

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)

ITEM	2001	2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES					
Capital	88,575.7	97,644.4	75,936.9	76,509.6	80,312.3
Reserves	39,147.6	43,584.1	53,241.5	45,498.9	48,843.1
Demand Deposits:	535,660.3	583,390.8	621,495.2	727,096.2	910,202.0
(a) Scheduled Banks	7,136.2	4,210.4	4,733.8	9,702.0	7,463.6
(b) Others	528,524.1	579,180.4	616,761.4	717,394.2	902,738.4
Time Deposits:	781,767.5	842,094.7	886,944.2	966,319.0	940,453.8
(a) Scheduled Banks	1,026.8	54.8	3,235.2	2,185.0	1,049.6
(b) Others	780,740.7	842,039.9	883,709.0	964,134.0	939,404.3
Borrowings from:	176,341.6	190,343.5	185,375.6	192,514.8	215,246.1
(a) State Bank of Pakistan	118,760.9	138,483.6	136,366.0	141,264.1	164,624.4
(b) Banks Abroad	15,309.5	16,972.5	19,828.0	21,806.1	22,950.2
(c) Other Scheduled Banks	42,271.2	34,887.4	29,181.6	29,444.6	27,671.5
Head Office and Inter-Bank Adjustment	28,477.9	25,598.8	77,557.5	71,585.4	35,927.4
Contingent Liabilities as per contra	782,469.6	991,492.4	1,351,309.1	1,143,545.7	1,074,645.7
Other Liabilities	538,408.5	1,178,856.5	667,242.7	843,791.1	664,901.9
TOTAL LIABILITIES / ASSETS	2,970,848.6	3,953,005.1	3,919,103.2	4,066,860.7	3,970,532.3
ASSETS					
Cash:	209,201.8	201,068.9	196,695.2	242,011.3	223,425.9
(a) Notes, Coins and Silver	27,763.9	28,789.9	31,964.8	44,992.8	34,160.1
(b) Balances with State Bank of Pakistan	143,852.3	124,436.9	124,469.2	141,210.4	144,679.8
(c) Balances with Others Scheduled Banks	37,585.6	47,842.1	40,261.2	55,808.2	44,586.0
Balances held Abroad	70,769.9	97,309.5	61,171.7	69,630.3	52,064.9
Bills Purchased and Discounted	62,377.8	63,278.1	60,477.3	72,971.1	73,609.9
Advances to:	923,202.4	899,846.8	941,907.0	974,669.5	1,111,780.9
(a) Scheduled Banks	13,165.1	14,839.3	5,712.3	4,797.8	16,032.0
(b) Others	910,037.3	885,007.5	936,194.7	969,871.7	1,095,749.0
Investment in Securities and Shares:	303,782.4	438,659.8	598,036.8	704,525.1	759,253.1
(a) Federal Government Securities	138,480.8	152,431.3	181,019.0	211,294.4	233,214.1
(b) Treasury Bills	105,093.4	221,674.3	341,029.6	404,619.0	418,329.3
(c) Provincial Governments Securities	1,798.0	1,796.0	1,573.4	1,332.2	180.3
(d) Foreign Securities	2.4	1.5	1.5	1.5	1.5
(e) Others	58,407.8	62,756.7	74,413.3	87,278.1	107,527.9
Bank Premises	25,301.0	28,211.7	25,449.0	39,669.5	38,620.0
Head Office and Inter-Bank Adjustment	66,121.0	149,501.5	174,677.4	318,437.6	150,107.3
Contingent Assets as per contra	782,469.6	991,492.4	1,351,309.1	1,143,545.7	1,074,645.7
Others Assets	527,622.7	1,083,636.5	509,379.8	501,400.6	487,024.6

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS		
					Less Than 6 months	For 6 months & over but less than 1 year	For 1 year & over but less than 2 years
2001							
December							
No. of A/Cs.	4,290,568	229,297	669,753	21,897,851	192,636	96,951	106,955
Amount	282,213.8	25,441.6	32,270.0	647,393.8	116,522.0	31,352.9	43,385.3
2002							
June							
No. of A/Cs.	4,716,798	230,667	430,232	21,991,819	248,191	75,352	80,545
Amount	288,695.5	23,301.8	27,518.2	747,021.3	115,915.2	32,710.1	43,398.0
December							
No. of A/Cs.	4,941,154	222,554	319,958	22,242,554	254,299	74,649	89,486
Amount	290,309.8	23,434.8	27,422.1	817,221.6	103,514.5	39,221.2	50,092.3
2003							
June							
No. of A/Cs.	5,724,668	295,800	267,886	21,669,535	257,493	74,047	83,954
Amount	352,132.0	22,398.8	33,674.0	957,910.0	98,103.7	38,269.0	43,691.3
December							
No. of A/Cs.	6,076,487	179,064	266,152	21,415,945	149,741	43,538	80,279
Amount	462,391.7	30,189.8	37,748.2	1,035,895.4	91,677.1	33,061.6	37,508.3
2004							
June							
No. of A/Cs.	6,095,166	180,877	176,129	21,434,645	138,022	51,820	94,312
Amount	481,745.0	40,298.5	33,278.2	1,118,162.6	116,527.4	48,169.0	53,114.4
December							
No. of A/Cs.	6,138,924	177,437	212,640	20,327,237	149,816	33,602	56,819
Amount	570,592.7	30,603.9	44,706.5	1,190,802.9	158,201.2	51,439.9	51,481.9
2005							
June							
No. of A/Cs.	6,788,705	174,800	205,447	19,280,257	101,841	72,758	72,655
Amount	631,377.5	38,333.6	34,698.4	1,264,145.9	228,586.1	74,134.6	59,659.1
December							
No. of A/Cs.	6,960,155	162,571	167,172	18,517,167	192,824	68,907	79,756
Amount	681,322.6	33,245.4	35,807.7	1,203,183.7	358,142.1	103,461.3	98,277.0
2006							
June							
No. of A/Cs.	7,164,598	159,184	254,231	18,200,367	185,377	52,226	96,891
Amount	723,894.7	38,292.3	41,621.9	1,332,345.3	333,971.0	102,748.4	125,467.3

3.2 Scheduled Banks' Distribution of Deposits by Type of Accounts

(Million Rupees)

END OF PERIOD	FIXED DEPOSITS					All DEPOSITS
	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years & over	Total	
2001						
December						
No. of A/Cs.	47,168	68,283	43,981	400,370	956,344	28,043,813
Amount	15,414.6	20,523.8	10,398.0	84,348.9	321,945.6	1,309,264.8
2002						
June						
No. of A/Cs.	59,275	78,886	38,515	324,222	904,986	28,274,502
Amount	16,597.9	22,656.4	15,682.1	87,723.7	334,683.5	1,421,220.3
December						
No. of A/Cs.	54,826	57,973	41,348	308,082	880,663	28,606,883
Amount	17,534.3	24,393.4	15,677.3	91,649.1	342,082.0	1,500,470.4
2003						
June						
No. of A/Cs.	43,523	64,920	56,169	290,893	870,999	28,828,888
Amount	13,955.3	29,382.7	19,072.5	72,938.9	315,413.3	1,681,528.2
December						
No. of A/Cs.	44,607	41,687	36,887	190,457	587,196	28,524,844
Amount	18,911.6	18,797.0	12,277.6	63,684.4	275,917.6	1,842,142.7
2004						
June						
No. of A/Cs.	48,177	49,901	16,534	191,320	590,086	28,476,903
Amount	16,854.7	23,505.0	2,848.9	67,804.1	328,823.5	2,002,307.8
December						
No. of A/Cs.	28,336	50,355	17,073	191,098	527,099	27,383,337
Amount	11,903.1	24,583.2	3,232.7	64,263.6	365,105.6	2,201,811.6
2005						
June						
No. of A/Cs.	34,595	45,417	25,667	182,477	535,410	26,984,619
Amount	11,992.6	20,127.8	4,077.1	61,161.2	459,738.5	2,428,294.0
December						
No. of A/Cs.	32,942	47,483	12,935	163,920	598,767	26,405,832
Amount	11,926.1	18,708.0	4,617.2	64,773.8	659,905.5	2,613,464.8
2006						
June						
No. of A/Cs.	33,911	39,552	14,039	121,312	543,308	26,321,688
Amount	15,769.0	26,668.0	4,586.9	71,985.9	681,196.5	2,817,350.6

3.3 Scheduled Banks' Distribution of Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :	59,006.1	54,947.0	66,107.8	47,123.8
I. Official	6,327.4	4,689.3	13,743.1	3,324.2
II. Business	28,829.9	25,458.6	14,523.5	6,079.1
III. Personal	23,848.7	24,799.0	37,841.2	37,720.5
B. DOMESTIC CONSTITUENTS :	1,250,258.7	1,366,273.4	1,434,362.6	1,634,404.4
I. Government :	100,667.7	114,892.6	122,459.9	146,718.5
1. Federal Government	61,031.1	67,256.1	74,531.4	92,359.9
2. Provincial Governments	31,139.2	34,789.9	34,729.4	39,894.6
3. Local Bodies (City Governments)	8,497.4	12,846.5	13,199.1	14,464.1
II. Non-Financial Public Sector Enterprises :	78,734.8	68,306.0	78,207.3	109,269.5
(i) Agriculture, Forestry, Hunting & Fishing	1,624.3	93.3	161.5	78.6
(ii) Mining & Quarrying	14,624.2	11,585.0	15,198.1	23,230.8
(iii) Manufacturing	14,980.4	18,513.7	18,072.8	23,144.8
(iv) Construction	6.4	15.2	1.3	23.2
(v) Utilities	16,547.4	17,090.6	19,637.1	23,926.5
(vi) Commerce	4,358.3	2,458.0	3,127.7	2,355.5
(vii) Transport, Storage & Communication	24,310.1	15,557.2	18,503.5	31,791.7
(viii) Services	2,283.4	2,950.9	3,343.9	4,666.9
(ix) Others		42.2	161.5	51.5
III. Non-Bank Financial Institutions :	8,031.4	9,739.5	9,813.9	10,874.5
(i) Co-operative Banks	1,092.1	336.3	290.9	271.4
(ii) Development Financial Institutions	1,386.9	1,400.4	2,803.1	3,019.0
(iii) Other NBFI's	5,552.4	8,002.7	6,719.9	7,584.2
IV. Private Sector Enterprises :	519,576.5	537,357.8	578,563.7	616,743.7
1. Agriculture, Forestry, Hunting & Fishing :	55,175.2	64,182.6	55,514.2	72,467.4
2. Mining & Quarrying :	5,187.9	5,279.8	4,859.3	4,940.6
(i) Coal, Stone, Sand & Gravel	1,012.8	1,505.4	1,748.8	1,124.3
(ii) Metal Mining	87.6	507.6	56.7	61.0
(iii) Non-Metal Mining	340.7	76.5	149.1	118.2
(iv) Crude Petroleum, Petroleum Products & Gas	3,746.7	3,190.2	2,904.5	3,637.1
3. Manufacturing :	65,473.5	67,142.8	85,540.7	90,260.2
(i) Food	5,455.8	6,383.3	7,705.5	8,456.1
(ii) Beverages & Tobacco	2,056.8	2,311.3	2,039.9	2,085.6
(iii) Rice Processing	653.6	900.5	739.0	951.0
(iv) Textiles :	13,429.7	10,709.6	16,983.3	14,681.4
a) Cotton & Woolen	11,063.5	8,670.2	14,273.6	11,968.4
b) Others	2,366.2	2,039.4	2,709.7	2,713.0
(v) Textile Products	4,502.5	4,046.1	5,469.9	5,696.9
(vi) Footwear	478.0	1,019.9	904.0	1,519.4
(vii) Leather, Leather & Fur Products	399.5	790.1	643.4	653.7
(viii) Rubber & Plastic Products	185.7	524.8	527.4	477.7
(ix) Cork & Wood	52.6	64.2	197.8	90.8

