

3.1 Scheduled Banks' Liabilities and Assets

ITEMS	(End of Period: Million Rupees)			
	2007		2008	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	206,116.7	237,896.4	255,542.0	278,012.4
Reserves	143,720.4	137,655.3	154,518.2	197,285.0
Demand Deposits:	1,507,255.2	1,634,081.2	1,681,986.5	1,642,811.1
(a) Scheduled Banks	27,922.5	26,634.6	32,237.8	39,546.0
(b) Others	1,479,332.7	1,607,446.6	1,649,748.7	1,603,265.1
Time Deposits:	1,907,015.4	1,944,631.2	2,180,193.0	2,202,071.5
(a) Scheduled Banks	13,796.6	17,582.0	17,780.8	13,847.2
(b) Others	1,893,218.8	1,927,049.2	2,162,412.2	2,188,224.3
Borrowings from:	487,553.8	409,618.1	329,542.3	373,667.1
(a) State Bank of Pakistan	268,908.1	241,778.7	216,494.5	254,895.7
(b) Banks Abroad	7,116.2	20,075.2	6,897.2	10,458.4
(c) Other Scheduled Banks	211,529.5	147,764.2	106,150.6	108,313.0
Head Office and Inter-Bank Adjustment	20,478.1	14,010.8	66,703.4	601,648.1
Contingent Liabilities as per contra	3,075,742.0	3,505,919.4	3,071,939.0	2,828,730.2
Other Liabilities	1,396,018.4	1,389,486.5	1,120,945.8	1,253,727.8
TOTAL LIABILITIES / ASSETS	8,743,900.0	9,273,298.9	8,861,370.2	9,377,953.2
ASSETS				
Cash:	521,411.0	414,484.9	549,296.5	431,225.3
(a) Notes, Coins and Silver	70,451.6	77,831.2	76,352.0	98,729.0
(b) Balances with State Bank of Pakistan	306,023.1	276,735.4	421,757.5	237,583.8
(c) Balances with others Scheduled Banks	144,936.3	59,918.3	51,187.0	94,912.5
Balances held Abroad	171,112.2	112,478.5	159,548.8	122,247.0
Bills Purchased and Discounted	125,281.5	107,394.1	122,545.0	138,661.1
Advances to:	2,470,902.1	2,671,834.8	2,873,791.8	3,088,175.4
(a) Scheduled Banks	94,719.8	58,629.9	58,153.6	31,781.4
(b) Others	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0
Investment in Securities and Shares:	1,107,829.4	1,204,558.6	1,036,735.7	1,020,989.7
(a) Federal Government Securities	169,333.2	181,854.6	182,170.9	161,177.2
(b) Treasury Bills	657,161.3	718,520.9	559,397.6	541,289.1
(c) Provincial Governments Securities	75.1	75.1	75.1	75.1
(d) Foreign Securities	1.5	1.5	1.5	1.5
(e) Others	281,258.3	304,106.5	295,090.6	318,446.8
Bank Premises	106,304.1	123,611.4	148,493.4	147,456.2
Head Office and Inter-Bank Adjustment	271,596.1	248,987.3	25,739.2	61,330.1
Contingent Assets as per contra	3,075,742.0	3,505,919.4	3,071,939.0	2,828,730.2
Others Assets	893,721.6	884,029.9	873,280.8	1,539,138.0

3.1 Scheduled Banks' Liabilities and Assets

(End of Period: Million Rupees)				
ITEMS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	341,741.2	345,150.6	380,782.8	394,151.1
Reserves	226,247.2	292,706.5	265,124.0	281,610.0
Demand Deposits:	1,607,774.6	1,967,682.4	2,135,162.1	2,244,483.7
(a) Scheduled Banks	37,872.4	46,205.5	57,624.8	49,912.3
(b) Others	1,569,902.2	1,921,476.9	2,077,537.3	2,194,571.4
Time Deposits:	2,593,261.5	2,447,642.0	2,629,614.8	2,806,655.8
(a) Scheduled Banks	25,560.0	16,457.2	14,035.0	17,311.7
(b) Others	2,567,701.5	2,431,184.8	2,615,579.8	2,789,344.1
Borrowings from:	470,217.8	655,818.20	542,593.30	537,556.5
(a) State Bank of Pakistan	290,600.2	442,347.2	334,012.7	367,362.9
(b) Banks Abroad	8,859.5	32,914.1	5,841.2	10,571.9
(c) Other Scheduled Banks	170,758.1	180,556.9	202,739.4	159,621.7
Head Office and Inter-Bank Adjustment	99,305.2	1,058,005.1	66,520.4	47,286.3
Contingent Liabilities as per contra	2,943,691.2	2,791,735.7	2,745,971.7	2,952,493.5
Other Liabilities	1,153,890.9	1,522,858.4	1,923,029.6	2,440,583.0
TOTAL LIABILITIES / ASSETS	9,436,129.6	11,081,598.9	10,688,798.7	11,704,819.9
ASSETS				
Cash:	462,874.1	469,537.4	493,148.3	531,006.7
(a) Notes, Coins and Silver	88,762.8	91,556.3	100,029.2	103,012.7
(b) Balances with State Bank of Pakistan	266,611.2	290,256.1	288,525.9	326,048.1
(c) Balances with others Scheduled Banks	107,500.1	87,725.0	104,593.2	101,945.9
Balances held Abroad	150,648.1	177,121.7	124,043.3	125,011.9
Bills Purchased and Discounted	143,376.5	151,275.9	163,113.4	185,076.6
Advances to:	3,122,103.9	3,251,770.8	3,262,088.2	3,368,243.3
(a) Scheduled Banks	41,757.6	59,879.5	87,624.8	61,881.1
(b) Others	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2
Investment in Securities and Shares:	1,359,192.7	1,719,695.6	1,949,440.5	2,207,914.4
(a) Federal Government Securities	197,658.5	192,836.6	208,318.5	206,292.0
(b) Treasury Bills	748,731.4	986,725.6	1,119,504.0	1,266,001.8
(c) Provincial Governments Securities	75.1	-	-	-
(d) Foreign Securities	1.5	1,954.1	77,314.9	51,883.1
(e) Others	412,726.2	538,179.3	544,303.1	683,737.5
Bank Premises	189,341.9	147,025.9	171,649.0	171,407.2
Head Office and Inter-Bank Adjustment	55,600.1	54,498.2	208,987.6	485,515.7
Contingent Assets as per contra	2,943,691.2	2,791,735.7	2,745,971.7	2,952,493.5
Others Assets	1,009,301.1	2,318,937.7	1,570,356.7	1,678,150.6

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in 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
2007							
June							
No. of A/Cs.	7,870,576	142,521	157,310	15,712,009	247,506	94,944	146,439
Amount	847,886.8	40,487.7	29,944.7	1,456,922.6	438,021.9	178,727.2	206,933.0
December							
No. of A/Cs.	7,903,659	110,034	171,225	15,262,657	212,744	63,333	311,321
Amount	893,189.9	37,668.9	34,887.3	1,485,578.0	499,808.8	178,086.8	233,362.0
2008							
June							
No. of A/Cs.	8,415,561	122,994	125,511	15,043,354	493,662	78,149	196,070
Amount	965,431.1	32,991.2	29,556.9	1,572,662.2	545,932.1	190,725.6	254,373.3
December							
No. of A/Cs.	8,943,013	129,618	114,967	14,507,663	632,408	134,418	252,024
Amount	1,018,241.2	38,192.6	18,693.2	1,408,136.5	597,114.9	213,409.0	304,636.6
2009							
June							
No. of A/Cs.	9,106,189	115,682	153,514	14,153,979	653,380	156,046	259,461
Amount	1,129,661.8	44,230.1	20,697.1	1,605,626.5	563,048.4	183,462.4	376,643.5
December							
No. of A/Cs.	9,530,237	151,069	80,842	14,504,259	317,716	88,261	219,682
Amount	1,165,771.1	40,151.1	17,872.7	1,669,820.2	652,056.3	163,301.1	440,286.2
2010							
June							
No. of A/Cs.	10,422,699	151,503	99,897	14,657,234	484,295	91,709	262,060
Amount	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3	480,548.0
December							
No. of A/Cs.	11,397,109	146,356	97,120	15,183,357	378,680	117,218	319,486
Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5	515,544.9

