

3.1 Scheduled Banks' Liabilities and Assets

ITEMS	(End of Period: Million Rupees)			
	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	655,818.2	542,593.3	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

3.1 Scheduled Banks' Liabilities and Assets

ITEMS	(End of Period: Million Rupees)			
	2011		2012	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Capital	390,234.1	479,214.1	485,296.5	490,236.3
Reserves	316,748.9	301,070.0	298,588.3	327,524.1
Demand Deposits:	2,600,985.9	2,741,791.2	3,069,780.2	3,354,550.8
(a) Scheduled Banks	64,477.5	112,996.7	93,530.4	89,184.6
(b) Others	2,536,508.4	2,628,794.4	2,976,249.9	3,265,366.3
Time Deposits:	2,962,349.4	3,077,140.6	3,247,640.5	3,382,095.5
(a) Scheduled Banks	9,542.7	17,679.1	4,517.4	14,876.5
(b) Others	2,952,806.7	3,059,461.5	3,243,123.1	3,367,219.0
Borrowings from:	535,520.0	662,826.9	487,155.6	1,009,270.0
(a) State Bank of Pakistan	365,034.4	516,154.1	382,500.8	898,410.4
(b) Banks Abroad	12,175.9	18,103.7	20,074.4	21,276.0
(c) Other Scheduled Banks	158,309.7	128,569.1	84,580.4	89,583.7
Head Office and Inter-Bank Adjustment	49,673.3	194,631.1	79,589.6	117,918.1
Contingent Liabilities as per contra	2,925,935.0	3,338,830.5	2,873,008.1	4,845,232.9
Other Liabilities	1,997,144.2	2,155,631.2	2,390,701.8	2,501,374.7
TOTAL LIABILITIES / ASSETS	11,778,590.8	12,951,135.6	12,931,760.6	16,028,202.5
ASSETS				
Cash:	571,556.9	623,759.7	639,771.2	736,289.4
(a) Notes, Coins and Silver	119,123.9	126,072.2	129,080.6	156,136.0
(b) Balances with State Bank of Pakistan	341,735.8	368,991.1	394,845.5	451,683.8
(c) Balances with others Scheduled Banks	110,697.2	128,696.4	115,845.1	128,469.6
Balances held Abroad	115,519.8	126,936.1	117,694.9	173,900.6
Bills Purchased and Discounted	188,779.4	175,019.5	196,877.8	196,866.5
Advances to:	3,377,231.1	3,362,417.2	3,597,714.3	3,746,479.6
(a) Scheduled Banks	66,409.1	52,224.7	67,709.9	57,943.4
(b) Others	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3
Investment in Securities and Shares:	2,654,112.5	3,075,526.3	3,273,388.4	3,990,768.5
(a) Federal Government Securities	260,886.2	457,495.2	493,252.4	622,729.9
(b) Treasury Bills	1,572,278.4	1,932,569.3	1,916,027.9	2,519,713.8
(c) Provincial Governments Securities	-	-	-	-
(d) Foreign Securities	62,564.9	68,147.3	76,298.8	91,605.3
(e) Others	758,383.0	617,314.5	787,809.3	756,719.4
Bank Premises	161,190.7	167,284.8	169,010.4	178,619.3
Head Office and Inter-Bank Adjustment	147,331.4	284,858.2	223,177.0	344,691.6
Contingent Assets as per contra	2,925,935.0	3,338,830.5	2,873,008.1	4,845,232.9
Others Assets	1,636,934.0	1,796,503.3	1,841,118.4	1,815,354.1

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
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
2011							
June							
No. of A/Cs.	12,114,523	186,684	84,350	14,964,234	470,924	134,576	323,944
Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1	567,555.0
December							
No. of A/Cs.	12,847,176	166,181	86,273	15,703,397	649,037	143,716	372,767
Amount	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5	662,506.7
2012							
June							
No. of A/Cs.	13,994,488	171,396	79,593	15,991,376	559,435	142,647	316,887
Amount	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7	673,732.2
December							
No. of A/Cs.	14,812,829	189,873	98,450	16,486,901	838,832	188,500	349,532
Amount	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3	701,886.8

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	
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
2011						
June						
No. of A/Cs.	52,142	121,707	31,335	257,524	1,392,152	28,741,943
Amount	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2
December						
No. of A/Cs.	48,087	133,652	24,220	282,222	1,653,701	30,456,728
Amount	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	5,688,255.9
2012						
June						
No. of A/Cs.	58,225	149,568	18,171	264,587	1,509,520	31,746,373
Amount	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	6,219,372.9
December						
No. of A/Cs.	75,335	169,803	38,512	313,660	1,974,174	33,562,227
Amount	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	6,632,585.3

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	43,637.7	43,033.7	49,871.9	52,848.4
I. Official	2,222.6	5,874.4	6,872.2	9,264.0
II. Business	14,062.7	15,756.7	17,246.8	16,540.4
III. Personal	27,352.4	21,402.5	25,752.9	27,044.0
B. DOMESTIC CONSTITUENTS :	4,093,966.0	4,309,628.1	4,643,245.2	4,931,067.1
I. Government :	454,489.2	507,269.4	551,724.3	569,925.0
A. Federal Government	233,226.4	279,557.6	308,576.5	321,156.2
B. Provincial Governments	187,486.0	198,481.4	208,547.2	214,766.3
C. Local Bodies (City Governments)	33,776.8	29,230.4	34,600.6	34,002.5
II. Non-Financial Public Sector Enterprises :	279,336.4	309,846.1	318,649.9	342,935.8
A. Agriculture, Forestry, Hunting & Fishing	19.8	82.9	79.6	81.3
B. Mining & Quarrying	28,567.6	36,600.9	33,844.9	32,005.4
C. Manufacturing	54,358.9	59,996.4	60,224.7	73,936.2
D. Construction	182.3	39.6	105.3	64.4
E. Utilities	60,032.4	59,268.8	68,878.0	68,942.6
F. Commerce	15,415.0	19,304.4	19,093.4	18,384.2
G. Transport, Storage & Communication	92,991.6	102,838.7	100,213.5	114,560.1
H. Services	22,448.8	24,062.7	24,524.5	26,999.2
I. Others	5,319.9	7,651.8	11,685.9	7,962.4
III. Non-Bank Financial Companies :	92,689.4	94,285.0	98,152.7	106,348.9
A. Co-operative Banks	560.8	1,373.6	1,491.6	1,969.9
B. Development Financial Institutions	5,178.8	6,955.3	3,395.9	2,584.5
C. Insurance Companies	18,862.0	23,435.5	21,887.1	30,942.3
D. Micro Finance Banks	679.0	772.7	957.2	1,242.0
E. Other NBFC's	67,408.9	61,747.9	70,420.9	69,610.1
IV. Private Sector Enterprises :	1,167,055.2	1,225,606.3	1,321,616.7	1,365,070.8
A. Agriculture, Hunting and Forestry	131,945.7	125,476.1	133,822.2	146,349.8
1- Growing of crops	121,217.9	115,696.6	124,158.2	134,469.4
2- Farming of animals	4,636.2	5,835.7	5,627.3	6,312.7
3- Agricultural and animal husbandry	1,646.0	1,863.8	2,461.4	3,107.2
4- Agricultural machinery and equipments	4,020.3	1,712.2	1,007.9	1,627.8
5- Hunting, trapping, forestry & logging	45.6	14.3	55.8	33.2
6- Forestry and Logging and Related Service	379.7	353.5	511.6	799.5
B. Fishing and fish farming etc.	500.2	980.1	645.9	753.6
C. Mining and Quarrying	28,076.9	31,607.8	32,189.0	44,438.2
1- Mining of coal	6,288.8	6,835.5	5,182.2	6,847.8
2- Crude petroleum & natural gas	19,525.0	23,201.0	23,865.7	33,013.2
3- Iron & non-ferrous metal ores	803.8	566.4	1,258.1	1,140.5
4- Quarrying of stone, sand and clay	394.5	148.0	166.8	211.1
5- Chemical, fertilizer, Salt etc.	1,064.7	856.9	1,716.2	3,225.7
D. Manufacturing	252,000.8	267,363.7	263,996.0	276,199.5
1- Food products and beverages	27,974.5	34,058.1	35,275.8	40,597.5
2- Tobacco products	2,488.4	2,023.2	1,310.2	885.9
3- Textiles	44,843.8	48,657.9	46,509.3	51,905.1
i) Spinning, weaving, finishing of textiles	33,811.8	38,584.6	37,936.0	41,662.2
a) Spinning of fibers	20,023.6	23,454.6	22,188.9	26,611.4
b) Weaving of textiles	6,418.8	7,934.6	9,326.8	9,921.2
c) Finishing of textiles	7,369.4	7,195.3	6,420.2	5,129.5
ii) Made-up textile articles	4,779.8	4,103.7	3,457.5	4,286.3
iii) Knit wear	1,917.4	2,632.1	1,719.1	1,787.1
iv) Carpets and rugs	1,359.0	840.3	934.3	876.9
v) Other textiles n.e.s.	2,975.7	2,497.3	2,462.4	3,292.6
4- Wearing apparel, readymade garments etc.	5,001.0	7,281.8	7,293.8	8,638.4

The category of deposits holders have been reclassified as per international standard industrial classification (ISIC Rev 3.1)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of luggage and	5,785.4	7,072.8	5,434.0	5,156.7
i.) Tanning & dressing of leather, luggage, handbags etc.	1,260.7	1,439.7	1,398.1	1,632.7
ii.) Footwear	4,524.7	5,633.1	4,035.9	3,524.0
a) Leather wear	3,065.2	4,158.3	3,516.5	3,070.3
b) Rubber and Plastic wear	1,459.5	1,474.8	519.4	453.7
6- Wood and products of wood cork	2,054.3	2,109.5	1,401.6	967.4
7- Paper, paperboard and products	1,470.4	2,018.7	2,297.1	2,484.3
8- Printing, publishing and allied industries	3,323.1	4,624.7	5,376.2	5,005.2
9- Coke and refined petroleum products	28,668.9	21,906.1	28,278.5	26,549.9
10- Chemicals and chemical products	50,690.9	60,176.0	49,215.4	65,890.4
11- Rubber and plastics products	1,612.4	1,900.6	2,709.3	2,741.0
12- Other non-metallic mineral products	8,897.5	8,452.1	6,200.3	7,611.6
13- Basic metals	9,926.0	10,279.4	12,334.6	8,056.0
14- Fabricated metal products	2,461.9	2,242.9	3,236.3	2,547.6
15- Machinery and equipment	9,418.0	8,474.6	9,095.9	8,172.3
16- Office, accounting and computing machinery	419.8	446.0	729.6	966.3
17- Electrical machinery and apparatus	7,434.8	8,449.5	6,807.5	6,881.6
18- Radio, television and communication equipment and	2,412.2	3,653.0	1,479.3	814.7
19- Medical, precision and optical instruments, watches and	5,559.4	3,544.1	2,845.3	3,660.4
20- Motor vehicles, trailers and semi-trailers	15,521.0	16,010.5	21,140.9	11,092.7
21- Other transport equipments	2,718.7	2,627.6	3,213.7	2,942.0
22- Furniture and fixture	2,141.6	1,599.5	1,463.1	1,868.6
23- Jewellery and related articles	717.0	1,230.7	1,014.1	760.9
24- Sports goods	927.5	1,014.9	1,967.5	1,652.7
25- Handicrafts	257.2	170.1	138.7	178.4
26- Other manufacturing n.e.s.	9,275.0	7,339.5	7,228.2	8,171.8
E. Ship breaking and waste / scrape (junk) etc.	2,455.2	2,448.7	2,240.9	1,556.8
F. Electricity, gas and water supply	30,963.7	41,911.4	41,780.6	30,929.6
G. Construction	55,384.0	60,884.2	65,883.1	64,990.2
1- Building	40,152.2	41,001.6	50,773.1	48,091.1
2- Infrastructure	15,231.8	19,882.6	15,110.0	16,899.2
H. Commerce and Trade	179,137.8	179,864.2	198,778.5	205,808.0
1- Sale, maintenance and repair of motor vehicles and	10,600.6	9,955.7	9,819.4	9,819.4
2- Wholesale and commission trade	104,410.2	110,964.8	120,114.1	122,152.0
i) Exports	20,988.4	19,275.7	19,401.0	19,912.7
ii) Imports	12,338.0	12,921.3	13,153.3	12,161.2
iii) Domestic whole sales	71,083.8	78,767.9	87,559.8	90,078.2
3- Retail trade	64,127.0	58,943.7	68,845.0	73,836.6
I. Hotels, restaurants and clubs etc	8,709.3	7,882.4	5,660.6	6,840.7
J. Transport, storage and communications	112,650.7	118,538.3	116,513.4	111,695.3
K. Real estate, renting and business activities	126,594.5	130,941.7	148,654.0	155,649.2
1- Real estate activities	20,126.8	23,516.0	27,100.4	32,971.8
2- Renting of machinery and equipment	1,508.2	3,007.2	1,807.7	1,668.6
3- Computer and related activities	5,167.2	6,805.0	6,702.3	6,898.2
4- Research and development	3,138.4	2,860.2	3,558.3	2,873.4
5- Other business activities	96,653.9	94,753.3	109,485.4	111,237.2
L. Education	26,763.4	32,361.4	35,949.0	36,235.2
M. Health and social work	12,698.6	14,451.7	15,604.3	16,611.1
N. Other community, social and personal service activities	45,283.2	41,617.3	46,175.1	52,683.0
O. Other private business n.e.c	153,891.2	169,277.2	213,724.1	214,330.6
V. Trust Funds and Non-Profit Institutions	123,415.6	118,234.0	115,731.4	144,640.7
VI. Personal	1,907,566.0	2,010,811.8	2,189,300.9	2,357,475.2
VII. Others	69,414.2	43,575.4	48,069.2	44,670.8
TOTAL	4,137,603.7	4,352,661.8	4,693,117.1	4,983,915.5

(Contd.)

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2011		2012	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	59,606.7	73,878.6	89,414.7	82,376.0
I. Official	9,966.8	9,739.0	9,812.9	8,728.2
II. Business	20,721.3	34,567.1	48,270.1	41,744.4
III. Personal	28,918.5	29,572.5	31,331.6	31,903.4
B. DOMESTIC CONSTITUENTS :	5,429,708.4	5,614,377.4	6,129,958.3	6,550,209.3
I. Government :	642,813.5	604,920.8	664,880.8	679,537.7
A. Federal Government	383,638.5	348,240.2	410,078.7	404,445.0
B. Provincial Governments	221,787.9	227,132.2	228,021.0	254,139.0
C. Local Bodies (City Governments)	37,387.1	29,548.4	26,781.2	20,953.8
II. Non-Financial Public Sector Enterprises :	382,098.2	400,839.5	422,758.9	401,227.9
A. Agriculture, Forestry, Hunting & Fishing	68.4	70.1	320.6	298.0
B. Mining & Quarrying	74,410.0	72,431.3	87,572.2	74,258.8
C. Manufacturing	70,079.3	91,846.9	96,515.5	101,161.9
D. Construction	272.7	43.9	196.7	145.3
E. Utilities	65,891.9	55,170.7	74,926.8	66,300.5
F. Commerce	22,139.3	27,438.6	18,611.7	18,902.0
G. Transport, Storage & Communication	110,352.6	113,489.0	109,859.3	100,692.3
H. Services	30,733.7	29,916.1	26,397.4	26,732.0
I. Others	8,150.3	10,433.0	8,358.8	12,737.2
III. Non-Bank Financial Companies :	97,479.8	133,178.0	119,782.8	150,959.9
A. Co-operative Banks	2,191.1	4,128.2	2,194.9	1,120.0
B. Development Financial Institutions	305.1	1,650.3	485.2	1,077.2
C. Insurance Companies	26,129.7	40,420.4	32,197.8	43,068.6
D. Micro Finance Banks	1,740.6	2,141.9	1,880.7	2,867.9
E. Other NBFC's	67,113.3	84,837.2	83,024.2	102,826.2
IV. Private Sector Enterprises :	1,500,601.2	1,491,484.0	1,653,240.8	1,806,632.4
A. Agriculture, Hunting and Forestry	162,544.3	158,797.6	171,183.4	182,182.6
1- Growing of crops	149,591.2	145,165.3	155,491.8	164,775.0
2- Farming of animals	6,911.8	7,212.9	8,249.3	8,420.9
3- Agricultural and animal husbandry	3,924.4	4,639.5	5,293.4	6,015.0
4- Agricultural machinery and equipments	1,443.1	1,145.6	1,399.4	2,162.8
5- Hunting, trapping, forestry & logging	17.0	38.4	242.2	72.1
6- Forestry and Logging and Related Service	656.9	595.8	507.2	736.9
B. Fishing and fish farming etc.	873.0	910.0	1,332.5	1,703.1
C. Mining and Quarrying	40,964.2	50,174.0	41,617.0	44,030.1
1- Mining of coal	9,242.8	7,248.7	7,988.7	8,791.9
2- Crude petroleum & natural gas	28,349.1	37,090.6	27,410.6	26,839.4
3- Iron & non-ferrous metal ores	527.0	354.3	1,558.1	1,587.8
4- Quarrying of stone, sand and clay	491.2	441.3	261.8	224.8
5- Chemical, fertilizer, Salt etc.	2,354.0	5,039.1	4,397.8	6,586.2
D. Manufacturing	310,925.8	325,761.2	359,619.1	407,510.1
1- Food products and beverages	57,516.8	65,290.4	59,027.0	71,103.2
2- Tobacco products	555.0	1,446.1	1,613.4	1,790.9
3- Textiles	61,697.0	60,799.2	70,050.7	70,701.9
i) Spinning, weaving, finishing of textiles	47,333.9	46,854.1	53,702.8	55,334.3
a) Spinning of fibers	29,182.2	27,849.8	31,804.6	34,737.5
b) Weaving of textiles	12,426.1	11,382.1	13,132.9	11,915.2
c) Finishing of textiles	5,725.6	7,622.3	8,765.3	8,681.6
ii) Made-up textile articles	5,914.7	6,078.0	7,717.7	6,853.9
iii) Knit wear	2,498.1	3,261.5	3,093.2	3,371.7
iv) Carpets and rugs	1,128.6	1,057.4	1,312.8	1,531.6
v) Other textiles n.e.s.	4,821.7	3,548.2	4,224.2	3,610.4
4- Wearing apparel, readymade garments etc.	10,726.3	8,920.4	9,050.1	10,194.7

The category of deposits holders have been reclassified as per international standard industrial classification (ISIC Rev 3.1)

