55
Specialised	9.58	9.58	9.04	9.63	6.36	8.43	5.19	7.17
All Banks	10.81	10.85	11.23	11.65	5.40	6.93	4.17	5.50
<b>March 2008</b>								
Public	11.40	11.49	11.06	11.62	7.61	8.33	3.75	4.89
Private	10.94	10.99	11.29	11.68	6.06	7.44	4.23	5.64
Foreign	9.80	9.83	13.81	14.07	4.66	6.04	4.82	6.27
Specialised	9.11	9.11	9.02	9.62	0.98	2.61	4.99	7.24
All Banks	10.87	10.91	11.26	11.69	6.05	7.38	4.17	5.52
<b>April 2008</b>								
Public	10.39	10.44	11.13	11.64	8.43	9.17	3.82	4.92
Private	11.06	11.10	11.36	11.74	5.71	7.25	4.21	5.67
Foreign	9.89	9.95	13.95	14.26	4.82	6.22	5.05	6.55
Specialised	9.48	9.48	9.02	9.61	0.50	3.50	5.06	7.22
All Banks	10.90	10.94	11.33	11.74	5.93	7.41	4.18	5.57
<b>May 2008</b>								
Public	10.00	10.25	11.67	12.20	6.71	7.65	3.85	4.94
Private	11.56	11.60	11.50	11.87	6.58	7.81	4.26	5.69
Foreign	10.50	10.52	14.45	14.66	4.57	6.00	4.99	6.57
Specialised	9.40	9.40	9.02	9.61	0.95	2.18	4.85	7.16
All Banks	11.33	11.38	11.55	11.96	6.36	7.62	4.21	5.58
<b>June 2008</b>								
Public	13.87	13.94	12.00	12.59	8.66	9.80	4.64	6.06
Private	12.82	12.89	11.94	12.36	7.09	9.09	5.27	7.11
Foreign	11.75	11.77	15.05	15.27	5.71	7.61	5.99	7.68
Specialised	9.88	9.88	9.02	9.61	1.31	3.39	4.32	7.09
All Banks	12.75	12.81	11.96	12.42	7.03	9.00	5.18	6.94

Notes:

Source: Statistics &amp; 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 03	CY 04	CY 05	CY06	CY 07	CY 08 <sup>1</sup>
<b>All Banks</b>	<b>211.3</b>	<b>199.8</b>	<b>177.2</b>	<b>173.2</b>	<b>214.19</b>	<b>241.33</b>
<b>Commercial Banks</b>	<b>157.2</b>	<b>146.1</b>	<b>135.6</b>	<b>134.5</b>	<b>181.45</b>	<b>212.37</b>
Public Sector						
Commercial Banks	85.9	40.1	38.0	40.5	43.74	57.40
Local Private Banks	67.4	103.4	95.6	92.3	136.53	153.37
Foreign Banks	4.0	2.5	2.1	1.2	1.18	1.60
<b>Specialised Banks</b>	<b>54.1</b>	<b>53.7</b>	<b>41.7</b>	<b>38.7</b>	<b>32.75</b>	<b>28.97</b>

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	CY 03	CY 04	CY 05	CY06	CY 07	CY 08 <sup>1</sup>	CY 03	CY 04	CY 05	CY06	CY 07	CY 08 <sup>1</sup>
<b>All Banks</b>	<b>76.2</b>	<b>61.1</b>	<b>45.4</b>	<b>36.5</b>	<b>29.54</b>	<b>33.34</b>	<b>6.9</b>	<b>3.8</b>	<b>2.1</b>	<b>1.5</b>	<b>1.10</b>	<b>1.14</b>
<b>Commercial Banks</b>	<b>55.4</b>	<b>40.3</b>	<b>26.6</b>	<b>22.7</b>	<b>19.55</b>	<b>25.78</b>	<b>5.3</b>	<b>2.7</b>	<b>1.4</b>	<b>1.0</b>	<b>0.75</b>	<b>0.91</b>
Public Sector												
Commercial Banks	29.4	9.2	5.0	6.3	4.61	8.26	8.1	3.4	1.5	1.5	0.94	1.55
Local Private Banks	25.1	31.1	22.5	17.6	15.7	18.01	4.5	2.9	1.6	1.0	0.77	0.81
Foreign Banks	0.8	0.0	(1.0)	(1.2)	(0.76)	(0.54)	0.7	0.0	(0.6)	(1.0)	(0.86)	(0.59)
<b>Specialised Banks</b>	<b>21.2</b>	<b>20.8</b>	<b>18.8</b>	<b>13.8</b>	<b>9.99</b>	<b>7.55</b>	<b>32.5</b>	<b>29.3</b>	<b>23.1</b>	<b>19.5</b>	<b>13.84</b>	<b>9.95</b>