3.2 Distribution of Scheduled Banks' Deposits by Type of Accounts

(Amount in 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	
2007						
June						
No. of A/Cs.	29,204	177,286	13,649	491,595	1,200,623	25,083,039
Amount	22,809.7	51,062.6	5,098.3	94,656.9	997,309.7	3,372,551.5
December						
No. of A/Cs.	41,734	69,703	16,910	191,418	907,163	24,354,738
Amount	22,646.4	50,156.1	8,190.4	90,921.3	1,083,171.8	3,534,495.8
2008						
June						
No. of A/Cs.	41,979	102,317	28,892	167,186	1,108,255	24,815,675
Amount	32,632.5	71,826.6	19,162.7	96,866.7	1,211,519.3	3,812,160.9
December						
No. of A/Cs.	45,633	103,321	20,488	207,816	1,396,108	25,091,369
Amount	25,464.2	58,217.8	6,952.9	102,430.8	1,308,226.0	3,791,489.4
2009						
June						
No. of A/Cs.	68,765	107,313	155,766	232,971	1,633,702	25,163,066
Amount	36,344.9	51,377.6	23,130.0	103,381.4	1,337,388.2	4,137,603.7
December						
No. of A/Cs.	44,391	80,797	17,923	203,360	972,130	25,238,537
Amount	26,652.1	55,228.2	8,758.4	112,764.4	1,459,046.6	4,352,661.8
2010						
June						
No. of A/Cs.	61,817	86,522	26,206	23,1912	1,244,521	26,575,854
Amount	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	4,693,117.1
December						
No. of A/Cs.	94,637	101,636	15,892	298,969	1,326,518	28,150,460
Amount	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	4,983,915.5

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)			
BORROWERS	2009		2010
	Jun.	Dec.	Jun.
I. Government:	341,698.8	333,440.8	423,866.8
A. Federal Government:	163,055.6	186,794.6	183,015.4
(1) Commodity Operations	158,453.9	181,725.3	175,612.5
(2) Others	4,601.6	5,069.3	7,402.9
B. Provincial Governments:	178,603.3	146,646.3	240,851.4
(1) Commodity Operations	176,965.6	146,307.4	240,620.7
(2) Others	1,637.7	338.8	230.7
C. Local Bodies (City Governments)	40.0	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0
(4) Construction	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0
(6) Commerce	18,509.4	17,488.6	12,822.5
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0
(8) Services	1.0	3.6	32.6
(9) Others	35,980.2	34,229.9	34,192.6
III. Non-Bank Financial Institutions :	39,369.7	49,030.0	44,302.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3
(3) Insurance Companies	1,660.0	1,369.8	1,428.4
(4) Micro Finance	-	-	200.0
(5) Other NBFC's	31,474.4	41,562.2	36,244.9
IV. Private Sector Enterprises :	2,096,078.9	2,221,542.0	2,193,624.0
A. Agriculture, Hunting and Forestry	157,163.2	165,826.2	165,206.6
(1) Growing of crops	113,890.7	120,137.4	114,912.1
(2) Farming of animals	21,150.6	20,611.7	22,968.6
(3) Agricultural and animal husbandry	599.8	633.2	476.2
(4) Agricultural machinery and equipments	21,166.5	24,259.1	26,772.2
(5) Hunting, trapping, forestry & logging	355.6	184.8	77.4
B. Fishing and fish farming etc.	513.0	670.7	767.6
C. Mining and Quarrying	17,492.6	17,002.7	14,979.1
(1) Mining of coal	2,634.5	2,465.0	2,742.4
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,460.5
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4
(4) Quarrying of stone, sand and clay	339.9	374.9	325.8
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,311.4	870.1
D. Manufacturing	1,186,757.8	1,282,352.6	1,228,536.4
(1) Food products and beverages	197,478.2	190,828.4	214,265.2
(2) Tobacco products	285.2	2,040.1	2,278.8
(3) Textiles	464,471.9	526,332.6	456,139.9
i) Spinning, weaving, finishing of textiles	368,092.7	424,046.0	351,567.5
a) Spinning of fibers	211,995.7	255,267.8	202,128.3
b) Weaving of textiles	85,543.7	89,230.0	82,154.9
c) Finishing of textiles	70,553.3	79,548.3	67,284.3
ii) Made-up textile articles	43,073.9	46,306.3	51,329.2
iii) Knit wear	23,370.0	23,683.8	21,245.7
iv) Carpets and rugs	5,906.9	4,617.7	6,754.9
v) Other textiles n.e.s.	24,028.4	27,678.8	25,242.7
(4) Wearing apparel, readymade garments etc.	48,250.9	49,456.7	48,150.6

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	372,547.0	372,547.0	-
A. Federal Government:	169,578.5	169,578.5	-
(1) Commodity Operations	160,783.0	160,783.0	-
(2) Others	8,795.4	8,795.4	-
B. Provincial Governments:	202,968.5	202,968.5	-
(1) Commodity Operations	202,724.5	202,724.5	-
(2) Others	244.0	244.0	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	165,357.7	165,357.7	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	47,972.6	47,972.6	-
(4) Construction	-	-	-
(5) Utilities	32,220.7	32,220.7	-
(6) Commerce	14,780.5	14,780.5	-
(7) Transport, Storage & Communication	39,235.4	39,235.4	-
(8) Services	59.8	59.8	-
(9) Others	31,088.7	31,088.7	-
III. Non-Bank Financial Institutions :	42,047.8	41,933.1	114.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	5,624.9	5,624.9	-
(3) Insurance Companies	1,173.0	1,173.0	-
(4) Micro Finance	200.0	200.0	-
(5) Other NBFC's	35,049.9	34,935.2	114.7
IV. Private Sector Enterprises :	2,386,470.9	2,276,087.8	110383.1
A. Agriculture, Hunting and Forestry	178,212.5	81,983.1	96229.4
(1) Growing of crops	125,848.1	67,377.8	58470.3
(2) Farming of animals	24,906.7	9,574.8	15331.9
(3) Agricultural and animal husbandry	570.8	570.8	-
(4) Agricultural machinery and equipments	26,786.7	4,361.4	22425.3
(5) Hunting, trapping, forestry & logging	100.1	98.2	1.9
B. Fishing and fish farming etc.	637.1	609.7	27.4
C. Mining and Quarrying	14,475.0	14,368.2	106.8
(1) Mining of coal	3,161.1	3,078.7	82.4
(2) Crude petroleum & natural gas	9,508.0	9,508.0	-
(3) Iron & non-ferrous metal ores	249.7	249.7	-
(4) Quarrying of stone, sand and clay	572.9	557.6	15.3
(5) Chemical, fertilizer, Salt etc.	983.2	974.1	9.1
D. Manufacturing	1,366,476.0	1,358,438.3	8037.7
(1) Food products and beverages	222,018.1	220,914.4	1103.7
(2) Tobacco products	4,236.6	4,236.2	0.4
(3) Textiles	554,403.8	551,683.3	2720.5
i) Spinning, weaving, finishing of textiles	435,407.9	433,160.7	2247.2
a) Spinning of fibers	248,974.4	247,553.3	1421.1
b) Weaving of textiles	99,361.9	99,145.1	216.8
c) Finishing of textiles	87,071.6	86,462.4	609.2
ii) Made-up textile articles	53,405.8	53,396.0	9.8
iii) Knit wear	24,009.8	23,613.8	396.0
iv) Carpets and rugs	6,469.3	6,464.7	4.6
v) Other textiles n.e.s.	35,110.9	35,048.0	62.9
(4) Wearing apparel, readymade garments etc.	49,888.2	49,611.0	277.2