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

CATEGORY OF DEPOSIT HOLDERS	(Conld.) (End of Period: Million Rupees)			
	2011		2012	
	Jun.	Dec.	Jun.	Dec.
5- Tanning and dressing of leather; manufacture of	5,335.0	5,987.5	6,923.2	7,382.0
i.) Tanning & dressing of leather, luggage, handbags	1,887.0	2,265.0	2,496.6	2,461.6
ii.) Footwear	3,448.0	3,722.6	4,426.6	4,920.4
a) Leather wear	3,036.7	3,321.0	3,646.9	4,202.8
b) Rubber and Plastic wear	411.3	401.6	779.7	717.6
6- Wood and products of wood cork	1,276.7	1,074.3	1,583.3	1,677.5
7- Paper, paperboard and products	2,699.9	2,238.9	2,731.1	3,848.1
8- Printing, publishing and allied industries	5,644.9	5,315.7	6,555.4	8,065.6
9- Coke and refined petroleum products	25,042.4	35,202.7	45,781.6	45,162.4
10- Chemicals and chemical products	60,539.8	65,057.3	55,918.2	84,206.4
11- Rubber and plastics products	3,333.8	3,300.6	4,457.9	4,750.0
12- Other non-metallic mineral products	8,167.8	7,070.5	9,799.1	13,412.5
13- Basic metals	8,795.4	8,230.3	10,344.4	12,662.2
14- Fabricated metal products	2,885.9	3,207.5	4,258.4	5,214.1
15- Machinery and equipment	9,083.2	8,856.8	11,731.7	10,361.9
16- Office, accounting and computing machinery	1,349.0	1,996.4	1,995.5	1,821.0
17- Electrical machinery and apparatus	9,331.3	9,184.5	11,675.5	10,925.2
18- Radio, television and communication equipment and	1,309.7	943.3	1,320.9	1,529.8
19- Medical, precision and optical instruments, watches	4,196.5	3,866.6	5,466.6	5,126.1
20- Motor vehicles, trailers and semi-trailers	15,124.4	11,653.1	19,232.2	14,477.4
21- Other transport equipments	3,809.8	2,228.1	2,686.7	4,378.1
22- Furniture and fixture	1,509.0	1,663.4	1,561.9	1,970.4
23- Jewellery and related articles	979.8	864.2	1,354.9	1,470.7
24- Sports goods	2,011.3	2,049.0	2,438.5	2,503.2
25- Handicrafts	180.4	198.7	160.2	140.2
26- Other manufacturing n.e.s.	7,824.8	9,115.6	11,900.7	12,634.7
E. Ship breaking and waste / scrape (junk) etc.	1,690.1	2,291.2	2,375.2	1,791.3
F. Electricity, gas and water supply	29,732.6	35,052.0	35,059.4	43,262.7
G. Construction	77,808.6	75,141.7	97,694.2	94,411.7
1- Building	56,641.1	58,668.8	72,722.7	66,353.0
2- Infrastructure	21,167.5	16,472.9	24,971.5	28,058.7
H. Commerce and Trade	221,600.1	226,686.4	254,628.0	259,449.9
1- Sale, maintenance and repair of motor vehicles and	9,887.5	10,338.1	12,202.6	12,566.9
2- Wholesale and commission trade	130,750.2	130,919.3	137,163.1	138,696.5
i) Exports	22,149.1	22,322.1	24,255.0	26,335.9
ii) Imports	14,155.2	13,378.5	15,018.1	14,668.1
iii) Domestic whole sales	94,445.9	95,218.7	97,889.9	97,692.6
3- Retail trade	80,962.4	85,429.0	105,262.3	108,186.5
I. Hotels, restaurants and clubs etc	8,851.3	8,744.3	12,103.4	12,286.4
J. Transport, storage and communications	120,759.6	108,537.0	102,885.1	123,025.0
K. Real estate, renting and business activities	176,738.7	166,821.1	206,381.1	237,902.3
1- Real estate activities	34,339.3	32,084.9	46,399.7	39,370.4
2- Renting of machinery and equipment	2,284.9	2,446.4	3,635.7	5,121.4
3- Computer and related activities	7,474.1	7,954.7	10,287.8	12,570.2
4- Research and development	5,211.0	4,939.9	6,656.8	7,377.9
5- Other business activities	127,429.5	119,395.2	139,401.2	173,462.5
L. Education	35,743.6	34,390.0	39,081.4	47,000.6
M. Health and social work	19,044.7	20,288.2	22,537.4	22,958.7
N. Other community, social and personal service activities	57,329.0	57,762.3	62,180.4	70,438.3
O. Other private business n.e.c	235,995.6	220,127.0	244,563.1	258,679.6
V. Trust Funds and Non-Profit Institutions	145,118.4	152,792.8	171,200.7	193,681.2
VI. Personal	2,604,422.6	2,759,765.1	3,030,641.2	3,247,694.6
VII. Others	57,174.7	71,397.2	67,453.0	70,475.6
TOTAL	5,489,315.1	5,688,255.9	6,219,372.9	6,632,585.2

3.4 Distribution of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account As on 31st December, 2012

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		Private Sector (Business)	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,820	4.3	21,319	42.0	549	1.4	1,886	1.9	669,950	1,827.5
5,000 to 10,000	515	3.7	28,072	197.5	5,521	35.6	379	2.5	886,826	6,487.0
10,000 to 20,000	2,563	35.1	31,005	447.3	115	1.6	380	5.2	977,388	14,515.0
20,000 to 25,000	1,836	41.6	15,684	346.6	39	0.9	105	2.3	383,583	8,638.1
25,000 to 30,000	761	20.7	8,022	216.4	53	1.4	258	7.1	391,932	10,755.0
30,000 to 40,000	1,743	56.3	15,943	573.1	247	8.6	171	5.8	705,924	24,815.7
40,000 to 50,000	2,591	117.3	7,889	345.8	120	5.2	316	14.5	538,290	24,137.6
50,000 to 60,000	486	25.2	5,302	291.6	30	1.7	414	22.1	463,512	25,358.2
60,000 to 70,000	2,283	145.8	4,162	269.6	159	10.7	52	3.4	442,767	28,823.8
70,000 to 80,000	668	50.3	3,933	301.5	40	3.0	85	6.4	378,510	28,269.9
80,000 to 90,000	1,369	113.5	2,659	226.3	44	3.7	78	6.6	320,427	27,316.2
90,000 to 100,000	1,292	120.5	1,728	164.7	63	6.1	264	25.8	277,358	26,316.6
100,000 to 200,000	8,378	1,199.3	16,916	2,416.3	489	62.9	472	67.4	1,356,073	187,679.7
200,000 to 300,000	3,908	971.8	9,845	2,363.6	221	52.1	1,125	303.7	476,360	115,359.6
300,000 to 400,000	2,768	990.3	4,485	1,531.2	491	183.3	698	240.9	216,201	74,187.3
400,000 to 500,000	2,711	1,208.1	3,638	1,614.9	107	48.2	1,175	500.6	118,200	52,588.2
500,000 to 600,000	2,985	1,680.4	3,641	2,031.6	275	160.0	225	124.1	76,112	41,363.6
600,000 to 700,000	1,251	793.8	1,606	1,037.5	70	44.8	109	70.8	44,160	28,539.2
700,000 to 800,000	1,312	976.8	3,778	2,822.6	88	65.7	184	136.9	29,768	22,292.0
800,000 to 900,000	692	596.5	1,635	1,393.4	39	33.5	73	61.7	24,179	20,568.4
900,000 to 1,000,000	1,284	1,190.3	1,249	1,188.2	741	693.4	107	101.4	18,843	17,825.2
1,000,000 to 2,000,000	5,133	7,074.9	8,565	12,061.5	1,216	1,730.4	1,280	1,731.1	80,078	107,989.5
2,000,000 to 3,000,000	1,415	3,645.7	3,800	8,887.2	293	719.6	416	1,005.5	23,442	56,301.1
3,000,000 to 4,000,000	347	1,201.2	2,331	8,160.3	154	534.7	201	708.8	11,936	40,735.9
4,000,000 to 5,000,000	394	1,790.8	2,793	12,947.8	186	836.2	166	734.3	5,922	26,430.6
5,000,000 to 6,000,000	192	1,019.1	1,243	6,712.5	158	858.7	133	718.4	4,532	24,346.8
6,000,000 to 7,000,000	109	701.6	812	5,274.3	245	1,597.8	64	416.4	2,993	19,346.3
7,000,000 to 8,000,000	139	1,034.0	953	7,123.7	79	603.4	77	574.7	2,474	18,591.8
8,000,000 to 9,000,000	89	779.7	575	4,834.6	189	1,541.0	64	536.1	1,645	13,848.9
9,000,000 to 10,000,000	108	1,018.8	422	3,958.4	118	1,090.5	36	340.4	1,442	13,737.4
10,000,000 and over	943	53,768.4	7,131	589,755.5	1,888	390,291.7	1,474	142,483.0	13,063	697,640.2
TOTAL	53,085	82,376.0	221,136	679,537.7	14,027	401,227.9	12,467	150,959.9	8,943,890	1,806,632.4

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2009				2010			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,242,637	4,996.9	2,143,896	5,626.0	2,106,978	5,473.4	2,189,524	5,542.6
5,000 to 10,000	1,751,942	13,151.6	1,748,893	12,972.8	1,567,334	11,541.3	1,710,008	12,551.1
10,000 to 20,000	3,053,654	45,142.8	2,950,492	43,714.2	2,936,061	43,168.1	2,978,020	44,560.5
20,000 to 25,000	1,349,438	30,373.5	1,288,767	28,728.3	1,360,187	30,523.0	1,458,278	32,775.6
25,000 to 30,000	1,182,249	32,304.2	1,174,474	32,134.8	1,153,990	31,703.1	1,279,311	35,068.8
30,000 to 40,000	2,042,522	71,048.7	2,230,906	77,722.1	2,198,623	76,913.4	2,532,621	88,567.6
40,000 to 50,000	1,851,989	83,091.3	1,850,142	82,937.1	1,943,396	87,355.3	2,057,770	92,199.4
50,000 to 60,000	1,576,819	86,505.5	1,547,683	84,915.3	1,707,144	93,560.0	1,736,437	95,297.1
60,000 to 70,000	1,278,646	82,872.5	1,227,122	79,529.5	1,444,347	93,852.4	1,501,747	97,347.9
70,000 to 80,000	1,018,791	76,170.3	1,034,442	77,370.4	1,200,320	89,812.3	1,277,652	95,704.7
80,000 to 90,000	978,994	83,178.1	1,036,422	87,855.4	984,078	83,388.2	1,123,753	95,286.3
90,000 to 100,000	759,387	71,961.5	821,445	77,952.3	926,782	88,039.5	963,847	91,513.2
100,000 to 200,000	3,633,409	499,882.7	3,716,517	507,882.1	4,301,145	588,944.3	4,394,881	605,365.7
200,000 to 300,000	1,037,757	249,031.0	1,026,476	248,185.9	1,160,828	279,085.1	1,237,950	299,315.1
300,000 to 400,000	455,744	157,272.6	416,128	141,943.0	503,419	173,612.9	501,272	172,478.0
400,000 to 500,000	223,602	99,805.7	236,139	105,417.8	251,979	112,097.2	290,437	128,907.1
500,000 to 600,000	144,961	78,606.0	150,451	81,934.9	163,672	88,917.5	184,513	100,550.3
600,000 to 700,000	94,613	61,218.1	96,849	62,718.4	116,229	74,718.7	123,805	79,980.2
700,000 to 800,000	71,812	53,626.7	74,300	55,446.3	81,683	61,094.9	93,913	70,331.5
800,000 to 900,000	55,688	47,182.7	67,309	56,967.5	63,361	53,543.3	68,024	57,731.6
900,000 to 1,000,000	41,347	39,300.3	42,811	40,459.6	47,466	44,863.6	46,634	44,137.0
1,000,000 to 2,000,000	170,409	228,987.8	199,078	269,145.5	199,478	270,661.2	227,933	309,498.3
2,000,000 to 3,000,000	54,309	130,978.6	56,509	135,525.9	56,206	134,937.3	65,014	156,756.7
3,000,000 to 4,000,000	24,811	85,411.8	24,435	83,250.5	23,432	80,654.2	28,053	96,732.8
4,000,000 to 5,000,000	14,802	66,308.3	22,293	102,236.0	18,616	82,702.7	16,615	74,214.7
5,000,000 to 6,000,000	11,226	60,077.6	10,689	57,069.2	13,444	71,924.2	12,046	64,741.0
6,000,000 to 7,000,000	5,936	38,431.5	6,630	42,620.1	6,085	39,261.6	7,188	46,422.1
7,000,000 to 8,000,000	4,400	32,776.1	4,116	30,811.0	3,961	29,448.0	5,330	39,576.5
8,000,000 to 9,000,000	3,306	27,813.1	3,437	28,960.3	3,879	32,796.4	4,086	34,483.0
9,000,000 to 10,000,000	2,681	25,365.7	2,560	24,190.7	2,673	25,217.1	2,958	27,835.0
10,000,000 and over	25,185	1,474,730.5	27,126	1,586,439.0	29,058	1,713,306.9	30,840	1,788,444.0
TOTAL	25,163,066	4,137,603.7	25,238,537	4,352,661.8	26,575,854	4,693,117.1	28,150,460	4,983,915.5

3.5 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	1,976,179	5,538.8	2,204,424	5,823.9	2,479,683	7,384.9	2,112,432	5,016.9
5,000 to 10,000	1,581,826	11,759.6	1,860,895	13,631.6	1,693,763	12,486.5	2,028,997	14,966.4
10,000 to 20,000	2,980,938	44,611.6	3,400,190	50,320.0	3,256,295	48,695.3	3,131,511	46,833.9
20,000 to 25,000	1,454,397	32,729.5	1,464,250	32,872.6	1,476,430	33,265.1	1,559,406	35,073.2
25,000 to 30,000	1,191,206	32,720.5	1,558,733	42,818.0	1,451,055	39,793.3	1,561,989	42,895.7
30,000 to 40,000	2,245,416	78,464.0	2,443,279	85,642.8	2,537,380	88,476.3	2,724,899	95,324.6
40,000 to 50,000	2,006,164	90,050.4	2,213,312	99,052.2	2,230,738	100,264.3	2,286,902	102,481.8
50,000 to 60,000	1,831,175	100,464.4	1,812,063	99,488.0	2,006,791	110,124.8	2,047,566	112,136.3
60,000 to 70,000	1,560,749	101,271.6	1,649,554	107,085.7	1,735,006	112,361.5	1,816,416	117,881.9
70,000 to 80,000	1,401,319	104,962.2	1,431,104	107,215.6	1,455,464	108,958.9	1,606,194	120,171.8
80,000 to 90,000	1,103,125	93,753.9	1,203,210	101,998.5	1,193,775	101,446.9	1,364,519	116,033.5
90,000 to 100,000	1,003,464	95,357.4	1,031,518	97,602.7	1,067,111	101,334.9	1,155,766	109,552.3
100,000 to 200,000	5,005,844	690,957.4	4,877,701	666,873.4	5,394,449	742,525.4	5,723,875	790,765.9
200,000 to 300,000	1,426,686	346,244.5	1,334,685	322,587.4	1,499,008	362,880.0	1,850,168	450,029.3
300,000 to 400,000	609,718	210,305.0	591,112	202,740.8	638,983	218,306.2	932,791	318,325.9
400,000 to 500,000	326,306	146,116.1	329,271	146,789.9	339,814	150,955.2	383,333	170,572.0
500,000 to 600,000	204,200	111,394.1	208,459	113,157.3	253,621	138,739.9	288,163	157,160.5
600,000 to 700,000	132,133	85,560.9	139,218	89,972.3	202,614	130,710.3	159,023	102,784.7
700,000 to 800,000	107,834	80,452.2	115,739	86,654.3	134,506	100,689.7	142,508	106,519.2
800,000 to 900,000	86,809	73,601.0	79,994	67,673.4	97,295	82,484.9	95,078	80,566.1
900,000 to 1,000,000	65,062	61,809.2	62,492	59,258.4	76,728	72,572.8	73,332	69,527.4
1,000,000 to 2,000,000	246,040	333,547.5	246,118	331,574.7	303,371	409,681.2	295,071	397,562.7
2,000,000 to 3,000,000	67,239	162,820.5	69,908	168,220.8	85,059	204,225.3	83,839	201,419.8
3,000,000 to 4,000,000	32,303	110,233.6	32,900	112,859.1	35,973	123,331.3	35,389	121,165.3
4,000,000 to 5,000,000	19,729	88,546.5	21,616	96,736.5	23,037	103,428.7	22,250	100,213.7
5,000,000 to 6,000,000	16,699	90,111.0	13,982	75,171.5	13,755	73,888.2	14,129	75,721.4
6,000,000 to 7,000,000	8,558	55,336.8	9,044	58,145.9	8,950	57,622.2	9,520	61,471.5
7,000,000 to 8,000,000	6,088	45,389.7	6,640	49,442.3	6,364	47,458.8	6,798	50,823.7
8,000,000 to 9,000,000	4,844	40,976.2	4,885	41,365.2	4,989	42,135.9	4,932	41,578.1
9,000,000 to 10,000,000	4,274	40,498.7	3,923	37,126.3	4,383	41,416.7	4,573	43,261.8
10,000,000 and over	35,619	1,923,730.6	36,509	2,118,354.9	39,983	2,251,727.3	40,858	2,374,747.9
TOTAL	28,741,943	5,489,315.2	30,456,728	5,688,255.9	31,746,373	6,219,372.9	33,562,227	6,632,585.2

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits. Each deposit is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of deposits which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)				
BORROWERS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
I. Government:	341,698.8	333,440.8	423,866.8	372,547.0
A. Federal Government:	163,055.6	186,794.6	183,015.4	169,578.5
(1) Commodity Operations	158,453.9	181,725.3	175,612.5	160,783.0
(2) Others	4,601.6	5,069.3	7,402.9	8,795.4
B. Provincial Governments:	178,603.3	146,646.3	240,851.4	202,968.5
(1) Commodity Operations	176,965.6	146,307.4	240,620.7	202,724.5
(2) Others	1,637.7	338.8	230.7	244.0
C. Local Bodies (City Governments)	40.0	-	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7	165,357.7
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(2) Mining & Quarrying	-	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0	47,972.6
(4) Construction	-	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0	32,220.7
(6) Commerce	18,509.4	17,488.6	12,822.5	14,780.5
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0	39,235.4
(8) Services	1.0	3.6	32.6	59.8
(9) Others	35,980.2	34,229.9	34,192.6	31,088.7
III. Non-Bank Financial Institutions :	39,369.7	49,030.0	44,302.7	42,047.8
(1) Co-operative Banks	-	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3	5,624.9
(3) Insurance Companies	1,660.0	1,369.8	1,428.4	1,173.0
(4) Micro Finance	-	-	200.0	200.0
(5) Other NBFC's	31,474.4	41,562.2	36,244.9	35,049.9
IV. Private Sector Enterprises :	2,096,078.9	2,221,542.0	2,193,624.0	2,386,470.9
A. Agriculture, Hunting and Forestry	157,163.2	165,826.2	165,206.6	178,212.5
(1) Growing of crops	113,890.7	120,137.4	114,912.1	125,848.1
(2) Farming of animals	21,150.6	20,611.7	22,968.6	24,906.7
(3) Agricultural and animal husbandry	599.8	633.2	476.2	570.8
(4) Agricultural machinery and equipments	21,166.5	24,259.1	26,772.2	26,786.7
(5) Hunting, trapping, forestry & logging	355.6	184.8	77.4	100.1
B. Fishing and fish farming etc.	513.0	670.7	767.6	637.1
C. Mining and Quarrying	17,492.6	17,002.7	14,979.1	14,475.0
(1) Mining of coal	2,634.5	2,465.0	2,742.4	3,161.1
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,460.5	9,508.0
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4	249.7
(4) Quarrying of stone, sand and clay	339.9	374.9	325.8	572.9
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,311.4	870.1	983.2
D. Manufacturing	1,186,757.8	1,282,352.6	1,228,536.4	1,366,476.0
(1) Food products and beverages	197,478.2	190,828.4	214,265.2	222,018.1
(2) Tobacco products	285.2	2,040.1	2,278.8	4,236.6
(3) Textiles	464,471.9	526,332.6	456,139.9	554,403.8
i) Spinning, weaving, finishing of textiles	368,092.7	424,046.0	351,567.5	435,407.9
a) Spinning of fibers	211,995.7	255,267.8	202,128.3	248,974.4
b) Weaving of textiles	85,543.7	89,230.0	82,154.9	99,361.9
c) Finishing of textiles	70,553.3	79,548.3	67,284.3	87,071.6
ii) Made-up textile articles	43,073.9	46,306.3	51,329.2	53,405.8
iii) Knit wear	23,370.0	23,683.8	21,245.7	24,009.8
iv) Carpets and rugs	5,906.9	4,617.7	6,754.9	6,469.3
v) Other textiles n.e.s.	24,028.4	27,678.8	25,242.7	35,110.9
(4) Wearing apparel, readymade garments etc.	48,250.9	49,456.7	48,150.6	49,888.2