Note : New format adopted from Dec. 2001

3.3 Scheduled Banks' Distribution of Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(x) Furniture & Fixture	215.2	128.6	865.2	843.0
(xi) Paper, Paperboard & Products	390.8	883.4	693.1	1,493.6
(xii) Non-Metalic Minerals :	1,060.4	2,080.4	2,484.2	2,358.8
a) Cement & Cement Products	693.9	735.8	1,577.4	1,366.4
b) Clay, Marbles, Stone Products and Precious Metals	366.5	1,344.6	906.7	992.4
(xiii) Petroleum Refining	2,797.0	2,007.9	3,018.3	2,645.5
(xiv) Petroleum & Coal Products	1,290.7	2,070.1	2,863.9	1,403.7
(xv) Chemicals, Chemical Materials & Products	3,956.0	4,935.8	6,513.0	4,556.1
(xvi) Fertilizer	3,066.2	5,140.7	5,133.8	2,060.9
(xvii) Printing, Publishing & Allied Industries	450.9	745.0	926.5	919.2
(xviii) Medicinal & Pharmaceutical Products	2,511.3	2,650.9	3,829.5	4,446.3
(xix) Surgical Goods & Dental Appliances	594.7	319.9	428.9	395.5
(xx) Cosmetics & Detergents	616.2	602.7	618.9	1,214.2
(xxi) Photographic Apparatus, Equipments & Optical Goods	33.1	49.6	43.3	38.5
(xxii) Basic Metal Industries	1,483.1	2,518.4	962.7	4,297.3
(xxiii) Electrical Equipments, Apparatus & Equipment optional	461.5	648.6	1,142.9	424.2
(xxiv) Electrical Goods (household/industrial)	114.4	469.4	894.1	766.9
(xxv) Scientific Equipments (excluding surgical instruments)	13.9	209.5	44.2	120.9
(xxvi) Sports Goods	1,074.8	101.6	189.2	306.0
(xxvii) Machinery	2,420.9	3,231.7	3,104.1	3,276.9
(xxviii) Automobiles, Transport Machinery & Equipments	1,840.2	5,677.9	8,777.6	14,061.9
(xxix) Miscellaneous Industries	13,868.1	5,921.1	7,796.8	10,018.1
4. Ship Breaking & Waste etc.	200.5	260.1	329.1	647.2
5. Construction	7,890.3	8,257.6	8,695.0	12,773.2
6. Power (electricity), Gas, Water & Sanitary	35,917.0	26,550.6	26,340.3	29,743.6
7. Commerce :	110,361.5	113,112.8	133,456.8	108,336.7
(i) Wholesale & Retail Trade	85,678.3	80,332.0	111,227.0	82,283.5
(ii) Exports / Imports	16,130.8	17,559.7	12,918.2	16,112.7
(iii) Insurance	3,717.2	2,174.5	2,748.2	3,516.8
(iv) Co-operative Societies	3,596.8	2,964.4	3,665.0	3,440.7
(v) Real Estate	1,238.4	1,587.5	2,898.5	2,983.0
8. Transport, Storage & Communication :	10,955.6	11,600.2	15,330.9	16,002.6
9. Services	20,339.2	20,616.6	23,785.6	26,218.6
10. Other Private Business	208,075.7	220,354.6	224,711.9	255,353.5
V. Trust Funds & Non-Profit Organizations	16,605.2	28,604.6	26,834.1	20,939.2
VI. Personal	505,509.7	571,599.7	579,686.9	678,139.7
VII. Others	21,133.5	35,773.3	38,796.7	51,719.3
TOTAL	1,309,264.8	1,421,220.3	1,500,470.4	1,681,528.2

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	0.0
II. Non-Financial Public Sector Enterprises :	85,998.7	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	1,039.7	914.2	-	0.0
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	0.0
III. Non-Bank Financial Institutions :	8,413.7	10,960.7	10,759.5	10,654.5
1. Co-operative Banks	884.1	819.4	-	0.0
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFIs	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	634,476.8	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	377,179.9	359,728.6	396,876.5	415,867.0
(i) Food	36,864.8	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	7,671.5	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	9,946.3	7,505.4	14,726.0	11,203.7
(iv) Textiles :	134,711.3	126,718.1	166,736.3	162,170.1
a) Cotton & Woollen	117,648.6	109,311.0	149,452	143,047.8
b) Others	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	6,824.0	7,127.8	6,467.7	6,860.9

Note : New format adopted from Dec.2001

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,850.5	3,415.3	2,304.8	2,287.5
(ix) Cork & Wood	419.6	548.4	912.4	793.0
(x) Furniture & Fixture	343.5	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	3,468.1	4,523.9	3,968.2	5,424.0
(xii) Non-Metalic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4
(iii) Insurance	472.1	257.9	104.3	238.2
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7
9. Services	6,987.7	6,474.8	9,063.1	7,629.7
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4
V. Trust Funds & Non-Profit Organizations	9,419.7	8,499.3	8,482.9	13,334.3
VI. Personal	78,367.3	76,017.9	77,324.2	107,258.3
VII. Others	8,278.7	7,693.1	4,216.4	5,487.1
TOTAL	910,037.3	885,007.5	936,194.7	969,871.7

(Contd.)

3.6 Scheduled Banks' Classification of Advances by Borrower

(End of Period: Million Rupees)			
BORROWER	Jun. 2006		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	107,132.8	107,132.8	-
1. Federal Government:	53,822.8	53,822.8	-
(i) Commodity Operations	49,249.8	49,249.8	-
(ii) Others	4,573.0	4,573.0	-
2. Provincial Governments:	53,310.0	53,310.0	-
(i) Commodity Operations	52,473.7	52,473.7	-
(ii) Others	836.4	836.4	-
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	95,021.3	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	175.4	175.4	-
C. Manufacturing	47,353.2	47,353.2	-
D. Construction	-	-	-
E. Utilities	7,125.8	7,125.8	-
F. Commerce	7,921.3	7,921.3	-
G. Transport, Storage & Communication	32,414.6	32,414.6	-
H. Services	31.0	31.0	-
I. Others	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	53,442.8	-
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	5,872.6	5,872.6	-
C. Insurance Companies	775.2	775.2	-
D. Micro Finance	200.0	200.0	-
E. Other NBFIs	46,595.0	46,595.0	-
IV. Private Sector Enterprises :	1,445,360.0	1,362,950.1	82,409.9
A. Agriculture, Hunting and Forestry	131,542.3	63,851.0	67,691.2
(1) Growing of crops	85,535.8	46,250.9	39,284.9
(2) Farming of animals	14,328.1	5,956.9	8,371.2
(3) Agricultural and animal husbandry	565.4	565.4	0.0
(4) Agricultural machinery and equipments	31,020.6	10,986.8	20,033.9
(5) Hunting, trapping, forestry & logging	92.3	91.0	1.3
B. Fishing and fish farming etc.	1,184.0	1,041.7	142.3
C. Mining and Quarrying	10,412.4	10,320.1	92.3
(1) Mining of coal	4,573.1	4,573.1	-
(2) Crude petroleum & natural gas	5,101.9	5,101.9	-
(3) Iron & non-ferrous metal ores	63.9	63.9	-
(4) Quarrying of stone, sand and clay	44.8	44.8	-
(5) Chemical, fertilizer, Salt etc.	628.8	536.5	92.3
D. Manufacturing	865,087.2	855,489.8	9,597.5
1) Food products and beverages	141,615.2	139,660.5	1,954.7
2) Tobacco products	715.8	715.7	0.1
3) Textiles	416,346.7	413,807.3	2,539.4
i) Spinning, weaving, finishing of textiles	344,821.4	342,283.0	2,538.4
a) Spinning of fibers	210,736.6	210,561.2	175.3
b) Weaving of textiles	66,325.8	64,021.2	2,304.6
c) Finishing of textiles	67,759.0	67,700.6	58.5
ii) Made-up textile articles	39,030.4	39,030.0	0.5
iii) Knit wear	15,094.0	15,093.8	0.2
iv) Carpets and rugs	4,682.1	4,681.9	0.3
v) Other textiles n.e.s.	12,718.7	12,718.7	-
4) Wearing apparel, readymade garments etc.	29,650.4	29,613.4	37.0

3.6 Scheduled Banks' Classification of Advances by Borrower

(Concl.d.)

BORROWER	(End of Period: Million Rupees)		
	Jun. 2006		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,540.4	16,204.2	336.2
i.) Tanning & dressing of leather, luggage, handbags etc.	7,956.7	7,753.7	202.9
ii.) Footwear	8,583.7	8,450.4	133.3
6) Wood and products of wood cork	1,913.6	1,866.4	47.1
7) Paper, paperboard and products	9,945.2	9,438.2	507.0
8) Printing, publishing and allied industries	2,708.3	2,685.7	22.6
9) Coke and refined petroleum products	7,972.6	7,855.6	117.1
10) Chemicals and chemical products	65,613.6	64,365.1	1,248.5
11) Rubber and plastics products	7,169.8	6,486.8	683.0
12) Other non-metallic mineral products	70,324.0	69,332.2	991.7
13) Basic metals	16,039.8	15,656.5	383.2
14) Fabricated metal products	6,398.3	6,388.5	9.8
15) Machinery and equipment	12,408.3	12,251.9	156.4
16) Office, accounting and computing machinery	193.7	193.7	0.0
17) Electrical machinery and apparatus	13,551.3	13,439.2	112.2
18) Radio, television and communication equipment and apparatus	3,713.5	3,713.5	-
19) Medical, precision and optical instruments, watches and clocks	5,325.6	5,300.0	25.6
20) Motor vehicles, trailers and semi-trailers	15,557.7	15,551.1	6.6
21) Other transport equipments	6,078.2	5,954.5	123.7
22) Furniture and fixture	1,549.4	1,543.3	6.2
23) Jewellery and related articles	817.6	805.8	11.8
24) Sports goods	4,195.2	4,182.1	13.1
25) Handicrafts	107.6	107.6	-
26) Other manufacturing n.e.s.	8,635.5	8,371.0	264.4
E. Ship breaking and waste / scrape (junk) etc.	1,350.0	1,350.0	0.0
F. Electricity, gas and water supply	20,530.2	20,470.0	60.2
G. Construction	37,164.6	36,989.3	175.3
1) Building	29,310.5	29,291.0	19.4
2) Infrastructure	7,854.2	7,698.3	155.9
H. Commerce and Trade	179,568.4	179,209.3	359.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,323.7	12,307.0	16.7
2) Wholesale and commission trade	132,427.3	132,386.1	41.3
i) Exports	42,825.1	42,821.3	3.8
ii) Imports	32,500.2	32,493.8	6.4
iii) Domestic whole sales	57,102.0	57,071.0	31.0
3) Retail trade	34,817.3	34,516.2	301.1
I. Hotels, restaurants and clubs etc	6,884.7	6,809.0	75.7
J. Transport, storage and communications	62,983.7	62,537.4	446.3
K. Real estate, renting and business activities	74,466.2	74,035.7	430.5
L. Education	3,633.9	3,585.9	48.0
M. Health and social work	3,545.1	3,508.5	36.6
N. Other community, social and personal service activities	10,656.7	7,514.6	3,142.1
O. Other private business n.e.s	36,350.7	36,237.9	112.8
V. Trust Funds and Non Profit Organizations	13,671.4	13,631.0	40.4
VI. Personal	343,745.8	340,821.2	2,924.7
A. Bank Employees	46,990.1	44,204.7	2,785.3
B. Consumer Financing	294,628.1	294,530.5	97.6
i) House building	41,791.5	41,791.5	-
ii) Transport	97,281.5	97,277.7	3.8
iii) Credit cards	33,522.9	33,522.9	-
iv) Consumer durable	1,559.9	1,517.1	42.9
v) Personal loans	120,472.3	120,421.4	50.9
vi) Other	2,127.6	2,086.0	41.7
VII. Others	12,817.3	12,200.9	616.4
TOTAL	2,071,191.4	1,985,200.0	85,991.4