3.6 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(Concl.) (End of Period: Million Rupees)		
	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	18,452.7	18,249.5	203.2
(i) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	9,638.1	130.9
(ii) Footwear	8,683.7	8,611.4	72.3
(6) Wood and products of wood cork	2,673.2	2,596.7	76.5
(7) Paper, paperboard and products	19,504.2	19,228.4	275.8
(8) Printing, publishing and allied industries	6,969.7	6,871.3	98.4
(9) Coke and refined petroleum products	26,761.5	26,742.7	18.8
(10) Chemicals and chemical products	156,047.5	154,910.8	1,136.70
(11) Rubber and plastics products	13,953.4	13,675.9	277.5
(12) Other non-metallic mineral products	107,354.1	106,666.3	687.8
(13) Basic metals	45,463.4	45,016.4	447.0
(14) Fabricated metal products	12,961.0	12,857.5	103.5
(15) Machinery and equipment	20,610.2	20,523.7	86.5
(16) Office, accounting and computing machinery	32.7	30.8	1.9
(17) Electrical machinery and apparatus	42,194.0	42,160.0	34.0
(18) Radio, television and communication equipment and apparatus	3,394.0	3,375.8	18.2
(19) Medical, precision and optical instruments, watches and clocks	7,836.6	7,793.1	43.5
(20) Motor vehicles, trailers and semi-trailers	17,971.7	17,808.6	163.1
(21) Other transport equipments	3,541.4	3,533.2	8.2
(22) Furniture and fixture	1,784.5	1,695.7	88.8
(23) Jewellery and related articles	923.1	862.3	60.8
(24) Sports goods	4,410.1	4,383.3	26.8
(25) Handicrafts	119.0	104.6	14.4
(26) Other manufacturing n.e.s.	22,971.2	22,906.5	64.7
E. Ship breaking and waste / scrape (junk) etc.	7,111.1	7,110.6	0.5
F. Electricity, gas and water supply	231,997.6	231,984.2	13.4
G. Construction	69,536.2	69,295.9	240.3
(1) Building	51,943.8	51,742.3	201.5
(2) Infrastructure	17,592.4	17,553.5	38.9
H. Commerce and Trade	228,189.1	224,475.7	3,713.40
(1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	13,474.4	370.7
(2) Wholesale and commission trade	123,438.5	123,222.1	216.4
(i) Exports	40,330.2	40,329.6	0.6
(ii) Imports	29,492.4	29,484.6	7.8
(iii) Domestic whole sales	53,615.9	53,408.0	207.9
(3) Retail trade	90,905.5	87,779.1	3,126.40
I. Hotels, restaurants and clubs etc	15,311.3	15,064.5	246.8
J. Transport, storage and communications	108,629.4	108,375.5	253.9
K. Real estate, renting and business activities	107,312.8	106,788.7	524.1
L. Education	7,397.2	7,287.2	110.0
M. Health and social work	5,765.1	5,708.4	56.7
N. Other community, social and personal service activities	17,954.1	17,930.3	23.8
O. Other private business n.e.s	27,466.6	26,667.8	798.8
V. Trust Funds and Non Profit Institutions	16,363.8	16,363.8	-
VI. Personal	305,983.5	302,718.0	3,265.50
(1) Bank Employees	74,572.0	71,434.4	3,137.60
(2) Consumer Financing	224,828.2	224,717.7	110.5
(i) House building	50,812.3	50,812.3	-
(ii) Transport	57,354.5	57,311.3	43.2
(iii) Credit cards	25,797.3	25,797.3	-
(iv) Consumer durable	473.4	435.9	37.5
(v) Personal loans	90,390.8	90,361.0	29.8
(3) Other Personal	6,583.3	6,565.9	17.4
VII. Others	17,591.6	17,396.8	194.8
TOTAL	3,306,362.2	3,192,404.1	113,958.1

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	22,990.1	22,990.1	-
II. Securities, Shares and other Financial Instruments:	72,475.0	72,474.5	0.5
A. Quoted on the Stock Exchange:	46,568.1	46,568.1	-
1. To Stock Brokers and Dealers:	30,605.0	30,605.0	-
(a) Government and other Trustee Securities	7,400.1	7,400.1	-
(b) Shares and Debentures	22,229.1	22,229.1	-
(c) Participation Term Certificates	5.5	5.5	-
(d) Others	970.2	970.2	-
2. To others:	15,963.2	15,963.2	-
(a) Government and other Trustee Securities	2,397.6	2,397.6	-
(b) Shares and Debentures	8,739.3	8,739.3	-
(c) Participation Term Certificates	100.5	100.5	-
(d) Others	4,725.8	4,725.8	-
B. Unquoted on the Stock Exchange:	25,906.9	25,906.4	0.5
1. To Stock Brokers and Dealers:	17,357.8	17,357.8	-
(a) Government and other Trustee Securities	1,231.2	1,231.2	-
(b) Shares and Debentures	15,887.6	15,887.6	-
(c) Participation Term Certificates	-	-	-
(d) Others	239.0	239.0	-
2. To others:	8,549.1	8,548.6	0.5
(a) Government and other Trustee Securities	6,667.1	6,667.1	-
(b) Shares and Debentures	496.8	496.8	-
(c) Participation Term Certificates	32.9	32.9	-
(d) Others	1,352.3	1,351.8	0.5
III. Merchandise	1,220,265.5	1,219,170.0	1,095.5
A. Food Items	298,234.2	298,086.6	147.6
1. Wheat	100,806.1	100,770.7	35.4
2. Rice and paddy	78,751.3	78,709.3	42.0
3. Other Grains & Pulses:	30,489.8	30,489.5	0.3
(a) Indigenous	2,444.3	2,444.0	0.3
(b) Imported	28,045.4	28,045.4	-
4. Edible Oils:	17,370.7	17,356.0	14.7
(a) Indigenous	10,307.6	10,292.9	14.7
(b) Imported	7,063.1	7,063.1	-
5. Sugar:	39,481.5	39,481.5	-
(a) Indigenous	31,051.1	31,051.1	-
(b) Imported	8,430.4	8,430.4	-
6. Kariana and Spices	3,670.4	3,668.9	1.5
7. Fish and Fish preparations	1,319.0	1,316.7	2.3
8. Other Food Items:	26,345.5	26,294.2	51.3
(a) Indigenous	21,127.4	21,080.1	47.3
(b) Imported	5,218.1	5,214.2	3.9
B. Raw Materials:	315,705.6	315,411.8	293.8
1. Cotton Raw:	109,636.5	109,636.5	-
(a) Indigenous	60,248.2	60,248.2	-
(b) Imported	49,388.3	49,388.3	-
2. Synthetic Fibers:	18,115.2	18,074.8	40.4
(a) Indigenous	16,978.7	16,938.3	40.4
(b) Imported	1,136.5	1,136.5	-
3. Fertilizers:	57,802.0	57,802.0	-
(a) Indigenous	47,741.2	47,741.2	-
(b) Imported	10,060.8	10,060.8	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Dec. 2010		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	38,485.9	38,478.1	7.8
(a) Indigenous	21,177.8	21,170.0	7.8
(b) Imported	17,308.1	17,308.1	-
5. Iron & Steel:	34,247.0	34,054.4	192.6
(a) Indigenous	24,207.5	24,030.0	177.5
(b) Imported	10,039.6	10,024.5	15.1
6. Wool & Goat Hair	1,062.1	1,062.1	-
7. Hides & Skins	4,983.4	4,937.2	46.2
8. Oil Seeds	8,090.9	8,090.9	-
9. Pesticides & Insecticides:	4,769.2	4,762.4	6.8
(a) Indigenous	3,384.6	3,381.9	2.7
(b) Imported	1,384.6	1,380.5	4.1
10. Other Raw Materials:	38,513.4	38,513.4	-
(a) Indigenous	30,548.5	30,548.5	-
(b) Imported	7,964.9	7,964.9	-
C. Finished / Manufactured Goods:	606,325.8	605,671.7	654.1
1. Cotton Textiles:	106,273.4	106,084.8	188.6
(a) Indigenous	82,468.6	82,330.8	137.8
(b) Imported	23,804.8	23,754.0	50.8
2. Cotton Yarn:	65,252.9	65,252.9	-
(a) Indigenous	54,000.8	54,000.8	-
(b) Imported	11,252.1	11,252.1	-
3. Other Textiles:	91,265.6	91,265.6	-
(a) Indigenous	73,257.4	73,257.4	-
(b) Imported	18,008.1	18,008.1	-
4. Machinery:	22,570.2	22,570.2	-
(a) Indigenous	9,909.0	9,909.0	-
(b) Imported	12,661.2	12,661.2	-
5. Handloom Products	655.3	655.3	-
6. Carpets & Rugs	2,293.1	2,293.1	-
7. Readymade Garments	30,270.9	30,258.3	12.6
8. Cement and Cement Products:	59,889.9	59,883.5	6.4
(a) Indigenous	52,615.0	52,608.6	6.4
(b) Imported	7,274.8	7,274.8	-
9. Sports Goods	2,650.4	2,650.4	-
10. Surgical Instruments	2,234.6	2,187.6	47.0
11. Chemicals and Dyes	36,198.6	36,140.7	57.9
12. Other Finished Goods:	186,771.0	186,429.4	341.6
(a) Indigenous	173,274.8	172,933.2	341.6
(b) Imported	13,496.2	13,496.2	-
IV. Fixed Assets Including Machinery	469,556.5	466,149.6	3,406.9
V. Real Estate:	475,202.7	381,619.1	93,583.6
(a) Land	180,720.4	88,068.6	92,651.8
(b) Buildings:	294,482.3	293,550.5	931.8
1. Residential	157,850.5	157,334.1	516.4
2. Non-Residential	136,631.8	136,216.5	415.3
VI. Fixed Deposits and Insurance Policies :	31,434.6	31,394.7	39.9
(a) Bank Deposits	24,588.2	24,557.2	31.0
(b) Insurance Policies	6,846.4	6,837.5	8.9
VII. Others:	1,014,437.8	998,606.1	15,831.7
(a) Other Secured Advances	709,213.1	705,571.7	3,641.4
(b) Advances Secured by Guarantee(s)	247,957.7	239,512.9	8,444.8
(c) Unsecured Advances	57,267.0	53,521.5	3,745.5
TOTAL	3,306,362.2	3,192,404.1	113,958.1