1 End June

Source: Off-site Supervision and Enforcement Department, SBP

## 6.10 Electronic Banking Statistics

(End Period)

Item	CY03	CY04	CY05	CY06	CY07	CY08 <sup>1</sup>
<b>ATM</b>						
No. of Online Branches	1,581	2,475	3,265	3,947	4,979	5,282
No. of ATMs	552	786	1,217	1,948	2,618	3,121
No. of Card Holders* (000)	1,257	1,874	4,257	5,102	6,671	6,733
No. of Transactions(Million)	15	24	30	43	60	35
Value of Transactions (Billion Rs.)	69	120	181	262	382	239
<b>Credit Card</b>						
No. of Card Holders (000)	397	808	1,257	1,548	1,664	1,547
Outstanding Amount (Million Rs.)	8,938	14,123	27,099	39,198	46,844	44,427

1. End June

Source: Payment Systems Department ,SBP

\* Card holders include Credit / Debit / ATM card holders

## 6.11 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2006		2007		2008
	Jun	Dec	Jun	Dec	Jun
<b>Deposits</b>					
No. of Accounts	164,451	229,823	298,033	447,246	545,945
Amount	58,091.4	75,736	97,700.6	136,507.8	158,377.1
% to Total <sup>1</sup> Deposits	2.1	2.6	2.9	3.9	4.2
<b>Financing <sup>2</sup></b>					
No. of Accounts	19,955	22,177	28,023	40,635	43,776
Amount	52,306.3	62,659	75,471.90	102,003.5	127,969.6
% to Total <sup>1</sup> Financing	2.4	2.6	3	3.7	4.4
<b>Investment</b>					
Amount	4,938.1	5,364.7	9,395.5	27,655.3	30,992.7
% to Total <sup>1</sup> Investment	0.6	0.7	0.8	2.3	3.0
<b>Liabilities/Assets</b>					
Amount	111,637.9	158,191.0	246,054.0	273,431.1	330,813.4
% to Total <sup>1</sup> Liabilities/Assets	1.6	2.1	2.8	2.9	3.7
<b>Weighted Average Return on</b>					
Advances	11.46	11.00	11.88	11.48	12.53
Deposits	2.92	3.47	3.58	3.94	5.03
<b>Selected Ratios</b>					
Ratio of Deposits to Liabilities	52.0	47.9	39.7	49.9	47.9
Ratio of Financing to Assets	46.9	39.6	30.7	37.3	38.7
Ratio of Financing to Deposits	90.0	82.7	77.2	74.7	80.8
Ratio of Investment to Deposits	8.50	7.1	9.6	20.3	19.6
<b>Infrastructure</b>					
Full-fledged Islamic Scheduled Banks	4	4	6	6	6
Pakistani	3	3	5	5	5
Foreign	1	1	1	1	1
Full-fledged Islamic Scheduled Banks Branches	48	93	109	186	218
Pakistani	39	82	98	168	200
Foreign	9	11	11	18	18
Stand-alone Branches of Existing Scheduled Banks	39	57	58	101	102
Pakistani	34	57	57	101	102
Foreign	5	-	1	-	-
<b>Total Islamic Branches</b>	<b>87</b>	<b>150</b>	<b>167</b>	<b>287</b>	<b>320</b>