3.10 Scheduled Banks' Classification of Advances by Size of Account and Borrowers

As on 30th June 2006

(Million Rupees)

SIZE OF ACCOUNT (Rs.)		Government		Non Financial Public Sector		NBFI's		Private Sector (Business)	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
		Accounts		Accounts		Accounts		Accounts	
Less than	5,000	-	-	-	-	-	-	29,152	83.5
5,000	to 10,000	-	-	1	-	-	-	36,724	244.5
10,000	to 20,000	-	-	-	-	-	-	60,793	870.7
20,000	to 25,000	1	-	-	-	-	-	37,592	863.0
25,000	to 30,000	1	-	-	-	-	-	40,919	1,139.5
30,000	to 40,000	1	-	-	-	-	-	181,282	6,455.1
40,000	to 50,000	1	-	-	-	-	-	166,442	7,345.8
50,000	to 60,000	-	-	26	1.5	-	-	134,079	7,361.0
60,000	to 70,000	2	0.1	-	-	-	-	185,330	11,990.3
70,000	to 80,000	-	-	-	-	1	0.1	177,616	13,423.5
80,000	to 90,000	-	-	-	-	-	-	83,944	7,100.7
90,000	to 100,000	-	-	-	-	-	-	86,394	8,238.5
100,000	to 200,000	5	0.6	1	0.2	20	2.7	317,015	42,976.7
200,000	to 300,000	3	0.7	-	-	12	3.0	67,648	16,233.7
300,000	to 400,000	12	3.9	1	0.4	15	5.2	26,306	9,196.5
400,000	to 500,000	2	0.9	2	0.8	1	0.5	24,146	10,853.7
500,000	to 600,000	1	0.6	-	-	1	0.5	13,965	7,624.6
600,000	to 700,000	2	1.4	1	0.6	1	0.7	8,224	5,308.2
700,000	to 800,000	3	2.3	1	0.8	-	-	7,719	5,787.2
800,000	to 900,000	1	0.9	-	-	2	1.7	6,565	5,557.0
900,000	to 1,000,000	-	-	4	3.7	-	-	6,317	6,003.2
1,000,000	to 2,000,000	9	11.8	6	8.8	5	7.4	33,509	48,853.6
2,000,000	to 3,000,000	8	20.8	5	13.1	9	22.6	12,050	29,640.3
3,000,000	to 4,000,000	3	9.3	6	19.4	3	10.9	7,883	27,299.4
4,000,000	to 5,000,000	3	13.8	-	-	6	26.6	5,221	23,409.4
5,000,000	to 6,000,000	3	15.7	1	5.0	-	-	3,162	17,302.2
6,000,000	to 7,000,000	-	-	2	13.3	7	44.7	2,467	15,901.7
7,000,000	to 8,000,000	7	55.3	3	22.7	4	30.4	2,234	16,709.1
8,000,000	to 9,000,000	1	8.8	-	-	3	25.3	1,541	13,087.6
9,000,000	to 10,000,000	-	-	-	-	6	58.0	1,794	16,963.8
10,000,000	and over	74	106,985.9	174	94,931.0	351	53,202.5	18,713	1,061,536.0
TOTAL		143	107,132.8	234	95,021.3	447	53,442.8	1,786,746	1,445,360.0

3.12 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUP		2002		2003		2004	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:		58.0	49.7	157.3	24.3	30.7	43.9
II. Public Sector Enterprises:		3,606.8	1,566.2	2,478.9	3,148.4	3,183.0	6,666.7
(a)	Agriculture, Forestry, Hunting & Fishing	46.4	1.6	48.1	2.2	3.9	72.7
(b)	Mining and Quarrying	-	-	0.0	-	-	-
(c)	Manufacturing	84	-	513.7	356.0	272.8	170.8
(d)	Construction	3.6	2.6	0.0	-	6.2	10.6
(e)	Electricity Gas, Water & Sanitary Services	27.5	0.1	3.4	60.0	148.9	237.2
(f)	Commerce:	3,098.7	1,558.8	1,911.9	2,719.6	2,747.9	5,803.6
1.	Export Bills :	1,743.4	1,102.8	1,372.2	1,982.4	2,219.9	4,595.7
i.	Cotton Raw	159.7	153.5	-	8.8	561.8	219.1
ii.	Rice	157.1	104.7	73.6	242.7	222.4	460.4
iii.	Cotton Textiles (Local)	807.1	261.2	606.4	932.4	739.0	1,618.4
iv.	Cement & Cement products	-	-	19.5	2.1	0.3	439.6
v.	Petroleum & Petroleum products	39.1	0.1	8.3	79.4	63.0	6.3
vi.	Machinery & Transport Equipments	-	-	0.0	2.2	5.0	60.2
vii.	Other Export Bills	580.3	583.4	664.3	714.9	628.4	1,791.6
2.	Imports Bills Payable in Pakistan	1,082.8	55.8	242.2	92.4	-	280.7
3.	Inland Bills (to include Local Bills)	270.6	389.2	297.5	639.5	528.0	640.0
4.	Non-Bank Financial Institutions	1.9	11.0	-	5.3	-	287.1
(g)	Transport, Storage & Communication	3.5	-	-	-	-	-
(h)	Services	5.0	1.8	0.9	1.2	1.1	33.5
(i)	Other Public Sector Enterprises	338.0	1.5	0.9	9.5	2.1	338.2
III. Private Sector (Business):		57,811.8	55,486.5	67,096.0	68,727.5	78,568.1	81,451.0
(a)	Agriculture, Forestry, Hunting & Fishing	2,423	3,256.6	3,125.4	1,884.9	4,214.4	3,443.6
1.	Primary Products :	1,879.9	2,371.4	2,460.7	1,367.0	3,678.4	2,719.9
i.	Cotton	1,004.1	1,170.1	1,137.2	741.0	2,367.0	931.3
ii.	Rice	725.2	589.5	802.5	617.8	1,218.5	1,725.6
iii.	Sugarcane	48.2	9.3	74.7	-	14.8	-
iv.	Tobacco	-	35.5	0.0	0.0	-	-
v.	Other Primary Products	102.3	567.0	446.2	8.1	78.0	63.0
2.	Other Agriculture, Forestry, Hunting and Fishing	543.1	885.3	664.8	517.8	536.0	723.8

3.12 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(End of Period : Million Rupees)

ECONOMIC GROUP		2002		2003		2004	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(b)	Mining and Quarrying	3.7	63.9	183.0	116.6	98.4	653.9
(c)	Manufacturing	3,196.8	1600.6	1,465.4	2,790.8	2,705.9	5,176.7
(d)	Construction	236.3	187.6	492.4	144.9	627.5	496.2
(e)	Electricity, Gas, Water & Sanitary Services	107.8	1.8	433.4	47.9	322.0	26.1
(f)	Commerce:	49,688.1	49,187.4	59,506.7	61,189.2	68,233.5	71,035.7
1.	Export Bills-Traditional Export	22,310.1	23,238.1	34,537.5	29,296.2	32,164.8	35,509.3
i.	Wool & Goat Hair	61.3	73.3	44.6	18.8	5.2	-
ii.	Hides & Skins	535.4	284.8	387.5	206.9	237.0	138.4
iii.	Cotton Textiles (Local)	11,642.4	11,715.3	23,366.0	19,416.8	24,060.4	26,525.9
iv.	Cotton Yarn (Local)	9,383.0	10,429.7	9,473.6	8,845.4	7,048.4	7,969.1
v.	Sports Goods	420.1	606.4	1,126.4	570.7	734.1	628.6
vi.	Surgical Instruments	267.8	128.6	139.3	237.7	79.2	247.3
2.	Export Bills-Non-Traditional Exports	14,900.9	12,877.4	15,444.8	19,987.4	16,056.5	17,215.6
i.	Brassware & Handicrafts	65.6	234.4	64.2	5,515.2	142.1	72.3
ii.	Carpets & Rugs	828.6	424.1	715.2	871.2	1,130.5	1,014.4
iii.	Footwear & Leather goods	1,061.7	770.4	819.7	1,410.7	1,253.3	1,562.0
iv.	Handloom products, Towels & Hosiery	2,037.8	2,639.4	2,941.3	2,962.2	2,316.1	3,040.1
v.	Readymade Garments	5,066.1	4,289.6	4,554.8	3,697.5	5,013.9	6,102.7
vi.	Electrical goods (Cable & Wire RA)	210.6	113.9	273.4	443.7	143.8	196.6
vii.	Other Export Bills	5,630.4	4,405.8	6,076.2	5,086.9	6,056.8	5,227.7
3.	Import Bills Payable in Pakistan	4,992.5	4,858.8	1,408.1	2,486.4	10,473.7	2,908.5
4.	Inland Bills (to include Local Bills)	6,736.9	7,608.7	7,708.0	8,520.6	8,241.2	14,524.3
5.	Non-Bank Financial Institutions	-	-	30.2	31.3	58.4	-
6.	Other Foreign Bills (clean outward)	747.8	604.5	378.1	867.3	1,238.9	878.0
(g)	Transport, Storage & Communication	5.8	16.9	16.5	-	210.5	5.7
(h)	Services	4.7	9.9	67.2	75.0	30.8	11.1
(i)	Other Private (Business)	2145.6	1,161.7	1,806.1	2,478.2	2,125.2	602.0
IV.	Trust Funds and Non-Profit Organisations	2.3	29.7	2.0	18.1	3.7	156.9
V.	Others	1,799.1	3,345.2	3,236.8	1,691.6	2,461.1	2,344.9
TOTAL		63,278.1	60,477.3	72,971.1	73,609.9	84,246.5	90,663.3

(Contd.)

3.12 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

		(End of Period: Million Rupees)					
ECONOMIC GROUP		2005				2006	
		Jun.		Dec.		Jun.	
		No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
I. Government:		65	9.3	233	166.8	40	175.4
II. Public Sector Enterprises:		1,652	5,271.5	2,778	5,855.0	2,634	7,786.4
(a)	Agriculture, Forestry, Hunting & Fishing	57	27.4	35	95.8	26	138.3
(b)	Mining and Quarrying	12	139.9	13	74.3	6	23.3
(c)	Manufacturing	34	701.4	29	61.9	191	360.4
(d)	Construction	3	0.4	30	0.3	4	138.4
(e)	Electricity Gas, Water & Sanitary Services	-	-	-	-	2	16.2
(f)	Commerce:	1,525	3,913.2	2,649	5,610.6	2,376	7,058.6
1.	Export Bills :	1,025	3,262.3	1,779	2,968.1	1,285	3,675.1
i.	Cotton Raw	30	95.4	76	191.0	37	47.7
ii.	Rice	190	334.2	280	350.6	46	443.1
iii.	Cotton Textiles (Local)	305	975.7	804	1,250.9	696	1,756.8
iv.	Cement & Cement products	12	94.8	4	49.9	11	225.8
v.	Petroleum & Petroleum products	24	502.6	34	51.1	22	39.3
vi.	Machinery & Transport Equipments	13	20.0	16	43.9	16	26.7
vii.	Other Export Bills	451	1,239.5	565	1,030.8	457	1,135.7
2.	Imports Bills Payable in Pakistan	45	95.8	108	246.9	63	446.7
3.	Inland Bills (to include Local Bills)	453	365.6	762	2,395.5	1,025	2,936.4
4.	Non-Bank Financial Institutions	2	189.5	-	-	3	0.4
(g)	Transport, Storage & Communication	2	133.4	-	-	-	-
(h)	Services	1	0.3	9	11.0	29	51.3
(i)	Other Public Sector Enterprises	18	355.4	13	1.0	-	-
III. Private Sector (Business):		32,350	96,980.0	38,044	97,235.8	40,071	110,899.6
(a)	Agriculture, Forestry ,Hunting & Fishing	881	2,694.0	1,335	4,322.3	1,356	4,781.9
1.	Primary Products :	829	2,285.7	1,248	3,620.1	1,225	4,347.4
i.	Cotton	390	795.8	677	1,577.7	495	1,520.8
ii.	Rice	413	1,360.4	454	1,823.7	686	2,275.0
iii.	Sugarcane	4	37.8	73	55.3	5	151.3
iv.	Tobacco	-	-	-	-	2	1.6
v.	Other Primary Products	22	91.7	44	163.4	37	398.6
2.	Other Agriculture ,Forestry ,Hunting and Fishing	52	408.4	87	702.2	131	434.5