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2010			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	-	-	73	1,635.1
(a) Business	-	-	62	1,584.7
(b) Other Foreign Constituents	-	-	11	50.4
B. Domestic Constituents:	24,357	163,113.4	25,021	183,441.6
I. Government:	-	-	-	-
II. Public Sector Enterprises:	872	5,744.2	562	7,141.8
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	-	-	-	-
(c) Manufacturing	-	-	36	1,799.3
(d) Construction	-	-	4	152.5
(e) Electricity Gas, Water & Sanitary Services	7	2,459.7	2	1,450.0
(f) Commerce:	425	1,962.3	487	3,735.2
1. Export Bills :	222	1,075.9	285	1,957.6
i. Cotton Raw	6	105.5	20	154.2
ii. Rice	16	109.4	16	140.7
iii. Cotton Textiles (Local)	140	598.9	156	1,348.2
iv. Cement & Cement products	-	-	1	137.7
v. Petroleum & Petroleum products	-	-	-	-
vi. Machinery & Transport Equipments	4	129.3	1	3.1
vii. Other Export Bills	56	132.8	91	173.6
2. Imports Bills Payable in Pakistan	12	78.4	13	78.7
3. Inland Bills (to include Local Bills)	191	808.0	189	1,698.9
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	3	10.1	-	-
(h) Services	416	1,311.6	-	-
(i) Other Public Sector Enterprises	21	0.6	33	4.8
III. Private Sector (Business):	23,126	155,866.6	22,824	168,127.3
(a) Agriculture, Forestry ,Hunting & Fishing	336	3,623.8	536	3,841.1
1. Primary Products :	257	3,210.7	482	3,468.5
i. Cotton	42	236.1	90	569.7
ii. Rice	131	1,859.9	148	2,004.5
iii. Sugarcane	-	-	-	-
iv. Tobacco	1	0.5	-	-
v. Other Primary Products	83	1,114.1	244	894.2
2. Other Agriculture, Forestry, Hunting and Fishing	79	413.1	54	372.6

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2010			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
(b) Mining and Quarrying	3	65.9	10	1,456.9
(c) Manufacturing	3,649	17,213.2	3,872	21,111.4
(d) Construction	90	755.6	9	304.5
(e) Electricity, Gas, Water & Sanitary Services	2	54.4	6	87.3
(f) Commerce:	18,625	132,880.6	18,176	139,991.4
1. Export Bills-Traditional Export	7,372	54,674.4	9,426	62,201.5
i. Wool & Goat Hair	1	0.1	-	-
ii. Hides & Skins	63	272.3	40	105.2
iii. Cotton Textiles (Local)	4,310	32,679.8	4,599	31,428.0
iv. Cotton Yarn (Local)	2,856	21,190.2	4,629	30,406.9
v. Sports Goods	104	415.3	74	197.1
vi. Surgical Instruments	38	116.6	84	64.4
2. Export Bills-Non-Traditional Exports	3,059	18,764.7	2,706	25,309.8
i. Brassware & Handicrafts	45	289.6	8	16.0
ii. Carpets & Rugs	247	1,513.0	153	899.8
iii. Footwear & Leather goods	416	2,174.8	414	1,989.5
iv. Handloom products, Towels & Hosiery	587	2,815.0	242	2,004.0
v. Readymade Garments	1,084	7,226.5	1,022	13,005.8
vi. Electrical goods (Cable & Wire RA)	17	112.5	116	1,205.0
vii. Other Export Bills	663	4,633.2	751	6,189.7
3. Import Bills Payable in Pakistan	2,237	32,982.1	2,099	28,770.6
4. Inland Bills (to include Local Bills)	4,995	21,546.0	2,943	18,789.3
5. Non-Bank Financial Companies	-	-	-	-
6. Other Foreign Bills (clean outward)	962	4,913.4	1,002	4,920.2
(g) Transport, Storage & Communication	2	110.6	4	584.6
(h) Services	365	435.4	172	21.9
(i) Other Private (Business)	54	727.1	39	728.2
IV. Trust Funds and Non-Profit Institutions	-	-	1	2.1
V. Others	359	1,502.6	1,634	8,170.4
TOTAL	24,357	163,113.4	25,094	185,076.6