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, 2008

Bank Name	Total Branches	Website
<b>A. Public Sector Commercial Banks</b>	<b>1,592</b>	
1. First Women Bank Ltd	39	<a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>
2. National Bank of Pakistan	1,245	<a href="http://www.nbp.com.pk">www.nbp.com.pk</a>
3. The Bank of Khyber	35	<a href="http://www.bok.com.pk">www.bok.com.pk</a>
4. The Bank of Punjab	273	<a href="http://www.bop.com.pk">www.bop.com.pk</a>
<b>B. Local Private Banks</b>	<b>6,143</b>	
1. ABN Amro Bank NV	80	<a href="http://www.abnamro.com">www.abnamro.com</a>
2. Allied Bank Ltd	760	<a href="http://www.abl.com.pk">www.abl.com.pk</a>
3. Askari Commercial Bank Ltd.	154	<a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>
4. Arif Habib Rupali Bank	12	<a href="http://www.arifhabibbank.com.pk">www.arifhabibbank.com.pk</a>
5. Atlas Bank Ltd.	32	<a href="http://www.atlasbank.com.pk">www.atlasbank.com.pk</a>
6. Bank Al-Falah Ltd.	223	<a href="http://www.bankalfalah.com">www.bankalfalah.com</a>
7. Bank Al-Habib Ltd.	202	<a href="http://www.bankalhabib.com">www.bankalhabib.com</a>
8. Bankislami Pakistan Ltd	36	<a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>
9. Crescent Commercial Bank Ltd.	28	<a href="http://www.cresbank.com">www.cresbank.com</a>
10. Dubai Islamic Bank Pakistan Ltd	18	<a href="http://www.dibpak.com">www.dibpak.com</a>
11. Emirates Global Islamic Bank Ltd	25	<a href="http://www.egibl.com">www.egibl.com</a>
12. Faysal Bank Ltd.	111	<a href="http://www.faysalbank.com.pk">www.faysalbank.com.pk</a>
13. Dawood Islamic Bank Ltd	11	<a href="http://www.dawoodislamic.com">www.dawoodislamic.com</a>
14. Habib Bank Ltd.	1450	<a href="http://www.habibbankltd.com">www.habibbankltd.com</a>
15. JS Bank Ltd.	9	<a href="http://www.jsbl.com">www.jsbl.com</a>
16. KASB Bank Ltd.	40	<a href="http://www.kasbbank.com">www.kasbbank.com</a>
17. Meezan Bank Ltd.	110	<a href="http://www.meezanbank.com">www.meezanbank.com</a>
18. Habib Metropolitan Bank Ltd	100	<a href="http://www.metrobank.com.pk">www.metrobank.com.pk</a>
19. my Bank Ltd.	69	<a href="http://www.mybankltd.com">www.mybankltd.com</a>
20. MCB Bank Ltd.	1025	<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>
21. NIB Ltd.	241	<a href="http://www.nibpk.com">www.nibpk.com</a>
22. Saudi-Pak Commercial Bank Ltd.	55	<a href="http://www.saudipakbank.com">www.saudipakbank.com</a>
23. Soneri Bank Ltd.	92	<a href="http://www.soneri.com">www.soneri.com</a>
24. Standard Chartered Bank (Pakistan) Ltd	178	<a href="http://www.standardchartered.com/pk">www.standardchartered.com/pk</a>
25. United Bank Ltd	1,082	<a href="http://www.ubl.com.pk">www.ubl.com.pk</a>
<b>C. Foreign Banks</b>	<b>60</b>	
1. Al- Baraka Islamic Bank B.S.C (E.C)	18	<a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>
2. Citi Bank N.A	26	<a href="http://www.citibank.com.pk">www.citibank.com.pk</a>
3. Deutsche Bank AE	3	<a href="http://www.db.com">www.db.com</a>
4. Oman International Bank SAOG	3	<a href="http://www.oiboman.com">www.oiboman.com</a>
5. The Bank of Tokyo-Mitsubishi Ltd.	1	<a href="http://www.btm.co.jp">www.btm.co.jp</a>
6. The Hong Kong & Shanghai Banking Corporation Ltd.	9	<a href="http://www.hsbc.com.pk">www.hsbc.com.pk</a>
<b>D. Specialized Banks</b>	<b>539</b>	
1. Industrial Development Bank of Pakistan Ltd.	20	<a href="http://www.idbp.com.pk">www.idbp.com.pk</a>
2. Punjab Provincial Co-operative Bank Ltd.	159	
3. SME Bank Ltd.	15	<a href="http://www.smebank.org">www.smebank.org</a>
4. Zarai Traqiati Bank Ltd.	345	<a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>
<b>Commercial Banks (A+B+C)</b>	<b>7,795</b>	
<b>All Banks (A+B+C+D)</b>	<b>8,334</b>	

Source: Statistics & Data Warehouse Department, SBP