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2009		2010	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,173.0	18,026.8	17,121.6	18,452.7
i.) Tanning & dressing of leather, luggage, handbags etc.	9,978.4	9,895.0	9,288.3	9,769.0
ii.) Footwear	8,194.7	8,131.7	7,833.3	8,683.7
6) Wood and products of wood cork	2,023.0	1,919.3	1,890.1	2,673.2
7) Paper, paperboard and products	18,079.3	17,528.3	18,591.4	19,504.2
8) Printing, publishing and allied industries	9,197.9	8,397.5	7,586.4	6,969.7
9) Coke and refined petroleum products	20,522.7	21,737.1	23,652.9	26,761.5
10) Chemicals and chemical products	131,890.6	154,646.7	152,153.2	156,047.5
11) Rubber and plastics products	12,746.4	12,405.3	13,584.5	13,953.4
12) Other non-metallic mineral products	100,385.8	102,842.3	99,994.9	107,354.1
13) Basic metals	39,393.2	39,596.0	40,885.5	45,463.4
14) Fabricated metal products	8,730.6	9,528.5	11,371.5	12,961.0
15) Machinery and equipment	14,598.0	16,073.4	15,729.3	20,610.2
16) Office, accounting and computing machinery	111.2	128.1	38.2	32.7
17) Electrical machinery and apparatus	40,079.0	48,342.3	44,963.3	42,194.0
18) Radio, television and communication equipment and apparatus	3,108.3	3,693.3	3,045.1	3,394.0
19) Medical, precision and optical instruments, watches and clocks	5,565.0	5,555.0	7,555.6	7,836.6
20) Motor vehicles, trailers and semi-trailers	18,413.4	18,825.1	16,042.4	17,971.7
21) Other transport equipments	3,667.4	4,445.4	3,789.5	3,541.4
22) Furniture and fixture	1,539.4	1,941.3	2,206.9	1,784.5
23) Jewellery and related articles	994.5	1,277.1	1,031.9	923.1
24) Sports goods	5,094.8	4,638.1	4,220.4	4,410.1
25) Handicrafts	94.9	144.8	149.6	119.0
26) Other manufacturing n.e.s.	21,863.4	22,003.2	22,097.7	22,971.2
E. Ship breaking and waste / scrape (junk)	4,928.0	3,380.2	4,906.3	7,111.1
F. Electricity, gas and water supply	152,197.2	179,560.4	209,776.8	231,997.6
G. Construction	68,892.1	64,985.6	65,825.6	69,536.2
1) Building	53,902.2	51,799.3	51,131.0	51,943.8
2) Infrastructure	14,989.9	13,186.3	14,694.6	17,592.4
H. Commerce and Trade	226,381.2	231,335.7	220,443.9	228,189.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,257.0	14,475.7	12,694.9	13,845.1
2) Wholesale and commission trade	129,310.3	129,131.3	120,150.7	123,438.5
i) Exports	33,547.5	39,468.0	33,432.4	40,330.2
ii) Imports	30,380.3	28,876.1	29,565.7	29,492.4
iii) Domestic whole sales	65,382.5	60,787.2	57,152.6	53,615.9
3) Retail trade	80,814.0	87,728.7	87,598.3	90,905.5
I. Hotels, restaurants and clubs etc	13,476.2	14,042.1	14,830.4	15,311.3
J. Transport, storage and communications	98,136.5	96,700.7	102,505.1	108,629.4
K. Real estate, renting and business activities	107,453.1	108,810.1	103,215.7	107,312.8
L. Education	5,389.5	5,773.5	8,202.7	7,397.2
M. Health and social work	6,192.9	5,950.3	5,516.6	5,765.1
N. Other community, social and personal service activities	20,858.6	18,342.1	21,519.3	17,954.1
O. Other private business n.e.s	30,246.9	26,809.1	27,391.8	27,466.6
V. Trust Funds and Non Profit Institutions	12,258.5	13,223.6	13,309.6	16,363.8
VI. Personal	364,458.2	339,887.8	322,138.0	305,983.5
A. Bank Employees	69,451.3	74,017.5	76,326.0	74,572.0
B. Consumer Financing	291,924.7	262,635.4	240,292.6	224,828.2
i) House building	61,151.6	58,713.0	54,140.5	50,812.3
ii) Transport	79,592.9	69,634.3	64,679.8	57,354.5
iii) Credit cards	35,535.1	31,257.4	28,280.5	25,797.3
iv) Consumer durable	546.6	176.7	512.8	473.4
v) Personal loans	115,098.4	102,853.9	92,679.0	90,390.8
C. Other Personal	3,082.2	3,235.0	5,519.4	6,583.3
VII. Others	9,765.2	9,401.3	11,084.7	17,591.6
TOTAL	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2011		2012
	Jun.	Dec.	Jun.
I. Government:	406,735.0	348,529.8	461,675.9
A. Federal Government:	192,151.0	163,614.0	218,910.7
(1) Commodity Operations	183,252.8	153,089.7	194,758.3
(2) Others	8,898.2	10,524.3	24,152.4
B. Provincial Governments:	214,584.0	184,915.8	242,765.2
(1) Commodity Operations	214,235.2	184,532.4	241,718.5
(2) Others	348.7	383.4	1,046.7
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	171,002.7	135,888.4	312,301.8
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	39,008.0	40,992.3	37,082.2
(4) Construction	-	-	-
(5) Utilities	33,718.3	14,426.7	13,898.5
(6) Commerce	18,197.6	14,246.1	41,068.4
(7) Transport, Storage & Communication	46,714.6	62,231.5	69,203.7
(8) Services	314.6	260.7	356.5
(9) Others	33,049.6	3,731.1	150,692.6
III. Non-Bank Financial Institutions :	40,181.7	43,447.7	44,209.7
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	4,928.1	6,210.8	6,726.9
(3) Insurance Companies	1,029.0	718.0	660.0
(4) Micro Finance	200.0	200.0	100.0
(5) Other NBFC's	34,024.7	36,318.9	36,722.8
IV. Private Sector Enterprises :	2,364,473.6	2,459,754.2	2,393,109.2
A. Agriculture, Hunting and Forestry	179,946.5	187,134.8	199,001.6
(1) Growing of crops	127,897.6	135,777.3	144,465.8
(2) Farming of animals	26,648.8	28,530.7	30,214.5
(3) Agricultural and animal husbandry	401.1	410.4	432.3
(4) Agricultural machinery and equipments	24,812.0	22,258.6	23,666.9
(5) Hunting, trapping, forestry & logging	187.0	157.9	222.1
B. Fishing and fish farming etc.	470.6	613.8	505.3
C. Mining and Quarrying	16,298.4	15,840.8	15,105.2
(1) Mining of coal	3,177.5	3,301.1	2,939.1
(2) Crude petroleum & natural gas	11,629.1	10,696.8	10,447.9
(3) Iron & non-ferrous metal ores	488.4	589.9	259.6
(4) Quarrying of stone, sand and clay	460.2	401.6	387.2
(5) Chemical, fertilizer, Salt etc.	543.2	851.4	1,071.4
D. Manufacturing	1,343,695.1	1,396,264.4	1,349,323.1
(1) Food products and beverages	274,994.8	258,737.4	280,928.2
(2) Tobacco products	3,136.5	3,301.5	3,537.7
(3) Textiles	492,062.0	524,555.2	478,094.8
i) Spinning, weaving, finishing of textiles	377,929.4	411,858.4	369,993.7
a) Spinning of fibers	213,381.9	239,874.6	210,915.3
b) Weaving of textiles	89,351.1	87,522.6	83,219.4
c) Finishing of textiles	75,196.5	84,461.2	75,859.0
ii) Made-up textile articles	47,131.1	46,017.5	43,283.2
iii) Knit wear	25,598.8	26,112.8	24,144.3
iv) Carpets and rugs	6,800.5	7,547.7	5,460.2
v) Other textiles n.e.s.	34,602.2	33,018.8	35,213.3
(4) Wearing apparel, readymade garments etc.	49,473.4	50,874.2	47,779.3

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	2011		2012
	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,091.0	22,542.8	20,629.6
i.) Tanning & dressing of leather, luggage, handbags etc.	12,030.1	12,672.6	10,414.3
ii.) Footwear	10,060.8	9,870.2	10,215.2
6) Wood and products of wood cork	3,307.9	2,801.3	3,055.7
7) Paper, paperboard and products	23,543.5	24,033.5	22,463.7
8) Printing, publishing and allied industries	7,165.1	6,941.7	6,652.1
9) Coke and refined petroleum products	31,284.1	34,219.6	30,584.5
10) Chemicals and chemical products	154,521.0	161,646.2	174,768.7
11) Rubber and plastics products	14,126.3	16,430.0	15,777.3
12) Other non-metallic mineral products	93,440.1	95,215.2	75,154.0
13) Basic metals	43,158.9	52,141.6	56,891.9
14) Fabricated metal products	12,382.3	13,973.4	12,587.8
15) Machinery and equipment	19,175.0	20,436.8	14,213.5
16) Office, accounting and computing machinery	31.1	284.4	325.9
17) Electrical machinery and apparatus	37,980.0	43,434.7	41,071.5
18) Radio, television and communication equipment and apparatus	3,207.2	3,440.7	3,979.5
19) Medical, precision and optical instruments, watches and clocks	8,214.2	7,931.9	8,014.3
20) Motor vehicles, trailers and semi-trailers	16,308.2	19,978.7	18,707.1
21) Other transport equipments	3,120.5	2,917.6	3,424.6
22) Furniture and fixture	2,203.7	1,449.2	1,748.8
23) Jewellery and related articles	864.0	825.8	676.4
24) Sports goods	5,178.3	5,419.3	5,100.2
25) Handicrafts	164.1	94.6	106.1
26) Other manufacturing n.e.s.	22,561.8	22,637.0	23,049.8
E. Ship breaking and waste / scrape (junk) etc.	7,212.4	9,392.3	12,620.1
F. Electricity, gas and water supply	263,825.7	292,414.9	271,860.4
G. Construction	66,211.1	66,669.3	53,026.8
1) Building	50,019.9	49,408.6	40,032.0
2) Infrastructure	16,191.2	17,260.7	12,994.9
H. Commerce and Trade	203,351.8	209,246.8	200,280.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	10,351.1	14,503.5	16,738.2
2) Wholesale and commission trade	108,050.5	105,951.5	100,931.0
i) Exports	34,826.4	34,044.1	27,810.9
ii) Imports	24,083.7	22,763.4	25,522.2
iii) Domestic whole sales	49,140.4	49,143.9	47,597.9
3) Retail trade	84,950.2	88,791.9	82,611.2
I. Hotels, restaurants and clubs etc	14,026.0	14,807.7	14,804.2
J. Transport, storage and communications	106,391.5	98,942.9	110,881.6
K. Real estate, renting and business activities	103,374.8	105,458.4	103,966.7
L. Education	6,308.9	5,350.6	6,204.8
M. Health and social work	5,529.6	5,266.4	5,658.1
N. Other community, social and personal service activities	16,004.3	17,302.5	14,473.0
O. Other private business n.e.s	31,826.9	35,048.7	35,398.0
V. Trust Funds and Non-Profit Institutions	18,028.7	19,782.2	18,003.6
VI. Personal	294,017.6	285,931.9	285,133.7
A. Bank Employees	76,409.8	75,370.2	72,975.9
B. Consumer Financing	213,153.6	205,025.0	204,943.7
i) House building	47,671.0	44,692.9	40,967.7
ii) Transport	50,672.7	46,480.7	45,352.1
iii) Credit cards	24,625.7	23,142.0	22,934.1
iv) Consumer durable	309.0	395.3	452.2
v) Personal loans	89,875.2	90,314.1	95,237.6
C. Other Personal	4,454.1	5,536.8	7,214.1
VII. Others	16,382.8	16,858.3	15,570.5
TOTAL	3,310,822.0	3,310,192.5	3,530,004.4

(Contd.)

3.6 Classification of Scheduled Banks' Advances by Borrowers

(End of Period: Million Rupees)

BORROWERS	Dec. 2012		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	423,364.0	423,364.0	-
A. Federal Government:	248,365.5	248,365.5	-
(1) Commodity Operations	222,578.2	222,578.2	-
(2) Others	25,787.3	25,787.3	-
B. Provincial Governments:	174,998.5	174,998.5	-
(1) Commodity Operations	174,024.2	174,024.2	-
(2) Others	974.3	974.3	-
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	349,623.1	349,623.1	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-
(2) Mining & Quarrying	-	-	-
(3) Manufacturing	44,931.6	44,931.6	-
(4) Construction	-	-	-
(5) Utilities	15,607.3	15,607.3	-
(6) Commerce	43,516.4	43,516.4	-
(7) Transport, Storage & Communication	84,322.6	84,322.6	-
(8) Services	223.7	223.7	-
(9) Others	161,021.6	161,021.6	-
III. Non-Bank Financial Institutions :	45,324.4	45,266.6	57.8
(1) Co-operative Banks	-	-	-
(2) Development Financial Institutions	9,480.2	9,480.2	-
(3) Insurance Companies	335.9	335.9	-
(4) Micro Finance	100.0	100.0	-
(5) Other NBFC's	35,408.3	35,350.5	57.8
IV. Private Sector Enterprises :	2,539,961.3	2,424,575.9	115,385.4
A. Agriculture, Hunting and Forestry	212,539.3	112,120.3	100,419.0
(1) Growing of crops	153,318.1	92,621.4	60,696.7
(2) Farming of animals	34,231.0	14,241.0	19,990.0
(3) Agricultural and animal husbandry	880.1	880.1	-
(4) Agricultural machinery and equipments	23,494.6	3,766.0	19,728.6
(5) Hunting, trapping, forestry & logging	615.5	611.7	3.8
B. Fishing and fish farming etc.	443.8	415.5	28.3
C. Mining and Quarrying	15,634.8	15,546.8	88.0
(1) Mining of coal	2,610.0	2,544.6	65.4
(2) Crude petroleum & natural gas	10,211.5	10,211.5	-
(3) Iron & non-ferrous metal ores	367.4	367.4	-
(4) Quarrying of stone, sand and clay	492.4	477.1	15.3
(5) Chemical, fertilizer, Salt etc.	1,953.5	1,946.2	7.3
D. Manufacturing	1,449,442.0	1,441,429.8	8,012.2
(1) Food products and beverages	294,238.3	293,224.1	1,014.2
(2) Tobacco products	3,336.8	3,336.6	0.2
(3) Textiles	545,064.6	542,037.6	3,026.9
i) Spinning, weaving, finishing of textiles	434,830.2	432,370.0	2,460.2
a) Spinning of fibers	254,135.5	252,587.0	1,548.5
b) Weaving of textiles	93,652.8	93,524.2	128.6
c) Finishing of textiles	87,041.9	86,258.8	783.1
ii) Made-up textile articles	51,053.4	51,039.3	14.1
iii) Knit wear	23,431.3	22,945.2	486.0
iv) Carpets and rugs	4,936.9	4,932.4	4.6
v) Other textiles n.e.s.	30,812.8	30,750.7	62.1
(4) Wearing apparel, readymade garments etc.	49,934.8	49,694.9	240.0

3.6 Classification of Scheduled Banks' Advances by Borrowers

(Concl.d.)

(End of Period: Million Rupees)

BORROWERS	Dec. 2012		
	All Banks	Commercial Banks	Specialized Banks
(5) Tanning and dressing of leather; manufacture of luggage and footwear	20,964.3	20,799.2	165.1
(i) Tanning & dressing of leather, luggage, handbags etc.	10,680.1	10,595.7	84.3
(ii) Footwear	10,284.3	10,203.5	80.8
(6) Wood and products of wood cork	3,997.9	3,941.9	55.9
(7) Paper, paperboard and products	28,395.1	28,146.8	248.3
(8) Printing, publishing and allied industries	6,075.8	5,974.3	101.5
(9) Coke and refined petroleum products	41,461.9	41,445.9	16.0
(10) Chemicals and chemical products	165,771.7	164,659.5	1,112.2
(11) Rubber and plastics products	22,578.1	22,268.8	309.3
(12) Other non-metallic mineral products	68,641.3	67,916.2	725.1
(13) Basic metals	61,824.2	61,457.0	367.3
(14) Fabricated metal products	11,640.9	11,537.1	103.8
(15) Machinery and equipment	18,281.6	18,209.7	71.9
(16) Office, accounting and computing machinery	290.8	288.9	1.9
(17) Electrical machinery and apparatus	43,398.6	43,355.5	43.1
(18) Radio, television and communication equipment and apparatus	5,188.6	5,181.6	7.0
(19) Medical, precision and optical instruments, watches and clocks	7,090.3	7,048.6	41.7
(20) Motor vehicles, trailers and semi-trailers	17,406.1	17,294.7	111.3
(21) Other transport equipments	3,803.6	3,783.8	19.8
(22) Furniture and fixture	1,180.3	1,099.5	80.8
(23) Jewellery and related articles	546.3	500.5	45.8
(24) Sports goods	4,761.2	4,739.5	21.6
(25) Handicrafts	91.5	75.9	15.6
(26) Other manufacturing n.e.s.	23,477.5	23,411.8	65.7
E. Ship breaking and waste / scrape (junk) etc.	17,715.5	17,715.3	0.2
F. Electricity, gas and water supply	280,953.2	280,934.1	19.1
G. Construction	52,959.4	52,576.6	382.8
(1) Building	37,754.2	37,427.2	327.0
(2) Infrastructure	15,205.2	15,149.4	55.8
H. Commerce and Trade	213,565.7	209,806.8	3,758.9
(1) Sale, maintenance and repair of motor vehicles and motorcycles	13,285.7	12,923.9	361.8
(2) Wholesale and commission trade	107,221.6	106,963.6	258.1
(i) Exports	30,964.0	30,963.4	0.6
(ii) Imports	24,243.5	24,235.4	8.1
(iii) Domestic whole sales	52,014.1	51,764.8	249.3
(3) Retail trade	93,058.3	89,919.3	3,139.0
I. Hotels, restaurants and clubs etc	14,779.0	14,595.4	183.6
J. Transport, storage and communications	109,077.7	108,466.6	611.0
K. Real estate, renting and business activities	108,879.2	108,002.2	877.0
L. Education	6,160.7	6,009.0	151.7
M. Health and social work	5,987.5	5,930.0	57.5
N. Other community, social and personal service activities	13,063.3	13,011.0	52.2
O. Other private business n.e.s	38,760.4	38,016.6	743.8
V. Trust Funds and Non Profit Institutions	18,015.7	17,996.3	19.4
VI. Personal	295,181.1	292,266.6	2,914.4
(1) Bank Employees	80,518.4	77,630.6	2,887.8
(2) Consumer Financing	206,358.5	206,331.8	26.6
(i) House building	40,197.6	40,197.6	-
(ii) Transport	45,847.4	45,844.7	2.7
(iii) Credit cards	24,372.8	24,372.8	-
(iv) Consumer durable	334.8	320.3	14.6
(v) Personal loans	95,605.8	95,596.4	9.4
(3) Other Personal	8,304.2	8,304.2	-
VII. Others	17,066.6	16,644.5	422.1
TOTAL	3,688,536.3	3,569,737.1	118,799.1

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

(End of Period: Million Rupees)

SECURITIES	Dec. 2012		
	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	65,181.1	65,181.1	-
II. Securities, Shares and other Financial Instruments:	193,207.2	193,207.2	-
A. Quoted on the Stock Exchange:	81,433.0	81,433.0	-
1. To Stock Brokers and Dealers:	20,935.2	20,935.2	-
(a) Government and other Trustee Securities	2,223.4	2,223.4	-
(b) Shares and Debentures	17,010.1	17,010.1	-
(c) Participation Term Certificates	12.0	12.0	-
(d) Others	1,689.6	1,689.6	-
2. To others:	60,497.8	60,497.8	-
(a) Government and other Trustee Securities	41,450.9	41,450.9	-
(b) Shares and Debentures	12,236.7	12,236.7	-
(c) Participation Term Certificates	0.5	0.5	-
(d) Others	6,809.8	6,809.8	-
B. Unquoted on the Stock Exchange:	111,774.2	111,774.2	-
1. To Stock Brokers and Dealers:	81,967.3	81,967.3	-
(a) Government and other Trustee Securities	37,479.5	37,479.5	-
(b) Shares and Debentures	42,774.8	42,774.8	-
(c) Participation Term Certificates	6.0	6.0	-
(d) Others	1,707.0	1,707.0	-
2. To others:	29,806.9	29,806.9	-
(a) Government and other Trustee Securities	26,338.3	26,338.3	-
(b) Shares and Debentures	420.6	420.6	-
(c) Participation Term Certificates	1,500.5	1,500.5	-
(d) Others	1,547.5	1,547.5	-
III. Merchandise	1,146,876.0	1,146,795.7	80.3
A. Food Items	313,777.3	313,722.9	54.5
1. Wheat	88,745.5	88,710.5	34.9
2. Rice and paddy	96,191.6	96,188.0	3.6
3. Other Grains & Pulses:	6,295.9	6,295.9	-
(a) Indigenous	4,209.8	4,209.8	-
(b) Imported	2,086.1	2,086.1	-
4. Edible Oils:	22,040.1	22,034.9	5.2
(a) Indigenous	14,743.2	14,738.0	5.2
(b) Imported	7,296.9	7,296.9	-
5. Sugar:	73,410.5	73,410.5	-
(a) Indigenous	62,126.8	62,126.8	-
(b) Imported	11,283.8	11,283.8	-
6. Kariana and Spices	2,454.3	2,454.3	-
7. Fish and Fish preparations	1,141.3	1,141.3	-
8. Other Food Items:	23,498.1	23,487.3	10.8
(a) Indigenous	19,322.9	19,312.1	10.8
(b) Imported	4,175.2	4,175.2	-
B. Raw Materials:	320,644.6	320,626.3	18.3
1. Cotton Raw:	107,155.8	107,155.8	-
(a) Indigenous	89,808.2	89,808.2	-
(b) Imported	17,347.6	17,347.6	-
2. Synthetic Fibers:	21,361.1	21,361.1	-
(a) Indigenous	19,487.2	19,487.2	-
(b) Imported	1,873.9	1,873.9	-
3. Fertilizers:	36,670.4	36,670.4	-
(a) Indigenous	24,095.8	24,095.8	-
(b) Imported	12,574.6	12,574.6	-