3.12 Scheduled Banks' Classification of Bills Purchased and Discounted All Banks

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUP	2005				2006	
	Jun.		Dec.		Jun.	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	894	768.7	9	113.5	8	75.4
(c) Manufacturing	4,390	14,681.0	5,644	14,481.3	3,435	13,305.2
(d) Construction	53	1,588.0	63	1,190.1	20	442.9
(e) Electricity, Gas, Water & Sanitary Services	10	13.5	5	3.3	60	162.8
(f) Commerce:	24,538	76,501.9	30,112	76,219.6	34,653	91,224.1
1. Export Bills-Traditional Export	11,656	34,847.2	16,427	37,701.5	17,247	40,791.8
i. Wool & Goat Hair	-	-	-	-	12	36.8
ii. Hides & Skins	116	490.5	468	3,410.4	464	2,678.6
iii. Cotton Textiles (Local)	7,190	25,628.0	8,681	21,878.8	10,265	23,766.5
iv. Cotton Yarn (Local)	3,818	7,716.6	6,745	10,918.7	5,756	12,444.5
v. Sports Goods	390	795.9	388	1,313.6	579	1,471.9
vi. Surgical Instruments	142	216.1	145	180.1	171	393.4
2. Export Bills-Non-Traditional Exports	5,733	16,576.0	6,360	15,783.6	6,813	17,771.9
i. Brassware & Handicrafts	15	32.1	61	78.5	164	323.3
ii. Carpets & Rugs	229	2,007.7	255	1,066.7	194	942.8
iii. Footwear & Leather goods	633	2,300.4	685	2,066.2	650	1,868.9
iv. Handloom products, Towels & Hosiery	1,920	4,487.2	2,347	3,513.2	1,652	3,785.0
v. Readymade Garments	1,771	4,164.3	1,832	4,644.1	2,927	7,121.4
vi. Electrical goods (Cable & Wire RA)	90	124.5	104	307.3	191	856.7
vii. Other Export Bills	1,075	3,459.8	1,076	4,107.6	1,035	2,874.0
3. Import Bills Payable in Pakistan	736	6,489.5	1,103	6,377.1	1,742	10,341.4
4. Inland Bills (to include Local Bills)	6,169	18,079.3	5,876	15,962.6	8,653	21,566.7
5. Non-Bank Financial Institutions	1	5.4	-	-	-	-
6. Other Foreign Bills (clean outward)	243	504.6	346	394.8	198	752.2
(g) Transport, Storage & Communication	5	25.6	82	176.9	13	120.9
(h) Services	62	4.8	251	371.1	4	0.0
(i) Other Private (Business)	1,517	702.4	543	357.5	522	786.4
IV. Trust Funds and Non-Profit Organisation	18	4.7	20	133.8	-	-
V. Others	9,984	1,955.8	6,401	1,197.5	2,521	3,343.7
TOTAL	44,069	104,221.3	47,476	104,588.8	45,266	122,205.1

3.13 Scheduled Banks' Classification of Investments in Securities and Shares (Book Value)

(End of Period: Million Rupees)

SECURITY / SHARE	2001	2002		2003		2004
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FEDERAL GOVERNMENT SECURITIES	138,480.8	152,431.5	181,019.0	211,294.4	233,214.1	259,194.1
11.75 % 2001	-	-	-	-	-	-
11.75 % 2002	1,120.3	-	-	-	-	-
National Prize Bonds	150.6	361.3	94.9	92.2	95.5	153.0
National Savings Schemes	35.7	121.5	81.8	-	-	-
Compensation Bonds*	32,276.2	16,814.3	15,608.5	35,416.8	34,172.8	31,114.6
Federal Investment Bonds	60,055.0	54,289.8	49,436.3	30,019.6	19,151.6	16,288.6
Pakistan Investment Bonds	44,843.0	80,839.6	115,792.5	145,765.8	179,794.2	211,637.9
Unclassified	-	5.0	5.0	-	-	-
B. TREASURY BILLS	105,093.4	221,674.3	341,029.6	404,619.0	418,329.3	410,594.5
C. PROVINCIAL GOVERNMENTS SECURITIES	1,798.0	1,795.8	1,573.4	1,332.2	180.3	75.1
I. Balochistan	563.9	563.9	518.5	277.3	-	-
15.00 % 2001	-	-	-	-	-	-
15.50 % 2002	40.3	40.3	-	-	-	-
16.00 % 2003	330.3	325.3	325.3	184.6	-	-
15.50 % 2006	189.2	189.2	189.2	88.7	-	-
17.00 % 2007	4.1	4.1	4.1	4.1	-	-

* Includes amount of bonds issued by the Federal Govt. to banks against advances extended for commodity operations to R.E.C.P. , G.C.P,T.C.P etc. from Dec. 1998

3.13 Scheduled Banks' Classification of Investments in Securities and Shares (Book Value)

(End of Period: Million Rupees)

SECURITY / SHARE	2001	2002		2003		2004
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
II. Punjab	216.7	216.7	216.7	216.7	180.3	75.1
15.00 % 2001	-	-	-	-	-	-
16.00 % 2004	141.6	141.6	141.6	141.7	105.2	-
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. Sindh	1,015.1	1,015.2	827.2	827.3	-	-
15.00 % 2001	-	-	-	-	-	-
15.00 % 2002	182.9	182.9	-	-	-	-
16.00 % 2003	443.9	443.9	438.9	438.9	-	-
15.50 % 2006	377.7	377.7	377.7	377.7	-	-
17.00 % 2007	10.6	10.6	10.6	10.6	-	-
IV. Unclassified	2.3	-	10.9	10.9	-	-
D. FOREIGN SECURITIES AND SHARES	2.4	1.5	1.5	1.5	1.5	1.5
E. OTHERS :	58,407.8	62,756.7	74,413.4	87,278.1	107,527.9	113,470.8
1. Shares :	21,543.8	23,150.1	28,610.3	32,925.1	34,578.3	34,810.0
(i) Financial Institutions	974.8	1,810.9	1,830.2	1,943.3	2,199.9	3,435.5
(ii) Public Sector Enterprises	8,326.3	8,337.3	9,049.9	7,962.9	12,232.6	10,115.1
(iii) Private Sector	12,242.7	13,001.9	17,730.3	23,018.9	20,145.8	21,259.4
2. Debentures :	1,492.3	2,156.2	1,460.8	1,359.9	7,598.6	826.7
(i) Financial Institutions	-	-	-	-	1.3	-
(ii) Public Sector Enterprises	638.6	1,725.6	1,130.2	1,020.8	1,088.8	589.3
(iii) Private Sector	853.7	430.6	330.6	339.1	6,508.5	237.4
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	9,425.2	9,761.3	10,351.3	10,949.2	13,000.6	13,375.5
4. Participation Term Certificates	9,231.4	17,880.0	25,502.9	35,634.4	38,203.7	27,605.4
5. Modarba Certificate	1,021.0	635.4	600.3	588.7	620.2	915.9
6. Mutual Funds	253.1	257.1	233.0	236.9	952.1	4,924.1
7. Others	15,441.0	8,916.6	7,654.8	5,583.9	12,574.4	31,013.2
TOTAL	303,782.4	438,659.8	598,036.8	704,525.1	759,253.1	783,336.0

(Contd.)

3.13 Scheduled Banks' Classification of Investments in Securities and Shares

(Concl'd.)
(End of Period: Million Rupees)

SECURITY / SHARE	2004	2005		2006		
	Dec.	Jun.	Dec.	Jun.		
	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	230,730.2	187,486.4	186,193.5	181,663.0	179,579.9	178,373.8
National Prize Bonds	154.1	391.5	92.5	-	-	-
National Savings Schemes	-	-	-	-	-	-
Compensation Bonds *	33,061.5	19,630.8	32,772.3	31,106.3	35,577.2	31,106.3
Federal Investment Bonds	13,896.6	8,657.3	2,880.3	1,430.2	1,427.9	1,430.0
Pakistan Investment Bonds	183,618.0	158,806.8	150,448.4	149,126.5	142,574.8	145,837.4
Unclassified	-	-	-	-	-	-
B. TREASURY BILLS	267,378.70	415,199.0	373,524.1	409,361.9	426,208.2	410,846.0
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	75.1	75.1	75.1	75.1	75.1
I. Balochistan	-	-	-	-	-	-
16.00 % 2003	-	-	-	-	-	-
15.50 % 2006	-	-	-	-	-	-
17.00 % 2007	-	-	-	-	-	-
II. Punjab	75.1	75.1	75.1	75.1	75.1	75.1
16.00% 2004	-	-	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1	75.1	75.1
III. Sindh	-	-	-	-	-	-
16.00 % 2003	-	-	-	-	-	-
15.50 % 2006	-	-	-	-	-	-
17.00 % 2007	-	-	-	-	-	-
IV. Unclassified	-	-	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1.5	2.0	1.4
E. OTHERS:	116,435.8	122,884.0	167,574.1	275,516.8	252,712.7	278,431.6
1. Shares :	37,526.30	33,031.8	42,174.1	48,061.2	41,058.4	47,616.0
(i) Financial Institutions	4,107.8	2,985.2	4,482.7	4,180.8	4,005.7	3,983.6
(ii) Public Sector Enterprises	6,176.2	5,639.9	10,050.0	5,847.7	4,187.8	5,450.2
(iii) Private Sector	27,242.3	24,406.7	27,641.4	38,032.7	32,865.0	38,182.2
2. Debentures :	737.3	1,462.9	4,567.6	1,487.2	1,481.0	1,487.2
(i) Financial Institutions	-	239.2	2,980.0	405.7	399.8	405.7
(ii) Public Sector Enterprises	640.0	577.7	394.7	499.8	499.5	499.8
(iii) Private Sector	97.3	646.0	1,192.9	581.7	581.7	581.7
(iv) Other	-	-	-	-	-	-
3. National Investment (Unit) Trust	14,287.5	25,362.8	30,821.8	28,457.4	13,268.1	34,111.8
4. Participation Term Certificates	20,612.0	20,972.2	34,907.5	32,415.4	32,726.1	32,259.0
5. Modarba Certificate	597.0	343.6	604.5	578.6	578.6	578.6
6. Mutual Funds	4,533.7	6,148.7	7,723.0	13,695.1	12,683.2	13,995.0
7. Others	38,142.1	35,562.0	46,775.6	150,821.9	150,917.3	148,384.0
TOTAL	614,621.40	725,646.0	727,368.3	866,618.3	858,577.9	867,727.9