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)				
SECURITIES / SHARES	2007		2008	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	169,333.2	181,854.6	182,170.9	161,177.2
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	15,071.2	11,715.0	11,731.9	12,692.7
Federal Investment Bonds	14,647.5	6,345.1	8,370.5	4,347.6
Pakistan Investment Bonds	139,614.5	163,794.5	162,068.5	144,136.9
Un-classified	-	-	-	-
B. TREASURY BILLS	657,161.3	718,520.9	559,397.6	541,289.1
C. PROVINCIAL GOVERNMENTS SECURITIES	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
16.00 % 2004	-	-	-	-
17.50 % 2008	75.1	75.1	75.1	75.1
III. Sindh	-	-	-	-
16.00 % 2003	-	-	-	-
15.50 % 2006	-	-	-	-
17.00 % 2007	-	-	-	-
IV. Un-classified	-	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1.5	1.5	1.5
E. OTHERS:	281,258.3	304,106.5	295,090.6	318,446.8
1. Shares :	55,874.7	106,449.8	86,412.4	76,533.0
(i) Financial Institutions	6,858.2	5,747.3	8,165.1	6,855.6
(ii) Public Sector Enterprises	5,053.3	5,440.9	8,476.5	6,596.0
(iii) Private Sector	43,963.2	95,261.6	69,770.8	63,081.4
2. Debentures :	3,888.9	4,872.0	2,298.6	4,754.6
(i) Financial Institutions	1,137.0	1,356.5	40.5	2.1
(ii) Public Sector Enterprises	641.2	742.9	904.8	2,316.2
(iii) Private Sector	2,110.7	2,772.6	1,353.3	2,436.3
(iv) Other	-	-	-	-
3. National Investment Trust (Unit)	39,122.8	36,883.6	33,928.6	28,419.2
4. Participation Term Certificates	32,083.9	38,671.6	34,511.1	33,097.7
5. Term Finance Certificate (TFC's)				
6. Sukuk				
7. Certificate of Investment (COI's)				
8. Modaraba Certificate	164.3	181.0	388.5	357.8
9. Mutual Funds	46,181.5	39,132.5	35,107.8	25,590.2
10. Others	103,942.2	77,916.0	102,443.6	149,694.3
TOTAL	1,107,829.4	1,204,558.6	1,036,735.7	1,020,989.7

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)			
SECURITIES / SHARES	2009		2010
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	197,658.5	192,836.6	208,318.5
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	11,550.2	7,568.7	7,436.6
Federal Investment Bonds	8,638.3	-	-
Pakistan Investment Bonds	177,470.0	185,267.9	200,881.9
Un-classified	-	-	-
B. TREASURY BILLS	748,731.4	986,725.6	1,119,504.0
C. PROVINCIAL GOVERNMENTS SECURITIES	75.1	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	75.1	-	-
16.00 % 2004	-	-	-
17.50 % 2008	75.1	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	1.5	1,954.1	77,314.9
E. OTHERS:	412,726.2	538,179.3	544,303.1
1. Shares :	88,590.5	144,950.4	124,828.7
(i) Financial Institutions	9,859.3	5,987.2	8,601.2
(ii) Public Sector Enterprises	6,968.3	44,688.6	6,247.1
(iii) Private Sector	71,762.9	94,274.6	109,980.4
2. Debentures :	5,545.3	6,490.9	4,042.4
(i) Financial Institutions	3.4	301.8	373.7
(ii) Public Sector Enterprises	2,758.9	2,709.0	2,660.2
(iii) Private Sector	2,783.0	3,480.1	1,008.5
(iv) Other	-	-	-
3. National Investment Trust (Unit)	20,761.5	12,061.0	6,942.8
4. Participation Term Certificates	63,853.2	121.0	125.3
5. Term Finance Certificate (TFC's)	...	244,934.1	281,415.1
6. Sukuk	...	87,823.0	96,587.3
7. Certificate of Investment (COI's)	...	1,825.0	1,905.0
8. Modaraba Certificate	28,409.5	27,173.6	24,611.0
9. Mutual Funds	416.9	1,464.2	539.3
10. Others	205,149.3	11,336.1	3,306.2
TOTAL	1,359,192.7	1,719,695.6	1,949,440.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	December, 2010		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	206,292.0	216,990.8	202,187.4
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	995.8	1,000.0	995.8
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	205,296.2	215,990.8	201,191.6
Un-classified	-	-	-
B. TREASURY BILLS	1,266,001.8	1,314,320.5	1,265,102.1
C. PROVINCIAL GOVERNMENTS SECURITIES	-	-	-
I. Balochistan	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
II. Punjab	-	-	-
16.00 % 2004	-	-	-
17.50 % 2008	-	-	-
III. Sindh	-	-	-
16.00 % 2003	-	-	-
15.50 % 2006	-	-	-
17.00 % 2007	-	-	-
IV. Un-classified	-	-	-
D. FOREIGN SECURITIES AND SHARES	51,883.1	51,881.0	51,917.1
E. OTHERS:	683,737.5	949,452.2	680,516.1
1. Shares :	167,896.2	436,397.6	165,354.4
(i) Financial Institutions	11,789.3	168,077.1	11,878.0
(ii) Public Sector Enterprises	6,136.3	3,666.4	5,299.7
(iii) Private Sector	149,970.6	264,654.1	148,176.7
2. Debentures :	2,648.8	2,939.5	2,648.8
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	2,516.3	2,806.7	2,516.3
(iii) Private Sector	131.7	132.0	131.7
(iv) Other	-	-	-
3. National Investment Trust (Unit)	8,883.1	2,319.2	8,524.0
4. Participation Term Certificates	121.9	121.9	121.9
5. Term Finance Certificate (TFC's)	279,764.1	283,327.6	278,984.2
6. Sukuk	180,477.8	181,755.0	180,766.1
7. Certificate of Investment (COI's)	2,556.5	2,556.5	2,556.5
8. Modaraba Certificate	540.1	532.9	546.0
9. Mutual Funds	32,244.9	30,884.9	32,411.0
10. Others	8,604.2	8,617.1	8,603.3
TOTAL	2,207,914.4	2,532,644.5	2,199,722.7

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

		(Percent per annum)							
TYPE OF DEPOSITS		2007		2008		2009		2010	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I.	Call Deposits	1.73 (1.62)	1.62 (1.45)	3.89 (1.17)	6.45 (1.39)	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)
II.	Saving Deposits	2.07 (58.40)	2.07 (57.00)	4.93 (55.82)	4.99 (51.12)	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)
III.	Term or Fixed Deposits								
	(a) Less than 3 months	4.30 (8.04)	4.64 (11.11)	4.88 (12.75)	5.26 (14.69)	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)
	(b) 3 months and over but less than 6 months	5.10 (9.51)	5.14 (8.07)	5.77 (6.63)	6.76 (6.98)	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)
	(c) 6 months and over but less than 1 year	5.93 (7.16)	5.87 (6.83)	6.99 (6.77)	7.64 (7.75)	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)
	(d) 1 year and over but less than 2 years	6.75 (8.29)	6.85 (8.95)	7.33 (9.03)	8.38 (11.06)	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)
	(e) 2 years and over but less than 3 years	6.46 (0.91)	6.55 (0.87)	6.34 (1.16)	8.41 (0.92)	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)
	(f) 3 years and over but less than 4 years	7.17 (2.05)	6.70 (1.92)	8.60 (2.55)	8.53 (2.11)	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)
	(g) 4 years and over but less than 5 years	7.01 (0.20)	7.11 (0.31)	7.33 (0.68)	8.51 (0.25)	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)
	(h) 5 years and over	6.30 (3.79)	7.16 (3.49)	8.67 (3.44)	9.05 (3.72)	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)
IV.	Overall								
	(i) Excluding current and other deposits	3.51	3.61	5.58	6.02	6.11	5.88	5.97	6.07
	(ii) Including current and other deposits	2.60	2.66	4.13	4.38	4.44	4.29	4.29	4.39