3.7 Classification of Scheduled Banks' Advances by Securities Pledged

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

SECURITIES	Dec. 2012		
	All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude :	49,456.1	49,456.1	-
(a) Indigenous	25,778.2	25,778.2	-
(b) Imported	23,677.8	23,677.8	-
5. Iron & Steel:	37,260.3	37,242.0	18.3
(a) Indigenous	22,305.1	22,286.8	18.3
(b) Imported	14,955.2	14,955.2	-
6. Wool & Goat Hair	1,158.0	1,158.0	-
7. Hides & Skins	6,496.9	6,496.9	-
8. Oil Seeds	7,570.3	7,570.3	-
9. Pesticides & Insecticides:	4,191.6	4,191.6	-
(a) Indigenous	3,809.1	3,809.1	-
(b) Imported	382.5	382.5	-
10. Other Raw Materials:	49,324.2	49,324.2	-
(a) Indigenous	40,401.6	40,401.6	-
(b) Imported	8,922.6	8,922.6	-
C. Finished / Manufactured Goods:	512,454.1	512,446.5	7.5
1. Cotton Textiles:	88,157.8	88,153.5	4.3
(a) Indigenous	78,338.0	78,333.7	4.3
(b) Imported	9,819.8	9,819.8	-
2. Cotton Yarn:	51,218.6	51,218.6	-
(a) Indigenous	47,714.7	47,714.7	-
(b) Imported	3,503.9	3,503.9	-
3. Other Textiles:	72,013.0	72,013.0	-
(a) Indigenous	60,435.4	60,435.4	-
(b) Imported	11,577.7	11,577.7	-
4. Machinery:	28,049.8	28,049.8	-
(a) Indigenous	10,618.0	10,618.0	-
(b) Imported	17,431.8	17,431.8	-
5. Handloom Products	6,103.9	6,103.9	-
6. Carpets & Rugs	6,292.4	6,292.4	-
7. Readymade Garments	31,357.2	31,357.2	-
8. Cement and Cement Products:	31,035.9	31,035.9	-
(a) Indigenous	30,968.0	30,968.0	-
(b) Imported	67.9	67.9	-
9. Sports Goods	2,753.5	2,753.5	-
10. Surgical Instruments	2,457.5	2,456.2	1.3
11. Chemicals and Dyes	33,968.3	33,966.3	1.9
12. Other Finished Goods:	159,046.1	159,046.1	-
(a) Indigenous	142,843.8	142,843.8	-
(b) Imported	16,202.3	16,202.3	-
IV. Fixed Assets Including Machinery	466,433.3	463,145.8	3,287.5
V. Real Estate:	505,515.9	406,427.4	99,088.5
(a) Land	184,577.8	90,561.7	94,016.0
(b) Buildings:	320,938.1	315,865.7	5,072.4
1. Residential	142,674.1	141,349.0	1,325.1
2. Non-Residential	178,264.0	174,516.6	3,747.4
VI. Fixed Deposits and Insurance Policies :	51,292.2	51,268.9	23.4
(a) Bank Deposits	43,537.8	43,525.7	12.1
(b) Insurance Policies	7,754.5	7,743.2	11.3
VII. Others:	1,260,030.7	1,243,711.2	16,319.5
(a) Other Secured Advances	934,929.4	930,857.9	4,071.4
(b) Advances Secured by Guarantee(s)	263,500.9	256,879.9	6,621.0
(c) Unsecured Advances	61,600.4	55,973.3	5,627.0
TOTAL	3,688,536.3	3,569,737.1	118,799.1

3.8 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009				2010			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	42,312	124.1	97,668	122.2	228,649	127.8	60,885	102.6
5,000	to	10,000	29,106	213.9	100,480	837.9	34,474	258.6	72,792	487.5
10,000	to	20,000	346,680	4,832.8	803,313	13,990.5	675,185	11,025.1	686,312	10,223.8
20,000	to	25,000	584,799	13,329.8	18,790	419.6	47,673	1,082.6	15,653	438.8
25,000	to	30,000	58,341	1,624.9	56,768	1,546.0	218,265	6,363.1	205,670	5,872.0
30,000	to	40,000	379,354	13,631.8	293,224	10,263.4	178,572	6,231.0	167,893	5,792.0
40,000	to	50,000	215,805	9,569.5	221,649	9,926.8	136,942	6,145.1	112,127	5,243.6
50,000	to	60,000	325,207	17,714.6	260,821	14,456.9	178,198	9,991.0	98,606	5,596.7
60,000	to	70,000	247,024	16,112.9	185,811	12,076.4	202,519	13,124.7	218,090	14,190.7
70,000	to	80,000	223,208	16,674.6	249,786	18,666.4	224,578	16,811.5	188,358	14,273.4
80,000	to	90,000	252,435	21,494.8	272,934	23,252.9	227,594	19,328.0	244,460	20,672.3
90,000	to	100,000	329,669	31,006.6	281,650	26,543.3	239,916	22,800.5	241,439	23,344.9
100,000	to	200,000	811,587	107,233.2	761,136	100,012.2	811,435	106,354.5	950,604	127,862.3
200,000	to	300,000	226,214	56,658.2	248,098	60,752.4	215,530	51,477.8	158,208	39,524.2
300,000	to	400,000	111,285	39,433.1	109,132	36,868.5	101,479	34,285.9	93,123	31,971.5
400,000	to	500,000	44,657	19,913.1	52,139	23,759.2	67,215	29,845.9	66,751	29,856.5
500,000	to	600,000	46,425	25,038.3	28,317	15,293.9	24,006	13,007.8	31,538	17,067.2
600,000	to	700,000	16,044	10,393.5	16,666	10,781.1	14,656	9,434.5	13,408	8,623.3
700,000	to	800,000	12,277	9,150.9	14,143	10,574.1	11,186	8,398.3	11,098	8,261.0
800,000	to	900,000	10,135	8,641.4	12,288	10,399.2	9,771	8,263.6	11,741	8,952.9
900,000	to	1,000,000	11,421	10,807.1	13,138	12,661.5	11,896	11,426.8	8,873	8,343.6
1,000,000	to	2,000,000	62,109	87,317.0	57,791	81,604.7	58,598	83,962.9	53,749	74,482.6
2,000,000	to	3,000,000	26,675	66,708.0	25,692	62,578.1	23,492	57,736.8	27,501	66,774.0
3,000,000	to	4,000,000	14,664	51,364.2	18,400	62,852.8	13,452	46,650.9	16,591	56,340.3
4,000,000	to	5,000,000	11,035	49,439.6	10,077	44,751.2	8,091	36,124.4	8,765	37,785.9
5,000,000	to	6,000,000	5,496	29,880.8	5,330	29,054.0	5,521	30,163.9	7,085	34,079.2
6,000,000	to	7,000,000	4,503	29,527.9	4,643	30,275.4	4,022	25,896.6	5,794	36,886.8
7,000,000	to	8,000,000	2,357	17,629.5	3,038	22,653.2	2,567	19,160.5	3,808	28,417.5
8,000,000	to	9,000,000	2,104	17,788.6	2,304	19,586.5	2,266	19,138.8	3,426	27,839.4
9,000,000	to	10,000,000	2,577	24,713.2	2,206	21,094.0	1,771	16,892.2	2,853	24,703.2
10,000,000	and	over	25,803	2,272,378.3	27,612	2,404,237.0	24,825	2,452,952.4	59,160	2,532,352.6
TOTAL			4,481,308	3,080,346.3	4,255,044	3,191,891.3	4,004,344	3,174,463.4	3,846,361	3,306,362.2

3.8 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011				2012			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	88,232	149.5	102,511	88.6	45,163	55.2	23,193	42.2
5,000	to	10,000	46,350	325.0	18,254	136.6	30,695	223.2	19,872	132.4
10,000	to	20,000	635,333	9,533.3	597,986	9,306.7	572,248	8,693.5	227,161	3,214.1
20,000	to	25,000	10,845	248.4	66,950	1,558.5	27,781	650.4	334,976	6,915.5
25,000	to	30,000	202,167	5,615.4	116,243	3,339.8	236,295	6,633.3	240,265	6,609.3
30,000	to	40,000	149,434	4,861.0	153,485	4,971.8	80,431	2,794.8	81,988	2,768.0
40,000	to	50,000	70,093	3,102.7	129,398	5,906.2	79,871	3,670.6	125,186	5,589.8
50,000	to	60,000	151,421	8,425.8	53,089	2,955.2	123,352	6,896.8	74,577	4,170.9
60,000	to	70,000	168,152	11,039.2	95,159	6,264.8	146,307	9,579.6	153,884	10,025.2
70,000	to	80,000	164,012	12,373.6	168,958	12,818.1	177,469	13,229.6	149,009	11,145.2
80,000	to	90,000	142,817	12,154.9	256,465	21,832.9	131,109	11,229.3	118,364	9,990.5
90,000	to	100,000	159,088	15,177.9	176,314	16,702.7	150,662	14,387.0	141,764	13,367.8
100,000	to	200,000	1,089,351	147,448.7	1,039,000	142,537.8	998,760	141,412.7	925,283	133,250.5
200,000	to	300,000	160,758	39,669.1	176,376	42,538.7	238,823	56,617.4	320,025	74,888.6
300,000	to	400,000	94,218	32,325.7	78,094	26,704.0	83,981	28,559.9	106,862	36,644.4
400,000	to	500,000	67,413	31,270.0	55,841	25,684.1	68,755	31,236.4	59,471	26,552.1
500,000	to	600,000	22,903	12,367.4	25,519	13,797.0	38,167	20,497.3	38,689	20,754.5
600,000	to	700,000	13,966	9,075.8	19,250	12,741.1	21,973	14,464.1	25,956	16,865.0
700,000	to	800,000	13,087	9,837.4	17,346	12,989.9	13,903	10,452.0	17,407	13,067.0
800,000	to	900,000	14,655	12,370.7	8,570	7,233.1	9,312	7,874.2	10,074	8,563.6
900,000	to	1,000,000	9,670	9,192.8	8,121	7,729.3	7,834	7,418.5	8,495	8,085.1
1,000,000	to	2,000,000	53,203	74,634.7	47,315	65,696.6	49,437	69,685.1	51,441	73,985.3
2,000,000	to	3,000,000	24,693	60,477.3	24,825	59,664.2	21,054	51,177.4	23,626	57,933.3
3,000,000	to	4,000,000	15,983	55,331.2	11,555	40,157.2	12,338	42,013.7	10,781	37,616.2
4,000,000	to	5,000,000	7,721	34,464.6	7,957	36,050.8	7,074	31,927.2	6,975	31,336.4
5,000,000	to	6,000,000	6,509	35,978.2	5,608	30,502.3	5,682	31,122.5	5,838	31,963.1
6,000,000	to	7,000,000	3,810	24,766.7	3,314	21,426.2	4,209	27,476.4	3,233	20,948.6
7,000,000	to	8,000,000	2,910	21,805.5	2,601	19,461.2	2,998	22,621.1	2,325	17,373.4
8,000,000	to	9,000,000	2,178	18,506.3	1,963	16,648.9	2,679	22,670.0	2,434	20,646.6
9,000,000	to	10,000,000	1,944	18,526.8	2,086	19,901.0	2,063	19,575.1	1,827	17,467.5
10,000,000	and over		26,872	2,579,766.5	26,299	2,622,847.5	26,257	2,815,160.2	26,900	2,966,624.3
TOTAL			3,619,788	3,310,822.0	3,496,452	3,310,192.5	3,416,682	3,530,004.4	3,337,881	3,688,536.3

Note:-

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class.

3.9 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2009				2010			
			Jun.		Dec.		Jun.		Dec.	
			No. of		No. of		No. of		No. of	
			Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Less	than	5,000	34,443	99.9	96,903	119.2	226,832	123.3	57,623	90.8
5,000	to	10,000	23,642	169.9	99,149	828.2	25,976	189.2	64,275	418.1
10,000	to	20,000	336,473	4,676.3	798,999	13,923.4	645,884	10,640.0	680,121	10,129.0
20,000	to	25,000	579,079	13,197.5	14,434	320.0	19,732	448.8	13,809	396.5
25,000	to	30,000	53,231	1,486.9	38,144	1,056.3	204,374	5,994.6	196,271	5,601.3
30,000	to	40,000	360,117	12,930.0	279,777	9,777.0	164,568	5,716.8	149,994	5,160.1
40,000	to	50,000	149,372	6,641.9	165,222	7,385.8	119,191	5,363.3	88,997	4,228.7
50,000	to	60,000	254,739	13,804.6	204,638	11,313.2	145,296	8,144.9	62,301	3,544.7
60,000	to	70,000	188,218	12,267.9	114,883	7,499.0	134,774	8,733.4	153,394	9,973.6
70,000	to	80,000	177,560	13,253.3	163,849	12,292.7	154,722	11,636.4	120,222	9,205.1
80,000	to	90,000	193,843	16,485.5	230,480	19,575.6	197,042	16,743.8	187,882	15,878.5
90,000	to	100,000	246,802	23,176.6	218,960	20,609.9	194,476	18,554.0	188,719	18,284.8
100,000	to	200,000	444,988	57,979.6	393,468	50,049.1	436,931	55,202.9	560,665	75,272.3
200,000	to	300,000	170,037	43,527.4	171,988	42,247.7	132,991	31,445.0	88,044	22,075.0
300,000	to	400,000	104,882	37,254.7	99,150	33,599.4	75,845	25,877.9	68,380	23,768.0
400,000	to	500,000	43,029	19,192.7	50,767	23,150.4	64,374	28,574.2	64,627	28,899.2
500,000	to	600,000	45,409	24,485.1	27,562	14,884.3	22,638	12,247.1	30,602	16,555.7
600,000	to	700,000	15,464	10,015.4	16,158	10,454.3	13,890	8,942.0	12,703	8,173.2
700,000	to	800,000	11,961	8,915.0	13,806	10,322.6	10,498	7,886.2	10,779	8,027.5
800,000	to	900,000	9,870	8,415.6	12,004	10,157.0	9,416	7,956.7	11,411	8,671.6
900,000	to	1,000,000	11,284	10,677.0	12,931	12,463.4	11,700	11,240.3	8,522	8,015.0
1,000,000	to	2,000,000	61,137	85,964.2	56,868	80,321.4	57,765	82,818.5	53,053	73,512.1
2,000,000	to	3,000,000	26,426	66,080.8	25,403	61,866.4	23,070	56,714.5	27,306	66,311.1
3,000,000	to	4,000,000	14,507	50,824.6	18,298	62,499.8	13,251	45,956.0	16,392	55,645.2
4,000,000	to	5,000,000	10,859	48,686.0	10,023	44,503.1	8,041	35,895.6	8,710	37,534.3
5,000,000	to	6,000,000	5,447	29,619.0	5,295	28,868.9	5,488	29,988.9	7,060	33,947.2
6,000,000	to	7,000,000	4,468	29,299.8	4,628	30,177.6	3,988	25,677.8	5,774	36,757.8
7,000,000	to	8,000,000	2,323	17,373.7	3,014	22,471.8	2,548	19,017.5	3,778	28,192.8
8,000,000	to	9,000,000	2,079	17,576.0	2,289	19,459.2	2,256	19,052.9	3,412	27,719.6
9,000,000	to	10,000,000	2,550	24,455.5	2,192	20,961.0	1,757	16,759.4	2,838	24,561.2
10,000,000	and over		25,611	2,266,399.9	27,437	2,397,420.2	24,689	2,446,513.1	59,023	2,525,854.3
TOTAL			3,609,850	2,974,932.4	3,378,719	3,080,577.6	3,154,003	3,060,054.9	3,006,687	3,192,404.1

3.9 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)			2011				2012			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	67,258	82.3	100,192	81.8	43,477	50.7	21,660	38.2
5,000	to	10,000	35,026	254.5	13,562	103.4	26,539	194.7	15,809	105.2
10,000	to	20,000	627,902	9,435.7	594,715	9,255.8	569,233	8,646.4	223,327	3,152.0
20,000	to	25,000	7,395	168.7	64,574	1,504.8	24,139	569.9	328,231	6,764.3
25,000	to	30,000	189,636	5,259.4	112,167	3,228.3	232,944	6,539.9	238,016	6,546.4
30,000	to	40,000	142,354	4,615.1	148,017	4,780.4	71,538	2,477.7	69,800	2,328.9
40,000	to	50,000	60,555	2,666.5	122,477	5,595.0	64,019	2,965.4	106,579	4,755.5
50,000	to	60,000	115,520	6,431.1	37,298	2,071.4	88,814	4,973.9	29,908	1,653.4
60,000	to	70,000	96,042	6,309.6	53,780	3,511.3	42,663	2,769.1	48,482	3,122.8
70,000	to	80,000	88,683	6,710.0	87,052	6,633.2	76,275	5,680.3	56,595	4,278.9
80,000	to	90,000	105,606	8,988.8	139,450	11,906.1	83,886	7,240.9	73,247	6,211.6
90,000	to	100,000	112,767	10,765.8	109,290	10,351.0	112,001	10,706.2	110,501	10,437.3
100,000	to	200,000	691,319	93,173.1	652,296	90,419.1	620,678	88,699.6	551,107	81,527.3
200,000	to	300,000	88,673	21,904.7	111,416	26,617.6	162,319	38,011.3	236,464	55,014.7
300,000	to	400,000	73,233	25,408.9	62,975	21,744.7	60,383	20,852.0	82,064	28,480.3
400,000	to	500,000	64,913	30,139.7	54,185	24,953.1	66,733	30,324.5	56,337	25,144.1
500,000	to	600,000	21,672	11,695.6	24,631	13,314.9	36,722	19,728.6	37,029	19,866.4
600,000	to	700,000	13,241	8,606.6	18,579	12,309.1	21,087	13,886.9	25,096	16,308.1
700,000	to	800,000	12,653	9,518.1	16,841	12,613.8	13,289	9,982.9	16,565	12,444.3
800,000	to	900,000	14,044	11,852.1	7,897	6,670.6	8,759	7,414.1	9,342	7,957.6
900,000	to	1,000,000	9,396	8,933.9	7,872	7,492.3	7,352	6,974.9	8,354	7,950.7
1,000,000	to	2,000,000	52,191	73,250.2	46,576	64,627.9	48,728	68,663.9	50,656	72,846.1
2,000,000	to	3,000,000	24,508	60,020.3	24,570	59,074.9	20,859	50,707.6	23,405	57,404.1
3,000,000	to	4,000,000	15,802	54,727.9	11,338	39,437.1	12,157	41,419.9	10,598	37,014.6
4,000,000	to	5,000,000	7,677	34,262.9	7,910	35,836.6	7,013	31,645.5	6,917	31,068.4
5,000,000	to	6,000,000	6,480	35,824.6	5,582	30,365.5	5,650	30,949.5	5,796	31,737.4
6,000,000	to	7,000,000	3,792	24,652.7	3,300	21,335.7	4,195	27,387.3	3,212	20,811.6
7,000,000	to	8,000,000	2,887	21,631.6	2,582	19,316.9	2,976	22,454.5	2,297	17,160.9
8,000,000	to	9,000,000	2,162	18,368.2	1,946	16,503.6	2,669	22,584.3	2,420	20,527.0
9,000,000	to	10,000,000	1,927	18,365.2	2,063	19,682.6	2,049	19,441.1	1,811	17,314.3
10,000,000	and over		26,748	2,573,118.9	26,160	2,615,823.3	26,119	2,808,200.5	26,763	2,959,764.8
TOTAL			2,782,062	3,197,142.9	2,671,293	3,197,161.8	2,565,265	3,412,143.9	2,478,388	3,569,737.1