3.19 Scheduled Banks' Weighted Average Rates of Return on Deposits PLS & Interest Bearing – All Banks

(Percent per annum)								
Type of Deposits	2002	2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	3.28 (1.98)	2.13 (1.73)	1.23 (2.25)	1.12 (2.71)	1.33 (1.93)	1.39 (2.18)	1.34 (1.75)	1.45 (1.87)
II. Saving Deposits	3.48 (69.10)	1.69 (73.93)	1.33 (77.19)	0.98 (75.18)	0.93 (75.06)	1.24 (71.74)	1.66 (63.45)	1.67 (64.93)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.07 (5.54)	1.84 (4.91)	0.99 (4.65)	1.15 (3.28)	1.93 (5.72)	2.98 (6.47)	3.62 (11.91)	4.24 (8.72)
(b) 3 months and over but less than 6 months	4.93 (3.21)	2.16 (2.66)	1.97 (2.18)	1.51 (4.56)	1.93 (4.26)	3.62 (6.50)	3.27 (6.98)	4.49 (7.56)
(c) 6 months and over but less than 1 year	5.53 (3.32)	2.95 (2.95)	2.44 (2.46)	2.20 (3.24)	2.63 (3.24)	4.21 (4.21)	4.78 (5.46)	4.64 (5.01)
(d) 1 year and over but less than 2 years	5.89 (4.24)	3.10 (3.37)	2.64 (2.79)	2.71 (3.57)	2.73 (3.24)	4.28 (3.39)	5.75 (5.18)	5.26 (6.11)
(e) 2 years and over but less than 3 years	6.61 (1.48)	3.45 (1.08)	2.87 (1.41)	2.80 (1.13)	2.87 (0.75)	3.99 (0.68)	5.27 (0.63)	5.44 (0.77)
(f) 3 years and over but less than 4 years	7.23 (2.06)	3.84 (2.27)	3.10 (1.40)	3.01 (1.58)	3.24 (1.55)	4.02 (1.14)	5.51 (0.99)	5.44 (0.77)
(g) 4 years and over but less than 5 years	7.31 (1.32)	4.36 (1.47)	2.78 (0.91)	2.98 (0.19)	3.06 (0.20)	3.84 (0.23)	6.19 (0.24)	4.90 (0.22)
(h) 5 years and over	7.66 (7.75)	4.69 (5.63)	3.43 (4.75)	3.23 (4.56)	3.57 (4.05)	3.98 (3.47)	4.96 (3.42)	5.57 (3.51)
IV. Overall								
(i) Excluding current and other deposits	4.22	2.08	1.55	1.28	1.32	1.89	2.57	2.69
(ii) Including current and other deposits	3.35	1.61	1.13	0.95	0.95	1.37	1.86	1.96

Note : Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

PLS : Profit and Loss Sharing

3.20 Scheduled Banks' Weighted Average Rates of Return on Deposits

Profit & Loss Sharing – All Banks

(Percent per annum)								
Type of Deposits	2002	2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	3.19 (1.88)	2.13 (1.87)	1.25 (2.41)	1.13 (2.94)	1.34 (2.12)	1.40 (2.35)	1.46 (1.76)	1.63 (1.78)
II. Saving Deposits	3.77 (68.92)	1.76 (73.30)	1.40 (76.53)	0.99 (74.23)	0.94 (74.35)	1.29 (70.65)	1.71 (63.16)	1.72 (64.15)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.44 (5.22)	2.05 (4.48)	1.01 (4.35)	1.13 (2.86)	2.07 (5.56)	3.18 (6.33)	3.78 (12.04)	4.51 (8.59)
(b) 3 months and over but less than 6 months	5.49 (3.02)	2.34 (2.55)	2.06 (2.11)	1.52 (4.68)	1.96 (4.17)	3.75 (6.68)	3.85 (5.99)	4.80 (7.49)
(c) 6 months and over but less than 1 year	5.74 (3.45)	3.01 (3.01)	2.52 (2.53)	2.21 (3.39)	2.75 (3.38)	4.35 (4.39)	4.91 (5.68)	4.82 (5.16)
(d) 1 year and over but less than 2 years	6.18 (4.18)	3.17 (3.53)	2.69 (2.93)	2.78 (3.77)	2.84 (3.16)	4.37 (3.60)	5.83 (5.60)	5.32 (6.58)
(e) 2 years and over but less than 3 years	6.78 (1.58)	3.44 (1.15)	2.86 (1.53)	2.81 (1.24)	2.87 (0.83)	3.99 (0.75)	5.25 (0.69)	5.48 (0.83)
(f) 3 years and over but less than 4 years	7.35 (2.24)	3.85 (2.45)	3.11 (1.50)	3.01 (1.72)	3.26 (1.72)	4.03 (1.25)	5.52 (1.09)	5.18 (1.42)
(g) 4 years and over but less than 5 years	7.41 (1.43)	4.36 (1.62)	2.77 (1.01)	2.95 (0.20)	3.05 (0.22)	3.84 (0.25)	6.19 (0.27)	4.96 (0.24)
(h) 5 years and over	7.72 (8.08)	4.71 (6.04)	3.44 (5.10)	3.22 (4.96)	3.57 (4.48)	3.99 (3.76)	5.00 (3.72)	5.63 (3.75)
IV. Overall								
(i) Excluding current and other deposits	4.51	2.17	1.63	1.31	1.36	1.98	2.70	2.82
(ii) Including current and other deposits	3.64	1.71	1.19	0.99	0.99	1.46	1.99	2.10

Note : Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits. (Contd.)

3.21 Scheduled Banks' Weighted Average Rates of Return on Deposits Interest Bearing – All Banks

(Percent per annum)								
Type of Deposits	2002	2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Call Deposits	3.76 (2.67)	2.22 (0.43)	0.61 (0.75)	0.52 (0.33)	1.06 (0.30)	1.15 (0.48)	0.14 (1.67)	0.20 (2.73)
II. Saving Deposits	1.39 (70.38)	1.13 (79.85)	0.74 (83.35)	0.91 (84.80)	0.85 (80.98)	0.82 (82.40)	1.18 (66.22)	1.21 (73.16)
III. Term or Fixed Deposits								
(a) Less than 3 months	2.26 (7.86)	0.86 (8.94)	0.86 (7.48)	0.86 (7.54)	0.98 (6.99)	1.44 (7.86)	1.87 (10.65)	1.84 (10.01)
(b) 3 months and over but less than 6 months	2.29 (4.61)	1.02 (3.73)	1.38 (2.78)	1.36 (3.29)	1.78 (4.95)	1.75 (4.81)	1.24 (16.39)	1.48 (8.30)
(c) 6 months and over but less than 1 year	3.31 (2.33)	2.28 (2.43)	1.47 (1.87)	1.94 (1.76)	1.05 (2.10)	1.82 (2.46)	2.56 (3.29)	1.75 (3.41)
(d) 1 year and over but less than 2 years	3.96 (4.62)	1.79 (1.83)	1.64 (1.50)	1.03 (1.52)	1.94 (3.97)	1.68 (1.26)	2.03 (1.14)	1.64 (1.24)
(e) 2 years and over but less than 3 years	4.19 (0.80)	3.47 (0.37)	3.16 (0.32)	0.75 (0.06)	2.96 (0.07)	3.21 (0.02)	7.46 (0.07)	1.79 (0.07)
(f) 3 years and over but less than 4 years	4.90 (0.80)	3.42 (0.57)	2.76 (0.50)	2.60 (0.13)	1.28 (0.14)	2.13 (0.08)	2.91 (0.04)	1.37 (0.07)
(g) 4 years and over but less than 5 years	5.42 (0.56)	4.20 (0.10)	4.42 (0.06)	3.98 (0.06)	3.56 (0.03)	2.60 (0.00)	3.46 (0.00)	2.04 (0.05)
(h) 5 years and over	7.00 (5.37)	4.15 (1.74)	3.24 (1.39)	3.39 (0.51)	3.53 (0.46)	3.39 (0.63)	2.11 (0.53)	3.14 (0.96)
IV. Overall								
(i) Excluding current and other deposits	2.10	1.22	0.85	0.96	0.97	0.97	1.31	1.31
(ii) Including current and other deposits	1.60	0.79	0.59	0.61	0.63	0.62	0.83	0.78

Note : Figures in parentheses represent as percentage of total interest bearing deposits excluding current and other deposits.

3.22 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
I. INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS									
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28
	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	6.99
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61
II. INTEREST BEARING - ALL BANKS									
2002	Jun.	8.10	11.27	13.12	13.56	12.72	13.88	12.47	13.00
	Dec.	8.07	11.12	13.51	13.67	12.58	13.79	12.42	12.99
2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	10.66	11.87
	Dec.	10.61	7.56	7.21	11.99	12.15	7.68	6.95	8.95
2004	Jun.	9.20	6.01	6.89	11.21	9.08	7.08	9.04	8.41
	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	5.60
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	7.01
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	8.18
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	9.71
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2002	Jun.	9.30	13.09	12.85	13.70	13.47	13.32	13.32	13.20
	Dec.	9.23	13.05	12.38	13.37	13.15	13.29	13.04	12.86
2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	10.31	9.19
	Dec.	10.20	5.17	5.75	7.72	10.08	6.37	8.47	7.64
2004	Jun.	10.86	4.86	5.73	6.61	9.27	5.88	8.34	7.19
	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	7.11
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	8.94
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	10.33
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	10.68

3.24 Clearing House Statistics

(Cheques in Thousand) (Million Rupees)															
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		
	No. of		No. of		No. of		No. of		No. of		No. of		No. of		
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	
2000	15,059	3,151,643	5,766	1,009,749	594	93,451	303	44,477	798	137,428	1,202	170,980	1,023	47,926	
2001	15,981	3,422,118	6,046	1,080,093	635	95,127	355	51,870	972	175,020	1,288	181,268	968	44,210	
2002	18,209	3,772,412	7,457	1,282,087	639	110,893	396	64,803	1,264	205,408	1,529	261,803	1,049	50,999	
2003	21,275	4,940,910	9,100	1,720,576	734	128,442	465	83,588	1,566	275,097	1,837	353,871	1,308	61,784	
2004	24,597	6,337,023	10,527	2,404,839	820	155,603	508	106,933	1,678	343,938	2,191	543,584	1,081	78,574	
2005	29,767	8,559,910	12,630	3,267,039	1,103	239,509	577	147,251	2,075	475,915	2,767	759,516	1,026	118,061	
2005	Nov.	2,380	697,951	1,036	251,271	83	18,497	50	12,122	176	33,429	200	60,262	85	9,494
	Dec.	2,935	870,869	1,276	315,171	109	25,910	62	14,468	219	43,247	282	72,773	104	11,258
2006	Jan.	2,476	754,454	1,066	270,108	97	19,210	52	13,057	185	36,548	249	63,461	92	10,924
	Feb.	2,447	815,725	1,072	257,546	95	21,028	53	13,503	183	34,980	222	63,575	87	10,360
	Mar.	3,000	984,380	1,264	302,571	112	24,716	64	17,028	221	43,555	256	77,907	110	13,909
	Apr.	2,921	866,133	1,154	288,604	113	23,170	65	18,433	207	41,701	246	66,083	94	11,335
	May	3,097	991,673	1,330	326,603	154	44,249	74	18,735	238	45,738	268	73,124	116	14,176
	Jun.	2,957	971,573	1,271	327,992	129	35,969	77	21,300	233	50,369	275	94,588	117	23,562
	Jul.	2,820	868,509	1,270	307,598	114	27,694	74	20,338	232	46,432	252	79,747	107	15,716
	Aug.	2,814	894,821	1,322	301,398	117	26,102	67	17,555	243	47,124	258	70,406	100	13,589
	Sep.	2,900	867,756	1,266	307,569	146	27,259	81	20,917	243	48,028	261	72,441	109	16,149
	Oct.	2,643	775,344	1,236	282,575	115	26,238	69	16,648	227	42,540	255	69,118	107	17,489
	Nov.	3,135	910,108	1,397	316,331	121	26,818	72	18,067	257	46,138	257	76,364	100	16,251