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	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	1.90 (1.57)	1.86 (1.36)	4.58 (1.04)	7.38 (1.30)	6.86 (1.32)	7.21 (1.14)	6.99 (1.20)	8.05 (1.25)
II. Saving Deposits	2.11 (57.90)	2.13 (56.39)	5.25 (54.99)	5.40 (49.89)	5.48 (53.13)	5.39 (51.70)	5.47 (54.06)	5.48 (53.22)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.68 (7.38)	4.84 (10.70)	5.08 (12.60)	5.41 (14.71)	5.68 (11.55)	4.63 (11.47)	5.04 (10.55)	5.10 (10.80)
(b) 3 months and over but less than 6 months	5.25 (9.48)	5.23 (8.31)	5.95 (6.68)	7.14 (6.86)	6.85 (7.08)	6.89 (9.44)	7.41 (7.94)	7.82 (8.70)
(c) 6 months and over but less than 1 year	6.06 (7.42)	6.15 (6.65)	7.23 (6.83)	7.85 (7.96)	7.87 (6.13)	7.14 (5.31)	7.49 (4.90)	7.71 (4.18)
(d) 1 year and over but less than 2 years	6.81 (8.78)	6.92 (9.50)	7.51 (9.42)	8.51 (11.73)	8.59 (13.12)	8.21 (14.14)	8.38 (14.92)	8.37 (15.11)
(e) 2 years and over but less than 3 years	6.50 (0.97)	6.56 (0.94)	6.34 (1.26)	8.42 (1.01)	9.40 (1.31)	8.73 (0.85)	9.15 (0.75)	8.29 (0.68)
(f) 3 years and over but less than 4 years	7.19 (2.20)	6.73 (2.05)	8.63 (2.75)	8.61 (2.26)	9.65 (1.81)	9.36 (1.84)	9.78 (1.70)	10.36 (1.71)
(g) 4 years and over but less than 5 years	7.03 (0.22)	7.16 (0.33)	7.33 (0.74)	8.60 (0.27)	6.11 (0.84)	7.92 (0.29)	9.47 (0.24)	9.54 (0.17)
(h) 5 years and over	6.30 (4.07)	7.17 (3.78)	8.70 (3.71)	9.11 (4.01)	9.16 (3.71)	9.00 (3.82)	8.97 (3.74)	8.86 (4.19)
IV. Overall								
(i) Excluding current and other deposits	3.64	3.74	5.87	6.37	6.44	6.21	6.37	6.45
(ii) Including current and other deposits	2.73	2.81	4.41	4.71	4.76	4.59	4.66	4.76

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

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

(Percent per annum)								
TYPE OF DEPOSITS	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.34 (2.23)	0.09 (2.48)	0.89 (2.67)	1.08 (2.27)	0.69 (3.36)	0.57 (2.80)	0.41 (2.77)	0.16 (2.50)
II. Saving Deposits	1.62 (64.54)	1.51 (64.08)	1.84 (65.16)	1.71 (63.56)	1.04 (60.79)	0.80 (64.20)	0.71 (61.41)	0.81 (66.12)
III. Term or Fixed Deposits								
(a) Less than 3 months	2.20 (16.26)	3.04 (15.96)	2.90 (14.51)	3.69 (14.50)	4.08 (9.81)	3.28 (7.45)	2.84 (12.17)	3.70 (9.17)
(b) 3 months and over but less than 6 months	3.33 (9.98)	3.40 (5.23)	3.50 (6.01)	3.53 (8.28)	3.95 (11.49)	2.74 (9.26)	2.74 (11.13)	3.03 (12.48)
(c) 6 months and over but less than 1 year	2.96 (3.96)	3.47 (9.01)	3.95 (6.14)	4.62 (5.62)	4.19 (6.24)	5.22 (3.28)	3.30 (0.84)	3.22 (3.43)
(d) 1 year and over but less than 2 years	3.61 (2.27)	3.80 (2.53)	3.19 (4.69)	4.85 (4.26)	6.84 (6.74)	7.77 (11.04)	5.37 (7.04)	5.55 (5.39)
(e) 2 years and over but less than 3 years	3.91 (0.20)	3.98 (0.04)	4.07 (0.04)	5.06 (0.04)	4.36 (0.18)	5.12 (0.70)	4.08 (0.76)	10.73 (0.20)
(f) 3 years and over but less than 4 years	4.06 (0.11)	4.82 (0.46)	5.01 (0.37)	5.47 (0.61)	6.92 (0.71)	1.58 (0.66)	2.82 (0.31)	7.84 (0.12)
(g) 4 years and over but less than 5 years	5.04 (0.02)	5.31 (0.10)	5.50 -	5.58 (0.08)	2.72 (0.07)	7.99 (0.11)	2.12 (0.16)	1.58 (0.02)
(h) 5 years and over	5.44 (0.41)	5.66 (0.11)	6.08 (0.44)	5.98 (0.78)	2.50 (0.63)	2.42 (0.51)	1.39 (0.41)	11.41 (0.57)
IV. Overall								
(i) Excluding current and other deposits	1.98	2.08	2.29	2.49	2.31	2.13	1.65	1.77
(ii) Including current and other deposits	1.24	1.28	1.43	1.57	1.39	1.33	1.00	1.05

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

3.28 Distribution of Co-operative Banks' Deposits by Category of Deposits Holders

(End of Period: Thousand Rupees)								
CATEGORY OF DEPOSITORS	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	20,512	20,567	18,398	1,152	1,152	1,152	1,152	5,476
II. Business:	1,430,088	1,434,167	1,613,041	996,067	953,795	957,714	2,509,333	551,860
1 Agriculture, Forestry, Hunting and Fishing	134,076	134,743	134,681	25,127	23,936	737	15,629	9,448
2 Manufacturing	125,648	125,681	273,720	-	-	-	-	-
3 Construction	-	-	-	-	-	-	-	-
4 Commerce	1,039,842	1,043,020	1,062,847	441,541	441,541	441,541	14,266	374,467
5 Other Business	130,522	130,723	141,793	529,399	488,318	515,436	2,479,438	167,945
III. Trust Funds, Non-Profit Institutions and others	57,182	57,446	57,446	3,696	5,519	17,154	219	295
IV. Personal	3,587,029	3,587,584	3,596,131	4,821,022	4,699,928	4,894,419	6,522,999	6,814,668
V. Others	-	-	-	239,381	252,032	358,164	260,525	589,326
TOTAL	5,094,811	5,099,764	5,285,016	6,061,318	5,912,426	6,228,603	9,294,228	7,961,625

3.29 Classification of Co-operative Banks' Advances by Economic Group

ECONOMIC GROUPS		(End of Period: Thousand Rupees)							
		2007		2008		2009		2010	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A.	Agriculture, Forestry, Hunting and Fishing	8,397,803	8,478,316	8,133,213	6,915,895	6,335,899	5,662,589	5,912,178	9,483,733
B.	Mining and Quarrying	-	-	-	402	-	-	-	8,992
C.	Manufacturing	168,123	201,134	83,909	7,509	6,270	9	9	2,442
D.	Construction	-	-	-	-	-	-	-	-
E.	Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i)	Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii)	Water and Sanitary Services	-	-	-	-	-	-	-	-
F.	Commerce	536,590	547,441	503,677	85,859	68,614	94,167	12,647	9,578
G.	Transport, Storage and Communication	197,734	231,967	231,786	57,344	57,344	57,344	56,432	56,432
H.	Services	-	-	-	2,396,403	3,453,738	3,794,969	3,510,233	-
I.	Employees and activities not adequately described	1,882,575	1,952,594	1,940,280	922,230	547,580	571,972	393,029	398,479
(i)	Directors and their Associates	5,020	6,029	6,029	431,466	296,118	309,208	307,900	111,087
(ii)	Employees and activities not adequately described	1,877,555	1,946,565	1,934,251	490,764	251,462	262,764	85,129	287,392
J.	Others	-	-	-	838,847	241,744	93,080	292,235	193,881
TOTAL		11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537