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

As on 31st December 2012

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Government		Non Financial Public Sector		NBFCs		Private Sector (Business)	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	-	-	-	-	-	-	11,995	16.9
5,000	to	10,000	-	-	-	-	-	-	12,547	78.9
10,000	to	20,000	-	-	-	-	-	-	24,617	303.4
20,000	to	25,000	-	-	1	..	-	-	8,453	189.8
25,000	to	30,000	-	-	1	..	-	-	4,151	115.3
30,000	to	40,000	-	-	-	-	1	..	16,404	582.1
40,000	to	50,000	-	-	1	..	3	0.1	26,833	1,211.2
50,000	to	60,000	1	0.1	-	-	-	-	51,100	2,866.6
60,000	to	70,000	-	-	-	-	6	0.4	112,653	7,376.7
70,000	to	80,000	-	-	-	-	-	-	105,275	7,837.2
80,000	to	90,000	-	-	-	-	-	-	56,972	4,788.5
90,000	to	100,000	-	-	-	-	-	-	39,326	3,702.2
100,000	to	200,000	609	95.7	1	0.1	795	124.7	603,965	87,425.8
200,000	to	300,000	1	0.3	4	1.0	287	68.2	186,799	43,896.7
300,000	to	400,000	-	-	48	14.9	13	4.3	52,584	17,737.4
400,000	to	500,000	-	-	-	-	61	27.5	39,681	17,700.6
500,000	to	600,000	-	-	6	3.1	6	3.2	16,068	8,716.6
600,000	to	700,000	1	0.7	12	7.8	5	3.2	8,372	5,437.0
700,000	to	800,000	3	2.1	2	1.4	3	2.3	10,322	7,792.0
800,000	to	900,000	-	-	15	12.8	3	2.5	6,324	5,377.7
900,000	to	1,000,000	-	-	14	12.9	1	0.9	5,585	5,327.7
1,000,000	to	2,000,000	6	10.4	141	221.1	11	16.0	25,275	36,303.3
2,000,000	to	3,000,000	5	12.6	1	2.7	11	28.3	11,678	28,623.2
3,000,000	to	4,000,000	-	-	234	825.3	5	17.4	6,863	23,801.7
4,000,000	to	5,000,000	-	-	190	808.2	4	17.4	5,084	22,877.6
5,000,000	to	6,000,000	1	5.9	199	1,096.4	10	53.9	4,006	21,858.6
6,000,000	to	7,000,000	-	-	90	584.9	13	85.4	2,748	17,794.0
7,000,000	to	8,000,000	4	29.1	1	7.0	2	14.2	2,129	15,904.3
8,000,000	to	9,000,000	3	26.8	8	71.6	6	50.3	2,198	18,647.6
9,000,000	to	10,000,000	-	-	-	-	1	9.2	1,685	16,105.3
10,000,000	and over		167	423,180.4	263	345,951.7	249	44,794.9	25,549	2,109,565.5
TOTAL			801	423,364.0	1,232	349,623.1	1,496.0	45,324.4	1,487,241	2,539,961.3

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

As on 31st December 2012

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)			Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
			No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount
Less	than	5,000	4	..	10,291	22.8	903	2.5	23,193	42.2
5,000	to	10,000	7	..	7,118	52.1	200	1.5	19,872	132.4
10,000	to	20,000	-	-	202,272	2,907.1	272	3.6	227,161	3,214.1
20,000	to	25,000	-	-	326,348	6,721.7	174	3.9	334,976	6,915.5
25,000	to	30,000	-	-	236,035	6,491.8	78	2.2	240,265	6,609.3
30,000	to	40,000	-	-	65,422	2,180.3	161	5.6	81,988	2,768.0
40,000	to	50,000	1	..	98,251	4,373.8	97	4.6	125,186	5,589.8
50,000	to	60,000	1	0.1	23,309	1,295.4	166	8.8	74,577	4,170.9
60,000	to	70,000	-	-	41,078	2,638.6	147	9.4	153,884	10,025.2
70,000	to	80,000	-	-	43,704	3,305.8	30	2.2	149,009	11,145.2
80,000	to	90,000	2	0.2	61,062	5,174.4	328	27.6	118,364	9,990.5
90,000	to	100,000	-	-	102,305	9,653.2	133	12.4	141,764	13,367.8
100,000	to	200,000	6	1.0	315,402	44,803.5	4,505	799.7	925,283	133,250.5
200,000	to	300,000	8	2.2	127,658	29,718.8	5,268	1,201.5	320,025	74,888.6
300,000	to	400,000	4	1.4	53,759	18,736.4	454	149.9	106,862	36,644.4
400,000	to	500,000	11	5.1	19,486	8,708.9	232	110.0	59,471	26,552.1
500,000	to	600,000	7	4.0	22,450	11,948.3	152	79.2	38,689	20,754.5
600,000	to	700,000	17	10.8	17,488	11,365.7	61	39.8	25,956	16,865.0
700,000	to	800,000	8	5.6	6,976	5,193.4	93	70.2	17,407	13,067.0
800,000	to	900,000	2	1.7	3,384	2,880.5	346	288.4	10,074	8,563.6
900,000	to	1,000,000	3	2.9	2,397	2,275.0	495	465.6	8,495	8,085.1
1,000,000	to	2,000,000	9	13.2	24,245	34,731.2	1,754	2,690.1	51,441	73,985.3
2,000,000	to	3,000,000	10	21.6	11,604	28,504.6	317	740.3	23,626	57,933.3
3,000,000	to	4,000,000	7	24.6	3,644	12,849.3	28	98.0	10,781	37,616.2
4,000,000	to	5,000,000	-	-	1,663	7,483.6	34	149.6	6,975	31,336.4
5,000,000	to	6,000,000	2	10.2	1,603	8,851.1	17	87.0	5,838	31,963.1
6,000,000	to	7,000,000	1	6.6	354	2,310.7	27	166.9	3,233	20,948.6
7,000,000	to	8,000,000	4	30.0	181	1,358.3	4	30.4	2,325	17,373.4
8,000,000	to	9,000,000	-	-	211	1,780.5	8	69.8	2,434	20,646.6
9,000,000	to	10,000,00	2	19.3	134	1,285.8	5	47.9	1,827	17,467.5
10,000,000	and	over	85	17,855.1	508	15,578.6	79	9,698.1	26,900	2,966,624.3
TOTAL			201	18,015.7	1,830,342	295,181.1	16,568	17,066.6	3,337,881	3,688,536.3

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)											
END OF PERIOD	R A T E S O F M A R G I N (%)										
	0.00	5.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00
2009											
June											
No. of A/Cs.	2,342,657	3,078	52,546	42,504	843,441	530,720	72,091	603	19,166	61,710	2,115
Amount	629,056.6	13,634.4	134,533.7	180,205.7	277,868.8	1,108,009.6	264,974.0	1,955.2	39,730.4	264,461.2	9,930.7
December											
No. of A/Cs.	2,457,909	9,660	42,782	371,382	867,253	412,844	41,360	260	8,106	17,561	1,157
Amount	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4
2010											
June											
No. of A/Cs.	2,218,472	4,451	82,425	33,347	879,565	492,247	54,053	253	9,072	50,470	1,709
Amount	648,478.9	28,745.7	293,035.5	112,136.8	264,519.5	1,123,295.0	225,427.3	616.6	46,061.4	276,160.0	12,459.5
December											
No. of A/Cs.	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991
Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5
2011											
June											
No. of A/Cs.	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439
Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1
December											
No. of A/Cs.	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065
Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2
2012											
June											
No. of A/Cs.	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793
Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2
December											
No. of A/Cs.	1,663,714	39,332	43,582	21,300	1,134,737	142,080	47,912	276	6,621	50,859	1,840
Amount	1,021,936.4	164,263.1	270,975.5	160,006.5	342,203.1	848,295.3	228,952.5	1,537.6	40,506.2	324,533.6	18,671.8

3.11 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

END OF PERIOD	R A T E S O F M A R G I N (%)											
	50.00	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	TOTAL
2009												
June												
No. of A/Cs.	262,729	1,264	2,842	1,593	874	2,519	246	945	236,700	650	315	4,481,308
Amount	85,293.5	4,016.5	7,469.4	9,351.8	3,967.7	5,692.8	1,644.8	2,802.7	31,835.7	2,710.6	1,200.6	3,080,346.3
												(21.97)
December												
No. of A/Cs.	18,063	590	2,242	438	1,152	960	257	353	315	398	2	4,255,044
Amount	75,891.2	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	3,191,891.3
												(20.26)
2010												
June												
No. of A/Cs.	159,374	1,661	5,099	2,912	3,364	3,786	820	469	453	279	63	4,004,344
Amount	93,056.5	6,072.8	12,559.7	8,312.4	9,036.2	6,336.7	3,091.5	1,673.3	1,797.3	1,122.3	468.8	3,174,463.4
												(20.86)
December												
No. of A/Cs.	122,231	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	3,846,361
Amount	93,615.1	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	3,306,362.2
												(18.11)
2011												
June												
No. of A/Cs.	137,151	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	3,619,788
Amount	69,712.6	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	3,310,822.0
												(17.79)
December												
No. of A/Cs.	151,239	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	3,496,452
Amount	109,939.9	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	3,310,192.5
												(18.70)
2012												
June												
No. of A/Cs.	130,358	984	2,121	1,691	1,098	1,254	782	798	813	506	729	3,416,682
Amount	83,963.7	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	3,530,004.4
												(18.73)
December												
No. of A/Cs.	175,018	964	2,019	1,070	1,059	1,901	856	701	912	675	453	3,337,881
Amount	162,078.7	13,517.6	20,064.4	16,099.2	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	3,688,536.30
												(19.45)

() Figures in parenthesis are weighted average rates of margin

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Foreign Constituents:	-	2,851.6	-	1,635.1	202.3	1,620.7
(a) Business	-	2,759.2	-	1,584.7	202.3	1,594.3
(b) Other Foreign Constituents	-	92.4	-	50.4	-	26.4
B. Domestic Constituents:	143,376.5	148,424.3	163,113.4	183,441.6	188,577.1	173,398.8
I. Government:	407.7	-	-	-	1,163.6	4,750.6
II. Public Sector Enterprises:	9,477.6	7,844.1	5,744.2	7,141.8	6,727.6	5,786.8
(a) Agriculture, Forestry, Hunting & Fishing	181.9	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-
(c) Manufacturing	1,990.1	192.2	-	1,799.3	73.3	30.7
(d) Construction	-	-	-	152.5	68.9	-
(e) Electricity Gas, Water & Sanitary Services	2,330.0	3,500.0	2,459.7	1,450.0	2,600.0	1,400.0
(f) Commerce:	4,947.0	4,139.7	1,962.3	3,735.2	3,967.4	4,351.2
1. Export Bills :	4,102.7	2,731.2	1,075.9	1,957.6	2,808.4	3,270.2
i. Cotton Raw	35.7	305.5	105.5	154.2	0.8	-
ii. Rice	2,543.0	624.5	109.4	140.7	837.7	1,857.5
iii. Cotton Textiles (Local)	696.8	1,318.1	598.9	1,348.2	1,313.8	165.9
iv. Cement & Cement products	14.8	-	-	137.7	175.9	-
v. Petroleum & Petroleum products	242.4	-	-	-	-	702.4
vi. Machinery & Transport Equipments	30.3	45.6	129.3	3.1	3.1	3.1
vii. Other Export Bills	539.6	437.5	132.8	173.6	477.0	541.3
2. Imports Bills Payable in Pakistan	213.0	463.7	78.4	78.7	1.5	33.0
3. Inland Bills (to include Local Bills)	567.1	944.8	808.0	1,698.9	1,157.5	1,047.9
4. Non-Bank Financial Companies	64.2	-	-	-	-	-
(g) Transport, Storage & Communication	6.0	-	10.1	-	-	-
(h) Services	-	-	1,311.6	-	-	-
(i) Other Public Sector Enterprises	22.7	12.3	0.6	4.8	18.0	4.8
III. Private Sector (Business):	132,342.3	137,352.7	155,866.6	168,127.3	177,099.0	157,812.0
(a) Agriculture, Forestry, Hunting & Fishing	6,011.4	5,212.7	3,623.8	3,841.1	2,899.1	4,591.8
1. Primary Products :	5,821.5	4,958.3	3,210.7	3,468.5	2,738.5	4,130.5
i. Cotton	4,440.8	3,607.5	236.1	569.7	517.7	1,462.9
ii. Rice	973.1	1,252.2	1,859.9	2,004.5	1,153.1	1,509.3
iii. Sugarcane	189.4	-	-	-	-	-
iv. Tobacco	0.6	-	0.5	-	0.5	0.3
v. Other Primary Products	217.6	98.6	1,114.1	894.2	1,067.2	1,158.0
(b). Other Agriculture, Forestry, Hunting and Fishing	190.0	254.5	413.1	372.6	160.6	461.3

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
2. Mining and Quarrying	256.4	277.6	65.9	1,456.9	97.1	1,143.8
3. Manufacturing	23,860.0	15,616.8	17,213.2	21,111.4	21,465.5	16,342.8
4. Construction	423.7	361.3	755.6	304.5	-	-
5. Electricity, Gas, Water & Sanitary Services	1,750.5	85.8	54.4	87.3	1,450.0	682.9
6. Commerce:	98,511.0	110,793.8	132,880.6	139,991.4	148,904.6	133,755.4
(a). Export Bills-Traditional Export	34,119.5	40,559.7	54,674.4	62,201.5	70,143.6	47,444.6
i. Wool & Goat Hair	42.3	1,029.0	0.1	-	418.8	1,665.8
ii. Hides & Skins	142.4	1,115.3	272.3	105.2	301.1	105.9
iii. Cotton Textiles (Local)	25,652.5	21,706.4	32,679.8	31,428.0	45,943.1	30,728.2
iv. Cotton Yarn (Local)	7,935.8	16,078.2	21,190.2	30,406.9	23,144.5	14,485.6
v. Sports Goods	240.4	230.6	415.3	197.1	256.1	306.7
vi. Surgical Instruments	106.0	400.1	116.6	64.4	79.9	152.4
(b). Export Bills-Non-Traditional Exports	21,414.6	21,437.5	18,764.7	25,309.8	21,494.8	23,771.2
i. Brassware & Handicrafts	2,258.3	46.9	289.6	16.0	6.3	3.0
ii. Carpets & Rugs	450.2	1,050.8	1,513.0	899.8	438.4	466.1
iii. Footwear & Leather goods	1,876.8	1,605.2	2,174.8	1,989.5	2,136.3	1,548.3
iv. Handloom products, Towels & Hosiery	2,236.1	2,440.1	2,815.0	2,004.0	1,933.1	1,871.2
v. Readymade Garments	7,781.3	8563.7	7,226.5	13,005.8	6,913.7	8,397.1
vi. Electrical goods (Cable & Wire RA)	313.7	439.4	112.5	1,205.0	1,443.0	238.0
vii. Other Export Bills	6,498.1	7,291.4	4,633.2	6,189.7	8,623.9	11,247.5
(c). Import Bills Payable in Pakistan	24,708.0	26,367.4	32,982.1	28,770.6	36,634.0	42,380.2
(d). Inland Bills (to include Local Bills)	17,156.4	18,259.0	21,546.0	18,789.3	19,669.8	18,072.0
(e). Non-Bank Financial Companies	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	1,112.6	4,170.1	4,913.4	4,920.2	962.4	2,087.3
7. Transport, Storage & Communication	256.9	560.8	110.6	584.6	224.8	231.1
8. Services	55.4	3,191.2	435.4	21.9	1,537.9	59.8
9. Other Private (Business)	1,217.0	1,252.7	727.1	728.2	520.0	1,004.4
IV. Trust Funds and Non-Profit Institutions	-	-	-	2.1	49.2	6.6
V. Others	1,148.9	3,227.5	1,502.6	8,170.4	3,537.6	5,042.8
TOTAL	143,376.5	151,275.9	163,113.4	185,076.6	188,779.4	175,019.5

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2012		2012	
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	306	948.6	435	3,287.0
(a) Business	301	943.2	434	3,287.0
(b) Other Foreign Constituents	5	5.4	1	-
B. Domestic Constituents:	23,502	195,929.2	21,231	193,579.5
I. Government:	4	6,625.8	7	5,551.0
II. Public Sector Enterprises:	613	20,265.5	627	19,823.6
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-
(b) Mining and Quarrying	3	67.0	-	-
(c) Manufacturing	15	54.6	22	60.3
(d) Construction	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	1	989.9	1	989.9
(f) Commerce:	561	19,149.2	570	17,535.5
1. Export Bills :	256	6,968.0	190	4,857.2
i. Cotton Raw	-	-	1	5.0
ii. Rice	137	1,857.7	109	2,393.6
iii. Cotton Textiles (Local)	15	155.6	28	378.9
iv. Cement & Cement products	-	-	-	-
v. Petroleum & Petroleum products	7	1,268.4	9	1,907.7
vi. Machinery & Transport Equipments	42	3,488.6	-	-
vii. Other Export Bills	55	197.7	43	172.0
2. Imports Bills Payable in Pakistan	28	10,587.8	38	10,709.7
3. Inland Bills (to include Local Bills)	277	1,593.4	342	1,968.6
4. Non-Bank Financial Companies	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-
(h) Services	-	-	-	-
(i) Other Public Sector Enterprises	33	4.8	34	1,237.9
III. Private Sector (Business):	21,913	166,711.3	19,306	159,907.1
1. Agriculture, Forestry ,Hunting & Fishing	1,178	7,722.6	741	11,088.2
(a). Primary Products :	1,158	7,523.6	723	10,937.0
i. Cotton	184	1,503.7	175	6,236.7
ii. Rice	479	2,649.3	50	1,434.7
iii. Sugarcane	-	-	1	26.5
iv. Tobacco	1	0.3	1	0.3
v. Other Primary Products	494	3,370.2	496	3,238.8
(b). Other Agriculture, Forestry, Hunting and Fishing	20	199.0	18	151.2

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

(Concl'd.)