3.24 Clearing House Statistics

PERIOD	(Cheques in Thousand) (Million Rupees)													
	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL	
	No. of		No. of		No. of		No. of		No. of		No. of		No. of	
	Cheques		Cheques		Cheques		Cheques		Cheques		Cheques		Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
2000	1,577	429,994	465	76,007	270	26,228	379	13,206	36	8,118	2,107	148,378	29,579	5,357,585
2001	1,809	423,819	541	87,630	311	33,794	403	14,376	39	8,120	2,133	155,440	31,481	5,772,885
2002	1,953	594,947	622	107,474	360	40,155	465	16,370	50	9,547	2,611	194,934	36,604	6,711,832
2003	2,355	796,244	755	144,767	420	47,554	667	21,934	46	7,314	3,286	230,427	43,814	8,812,508
2004	3,045	1,215,586	828	182,394	452	59,247	723	27,164	49	8,469	3,464	335,818	49,963	11,799,172
2005	4,142	1,767,947	995	272,950	540	80,389	798	35,681	54	21,092	4,057	500,628	60,531	16,245,888
2005 Nov.	267	134,729	90	22,108	47	6,450	65	2,480	4	796	382	56,021	4,865	1,305,610
Dec.	397	193,493	93	27,866	54	7,709	86	3,625	6	12,026	470	69,448	6,093	1,667,863
2006 Jan.	399	139,405	88	23,335	49	6,908	77	3,649	5	970	303	39,990	5,138	1,382,019
Feb.	440	163,098	88	24,475	47	6,979	72	2,956	5	1,479	320	42,005	5,131	1,457,709
Mar.	345	205,372	96	30,331	47	6,243	80	3,405	6	1,282	390	49,290	5,991	1,759,989
Apr.	323	171,073	89	26,542	54	7,318	75	3,288	6	1,142	388	51,407	5,735	1,576,229
May	372	184,549	98	33,024	63	8,505	88	4,103	8	2,127	445	55,507	6,351	1,802,113
Jun.	399	212,727	100	36,669	62	8,649	87	4,131	10	450	475	66,709	6,192	1,854,688
Jul.	289	201,164	92	29,307	61	8,003	75	3,439	8	1,362	429	60,040	5,823	1,669,349
Aug.	341	185,804	92	29,730	65	8,243	75	2,925	8	1,537	474	62,744	5,976	1,661,977
Sep.	334	189,809	93	29,186	60	7,857	91	3,857	8	1,744	493	73,085	6,085	1,665,657
Oct.	327	169,852	89	25,889	64	7,729	94	4,209	9	5,220	543	69,588	5,778	1,512,439
Nov.	331	172,023	98	40,300	60	8,013	111	4,511	8	1,787	566	74,420	6,513	1,711,131

Source: SBP-BSc (Bank) and Commercial Banks

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M	2002	2003		2004
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	241,631	244,932	250,045	267,505
Reserves	1,084,411	1,127,661	1,140,014	1,163,435
Demand Deposits:	943,233	1,238,108	1,287,893	1,435,085
(a) Societies	161,987	164,085	165,014	163,035
(b) Others	781,246	1,074,023	1,122,879	1,272,050
Time Deposits:	2,030,338	2,220,982	2,392,184	2,654,630
(a) Societies	498,940	495,433	472,384	472,627
(b) Others	1,531,398	1,725,549	1,919,800	2,182,003
Borrowings from:	3,582,799	5,273,537	4,970,787	7,669,787
(a) State Bank of Pakistan	18,246	4,545,996	4,243,246	6,942,246
(b) Other Banks	3,564,553	727,541	727,541	727,541
Head Office & Inter-Bank Adjustment	34,256	4,941	161	27,975
Contingent Liabilities as per contra	922,303	903,359	932,450	1,097,526
Other Liabilities	1,374,632	1,838,333	2,275,705	2,340,432
TOTAL LIABILITIES / ASSETS	10,213,603	12,851,853	13,249,239	16,656,375
ASSETS				
Cash and Balances :	1,451,961	3,171,272	2,085,445	3,894,830
(a) Notes,Coins and Silver	117,110	100,266	178,142	160,199
(b) Balances with State Bank of Pakistan	139,848	253,630	125,706	237,176
(c) Balances with other Banks	1,195,003	2,817,376	1,781,597	3,497,455
Loans and Advances to:	5,537,171	5,869,708	6,790,117	8,002,496
(a) Societies	4,614,887	4,821,312	5,093,227	5,274,047
(b) Individuals	896,627	957,835	1,508,541	2,345,101
(c) Others	25,657	90,561	188,349	383,348
Investment in Securities and Shares:	487,749	552,860	582,548	618,634
(a) Federal Government	359,205	357,265	337,069	335,219
(b) Treasury Bills	-	-	26,105	26,105
(c) Provincial Governments	17,051	17,051	17,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	107,905	174,956	198,735	241,671
Bank Premises	345,679	338,114	1,287,351	1,291,356
Head Office and Inter-Bank Adjustment	46,978	51,054	34,892	62,523
Contingent Assets as per contra	922,303	903,359	932,450	1,097,526
Other Assets	1,421,762	1,965,486	1,536,436	1,689,010

3.25 Co-Operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M	2004	2005		2006
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	570,236	528,180	532,093	534,605
Reserves	1,190,494	1,201,640	1,381,164	1,871,457
Demand Deposits:	1,404,580	1,567,329	1,460,717	2,033,293
(a) Societies	103,677	170,270	98,102	114,265
(b) Others	1,300,903	1,397,059	1,362,615	1,919,028
Time Deposits:	2,429,153	2,455,770	2,290,154	2,474,407
(a) Societies	238,379	268,463	198,258	197,786
(b) Others	2,190,774	2,187,307	2,091,896	2,276,621
Borrowings from:	10,419,787	10,273,787	14,231,999	12,725,021
(a) State Bank of Pakistan	9,692,246	9,546,246	13,438,022	12,018,246
(b) Other Banks	727,541	727,541	793,977	706,775
Head Office & Inter-Bank Adjustment	294	203	218,089	-
Contingent Liabilities as per contra	1,239,766	1,523,812	1,887,441	2,422,534
Other Liabilities	2,355,643	2,589,312	2,168,843	2,525,651
TOTAL LIABILITIES / ASSETS	19,609,953	20,140,033	24,170,500	24,586,968
ASSETS				
Cash and Balances:	5,789,208	5,118,281	8,957,413	8,002,087
(a) Notes, Coins and Silver	201,144	125,874	143,543	130,314
(b) Balances with State Bank of Pakistan	174,437	257,324	120,072	172,402
© Balances with other Banks	5,413,627	4,735,083	8,693,798	7,699,371
Loans and Advances to:	8,920,932	9,507,504	9,441,391	9,408,122
(a) Societies	5,261,505	5,302,147	5,141,925	5,284,220
(b) Individuals	3,216,366	3,829,705	3,733,091	3,760,577
(c) Others	443,061	375,652	566,375	363,325
Investment in Securities and Shares:	669,998	611,891	583,008	570,514
(a) Federal Government	334,349	335,149	324,149	321,758
(b) Treasury Bills	26,105	26,105	26,105	27,280
(c) Provincial Governments	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	293,905	234,998	217,115	205,837
Bank Premises	1,288,578	1,291,792	1,330,459	1,314,515
Head Office and Inter-Bank Adjustment	50,514	110,727	77,179	322,964
Contingent Assets as per contra	1,239,766	1,523,812	1,887,441	2,422,534
Other Assets	1,650,957	1,976,026	1,893,609	2,546,232

3.27 Co-Operative Banks' Distribution of Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITOR	2002	2003		2004		2005		2006
	Dec.	Jun	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Govt. and Govt. Agencies	18,879	20,623	21,983	23,200	21,227	21,182	21,348	21,500
II. Business:	1,208,084	1,354,722	1,449,925	1,588,924	1,523,003	1,700,203	1,176,412	1,345,819
1. Agriculture, Forestry, Hunting and Fishing	168,192	185,151	177,878	202,767	181,102	205,218	109,885	111,552
2. Manufacturing	8,768	9,845	11,375	14,188	11,577	10,506	7,044	8,579
3. Construction	-	-	-	-	-	-	-	-
4. Commerce	900,948	1,009,618	1,105,558	1,181,242	1,152,018	1,275,022	1,010,346	1,139,749
5. Other Business	130,176	150,108	155,114	190,727	178,306	209,457	49,137	85,939
III. Trust Funds, Non-Profit Organisations and Others	42,731	43,544	42,404	67,853	72,329	67,467	42,984	53,427
IV. Personal	1,703,877	2,040,201	2,165,765	2,409,738	2,217,174	2,234,247	2,510,127	3,086,954
TOTAL	2,973,571	3,459,090	3,680,077	4,089,715	3,833,733	4,023,099	3,750,871	4,507,700

3.28 Co-Operative Banks' Classification of Advances by Economic Group

		(End of Period: Thousand Rupees)							
ECONOMIC GROUP		2002	2003		2004		2005		2006
		Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A.	Agriculture, Forestry, Hunting and Fishing	4,592,601	5,106,924	5,898,085	6,941,089	7,841,900	8,227,840	8,231,988	8,374,253
B.	Mining and Quarrying	-	-	-	-	-	-	-	-
C.	Manufacturing	170,852	104,359	139,102	133,254	152,248	159,984	98,389	119,624
D.	Construction	-	-	-	-	-	-	-	-
E.	Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i)	Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii)	Water and Sanitary Services	-	-	-	-	-	-	-	-
F.	Commerce	397,928	378,853	423,339	541,421	526,184	600,344	594,765	519,616
G.	Transport, Storage and Communication	159,815	164,060	195,877	211,220	250,991	289,632	264,894	116,308
H.	Services	-	-	-	-	-	-	-	-
I.	Employees and activities not adequately described	215,975	115,512	133,714	175,512	149,609	229,704	251,355	278,321
(i)	Directors and their Associates	4,230	1,721	2,271	2,456	3,018	3,408	3,675	2,244
(ii)	Employees and activities not adequately described	211,745	113,791	131,443	173,056	146,591	226,296	247,680	276,077
TOTAL		5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122

3.29 Co-Operative Banks' Classification of Advances by Securities Pledged

(End of Period: Thousand Rupees)

SECURITY	2002	2003		2004		2005		2006
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	-	-	-	-	-
B. Stock Exchange Securities	3,715	5,107	7,619	9,060	10,927	13,028	13,323	13,402
C. Merchandise:	137,223	133,764	188,142	214,975	268,030	318,948	261,678	234,317
(i) Export Commodities	80,682	78,404	131,707	152,915	211,662	216,177	189,134	166,736
(ii) Imported goods Other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	56,541	55,360	56,435	62,060	56,368	102,771	72,544	67,581
D. Machinery and Other Fixed Assets	18,206	19,617	18,200	17,439	19,436	18,991	17,644	19,687
E. Real Estate:	1,551,748	1,657,242	1,792,865	2,241,287	2,344,985	2,513,733	2,351,367	2,549,503
(i) Land & Buildings	186,852	225,806	326,282	418,948	366,141	376,047	157,978	363,044
(ii) Agricultural Land	1,364,896	1,431,436	1,466,583	1,822,339	1,978,844	2,137,686	2,193,389	2,186,459
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	39,148	52,321	59,664	57,750	57,577	61,069	49,499	48,031
G. Others :	3,787,131	4,001,657	4,723,627	5,461,985	6,219,977	6,581,735	6,747,880	6,543,182
(i) Other Secured Advance	812,644	883,933	1,309,886	1,672,953	1,861,055	2,263,866	3,105,327	2,368,727
(ii) Advances Secured by Guarantee(s)	392,007	286,871	313,673	356,825	377,424	326,272	346,736	296,469
(iii) Clean Advances and advances against personal Securities	2,582,480	2,830,853	3,100,068	3,432,207	3,981,498	3,991,597	3,295,817	3,877,986
TOTAL	5,537,171	5,869,708	6,790,117	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122