3.30 Classification of Co-operative Banks' Advances by Securities Pledged

(End of Period: Thousand Rupees)								
SECURITIES	2007		2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-	261,491	261,491	261,491	65,847	56,270
B. Stock Exchange Securities	43,745	45,750	2,005	-	-	-	-	-
C. Merchandise:	44,156	46,326	22,939	-	-	-	-	-
(i) Export Commodities	30,257	31,266	21,692	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	86	138	138	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	13,813	14,922	1,109	-	-	-	-	-
D. Machinery and other fixed Assets	105,302	110,802	110,802	2,349	2,319	2,711	1,932	1,932
E. Real Estate:	3,248,488	3,358,507	3,315,048	2,772,711	2,685,729	2,601,615	395,014	268,131
(i) Land & Building	2,963,028	3,040,036	3,011,204	216,213	142,490	168,945	126,943	-
(ii) Agricultural Land	285,460	318,471	303,844	2,556,498	2,543,239	2,432,670	268,071	268,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	103,921	109,220	108,325	299,861	104,518	115,692	66,182	-
G. Others :	7,637,213	7,740,847	7,333,746	7,888,077	7,657,132	7,292,621	9,647,788	9,827,204
(i) Other Secured Advance	3,470,849	3,503,973	3,392,763	3,342,609	3,379,050	3,474,225	4,532,609	4,197,657
(ii) Advances Secured by Guarantee(s)	117,530	121,035	109,810	526,185	259,719	305,060	236,098	1,482,515
(iii) Clean Advances and advances against personal Securities	4,048,834	4,115,839	3,831,173	4,019,283	4,018,363	3,513,336	4,879,081	4,147,032
TOTAL	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537

3.31 Classification of Co-operative Banks' Investments in Securities and Shares (Book Value)

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	334,273	336,605	334,805	300,000	300,000	300,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	26,105	26,215	24,715	-	-	-
Investment Bonds	308,168	310,390	310,090	300,000	300,000	300,000
B. Provincial Governments Securities	12,051	12,051	12,051	-	-	-
Punjab						
17.5% 2008	12,051	12,051	12,051	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	260,524	259,681	214,828	151,967	159,563	156,593
Co-operative Banks/ Institutions	3,554	3,654	3,554	3,551	3,551	3,551
Other Enterprises	256,970	256,027	211,274	148,416	156,012	153,042
E. Others	-	-	-	3	3	3
TOTAL	606,882	608,371	561,718	452,004	459,600	456,630

3.31 Classification of Co-operative Banks' Investments in Securities and Shares

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2010			2010		
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	300,000	300,000	300,000	400,000	400,000	400,000
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-
Investment Bonds	300,000	300,000	300,000	400,000	400,000	400,000
B. Provincial Governments Securities	-	-	-	-	-	-
Punjab						
17.5% 2008	-	-	-	-	-	-
C. Local Bodies Bonds	34	34	34	34	34	34
D. Shares	141,165	40,735	141,165	143,599	40,735	143,599
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	137,614	37,184	137,614	140,048	37,184	140,048
E. Others*	3	3	3	254,301	254,301	254,301
TOTAL	441,202	340,772	441,202	797,934	695,070	797,934

* In December, 2010 it includes COIs of 254,298 thousand rupees

3.32 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 months to 6 months	Over 6 months to 1 year	Over 1 year to 2 years	Over 2 years to 3 years	Over 3 years		
2006												
Jun.	-	0.05	5.17	1.36	2.84	3.54	3.71	3.93	4.40	5.06	1.90	
Dec.	-	0.12	-	1.85	2.09	2.57	2.76	2.86	2.93	3.10	1.61	
2007												
Jun.	-	0.09	-	1.90	2.09	2.78	2.86	2.86	2.89	3.73	1.65	
Dec.	-	0.10	-	1.92	2.20	2.81	2.91	2.89	3.00	3.78	1.68	
2008												
Jun.	-	0.32	-	2.07	2.32	3.21	3.38	3.61	3.92	4.16	1.85	
Dec.	-	0.43	-	1.90	-	5.30	0.24	0.03	0.05	1.26	1.12	
2009												
Jun.	-	0.54	0.02	1.91	-	5.00	0.10	0.02	0.40	1.06	1.15	
Dec.	-	0.19	-	2.21	-	1.25	0.087	0.01	0.14	0.52	1.20	
2010												
Jun.	-	0.13	-	1.66	-	1.25	1.40	-	-	0.42	1.06	
Dec.	-	0.16	-	2.06	-	1.25	0.01	0.01	0.32	0.41	1.21	

3.33 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
2006								
Jun.	-	12.00	10.26	12.00	12.09	11.65	10.33	10.82
Dec.	-	14.00	8.05	10.00	11.77	10.25	10.02	10.52
2007								
Jun.	-	14.00	8.78	11.90	11.90	11.81	10.36	10.84
Dec.	-	14.04	8.88	11.95	11.90	11.87	10.37	10.86
2008								
Jun.	-	15.00	8.26	11.95	11.90	11.87	10.42	10.89
Dec.	3.22	-	-	10.36	12.03	12.58	9.76	10.24
2009								
Jun.	3.22	-	-	10.33	12.13	12.97	9.61	10.12
Dec.	3.22	-	-	10.57	12.09	13.18	9.71	10.19
2010								
Jun.	3.11	-	-	10.00	9.73	12.14	10.48	10.41
Dec.	3.07	-	-	10.00	8.38	-	10.77	10.66

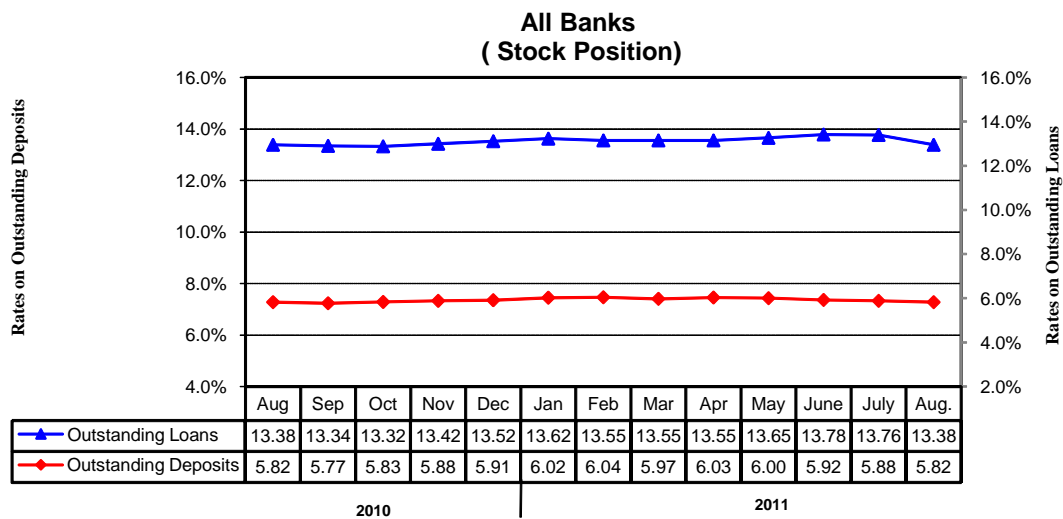
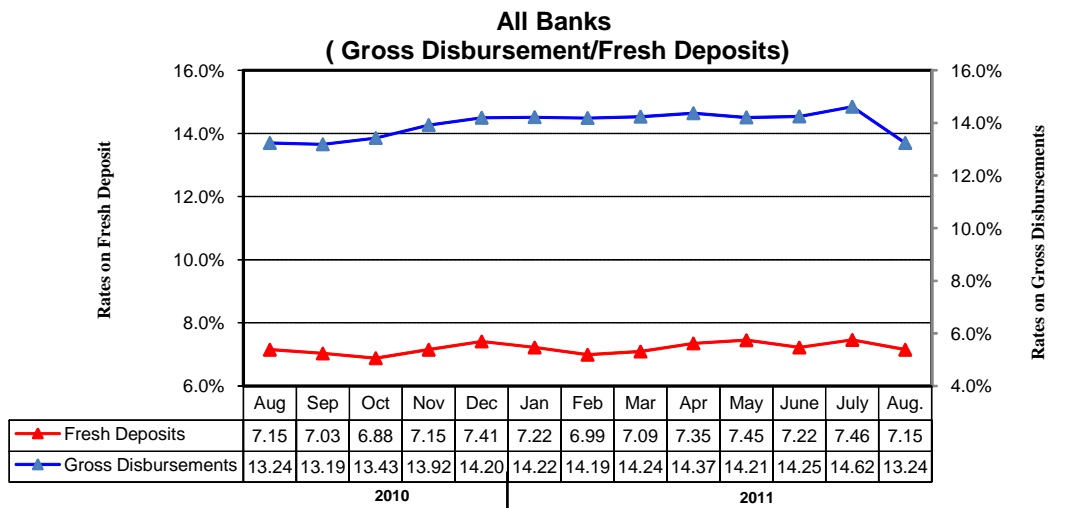
3.35 Scheduled Banks' Rates of Return on Advances