(End of Period : Million Rupees)

ECONOMIC GROUPS	2012			
	Jun.		Dec.	
	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	9	578.9	7	44.9
3. Manufacturing	4,363	24,847.4	5,988	35,960.5
4. Construction	2	26.8	5	139.9
5. Electricity, Gas, Water & Sanitary Services	1	2,156.7		
6. Commerce:	15,685	129,514.3	12,158	107,774.6
(a). Export Bills-Traditional Export	7,112	52,226.5	5,273	38,246.9
i. Wool & Goat Hair	8	44.7	19	180.7
ii. Hides & Skins	-	-	4	11.3
iii. Cotton Textiles (Local)	4,086	37,362.2	3,115	24,985.9
iv. Cotton Yarn (Local)	2,943	14,156.9	2,062	12,534.0
v. Sports Goods	47	160.1	49	185.1
vi. Surgical Instruments	28	502.5	24	350.0
(b). Export Bills-Non-Traditional Exports	2,716	27,935.5	2,354	27,815.3
i. Brassware & Handicrafts	-	-	4	9.0
ii. Carpets & Rugs	161	1,726.0	32	115.6
iii. Footwear & Leather goods	440	2,441.4	259	2,279.2
iv. Handloom products, Towels & Hosiery	172	1,330.5	218	1,070.6
v. Readymade Garments	1,200	6,332.9	1,153	8,132.5
vi. Electrical goods (Cable & Wire RA)	62	189.1	66	3,183.4
vii. Other Export Bills	681	15,915.7	622	13,025.1
(c). Import Bills Payable in Pakistan	2,679	30,450.2	1,650	20,633.5
(d). Inland Bills (to include Local Bills)	2,117	13,054.9	1,718	15,021.4
(e). Non-Bank Financial Companies	-	-		
(f). Other Foreign Bills (clean outward)	1,061	5,847.1	1,163	6,057.5
7. Transport, Storage & Communication	-	-	1	473.5
8. Services	161	31.7	165	450.2
9. Other Private (Business)	514	1,833.0	241	3,975.4
IV. Trust Funds and Non-Profit Institutions	1	29.1		
V. Others	971	2,297.6	1,291	8,297.8
TOTAL	23,808	196,877.8	21,666	196,866.5

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2009		2010	
	Jun.	Dec.	Jun.	Dec.
	Book Value	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	197,658.5	192,836.6	208,318.5	206,292.0
Prize Bonds	-	-	-	-
National Savings Schemes	-	-	-	-
Compensation Bonds	11,550.2	7,568.7	7,436.6	995.8
Federal Investment Bonds	8,638.3	-	-	-
Pakistan Investment Bonds	177,470.0	185,267.9	200,881.9	205,296.2
Un-classified	-	-	-	-
B. TREASURY BILLS	748,731.4	986,725.6	1,119,504.0	1,266,001.8
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	51,883.1
E. OTHERS:	412,726.2	538,179.3	544,303.1	683,737.5
1. Shares :	88,590.5	144,950.4	124,828.7	167,896.2
(i) Financial Institutions	9,859.3	5,987.2	8,601.2	11,789.3
(ii) Public Sector Enterprises	6,968.3	44,688.6	6,247.1	6,136.3
(iii) Private Sector	71,762.9	94,274.6	109,980.4	149,970.6
2. Debentures :	5,545.3	6,490.9	4,042.4	2,648.8
(i) Financial Institutions	3.4	301.8	373.7	0.8
(ii) Public Sector Enterprises	2,758.9	2,709.0	2,660.2	2,516.3
(iii) Private Sector	2,783.0	3,480.1	1,008.5	131.7
3. National Investment Trust (Unit)	20,761.5	12,061.0	6,942.8	8,883.1
4. Participation Term Certificates	63,853.2	121.0	125.3	121.9
5. Term Finance Certificate (TFC's)	..	244,934.1	281,415.1	279,764.1
6. Sukuk	..	87,823.0	96,587.3	180,477.8
7. Certificate of Investment (COI's)	..	1,825.0	1,905.0	2,556.5
8. Modaraba Certificate	28,409.5	27,173.6	24,611.0	540.1
9. Mutual Funds	416.9	1,464.2	539.3	32,244.9
10. Others	205,149.3	11,336.1	3,306.2	8,604.2
TOTAL	1,359,192.7	1,719,695.6	1,949,440.5	2,207,914.4

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2011		2012
	Jun.	Dec.	Jun.
	Book Value	Book Value	Book Value
A. FEDERAL GOVERNMENT SECURITIES	260,886.2	457,495.2	493,252.4
Prize Bonds	-	-	-
National Savings Schemes	-	-	-
Compensation Bonds	1,010.0	2,000.0	4,489.2
Federal Investment Bonds	-	-	-
Pakistan Investment Bonds	259,876.2	455,495.2	488,763.2
Un-classified	-	-	-
B. TREASURY BILLS	1,572,278.4	1,932,569.3	1,916,027.9
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	62,564.9	68,147.3	76,298.8
E. OTHERS:	758,383.0	617,314.5	787,809.3
1. Shares :	160,791.5	187,653.4	255,194.0
(i) Financial Institutions	7,164.6	9,891.3	8,460.2
(ii) Public Sector Enterprises	7,336.7	9,685.2	10,814.2
(iii) Private Sector	146,290.2	168,076.9	235,919.6
2. Debentures :	450.4	439.1	431.7
(i) Financial Institutions	0.8	0.8	0.8
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	120.1	108.8	101.4
3. National Investment Trust (Unit)	10,386.9	5,631.2	6,496.4
4. Participation Term Certificates	117.0	103.3	96.7
5. Term Finance Certificate (TFC's)	280,688.2	70,209.3	71,481.3
6. Sukuk	246,264.8	283,684.3	363,746.5
7. Certificate of Investment (COI's)	2,976.0	3,385.9	1,809.2
8. Modaraba Certificate	35,781.7	46,057.9	60,104.5
9. Mutual Funds	519.3	357.6	399.6
10. Others	20,407.2	19,792.6	28,049.4
TOTAL	2,654,112.5	3,075,526.3	3,273,388.4

3.13 Classification of Scheduled Banks' Investments in Securities and Shares

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

SECURITIES / SHARES	Dec. 2012		
	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	622,729.9	634,133.4	632,160.6
Prize Bonds			
National Savings Schemes			
Compensation Bonds	5,918.5	5,918.5	5,925.4
Federal Investment Bonds			
Pakistan Investment Bonds	616,811.4	628,214.9	626,235.2
Un-classified			
B. TREASURY BILLS	2,519,713.8	2,584,386.9	2,523,746.7
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	91,605.3	91,431.0	91,756.4
E. OTHERS:	756,719.4	701,882.9	766,811.1
1. Shares :	228,138.7	175,424.6	234,608.6
(i) Financial Institutions	17,121.5	14,784.2	17,096.5
(ii) Public Sector Enterprises	10,197.2	3,695.4	10,315.0
(iii) Private Sector	200,820.0	156,945.0	207,197.1
2. Debentures :	417.1	418.8	416.3
(i) Financial Institutions	0.8	0.8	-
(ii) Public Sector Enterprises	329.5	329.5	329.5
(iii) Private Sector	86.8	88.5	86.8
3. National Investment Trust (Unit)	6,951.7	3,483.4	6,678.4
4. Participation Term Certificates	89.8	89.8	89.8
5. Term Finance Certificate (TFC's)	70,190.9	72,912.6	70,925.7
6. Sukuk	393,448.2	393,488.9	395,152.7
7. Certificate of Investment (COI's)	1,538.1	1,538.1	1,538.1
8. Modaraba Certificate	42,186.4	40,773.3	43,633.6
9. Mutual Funds	399.6	394.5	409.0
10. Others	13,358.9	13,358.9	13,358.9
TOTAL	3,990,768.4	4,011,834.2	4,014,474.8

3.15 Scheduled Banks' Deposits by Rates of Interest

RATE OF RETURN	(Million Rupees)					
	2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	252,871.4	267,203.0	335,161.1	199,074.8	346,757.0	351,124.1
0.25*	60,974.5	74,206.4	73,265.5	142,543.5	135,214.8	134,833.6
0.50*	18,812.0	35,095.8	22,161.8	26,284.4	35,791.9	43,835.0
0.75*	12,676.8	2,805.9	1,606.3	4,016.9	3,483.6	8,006.8
1.00	25,749.3	20,933.9	16,193.7	32,285.9	38,016.9	16,975.4
1.25	1,686.6	2,098.1	2,886.8	2,277.1	1,526.4	6,012.8
1.50	17,731.6	9,197.2	5,617.6	6,725.6	3,547.9	15,335.0
1.75	1,731.8	12,317.6	947.3	2,042.7	5,904.7	2,385.5
2.00	20,485.0	4,645.2	6,529.8	10,235.4	14,902.9	7,944.0
2.25	6,510.8	11,623.7	4,465.2	731.5	974.9	1,036.8
2.50	4,335.0	4,881.7	4,369.3	2,238.8	7,332.1	2,672.1
2.75	1,805.8	1,697.2	1,084.0	974.8	2,368.3	2,424.7
3.00	2,985.4	2,972.6	5,978.6	4,321.1	12,159.9	778.5
3.25	1,271.0	420.6	6,179.2	571.0	227.0	136.5
3.50	2,604.6	1,304.9	1,496.9	8,651.0	2,561.6	201.2
3.75	1,200.1	940.4	259.5	549.6	39.4	-
4.00	1,658.7	1,845.8	2,320.4	1,963.2	7,538.7	352.7
4.25	1,407.7	1,016.6	51.6	84.6	1,008.4	48.6
4.50	378.4	571.7	507.4	15.6	3,954.9	-
4.75	131.6	205.1	-	-	3.0	-
5.00	10,949.3	12,003.8	12,129.0	15,621.5	1,289.3	2,773.7
5.25	349.5	849.7	252.6	4.3	10.2	-
5.50	1.1	34.8	431.5	452.6	1,618.0	-
5.75	5.1	5.5	-	-	-	-
6.00	45.4	11.3	45.8	-	7,915.5	7,440.6
6.25	-	0.7	0.3	-	-	-
6.50	2.3	16.8	1.1	-	-	31.3
6.75	-	-	-	-	-	-
7.00	11.9	-	37.5	-	-	-
7.25	0.7	54.2	19.9	-	-	-
7.50	1,041.1	75.4	98.8	-	-	-
7.75	-	-	-	-	-	-
8.00	3,865.2	4,503.3	4,476.7	-	-	-
8.25	-	-	600.0	-	-	-
8.50	3.7	27.6	5.0	-	-	-
8.75	-	-	0.5	-	-	-
9.00	4,165.3	4,078.0	-	-	-	-
9.25	-	-	0.1	-	-	-
9.50	98.6	-	-	-	-	-
9.75	-	-	117.8	-	-	-
10.00	1,637.2	2,093.7	174.3	-	-	18.2
10.25	68.0	-	500.2	-	-	1.0
10.50	8,275.6	6,510.6	334.8	-	-	6.1
10.75	0.6	27.6	2.9	-	-	-
11.00	491.7	411.4	327.5	-	-	6.1
Over 11.00	2,915.1	8,695.8	26,276.5	-	1,406.7	1.9
Total	470,935.2	495,383.7	536,914.8	461,665.90	635,553.9	604,382.2

3.16 Scheduled Banks' Deposits by Rates of Return (PLS)

RATE OF RETURN	(Million Rupees)					
	2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
0.00	1,160,797.8	1,203,188.3	1,435,328.9	1,493,689.5	1,599,418.8	1,650,173.2
0.25*	2,230.0	2,276.3	2,911.1	-	1,256.7	6.8
0.50*	102,212.1	101,350.1	117,525.0	89,485.7	103,596.5	992.0
0.75*	698.4	762.5	1,670.4	-	-	-
1.00	3,716.5	3,315.6	2,632.5	1,433.5	1,975.8	8.2
1.25	6,354.0	10,525.2	649.9	812.1	442.3	927.8
1.50	5,678.1	4,111.7	813.3	605.2	736.2	628.4
1.75	8,893.5	13,977.1	2,011.7	1,344.6	1,515.4	986.2
2.00	3,138.5	3,266.4	989.9	586.2	1.2	2.1
2.25	-	0.6	1.4	1.4	1.4	-
2.50	1,015.0	1,064.3	162.0	149.8	0.1	0.8
2.75	-	-	-	-	-	-
3.00	1,262.1	2,529.1	36.2	246.6	308.4	8.5
3.25	0.5	0.5	-	-	-	-
3.50	4.4	1,236.9	0.1	338.8	765.0	21,431.8
3.75	379.8	2.3	-	133.3	107.2	20,650.1
4.00	8,639.5	10,269.4	10,979.7	20,356.6	572.5	106.8
4.25	22.6	2,345.8	179.6	157.7	173.5	2,550.3
4.50	19,213.7	41,534.9	23,005.1	26,951.2	18,093.1	23,079.3
4.75	262.7	-	3.4	-	366.7	-
5.00	1,337,918.8	1,547,595.3	1,537,883.8	1,613,930.1	610,853.0	6,593.6
5.25	195,366.3	48,742.1	83,237.1	65,972.0	26,217.8	53,511.0
5.50	94,412.2	129,160.7	117,109.3	205,724.1	66,346.9	9,069.2
5.75	35,146.0	42,052.6	29,179.2	29,683.5	24,351.1	107.5
6.00	167,635.0	182,538.9	150,538.0	194,598.0	1,453,163.6	2,398,558.2
6.25	15,081.6	15,406.7	28,089.3	44,334.5	114,299.2	236,448.0
6.50	42,322.7	39,979.5	45,995.0	39,016.4	80,340.3	114,444.3
6.75	7,841.7	2,703.2	2,246.3	19,922.0	20,835.3	139,536.9
7.00	52,858.9	83,857.5	45,937.0	85,408.5	144,265.5	146,334.9
7.25	58,120.8	10,135.6	61,579.9	40,413.5	94,233.0	36,060.9
7.50	69,605.3	94,043.1	108,750.0	127,119.0	54,739.2	90,463.6
7.75	23,029.8	32,528.5	4,401.8	20,792.2	19,519.3	57,918.6
8.00	75,296.6	107,742.1	92,327.8	123,828.8	113,024.4	139,477.4
8.25	39,973.2	26,512.0	55,800.1	43,212.7	45,659.9	81,361.6
8.50	38,998.1	46,049.2	34,180.6	32,630.6	38,920.1	86,018.6
8.75	17,674.6	14,144.4	10,848.7	19,121.0	13,650.4	45,347.8
9.00	38,899.9	47,396.9	57,902.2	44,341.7	41,628.8	124,401.3
9.25	42,056.5	13,010.7	35,176.3	31,000.1	64,174.7	57,390.6
9.50	53,662.7	38,847.9	74,915.4	72,439.1	83,432.1	80,638.0
9.75	21,710.2	9,451.5	4,386.8	20,204.1	13,623.7	19,321.6
10.00	74,038.8	74,555.7	117,321.1	89,361.0	81,815.8	33,078.4
10.25	34,281.0	32,922.4	51,769.6	45,344.3	71,883.7	66,070.1
10.50	45,659.7	55,197.0	52,003.7	73,591.5	72,900.5	43,176.6
10.75	31,319.1	30,719.3	5,908.6	16,760.2	31,532.9	41,804.1
11.00	80,628.4	72,550.0	90,491.7	108,164.4	129,157.2	32,199.0
Over-11.00	204,125.0	288,932.1	455,520.9	383,384.5	343,919.8	167,319.0
Total	4,222,181.9	4,488,531.9	4,952,400.3	5,226,590.0	5,583,819.0	6,028,203.1

*00.25 stands for 00.05 to 00.25

*00.50 stands for 00.30 to 00.50

*00.75 stands for 00.55 to 00.75

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

(Percent per annum)

TYPE OF DEPOSITS	2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	5.73 (1.48)	6.05 (1.27)	5.84 (1.33)	6.86 (1.27)	6.06 (1.59)	6.14 (1.32)	5.26 (1.59)	5.20 (1.42)
II. Saving Deposits	5.08 (53.75)	4.95 (52.69)	5.02 (54.68)	5.02 (52.69)	5.25 (53.94)	5.14 (53.71)	5.68 (54.80)	5.69 (56.63)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.57 (11.41)	4.56 (11.15)	4.83 (10.69)	5.00 (11.15)	5.29 (9.77)	4.79 (9.14)	5.13 (9.61)	5.95 (9.51)
(b) 3 months and over but less than 6	6.49 (7.44)	6.57 (9.42)	6.87 (8.21)	7.28 (9.42)	7.42 (8.62)	6.72 (7.92)	6.62 (7.67)	6.51 (6.29)
(c) 6 months and over but less than 1 year	7.57 (6.14)	7.05 (5.15)	7.21 (4.81)	7.41 (5.15)	7.72 (5.19)	7.83 (5.57)	7.17 (4.89)	6.88 (5.18)
(d) 1 year and over but less than 2 years	8.52 (12.60)	8.18 (13.89)	8.25 (14.25)	8.28 (13.89)	8.99 (14.67)	8.82 (16.27)	8.71 (15.38)	8.20 (14.94)
(e) 2 years and over but less than 3 years	9.34 (1.22)	8.49 (0.84)	8.71 (0.75)	8.35 (0.84)	9.30 (0.67)	8.28 (0.56)	8.40 (0.63)	8.16 (0.58)
(f) 3 years and over but less than 4 years	9.56 (1.72)	9.12 (1.74)	9.67 (1.58)	10.35 (1.74)	11.31 (1.68)	11.17 (1.63)	10.73 (1.94)	10.34 (2.03)
(g) 4 years and over but less than 5 years	6.08 (0.77)	7.92 (0.28)	9.05 (0.24)	9.46 (0.28)	9.61 (0.19)	8.62 (0.16)	9.20 (0.15)	8.93 (0.16)
(h) 5 years and over	9.06 (3.46)	8.92 (3.56)	8.90 (3.45)	8.89 (3.56)	9.37 (3.68)	9.93 (3.71)	9.21 (3.34)	9.88 (3.26)
IV. Overall								
(i) Excluding current and other deposits	6.11	5.88	5.97	6.07	6.42	6.29	6.47	6.45
(ii) Including current and other deposits	4.44	4.29	4.29	4.39	4.53	4.51	4.56	4.61

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	2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	6.86 (1.32)	7.21 (1.14)	6.99 (1.20)	8.05 (1.25)	6.94 (1.49)	6.33 (1.39)	6.32 (1.44)	5.34 (1.49)
II. Saving Deposits	5.48 (53.13)	5.39 (51.70)	5.47 (54.06)	5.48 (53.22)	5.61 (52.66)	5.61 (52.70)	6.14 (54.68)	6.18 (55.91)
III. Term or Fixed Deposits								
(a) Less than 3 months	5.68 (11.55)	4.63 (11.47)	5.04 (10.55)	5.10 (10.80)	5.50 (10.02)	5.39 (8.72)	5.55 (9.34)	6.45 (9.45)
(b) 3 months and over but less than 6 months	6.85 (7.08)	6.89 (9.44)	7.41 (7.94)	7.82 (8.70)	7.92 (8.53)	7.31 (7.74)	7.70 (7.02)	7.39 (5.91)
(c) 6 months and over but less than 1 year	7.87 (6.13)	7.14 (5.31)	7.49 (4.90)	7.71 (4.18)	8.17 (5.24)	8.40 (5.57)	7.95 (4.74)	7.62 (5.00)
(d) 1 year and over but less than 2 years	8.59 (13.12)	8.21 (14.14)	8.38 (14.92)	8.37 (15.11)	9.15 (15.42)	8.93 (17.40)	8.93 (16.26)	8.38 (15.76)
(e) 2 years and over but less than 3 years	9.40 (1.31)	8.73 (0.85)	9.15 (0.75)	8.29 (0.68)	9.21 (0.69)	8.34 (0.61)	8.48 (0.68)	8.32 (0.61)
(f) 3 years and over but less than 4 years	9.65 (1.81)	9.36 (1.84)	9.78 (1.70)	10.36 (1.71)	11.28 (1.80)	11.24 (1.76)	10.77 (2.10)	10.35 (2.19)
(g) 4 years and over but less than 5 years	6.11 (0.84)	7.92 (0.29)	9.47 (0.24)	9.54 (0.17)	9.68 (0.19)	8.73 (0.17)	9.25 (0.16)	9.05 (0.17)
(h) 5 years and over	9.16 (3.71)	9.00 (3.82)	8.97 (3.74)	8.86 (4.19)	9.39 (3.97)	10.14 (3.94)	9.31 (3.59)	9.92 (3.50)
IV. Overall								
(i) Excluding current and other deposits	6.44	6.21	6.37	6.45	6.78	6.77	6.97	6.92
(ii) Including current and other deposits	4.76	4.59	4.66	4.76	4.90	4.86	5.02	5.04

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

TYPE OF DEPOSITS	(Percent per annum)							
	2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Call Deposits	0.69 (3.36)	0.57 (2.80)	0.41 (2.77)	0.16 (2.50)	0.22 (2.79)	0.20 (0.52)	0.16 (3.32)	0.19 (0.53)
II. Saving Deposits	1.04 (60.79)	0.80 (64.20)	0.71 (61.41)	0.81 (66.12)	1.91 (69.67)	0.71 (65.42)	0.73 (56.25)	0.53 (65.56)
III. Term or Fixed Deposits								
(a) Less than 3 months	4.08 (9.81)	3.28 (7.45)	2.84 (12.17)	3.70 (9.17)	1.52 (6.70)	0.42 (14.01)	1.66 (12.64)	0.29 (10.32)
(b) 3 months and over but less than 6 months	3.95 (11.49)	2.74 (9.26)	2.74 (11.13)	3.03 (12.48)	2.10 (9.77)	1.44 (10.09)	0.89 (14.92)	0.58 (10.93)
(c) 6 months and over but less than 1 year	4.19 (6.24)	5.22 (3.28)	3.30 (0.84)	3.22 (3.43)	1.39 (4.60)	1.11 (5.58)	0.87 (6.63)	0.69 (7.44)
(d) 1 year and over but less than 2 years	6.84 (6.74)	7.77 (11.04)	5.37 (7.04)	5.55 (5.39)	3.52 (5.41)	1.25 (3.12)	1.56 (5.55)	1.12 (4.80)
(e) 2 years and over but less than 3 years	4.36 (0.18)	5.12 (0.70)	4.08 (0.76)	10.73 (0.20)	10.79 (0.48)	0.51 (0.06)	2.87 (0.12)	0.16 (0.15)
(f) 3 years and over but less than 4 years	6.92 (0.71)	1.58 (0.66)	2.82 (0.31)	7.84 (0.12)	13.47 (0.29)	0.91 (0.15)	2.42 (0.10)	1.11 (0.02)
(g) 4 years and over but less than 5 years	2.72 (0.07)	7.99 (0.11)	2.12 (0.16)	1.58 (0.02)	7.99 (0.10)	0.51 (0.03)	0.22 (0.01)	1.17 (0.03)
(h) 5 years and over	2.50 (0.63)	2.42 (0.51)	1.39 (0.41)	11.41 (0.57)	4.69 (0.19)	0.26 (1.02)	0.71 (0.47)	1.86 (0.22)
IV. Overall								
(i) Excluding current and other deposits	2.31	2.13	1.65	1.77	2.01	0.77	0.91	0.55
(ii) Including current and other deposits	1.39	1.33	1.00	1.05	1.09	0.54	0.52	0.32