3.30 Co-Operative Banks' Classification of Investments In Securities and Shares

(Book Value)

(End of Period : Thousand Rupees)

SECURITY / SHARE	2002	2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. Federal Government Securities	359,205	357,265	363,174	361,324	360,454	361,254
National Savings Schemes	59,205	57,265	37,069	35,219	34,349	35,149
Treasury Bills	-	-	26,105	26,105	26,105	26,105
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	17,051	17,051	17,051	12,051	12,051	12,051
Punjab	17,051	17,051	17,051	12,051	12,051	12,051
16.00% 2004	5,000	5,000	5,000	-	-	-
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	102,295	169,346	193,125	235,662	287,896	228,989
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	98,741	165,792	189,571	232,108	284,342	225,435
E. Others	9,164	9,164	9,164	9,563	9,563	9,563
TOTAL	487,749	552,860	582,548	618,634	669,998	611,891

3.30 Co-Operative Banks' Classification of Investments In Securities and Shares

(Book Value)

(End of Period: Thousand Rupees)

SECURITY / SHARE	2005			2006		
	Dec.			Jun.		
	Book	Face	Market	Book	Face	Market
	Value	Value	Value	Value	Value	Value
A. Federal Government Securities	350,254	350,254	350,254	349,038	349,038	349,038
National Savings Schemes	24,149	24,149	24,149	21,758	21,758	21,758
Treasury Bills	26,105	26,105	26,105	27,280	27,280	27,280
Federal Investment Bonds	300,000	300,000	300,000	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	12,051	12,051	12,051
Punjab	12,051	12,051	12,051	12,051	12,051	12,051
17.50% 2008	12,051	12,051	12,051	12,051	12,051	12,051
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	211,106	24,973	211,106	199,828	25,278	199,828
Co-operative Banks/ Institutions	3,554	3,554	3,554	3,554	3,554	3,554
Other Enterprises	207,552	21,419	207,552	196,274	21,724	196,274
E. Others	9,563	9,563	9,563	9,563	9,563	9,563
TOTAL	583,008	396,875	583,008	570,514	395,964	570,514

3.31 Co-Operative Banks' Weighted Average Rates of Return on Deposits

(Percent per annum)											
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS						TOTAL DEPOSITS
					Up to 3 months	Over 3	Over 6	Over 1	Over 2	Over 3	
						months to 6 months	months to 1 year	year to 2 years	years to 3 years		
2002											
Dec.	0.00	4.84	5.94	5.43	6.59	7.02	7.94	8.11	9.18	10.15	5.50
2003											
Jun.	0.00	4.50	5.96	3.42	4.83	3.84	5.81	7.34	8.10	9.20	4.03
Dec.	0.00	0.28	5.14	1.20	1.12	1.22	2.24	2.01	2.64	2.84	1.47
2004											
Jun.	0.00	0.27	5.03	1.20	1.03	1.21	2.04	2.02	2.41	2.66	1.42
Dec.	0.00	0.32	4.61	0.69	1.13	1.19	1.80	1.97	2.26	2.80	1.12
2005											
Jun.	0.00	0.27	4.36	0.70	1.99	1.17	1.84	1.96	2.25	2.73	1.12
Dec.	0.00	0.19	8.71	1.47	3.08	3.66	3.36	3.83	4.62	5.40	2.08
2006											
Jun.	0.00	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90

3.32 Co-Operative Banks' Weighted Average Rates of Return on Advances

(Percent per annum)

END OF PERIOD	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
2002								
Dec.	0.00	13.58	13.15	13.07	12.91	11.82	13.30	13.18
2003								
Jun.	0.00	14.45	12.30	7.85	11.80	13.38	11.87	11.87
Dec.	0.00	14.00	13.09	7.95	10.66	11.32	10.44	10.58
2004								
Jun.	0.00	12.00	12.55	6.78	10.66	10.89	10.45	10.57
Dec.	0.00	12.23	12.07	7.74	10.96	11.06	10.54	10.70
2005								
Jun.	0.00	12.21	11.81	6.75	11.00	11.37	10.68	10.80
Dec.	0.00	12.00	12.50	11.28	12.00	11.53	11.92	11.95
2006								
Jun.	0.00	12.00	10.26	12.00	12.09	11.65	10.33	10.82

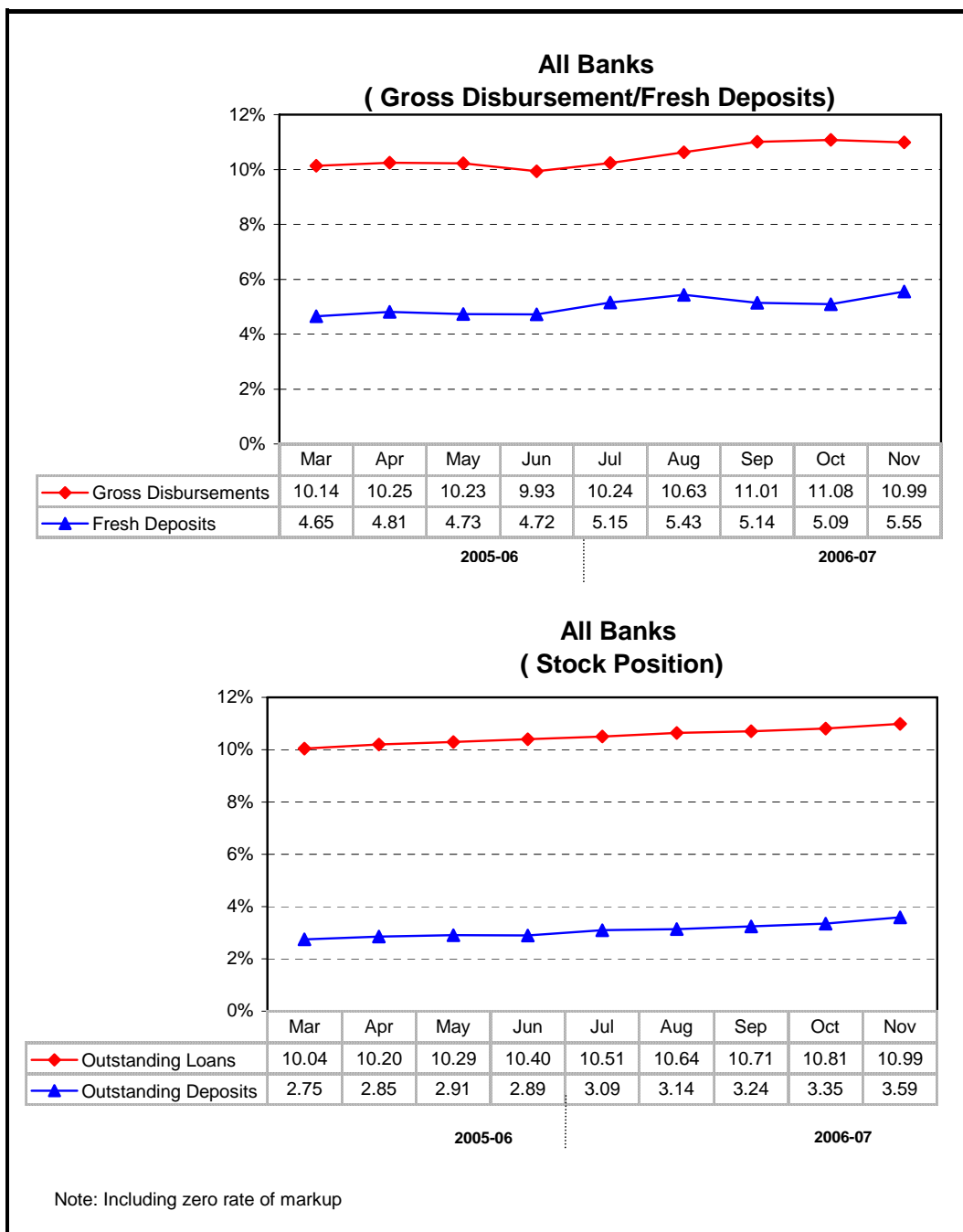
3.34 Scheduled Banks' Rates of Return on Advances

(Percent per annum)			
EFFECTIVE FROM	Ceiling Rates		
	Export Finance Scheme	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
01-02-2004	3.00	3.00	9.50
01-03-2004	3.00	3.00	9.50
01-06-2004	3.50	3.50	9.50
01-08-2004	4.00	4.00	9.50
01-10-2004	4.50	4.50	9.00
01-12-2004	5.00	5.00	9.50
01-02-2005	5.00	5.50	9.50
01-03-2005	6.00	6.00	9.50
01-04-2005	6.50	6.50	9.50
01-05-2005	8.00	8.00	9.50
01-06-2005	8.00	8.00	9.50
01-07-2005	9.00	9.00	9.50
01-08-2005	9.00	9.00	9.50
01-09-2005	9.00	9.00	9.50
01-10-2005	9.00	9.00	9.50
01-11-2005	9.00	9.00	9.50
01-12-2005	9.00	9.00	9.50
01-01-2006	9.00	9.00	9.50 ¹
01-02-2006	9.00	9.00	9.50 ¹
01-03-2006	9.00	9.00	9.50 ¹
01-04-2006	9.00	9.00	9.50 ¹
01-05-2006	9.00	9.00	9.50 ¹
01-06-2006	9.00	9.00	9.50 ¹
01-07-2006	9.00	9.00	9.50 ¹
14-07-2006	7.50	7.50	9.50 ¹
01-08-2006	7.50	7.50	9.50 ¹
01-09-2006	7.50	7.50	9.50 ¹
01-10-2006	7.50	7.50	9.50 ¹
01-11-2006	7.50	7.50	9.50 ¹
01-12-2006	7.50	7.50	9.50 ¹

Source: SMEs & Micro finance Department SBP

1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.

Monthly Lending and Deposits Weighted Average Rates



3.36 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)								
PERIOD	Zarai Taraqiatī Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term		Short-term	Medium and Long-term	Short-term	Medium and Long-term
	Loans		Loans					
	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000	Loans upto Rs.5000	Exceeding Rs.5000		
	1994-95	13.50	13.50	13.50	13.50	8.00(S.F.) ³ 11.00 (others) 9.00(S.F.) ⁴ 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50
1995-96	14.00	14.00	14.00	14.00	14.00	14.00	1.79	1.79
1996-97	14.00	14.00	14.00	14.00	14.00	14.00	1.69	1.69
1997-98	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1998-99	14.00	14.00	14.00	14.00	14.00	14.00	1.84	1.84
1999-00	14.00	14.00	14.00	14.00	14.00	14.00	1.73	1.73
2000-01	14.00	14.00	14.00	14.00	14.00	14.00	3.02	3.02
2001-02	14.00	14.00	14.00	14.00	14.00	14.00	1.82	1.82
2002-03	14.00	14.00	14.00	14.00	14.00 (9.00) ⁵	14.00	0.70	0.70
2003-04	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2004-05	9.00	9.00	9.00	9.00 ⁷	9.00	12.00 ⁶	-	-
2005-06	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 (12.00) ⁸	12.00 ⁶	-	-

1. Excludes Agro-based Industries

2. Federal Bank for Co-operatives liquidated w.e.f 31-10-2002

3. From 1st July, 1994 to 11th December, 1994 (for 8 months period)

4. From 12th December, 1994 to 30th June, 1995 (for 8 months period)

5. For Kharif 2003

6. Rate of markup of Punjab Provincial Co-operative Bank Ltd.

7. 1 percent incentive is allowed to those borrowers who repay in time.