(Percent per annum)			
EFFECTIVE FROM	Ceiling Rates		
	Locally		Government Commodity Operations
	Export Finance Scheme	Manufactured Machinery (Export Sales)	
01-02-2009	7.50	7.50	
01-03-2009	7.50	7.50	-
01-04-2009	7.50	7.50	-
			-
01-05-2009	7.50	7.50	
01-05-2009	7.50	7.50	-
01-06-2009	7.50	7.50	-
			-
01-07-2009	7.50	7.50	
01-08-2009	7.50	7.50	-
01-09-2009	7.50	7.50	-
			-
01-10-2009	7.50	7.50	
01-11-2009	8.00	8.00	-
01-12-2009	8.00	8.00	-
			-
01-01-2010	8.50	8.50	
01-02-2010	8.50	8.50	-
01-03-2010	8.50	8.50	-
			-
01-04-2010	9.00	9.00	
01-05-2010	9.00	9.00	-
01-06-2010	9.00	9.00	-
			-
01-07-2010	9.50	9.50	
01-08-2010	9.50	9.50	-
01-09-2010	9.50	9.50	-
			-
01-10-2010	10.00	10.00	
01-11-2010	10.00	10.00	-
01-12-2010	10.00	10.00	-
			-
01-01-2011	11.00	11.00	
01-02-2011	11.00	11.00	-
01-03-2011	11.00	11.00	-
			-
01-04-2011	11.00	11.00	
01-05-2011	11.00	11.00	-
01-06-2011	11.00	11.00	-
01-07-2011	11.00	11.00	-
01-08-2011	11.00	11.00	-

Source: IH & SME 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.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

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

PERIOD						East Pakistan Displaced Scheme of the Federal Govt.
	Locally Fabricated Machinery 1972-73	Agro-based Projects 1976-77	Hotel Projects 1976-77	Non-repatriable Investment Project 1978-79	Mining Projects 1983-84	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

3.42 Non-Performing Loans

(Million Rupees)

BANKS/DFIs	31-03-2011			30-06-2011*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	588,933	196,873	5.82	594,475	191,362	5.58
All Banks	573,524	191,262	5.73	579,197	185,972	5.50
Commercial Banks	542,160	181,111	5.59	543,860	171,558	5.21
Public Sector Commercial Banks	170,345	83,192	13.14	166,915	77,067	11.21
Local Private Banks	365,026	97,039	3.82	370,244	93,737	3.70
Foreign Banks	6,789	881	1.28	6,701	754	1.10
Specialized Banks	31,364	10,151	10.97	35,337	14,414	15.54
DFIs	15,409	5,611	12.45	15,278	5,391	11.37

Cash Recovery against Non Performing Loans

BANKS/DFIs	For The Quarter ended March 2011	For The Quarter ended June 2011*
All Banks & DFIs	16,762	17,237
All Banks	16,590	17,007
Commercial Banks	15,180	14,471
Public Sector Commercial Banks	2,202	2,463
Local Private Banks	12,749	11,841
Foreign Banks	229	167
Specialized Banks	1,410	2,536
DFIs	172	230

*, Based on un-audited data submitted by the banks and DFIs.

Source: Off-site Supervision and Enforcement 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 represents recovery made against principal amount of domestic plus overseas NPLs."

3.43 Electronic Banking Statistics

Item	Unit	FY09		FY10		
		Q3	Q4	Q1	Q2	Q3
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	5,961	6,040	6,619	6,587	6,634
Automated Teller Machines (ATM)	Number	3,783	3,999	4,055	4,217	4,375
Point of Sale (POS)	Number	48,399	49,715	51,685	50,920	51,577
2- Credit Cards						
Credit Cards	Thousand	1,674	1,664	1,645	1,632	1,606
Outstanding Amount ¹	Million Rs.	37,587	35,533	33,828	31,257	29,345
3-Debit Cards ²	Thousand	5,834	6,395	6,898	7,555	8,086
4-E-banking Transactions						
No of transactions	Thousand	40,039	44,494	46,282	46,381	50,270
Value of Transactions	Billion Rs.	3,605	3,886	3,898	4,136	4,477
5-ATM Transactions						
No of transactions	Thousand	22,529	25,239	27,881	27,255	29,398
Value of Transactions	Billion Rs.	168	189	212	211	233
6-POS Transactions						
No of transactions	Thousand	4,388	4,665	4,417	3,895	3,697
Value of Transactions	Billion Rs.	22	24	23	18	17
7-RTOB Transactions						
No of transactions	Thousand	12,362	13,701	13,079	14,224	15,943
Value of Transactions	Billion Rs.	3,397	3,650	3,634	3,867	4,185
8-Other E-banking Channels ³						
No of transactions	Thousand	759	889	906	1,007	1,232
Value of Transactions	Billion Rs.	18	24	30	40	42

3.43 Electronic Banking Statistics

Item	Unit	FY10	FY11			
		Q4	Q1	Q2	Q3	Q4 ^P
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	6,667	6,727	7,036	7,089	7,416
Automated Teller Machines (ATM)	Number	4,465	4,562	4,734	4,948	5,200
Point of Sale (POS)	Number	52,049	48,632	44,383	40,539	37,232
2- Credit Cards						
Credit Cards	Thousand	1,613	1,677	1,564	1,384	1,385
Outstanding Amount ¹	Million Rs.	28,280	26,868	25,799	24,839	24,626
3-Debit Cards²	Thousand	8,140	8,697	10,910	11,348	11,990
4-E-banking Transactions						
No of transactions	Thousand	53,367	52,585	56,425	59,697	66,234
Value of Transactions	Billion Rs.	4,821	4,650	5,462	5,800	6,232
5-ATM Transactions						
No of transactions	Thousand	31,142	30,934	32,657	34,831	39,237
Value of Transactions	Billion Rs.	250	263	287	305	349
6-POS Transactions						
No of transactions	Thousand	3,664	3,427	3,618	3,450	3,831
Value of Transactions	Billion Rs.	17	16	20	16	18
7-RTOB Transactions						
No of transactions	Thousand	17,369	16,459	18,204	19,234	20,478
Value of Transactions	Billion Rs.	4,517	4,329	5,108	5,425	5,785
8-Other E-banking Channels³						
No of transactions	Thousand	1,421	1,765	1,946	2,183	2,687
Value of Transactions	Billion Rs.	38	43	48	53	80

1-Source:- Statistics & DWH Department

Sources : Payment System Department SBP

2-Does not include ATM only Cards

3-Internet, Call Centre & Mobile Banking

Note:- Serial Number 1 to 3 as on quarter end whereas Serial No 4 to 8 during the quarter