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									
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	13.63
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	11.93
II. INTEREST BEARING - ALL BANKS									
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	13.54
	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	12.66
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	12.20
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	12.36
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	12.43
	Dec.	15.40	12.28	10.55	8.31	10.2	8.4	11.41	10.77
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	14.31
	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	13.22
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	13.73
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	13.43
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	12.84
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	12.02

3.23 Province/Region Wise Deposits by Categories *

(Billion Rupees)

Provinces/Regions	Category	Dec.2011			Jun. 2012			Dec.2012		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	..	..	-	-	-	-	-	-
	Govt.	0.04	1.72	1.76	0.29	2.75	3.05	0.15	1.76	1.91
	NFPSEs	..	..	0.01	0.01	0.13	0.14	0.01	0.01	0.02
	NBFCs & Fin Aux.	0.09	0.65	0.74	0.07	0.72	0.79	0.07	0.32	0.39
	Private Sector	1.03	4.55	5.58	1.34	7.21	8.55	1.34	5.33	6.67
	Trust Fund	0.15	0.28	0.43	0.12	0.22	0.34	0.17	0.32	0.49
	Personal	1.27	5.21	6.48	1.72	5.38	7.10	1.41	5.54	6.95
	Others	-	0.02	0.02	-	-	-	-	0.07	0.07
	Total	2.58	12.44	15.02	3.56	16.42	19.98	3.15	13.35	16.50
AJK	Foreign	-	1.19	1.19	-	0.16	0.16	-	0.56	0.56
	Govt.	0.40	16.46	16.85	0.18	13.57	13.74	0.18	17.98	18.16
	NFPSEs	0.09	0.66	0.75	0.08	0.45	0.53	0.06	0.49	0.55
	NBFCs & Fin Aux.	0.01	0.58	0.59	..	0.42	0.43	0.17	0.24	0.41
	Private Sector	10.27	21.96	32.22	12.12	24.04	36.17	10.58	22.42	33.00
	Trust Fund	0.25	0.81	1.06	0.57	0.41	0.98	0.99	0.85	1.84
	Personal	57.91	62.72	120.63	58.81	66.79	125.60	66.71	74.13	140.84
	Others	0.02	0.42	0.44	0.67	0.31	0.98	0.01	0.24	0.25
	Total	68.94	104.81	173.75	72.42	106.17	178.59	78.72	116.90	195.62

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.24 Province/Region Wise Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec.2011			Jun. 2012			Dec.2012		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.23	0.54	0.77	0.24	0.59	0.83	0.19	0.59	0.78
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.22	0.25	0.02	0.19	0.21	0.05	0.37	0.42
	Others	-	0.01	0.01	-	-	-	-	-	-
	Total	0.26	0.76	1.02	0.26	0.78	1.04	0.25	0.96	1.20
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.13	0.13	-	0.19	0.19	-	0.14	0.14
	NFPSEs	-	-	-	-	-	-	-	0.87	0.87
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.85	3.41	4.26	0.45	3.59	4.04	0.57	5.01	5.58
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.67	1.98	2.65	0.81	2.35	3.15	0.87	2.51	3.39
	Others	-	0.17	0.17	0.01	0.02	0.03	0.01	0.79	0.80
	Total	1.52	5.70	7.21	1.27	6.14	7.41	1.46	9.32	10.77

* End Position.

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons,Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.25 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)

PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD		ISLAMABAD	
	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- cashed	En- Issued	En- Cashed	En- Issued	En- cashed
2007	739,386	1,424,945	538,551	561,094	60,866	37,746	25,993	35,947	94,696	50,752	177,367	74,121	37,007	8,402	323,590	403,348
2008	117,430	485,456	266,471	111,649	19,788	18,850	12,543	32,851	68,795	33,361	89,429	49,596	15,422	11,699	1,148	208,073
2009	144,450	625,253	334,422	104,519	41,125	29,011	7,383	28,991	68,679	38,592	53,757	18,487	20,441	2,847	34,379	114,799
2010	232,164	513,648	236,067	90,933	60,448	51,846	6,262	27,333	69,181	48,073	18,879	20,426	18,430	13,389	17,359	107,244
2011	191,584	597,443	294,049	206,466	80,451	23,804	26,580	29,212	55,866	47,100	28,423	38,750	23,374	5,482	20,038	149,294
2012	353,487	892,263	425,199	319,563	102,329	79,421	23,342	29,417	75,970	75,153	69,130	106,534	21,825	7,790	97,023	197,573
2012 Jul	33,968	46,439	15,881	38,427	3,574	8,370	600	1,973	1,549	5,165	7,498	11,957	3,610	605	12,575	5,211
Aug.	97,434	63,670	38,787	60,901	15,853	13,353	400	8,954	4,112	23,513	4,123	9,916	827	2,096	1,700	6,069
Sep.	23,320	120,682	33,811	27,029	8,572	3,171	1,128	90	15,049	4,991	5,713	7,452	1,963	77	12,040	32,010
Oct.	56,118	66,148	20,397	58,445	3,067	21,673	4,032	6,896	10,625	5,118	11,452	14,288	490	2,900	12,640	7,258
Nov.	14,114	110,383	67,553	6,118	19,219	664	3,375	181	6,220	2,670	6,272	5,514	2,125	193	3,124	7,090
Dec.	19,080	124,062	82,403	32,664	10,414	8,570	808	1,117	4,752	4,399	7,943	18,280	1,182	247	7,490	32,158
2013 Jan.	22,294	86,592	39,244	45,508	14,074	8,229	605	1,940	3,912	3,347	12,568	9,800	1,290	640	12,040	14,907
Feb.	17,939	75,807	39,613	22,820	12,106	9,070	1,705	2,065	2,597	3,245	8,182	12,112	1,730	992	7,050	18,277
Mar.	47,971	103,130	59,412	42,131	10,893	6,094	4,100	3,907	6,913	9,503	11,017	9,650	136	695	8,325	25,498
Apr.	19,549	83,996	43,011	19,424	12,980	6,833	1,155	1,962	7,350	3,266	10,793	6,357	2,161	576	4,300	4,546
May	53,355	84,910	41,235	62,536	19,978	7,391	1,700	3,816	6,143	2,869	13,299	10,150	2,744	381	2,600	19,744
Jun.	29,090	116,637	50,414	30,368	14,967	8,407	2,111	8,230	6,659	3,972	13,871	13,060	4,420	458	17,900	33,630
Jul	60,533	61,663	34,815	68,433	12,231	13,646	440	5,028	4,428	7,223	6,046	14,182	1,714	455	1,950	79,095

3.25 Telegraphic Transfers Issued and Encashed by State Bank of Pakistan

(Million Rupees)

(Million Rupees)																	
PERIOD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		BAHAWALPUR		MUZAFFARABAD		GUJRANWALA		TOTAL	
		En-		En-		En-		En-		En-		En-		En-			
		Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	cashed	Issued	Cashed	Issued	cashed
2007		63,953	64,834	34,223	28,732	16,036	4,823	7,653	3,954	13,352	5,383	44,925	24,976	13,462	23,026	2,191,060	2,752,083
2008		38,515	44,194	4,573	18,632	4,866	1,898	2,609	2,359	5,986	5,286	24,783	6,405	6,124	13,601	678,482	1,043,910
2009		47,020	78,688	4,669	25,295	5,986	14,829	2,265	1,027	6,614	9,210	24,909	857	4,503	33,489	800,602	1,125,894
2010		37,093	48,553	3,991	34,024	7,972	3,818	3,167	3,850	5,668	17,066	26,287	913	2,266	28,583	745,233	1,009,698
2011		13,631	70,666	2,125	45,541	8,057	5,826	6,122	6,503	3,879	7,682	27,633	1,625	2,902	21,400	784,714	1,256,793
2012		21,262	45,992	5,326	64,525	9,236	8,118	7,305	4,231	3,942	9,932	35,176	1,795	2,076	26,052	1,252,628	1,868,359
2012	Jul.	200	2,837	950	7,160	1,172	575	866	27	12	380	2,000	144	16	2,651	84,471	131,921
	Aug.	1,630	2,370	28	8,700	90	387	930	105	10	523	1,950	175	-	5,540	167,874	206,272
	Sep.	1,726	2,438	1,708	4,378	820	115	907	205	45	17	2,705	80	463	935	109,970	203,670
	Oct.	1,813	2,454	960	11,112	74	414	1,205	307	1,012	1,466	3,807	164	3	4,664	127,695	203,307
	Nov.	2,280	1,716	340	4,742	1,094	445	355	-	14	2,522	1,308	124	37	692	127,430	143,054
	Dec.	2,303	3,453	800	4,170	652	850	896	-	203	1,534	6,212	108	361	1,350	145,499	232,962
2013	Jan.	1,230	1,931	1,260	4,580	111	2,870	276	-	100	840	3,907	163	182	1,230	113,093	182,577
	Feb.	860	3,242	280	3,466	1,293	95	388	1,120	-	887	3,008	118	190	2,043	96,941	155,359
	Mar.	1,288	3,932	1,390	4,001	1,610	190	361	665	610	562	3,015	116	82	1,473	157,124	211,546
	Apr.	300	2,750	42	4,955	625	1,120	305	440	30	492	3,411	126	1,056	1,473	107,068	138,316
	May	500	2,519	110	5,205	846	1,581	178	1,085	15	1,146	2,903	108	323	1,708	145,929	205,149
	Jun.	2,520	5,110	-	4,910	2,305	127	653	55	1,450	749	3,365	107	945	1,452	150,670	227,272
	Jul	500	3,731	-	8,050	11	1,848	1,285	313	-	1,074	2,809	218	80	2,972	126,842	267,931

3.26 Clearing House Statistics

(Thousand Cheques) (Million Rupees)														
PERIOD	KARACHI		LAHORE		PESHAWAR		QUETTA		FAISALABAD		RAWALPINDI		HYDERABAD	
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques	
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount
2007	36,538	12,491,693	10,428	2,689,217	1,634	413,390	978	264,366	3,081	630,476	2,353	693,896	1,456	155,119
2008	36,660	14,005,935	7,539	1,733,530	1,706	480,361	1,146	450,772	3,181	732,129	2,421	857,134	1,684	174,247
2009	31,690	11,575,126	14,599	3,585,189	1,925	589,161	1,244	465,404	3,291	811,523	3,583	1,203,682	1,743	54,006
2010	32,393	13,497,689	13,813	3,721,546	1,902	686,456	1,301	541,628	3,308	1,188,637	3,595	997,652	2,050	68,113
2011	33,122	13,242,115	13,837	3,959,461	2,089	1,308,744	1,456	726,356	3,378	1,182,566	3,617	1,290,342	3,218	69,219
2012	31,064	12,304,027	13,459	4,152,972	2,046	1,002,116	1,426	837,819	3,521	1,267,414	3,161	1,723,891	3,490	103,300
2012 Jul	2,773	1,081,712	1,167	343,045	163	79,399	125	63,540	321	108,801	259	143,259	293	4,173
Aug.	2,490	1,014,644	998	314,107	143	69,062	99	54,876	273	96,151	229	109,958	296	5,024
Sep.	2,413	1,004,176	979	308,518	154	72,798	105	57,678	258	102,313	231	131,012	299	6,906
Oct.	1,027	381,655	1,173	377,397	186	88,394	127	70,902	301	107,947	290	153,620	300	8,658
Nov.	2,598	1,041,724	1,043	338,183	150	76,208	104	64,123	267	105,873	236	133,479	292	9,315
Dec.	2,604	1,008,645	1,086	363,388	161	82,852	118	102,114	285	108,291	257	161,977	299	7,650
2013 Jan.	2,842	1,068,873	1,144	390,384	183	97,043	136	80,060	310	117,576	277	158,824	299	6,338
Feb.	2,532	958,105	1,036	347,228	157	80,881	113	62,524	269	559,517	238	126,457	300	6,669
Mar.	2,772	1,066,047	1,133	385,117	175	91,674	121	68,076	292	116,912	281	153,320	300	8,466
Apr.	2,896	1,099,030	1,195	391,784	175	85,480	131	71,921	310	116,136	295	154,058	301	8,213
May	2,934	1,133,343	1,158	397,061	167	79,937	126	67,359	282	103,676	274	174,615	302	8,679
Jun.	2,574	1,122,497	1,090	392,868	179	115,494	130	76,901	301	114,803	271	201,415	302	11,102
Jul	2,836	1,074,378	1,167	402,844	160	82,482	136	71,781	185	70,180	273	170,238	298	4,482

3.26 Clearing House Statistics

(Thousand Cheques) (Million Rupees)															
PERIOD	ISLAMABAD		MULTAN		SIALKOT		SUKKUR		D.I.KHAN		OTHERS		TOTAL		
	No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		No. of Cheques		
	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	Cleared	Amount	
2007	4,398	2,466,769	1,189	341,853	869	115,055	1,428	67,927	103	34,295	5,418	900,019	69,873	21,264,075	
2008	3,579	2,153,434	1,563	1,024,104	896	139,908	1,906	89,842	63	20,077	5,801	1,026,131	68,145	22,887,604	
2009	3512	2,551,541	1,508	575,079	869	152,938	2,100	123,804	13	3,371	4,995	1,067,540	71,072	22,758,364	
2010	4,114	3,057,583	1,445	639,909	830	167,397	2,141	162,638	13	5,893	4,758	1,479,761	71,663	26,214,902	
2011	4,220	3,497,811	1,412	760,739	853	190,056	2,154	334,239	18	10,132	5,224	1,477,778	74,598	28,049,558	
2012	4,342	3,282,325	1,452	847,568	819	204,478	2,513	304,234	13	12,573	3,890	1,255,153	71,196	27,297,870	
2012	Jul.	354	267,089	117	69,568	69	17,607	182	22,308	1	744	294	86,784	6,118	2,288,029
	Aug.	311	242,957	106	67,497	68	16,098	182	22,308	1	1,165	255	78,175	5,451	2,092,022
	Sep.	317	272,286	102	65,761	58	14,714	145	20,565	1	1,034	244	80,211	5,306	2,137,972
	Oct.	394	263,672	122	73,815	73	18,655	198	26,572	1	1,364	313	93,885	4,505	1,666,536
	Nov.	330	243,415	110	71,534	58	15,537	189	23,696	1	856	263	89,094	5,642	2,213,037
	Dec.	352	271,076	116	72,288	63	17,229	203	24,797	1	1,465	169	93,843	5,714	2,315,615
	2013	Jan.	361	272,429	126	78,090	68	19,303	207	29,224	1	1,184	308	106,316	6,262	2,425,644
	Feb.	331	234,353	112	64,538	61	17,816	168	23,506	1	1,387	271	95,732	5,589	2,578,713
	Mar.	384	287,200	121	71,629	66	20,992	201	29,010	4	1,794	276	107,634	6,125	2,407,873
	Apr.	395	275,620	128	71,477	71	19,996	193	26,290	1	964	285	104,134	6,376	2,425,103
	May	382	299,297	133	75,237	76	21,819	222	29,826	1	1,050	333	117,775	6,390	2,509,674
	Jun.	395	348,515	121	79,261	65	19,921	172	27,329	4	1,146	289	104,688	5,893	2,615,940
	Jul	363	287,899	123	70,767	72	20,476	172	24,573	-	421	287	96,590	6,072	2,377,111

Source: SBP-BSC (Bank) and NBP

3.27 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)				
I T E M S	2008	2009		2010
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	522,276	522,711	522,896	523,128
Reserves	2,073,487	2,073,333	1,906,843	2,504,449
Demand Deposits:	4,544,914	4,418,051	4,707,287	5,761,146
Time Deposits:	1,516,404	1,494,375	1,521,316	3,533,082
Borrowings from:	8,663,873	8,611,770	7,313,726	5,812,986
(a) State Bank of Pakistan	8,018,447	8,018,447	6,768,447	5,268,447
(b) Other Banks	645,426	593,323	545,279	544,539
Head Office & Inter-Bank Adjustment	1,720,339	1,720,339	1,720,339	32,274
Contingent Liabilities as per contra	4,351,003	3,604,925	2,825,751	2,925,030
Other Liabilities	5,649,930	6,039,912	5,974,661	4,851,518
TOTAL LIABILITIES / ASSETS	29,042,226	28,485,416	26,492,819	25,943,613
ASSETS				
Cash and Balances :	5,047,332	4,409,874	4,839,740	4,627,641
(a) Notes, Coins and Silver	240,621	173,751	239,807	213,895
(b) Balances with State Bank of Pakistan	229,058	230,510	191,454	583,079
(c) Balances with other Banks	4,577,653	4,005,613	4,408,479	3,830,667
Loans and Advances to:	11,224,489	10,711,189	10,274,130	10,176,763
Bill Purchased & Discounted:	184	184	184	184
Investment in Securities and Shares:	452,004	459,600	456,630	441,202
(a) Federal Government	300,000	300,000	300,000	300,000
(i) Treasury Bills	-	300,000	300,000	300,000
(ii) Investment Bonds	300,000	-	-	-
(b) Provincial Governments	-	-	-	-
(c) Local Bodies	34	34	34	34
(d) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551
(e) Shares of Other Enterprises	148,416	156,012	153,042	137,614
(f) Others	3	3	3	3
Bank Premises	3,666,572	3,666,858	3,668,189	3,760,370
Head Office and Inter-Bank Adjustment	1,873,480	1,785,712	1,817,387	1,069,371
Contingent Assets as per contra	4,351,003	3,604,925	2,825,751	2,925,030
Other Assets	2,427,162	3,847,074	2,610,808	2,943,052

3.27 Co-operative Banks' Liabilities and Assets

(End of Period : Thousand Rupees)

I T E M S	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES					
Paid-up Capital	545,602	519,798	520,137	520,361	520,485
Reserves	6,302,001	5,749,744	7,590,504	8,315,725	8,473,517
Demand Deposits:	6,373,338	6,254,622	6,759,875	3,798,389	3,896,155
Time Deposits:	1,588,287	1,663,610	1,672,945	4,085,819	4,445,363
Borrowings from:	4,389,805	2,507,428	840,760	562,986	556,290
(a) State Bank of Pakistan	3,629,557	1,962,889	296,221	18,447	17,072
(b) Other Banks	760,248	544,539	544,539	544,539	539,218
Head Office & Inter-Bank Adjustment	1,720,339	1,630,162	486,830	486,830	632,471
Contingent Liabilities as per contra	2,694,509	2,754,256	2,821,530	2,827,050	2,762,308
Other Liabilities	3,707,169	6,521,125	10,215,136	10,585,696	10,542,970
TOTAL LIABILITIES / ASSETS	27,321,050	27,600,745	30,907,717	31,182,856	31,829,559
ASSETS					
Cash and Balances :	5,080,182	4,981,744	5,097,451	4,116,499	5,415,816
(a) Notes, Coins and Silver	402,830	303,042	560,111	539,160	705,577
(b) Balances with State Bank of Pakistan	169,302	825,348	823,750	814,174	802,723
(c) Balances with other Banks	4,508,050	3,853,354	3,713,590	2,763,165	3,907,516
Loans and Advances to:	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310
Bill Purchased & Discounted:	184	184	184	184	184
Investment in Securities and Shares:	797,934	1,487,756	898,577	1,148,286	826,455
(a) Federal Government	400,000	1,129,528	535,413	918,168	575,360
(i) Treasury Bills	400,000	1,129,528	535,413	918,168	575,360
(ii) Investment Bonds	-	-	-	-	-
(b) Provincial Governments	-	-	-	-	-
(c) Local Bodies	34	34	34	34	34
(d) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551	3,551
(e) Shares of Other Enterprises	140,048	121,571	106,506	133,460	154,437
(f) Others	254,301	233,072	253,073	93,073	93,073
Bank Premises	3,613,066	3,728,424	3,900,193	3,536,226	3,483,003
Head Office and Inter-Bank Adjustment	1,785,324	1,533,709	2,594,085	2,847,090	2,542,769
Contingent Assets as per contra	2,694,509	2,754,256	2,821,530	2,827,050	2,762,308
Other Assets	3,196,314	2,713,576	4,240,326	4,500,276	5,013,714