8. Rate from 26th January, 2006 to 30th June, 2006.

S.F. Small Farmers

Source: Agricultural Credit Department SBP

3.37 Rates of Return on Financing by House Building Finance Corporation ¹

(Percent per annum)

PERIOD	LOAN AMOUNT							
	Up to	Rs.60,001	Rs.100,001	Rs.150,001	Rs.200,001	Rs.300,001	Rs.400,001	Rs.500,001
	Rs.60,000	to Rs.100,000	to Rs.150,000	to Rs.200,000	to Rs.300,000	to Rs.400,000	to Rs.500,000	to Rs.2,000,000
1996-1997	10.00	10.00	12.00	15.00	15.00	15.00	17.00	
1997-1998	10.00	10.00	12.00	15.00	15.00	15.00	17.00	18.00 Upto Rs.1,000,000
1998-1999	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
1999-2000	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00
2000-2001	10.00	10.00	12.00	12.00	13.00	15.00	15.00	16.00

INVESTMENT IN ²					
Location	Rural Areas	Tehsil Areas	District Head Quarter Areas	Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP
<u>From October 31 2003</u>					
Investment limit	Rs.100,000/-	Rs.500,000/-	Rs.1,000,000/-	Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%	5%	5%	5%
Appreciation	2.5%	5%	7.5%	7.5% & 10%	7.5% ,10% & 12.5%
<u>From July 20, 2004</u>					
Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns		Urban Areas of FSD/MTN/HYD/ PSH/ABTTD/QTA	Urban Areas of KAR/LHR/ISL/ RWP
Investment limit	Rs.100,000/-	Rs.1,000,000/-		Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%		5%	5%
Appreciation	2.5%	7.5%		7.5% & 10%	7.5% ,10% & 12.5%
<u>From July, 2005</u>					
Investment limit	Rs.100,000/-	Rs.1,000,000/-		Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%		5%	5%
Appreciation	2.5%	7.5%		7.5% & 10%	7.5% ,10% & 12.5%
<u>From July, 2006</u>					
Investment limit	Rs.100,000/-	Rs.1,000,000/-		Rs.2,500,000/-	Rs.7,500,000/-
Rent	5%	5%		5%	5%
Appreciation	2.5%	7.5%		7.5% & 10%	7.5% ,10% & 12.5%

Note: 25% increase in rental rate after every three months.

Source: House Building Finance Corporation

1. The House Building Finance Corporation commenced granting interest-free loans during 1979-80 in view of Government policy Joint to eliminate interest from the economic system in Pakistan. The Corporation finances for purchase and construction of houses flats on co-owner ship basis and shares a portion of the imputed rent as a return on the finances provided by it till the beneficiary repays the entire amount of the Corporation.

2. Since July 2000 approval of new investment was suspended due to judgment of Shariat appellate Bench of Supreme Court of Pakistan, After promulgation of Ordinance 2001 by the President of Pakistan on 23rd November, 2001, HBFC prepared its Ghar Aasan Scheme based on diminishing Musharaka and implemented it from March, 2002 all over the country.

3.38 Rates of Return on Advances by Pakistan Industrial Credit & Investment Corporation¹

(Percent per annum)

PERIOD	Foreign Currency Loans	Local Currency Loans		
		Long term	Short term	Consumer Financing
1991-92	15.00 ²	8.00 ⁴		
1992-93	18.20 ³	8.00 ⁴		
1993-94	15.61 ³	11.00 & 12.00 ⁵		19.00
1994-95	“	13.00 ⁶		17.50
1995-96	“	“		18.250
1996-97	“	“		21.900
1997-98	“	“		21.900
1998-99	“	“	20.805 to 21.900	
1999-2000	“	13.00 ⁶	18.250 to 20.805	
2000-2001	“	16.00 ⁷	16.060 to 18.250	
2001-2002	“	16.00 ⁸	14.965 to 19.345	
2002-2003	“	8.50 ⁹	10.585 to 16.060	11.00 to 12.00
2003-2004	“	8.50 ¹⁰	7.500 to 13.140	8.00 to 10.00
2004-2005	15.61 ³	11.4 ¹¹	8.000 to 13.770	7.50 to 16.00

Source: Pakistan Industrial Credit & Investment Corporation

1. PICIC charges a project examination fee equal to half of one % (3 / 8 of one % for projects in less –developed areas upto a loan amount of Rs. 2.50 million) of the loan sanctioned
2. With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government
3. Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit
4. On the mark-up basis w.e.f. 1st August,1991
5. On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
6. On the mark-up basis w.e.f. 13th November,1994.
7. 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
8. 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
9. 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
10. Rate of return on PICIC's Long Term project financing presently lies in the range of 7.5% p.a to 10.0% p.a. floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our margin subject to a floor rate in range of 7.5% 7.5% p.a. to 10.0% p.a. The rate of return/mark-up is conditional upon our internal tiering criteria of companies. However, our weighted average mark up rate as on July 31,2004 is 8.5% p.a.
11. Rate of return on PICIC,s Long Term financing from July 01,2004 to June 30,2005 lies in the range of 8% to 15.18% floating linked with average six months KIBOR (ask side) prevailing on the draw down date plus our spread subject to a floor rate in the range of 8% p.a. to 11%p.a. The rate of return /mark-up is conditional upon our internal tiering criteria of the companies. However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

3.39 Rates of Return on Advances by Industrial Development Bank of Pakistan

PERIOD	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	East Pakistan Displaced Scheme of the Federal Govt. 1972-73
LOCAL CURRENCY LOANS						
Up to 06-06-1977	1.00 % per annum below the foreign currency lending rate, return rate to IDBP borrower accordingly ranged from 7.50 to 10.00 % per annum.	3.00 to 4.00 % per annum above the bank rate.	3.00 to 4.00 % per annum above the bank rate.	—	—	At Bank Rate
From 07-06-1977 to-date	2.00 % per annum below the foreign currency lending rate, interest rate to IDBP borrower has been 8.50 % per annum upto 24-09-83; 9.00 % per annum from 25-09-83 to 31-12-84; on non-interest basis with maximum rate of 3.00 % per annum upto 26-06-88; 6.00 % per annum upto 9-07-90, 7.00% per annum from 10-07-90 to 30-07-91 ; 8.00 % per annum from 1-08-91 to 15-08-93, 11.00 % per annum from 16-08-93 to 1-03-94, 12.00 % per annum from 2-03-94 to 12-11-94, 13.00 % per annum from 13-11-94 to 28-10-95. the rate is 14.00 % per annum.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	2.00 % per annum above the bank rate upto 30-06-78; 1.00 % per annum above the bank rate, upto 13-12-84; presently on non-interest basis from bank's own resources.	1.00 % per annum above the bank rate upto 31-12-84; presently on non- interest basis from bank's own resources.	1.00 % per annum above the bank upto 31-12-84; presently on non- interest basis from bank's own resources.	At Bank Rate
FOREIGN CURRENCY LOANS						
1972-75	8.50 % per annum excluding 0.50 % per annum exchange risk commission payable to Government of Pakistan of assuming exchange risk on credits beyond the period for which loans were extended by IDBP.					
1975-80	Maximum of 11.00 % per annum including 1.50 % per annum as exchange risk commission.					
1980-90 (April)	14.00 % per annum including 3.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
1990 to 18-08-97	14.00 % per annum including 5.00 % per annum exchange risk commission payable to Government of Pakistan for assuming exchange risk on loans for the entire period with borrowers' liability in rupees.					
19-08-97 to 2004	Interest rate of 8 percent per annum. In addition 6.00% per annum will be charged on account of exchange risk fee both on principle as well as interest separately. The maximum relending rate for the final borrowers will be 17.00 % per annum inclusive of exchange risk fee.					

Source: Industrial Development Bank of Pakistan

3.40 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2003		2004		2005		2006	
	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.	Ist Jan.	Ist Jul.
1. Saving Accounts								
(i) With chequing facilities	4.50	3.50	3.50	3.50	3.50	4.50	4.50	5.50
(ii) Without chequing facilities	5.00	4.00	4.00	4.00	4.00	5.00	5.00	6.00
2. Khas Deposit Accounts or Certificates ¹								
3 Years (Rollover)								
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts ²								
(i) 1st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates ³								
(i) 1st year	6.00	5.00	4.00	4.00	4.00	5.00	5.00	6.00
(ii) 10 years(Compound rate)	10.03	8.50	7.96	8.15	8.15	9.46	9.46	10.00
5. National Deposit Certificates / Accounts ⁴								
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6. (a) Special Saving Certificates (Reg) ⁵								
or Special Saving Accounts								
(i) First 5 periods of complete 6 months	8.50	7.50	7.00	6.80	6.80	8.40	8.40	9.00
(ii) Last period of complete 6 months	9.50	8.50	8.00	7.70	7.70	9.60	9.60	10.00
(b) Special Saving Certificates (Bearer) ⁶								
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates ⁷	9.12	7.68	6.96	6.84	6.84	8.88	8.88	9.24
8. Pensioner's Benefit Accounts ⁸	11.04	10.08	10.08	10.08	10.08	11.04	11.04	11.52
9. Behbood Saving Certificate ⁹	-	10.08	10.08	10.08	10.08	11.04	11.04	11.52

Notes:

Source: Central Directorate of National Savings

- 1 Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7(1) AFA(DM)/96-726-727.
- 2 Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- 3 Defence Saving Certificates introduced w.e.f. 08-11-1966
- 4 National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U.O.No. referred above.
- 5 Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990.
- 6 Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- 7 Regular Income certificates introduced w.e.f. 02-02-1993
- 8 Pensioner's Benefit Accounts introduced w.e.f. 20-01-2003
- 9 The scheme has been introduced w.e.f. 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.

3.41 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	30-09-2006			30-06-2006		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	187,858	43,859	2.0	189,418	48,313	2.2
All Banks	181,363	40,235	1.8	183,847	45,477	2.1
Commercial Banks	143,521	27,919	1.3	141,477	28,648	1.4
Public Sector Commercial Banks	40,571	6,240	1.6	39,599	5,922	1.5
Local Private Banks	101,033	23,084	1.5	99,846	23,934	1.6
Foreign Banks	1,916	(1,405)	(0.7)	2,031	(1,208)	(0.6)
Specialised Banks ¹	37,841	12,315	17.3	42,370	16,829	25.3
DFIs	6,495	3,624	8.8	5,571	2,836	6.8

1: SME Bank has been transferred from DFIs to Specialised Banks from June 05 quarter. For consistency purposes the Bank has been taken in Speciliased Banks in the previous quarter as well.

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended September 2006	Quarter ended June 2006
All Banks & DFIs	6,618	8,191
All Banks	6,506	8,087
Commercial Banks	4,852	5,552
Public Sector Commercial Banks	1,024	1,545
Local Private Banks	3,772	3,899
Foreign Banks	56	109
Specialised Banks	1,654	2,535
DFIs	112	105

Source: Banking Surveillance Department SBP

“The data has been compiled as per revised methodology according to which unrealized mark- up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of Pakistan Banks having overseas branches in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one-year satisfactory performance. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represent recovery made against principal amount of domestic plus over seas NPLs.”

3.42 Electronic Banking Statistics

Period	On-line Branches	No. of ATMs	ATM Transactions During the period (Million No.)	Value of ATM Transactions (Million Rs.)	Credit Card Amount Outstanding (Million Rs.)
31-03-2004	1,738	630	4.77	23,102	9,743
30-06-2004	2,181	676	5.60	26,687	11,160
30-09-2004	2,348	723	6.53	32,610	12,728
31-12-2004	2,475	786	7.00	37,502	14,145
31-03-2005	2,582	842	7.62	39,812	15,515
30-06-2005	2,897	1,028	8.56	43,810	19,340
30-09-2005	3,030	1,178	8.16	51,760	23,626
31-12-2005	3,265	1,217	7.94	46,675	27,099
31-03-2006	3,424	1,363	8.90	53,156	29,679
30-06-2006	3,555	1,612	10.10	60,809	33,538
30-09-2006	3,761	1,729	11.40	70,295	36,643

Source: Payments System Department SBP