3.28 Distribution of Co-operative Banks' Deposits by Type of Accounts

(End of Period: Thousand Rupees)

(End of Period: Thousand Rupees)												
END OF PERIOD	Current Deposits	Call Deposits	Other Deposits Accounts	Saving Deposits	FIXED DEPOSITS							All 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	Total	
2009												
June												
No. of A/Cs.	69,649	3,065	1,426	194,831	-	13	555	1,197	988	4,034	6,787	275,758
Amount	1,233,739	52,217	18,743	3,113,352	-	31,270	119,664	655,478	83,669	604,294	1,494,375	5,912,426
December												
No. of A/Cs.	66,227	3,011	222	193,386	-	1,945	903	1,365	1,030	5,598	10,841	273,687
Amount	1,309,283	52,940	2,073	3,342,991	-	27,369	123,621	655,997	84,104	630,225	1,521,316	6,228,603
2010												
June												
No. of A/Cs.	68,154	5,051	5,037	201,028	-	19	1,876	2,444	1,492	5,701	11,532	290,802
Amount	1,645,229	77,660	51,515	3,986,742	-	1,864	2,110,681	687,655	90,608	642,274	3,533,082	9,294,228
December												
No. of A/Cs.	67,524	5,322	222	202,532	-	2	1,866	2,677	3,185	7,776	15,506	291,106
Amount	1,772,812	80,744	2,120	4,517,662	-	130	148,674	688,308	111,196	639,979	1,588,287	7,961,625
2011												
June												
No. of A/Cs.	68,137	5,080	4,890	201,685	-	3	1,870	2,451	1,494	7,720	13,538	293,330
Amount	1,719,365	78,069	73,775	4,383,413	-	190	210,524	694,045	90,976	667,875	1,663,610	7,918,232
December												
No. of A/Cs.	70,795	5,268	5,043	205,914	-	83	2,003	2,494	1,501	9,662	15,743	302,763
Amount	1,927,167	106,206	86,887	4,639,615	-	530	211,025	697,568	92,038	671,784	1,672,945	8,432,820
2012												
June												
No. of A/Cs.	70,137	4,844	4,875	205,622	-	91	2,134	2,559	1,521	10,198	16,503	301,981
Amount	1,777,832	100,822	65,411	4,269,686	-	631	216,177	699,111	92,563	661,975	1,670,457	7,884,208
December												
No. of A/Cs.	70,299	4,690	2,687	205,528	7	119	4,745	2,506	1,603	9,804	18,784	301,988
Amount	1,996,961	96,209	33,096	4,627,494	2,359	1,548	218,462	596,156	98,081	671,152	1,587,758	8,341,518

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

(End of Period: Thousand Rupees)

CATEGORY OF DEPOSITORS	2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Govt. and Govt. Agencies	1,152	1,152	1,152	5,476	1,152	2,330	2,255	3,171
II. Business:	953,795	957,714	2,509,333	551,860	675,233	719,959	661,862	725,443
1 Agriculture, Forestry, Hunting and Fishing	23,936	737	15,629	9,448	127	127	127	-
2 Manufacturing	-	-	-	-	2,751	1,853	1,038	6,424
3 Construction	-	-	-	-	-	2,449	1,672	2,949
4 Commerce	441,541	441,541	14,266	374,467	-	-	-	-
5 Other Business	488,318	515,436	2,479,438	167,945	672,355	715,530	659,025	716,070
III. Trust Funds, Non-Profit Institutions and others	5,519	17,154	219	295	73,565	86,087	64,331	48,169
IV. Personal	4,699,928	4,894,419	6,522,999	6,814,668	6,457,442	6,744,434	6,325,611	6,276,377
V. Others	252,032	358,164	260,525	589,326	710,840	880,010	830,149	1,288,358
TOTAL	5,912,426	6,228,603	9,294,228	7,961,625	7,918,232	8,432,820	7,884,208	8,341,518

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

(End of Period: Thousand Rupees)

ECONOMIC GROUPS	2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Agriculture, Forestry, Hunting and Fishing	6,335,899	5,662,589	5,912,178	9,483,733	9,674,053	10,626,341	11,291,998	10,939,426
B. Mining and Quarrying	-	-	-	8,992	995	-	-	-
C. Manufacturing	6,270	9	9	2,442	11,306	9,373	8,968	11,500
D. Construction	-	-	-	-	-	-	-	-
E. Electricity, Gas ,Water and Sanitary Services :	-	-	-	-	-	-	-	-
(i) Electricity, Gas and Steam	-	-	-	-	-	-	-	-
(ii) Water and Sanitary Services	-	-	-	-	-	-	-	-
F. Commerce	68,614	94,167	12,647	9,578	9,578	10,128	9,578	8,496
G. Transport, Storage and Communication	57,344	57,344	56,432	56,432	56,432	56,432	56,432	55,166
H. Services	3,453,738	3,794,969	3,510,233	-	-	-	-	-
I. Employees and activities not adequately described	547,580	571,972	393,029	398,479	397,777	384,205	363,621	348,860
J. Others	241,744	93,080	292,235	193,881	250,955	268,892	476,648	421,862
TOTAL	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310

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

(End of Period: Thousand Rupees)

SECURITIES	2009		2010		2011		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	261,491	261,491	65,847	56,270	56,270	90,909	56,270	55,472
B. Stock Exchange Securities	-	-	-	-	-	-	-	-
C. Merchandise:	-	-	-	-	-	-	-	-
(i) Export Commodities	-	-	-	-	-	-	-	-
(ii) Imported goods other than Industrial Machinery	-	-	-	-	-	-	-	-
(iii) Industrial Machinery	-	-	-	-	-	-	-	-
(iv) Other Merchandise	-	-	-	-	-	-	-	-
D. Machinery and other fixed Assets	2,319	2,711	1,932	1,932	1,932	1,932	1,932	2,730
E. Real Estate:	2,685,729	2,601,615	395,014	268,131	268,131	268,131	268,131	259,131
(i) Land & Building	142,490	168,945	126,943	-	-	-	-	-
(ii) Agricultural Land	2,543,239	2,432,670	268,071	268,131	268,131	268,131	268,131	259,131
F. Financial Obligations, e.g., Insurance Policies, Bank Deposits, etc.	104,518	115,692	66,182	-	-	-	-	-
G. Others :	7,657,132	7,292,621	9,647,788	9,827,204	10,074,763	10,994,399	11,880,912	11,467,977
(i) Other Secured Advance	3,379,050	3,474,225	4,532,609	4,197,657	4,255,545	5,083,092	5,750,226	5,381,621
(ii) Advances Secured by Guarantee(s)	259,719	305,060	236,098	1,482,515	409,096	62,013	62,232	81,528
(iii) Clean Advances and advances against personal Securities	4,018,363	3,513,336	4,879,081	4,147,032	5,410,122	5,849,294	6,068,454	6,004,828
TOTAL	10,711,189	10,274,130	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310

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

(End of Period : Thousand Rupees)

SECURITIES / SHARES	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. Federal Government Securities	300,000	300,000	300,000	400,000	1,129,528	535,413
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	-	-	-	400,000	1,129,528	535,413
Investment Bonds	300,000	300,000	300,000	-	-	-
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	159,563	156,593	141,165	143,599	125,122	110,057
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	156,012	153,042	137,614	140,048	121,571	106,506
D. Others*	3	3	3	254,301	233,072	253,073
TOTAL	459,600	456,630	441,202	797,934	1,487,756	898,577

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

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

(End of Period: Thousand Rupees)

SECURITIES / SHARES	2012					
	Jun.			Dec.		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
A. Federal Government Securities	918,168	1,000,000	918,168	575,360	600,000	575,360
National Savings Schemes	-	-	-	-	-	-
Treasury Bills	918,168	1,000,000	918,168	575,360	600,000	575,360
Investment Bonds	-	-	-	-	-	-
B. Local Bodies Bonds	34	34	34	34	34	34
C. Shares	137,011	35,724	137,011	157,988	35,724	157,988
Co-operative Banks/ Institutions	3,551	3,551	3,551	3,551	3,551	3,551
Other Enterprises	133,460	32,173	133,460	154,437	32,173	154,437
D. Others	93073	93073	93073	93073	93073	93073
TOTAL	1,148,286	1,128,831	1,148,286	826,455	728,831	826,455

3.33 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		
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	
2011												
Jun.	-	0.27	-	1.97	-	8.00	2.99	0.13	0.05	0.74	1.24	
Dec.	-	0.99	-	2.13	-	8.25	2.85	0.18	0.17	0.87	1.34	
2012												
Jun.	-	0.05	-	2.26	-	8.50	2.76	0.17	0.20	2.04	1.49	
Dec.	-	1.52	-	2.90	0.10	8.50	2.82	0.17	0.71	2.20	1.90	

3.34 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
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
2011								
Jun.	3.07	-	-	10.00	8.38	-	11.59	11.47
Dec.	7.93	-	-	10.00	8.38	-	11.87	11.76
2012								
Jun.	3.07	-	-	10.00	8.38	-	12.07	11.95
Dec.	3.06	-	-	10.00	8.45	-	12.33	11.93

3.35 State Bank of Pakistan Rates for Banks

(Percent per annum)							
EFFECTIVE FROM	Export	Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
		Export Sales		Up to 3 Years	Over 3 Years but up to 5 Years	Over 5Years to 10 Years	
	Finance Scheme	Pre-Shipment	Post-Ship ment				
1/02/2011	10.0	10.0	10.0	9.5	8.6	8.2	13.6195
1/03/2011	10.0	10.0	10.0	9.5	8.6	8.2	13.6195
1/04/2011	10.0	10.0	10.0	9.5	8.6	8.2	13.6098
1/05/2011	10.0	10.0	10.0	9.5	8.6	8.2	13.5421
1/06/2011	10.0	10.0	10.0	9.5	8.6	8.2	13.7283
1/07/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.7283
1/08/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.7623
1/09/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.2772
1/10/2011	10.0	10.0	10.0	11.0	10.1	9.7	13.1965
1/11/2011	10.0	10.0	10.0	11.0	10.1	9.7	11.8978
1/12/2011	10.0	10.0	10.0	11.0	10.1	9.7	11.6718
1/01/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.6718
1/02/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.6264
1/03/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.8070
1/04/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9288
1/05/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9414
1/06/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9420
1/07/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.9419
1/08/2012	10.0	10.0	10.0	11.0	10.1	9.7	11.8424
1/09/2012	8.5	8.5	8.5	9.5	8.6	8.2	10.4314
1/10/2012	8.5	8.5	8.5	9.5	8.6	8.2	10.2307
1/11/2012	8.5	8.5	8.5	9.5	8.6	8.2	9.6467
1/12/2012	8.5	8.5	8.5	9.5	8.6	8.2	9.3192
EFFECTIVE FROM	Export Finance Scheme	Export Finance Facility for Locally Manufactured Machinery		Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
		Up to 3 Year	Over 3 Year and up to 5 Years	Up to 3 Years	Over 3 Years and up to 5 Years	Over 5Years to 10 Years	
1/01/2013	8.3	8.3	8.4	8.8	8.4	8.4	9.2840
1/02/2013	8.2	8.3	8.4	8.8	8.4	8.4	9.1446
1/03/2013	8.2	8.3	8.4	8.8	8.4	8.4	9.3374
1/04/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4185
1/05/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.4280
1/06/2013	8.4	8.3	8.4	8.8	8.4	8.4	9.3320
1/07/2013	8.4	8.3	8.4	8.8	8.4	8.4	8.9161

Source: IH & SME Finance Department SBP

Note: LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

3.36 Scheduled Banks' Rates of Return on Advances

(Percent per annum)

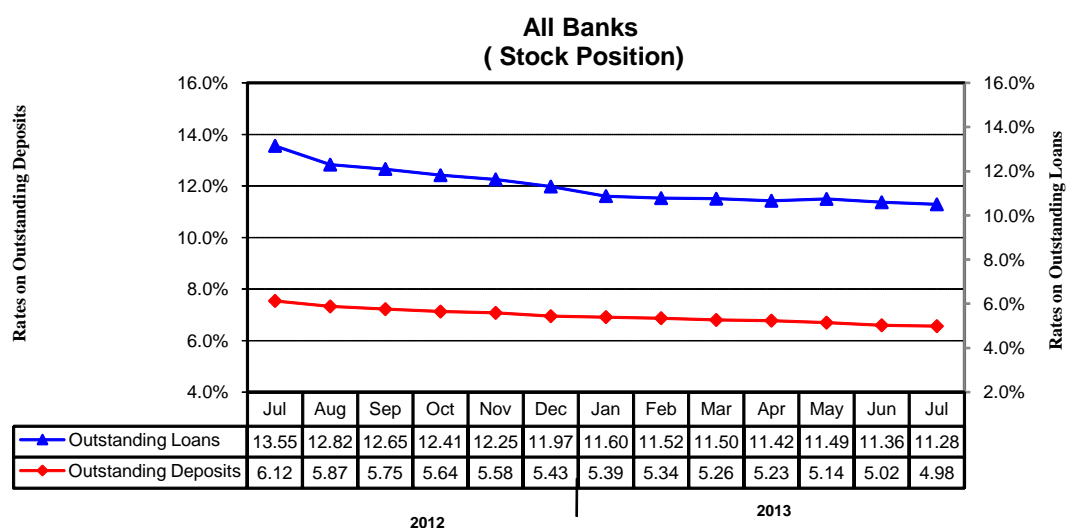
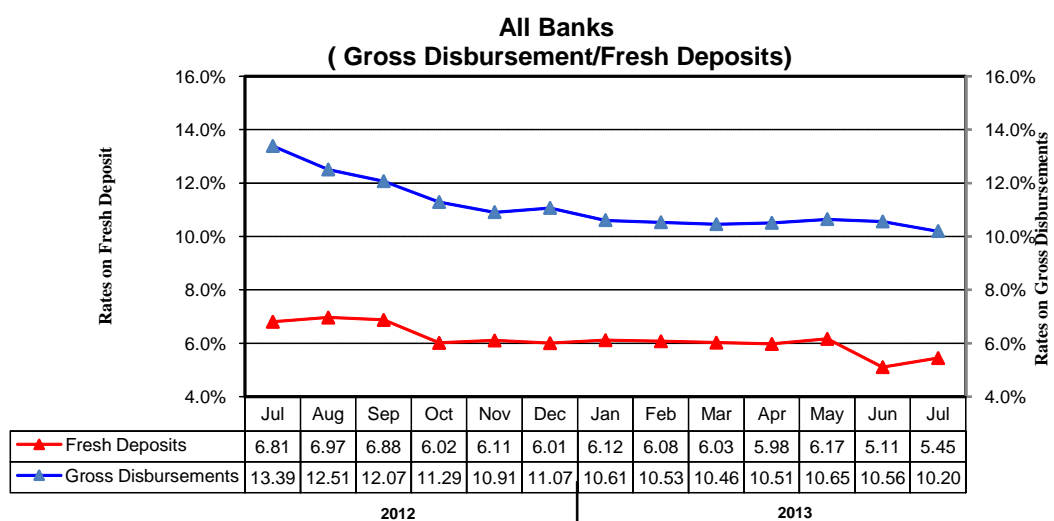
EFFECTIVE FROM	Ceiling Rates		
	Export Finance Scheme	Locally Manufactured Machinery (Export Sales)	Government Commodity Operations
1/02/2011	11.0	11.0	-
1/03/2011	11.0	11.0	-
1/04/2011	11.0	11.0	-
1/05/2011	11.0	11.0	-
1/06/2011	11.0	11.0	-
1/07/2011	11.0	11.0	-
1/08/2011	11.0	11.0	-
1/09/2011	11.0	11.0	-
1/10/2011	11.0	11.0	-
1/11/2011	11.0	11.0	-
1/12/2011	11.0	11.0	-
1/01/2012	11.0	11.0	-
1/02/2012	11.0	11.0	-
1/03/2012	11.0	11.0	-
1/04/2012	11.0	11.0	-
1/05/2012	11.0	11.0	-
1/06/2012	11.0	11.0	-
1/07/2012	11.0	11.0	-
1/08/2012	11.0	11.0	-
1/09/2012	9.5	9.5	-
1/10/2012	9.5	9.5	-
1/11/2012	9.5	9.5	-
1/12/2012	9.5	9.5	-

EFFECTIVE FROM	Export Finance Scheme	Export Finance Facility for Locally Manufactured Machinery		Government Commodity Operations
		Up to 3 Years	Over 3 Year and up to 5 Years	
1/02/2013	9.2	10.3	10.9	-
1/03/2013	9.2	10.3	10.9	-
1/04/2013	9.4	10.3	10.9	-
1/05/2013	9.4	10.3	10.9	-
1/06/2013	9.4	10.3	10.9	-
1/07/2013	9.4	10.3	10.9	-

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.
2. LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

3.38 Rates of Return on Advances of Specialised Agricultural Finance Institutions

(Percent per annum)

PERIOD	Zarai Taraqiati Bank of Pakistan ¹				Co-operative Societies		Federal Bank for Co-operatives ²	
	Short-term		Medium and Long-term			Medium and		
		Loans		Loans	Short-term	Long-term		
	Loans upto	Exceeding	Loans upto	Exceeding	Loans upto	Loans Exceeding	Medium and	
	Rs.5000	Rs.5000	Rs.5000	Rs.5000	Rs.5000	Rs.5000	Short-term	Long-term
1994-95	13.50	13.50	13.50	13.50	8.00S.F. ³ 11.00 (others) 9.00S.F. ⁴ 13.00 (others)	13.50(Tractors) 13.00 (others) 13.50(Tractors) 13.00 (others)	1.50	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	9.00 ⁵	14.00	0.70	0.70
2003-04	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁶		
2004-05	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁶		
2005-06	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁸	12.00 ⁶		
2006-07	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.00 ⁶	16.00 ⁶		
2007-08	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	12.50 ⁶	17.00 ⁶		
2008-09	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	15.00 ⁶	16.00 ⁶		
2009-10	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	15.00 ⁶	16.00 ⁶		
2010-11	9.00 ⁷	9.00 ⁷	9.00 ⁷	9.00 ⁷	15.00 ⁶	16.00 ⁶		
2011-12	12.00 ⁹	12.00 ⁹	13.80 ⁹	13.80 ⁹	17.00 ⁶	18.00 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.

9. ZTBL revised mark up rates (average) in FY 2011-12

S.F. Small Farmers

Source: Agricultural Credit and Micro Finance Department SBP

3.39 Rates of Return on Financing by House Building Finance Company Ltd.¹

(Percent per annum)

PERIOD	LOAN AMOUNT							
	Up to	Rs.60,001 to	Rs.100,001 to	Rs.150,001 to	Rs.200,001 to	Rs.300,001 to	Rs.400,001 to	Rs.500,001 to
	Rs.60,000	Rs.100,000	Rs.150,000	Rs.200,000	Rs.300,000	Rs.400,000	Rs.500,000	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

From July, 2006

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%

From Sep, 2006

Location	Rural Areas	In all Urban Areas including District Head Quarters Tehsils & Small Towns	Urban Areas of SUK/LAR/ATK/ SWL/KSR/SKP/ BWP/GRT/SGD	Urban Areas of ABTTD/GRW/ SKT/ R.Y.KHAN/ WAH CANTT	Urban Areas of HYD/ QTA/PSH	Urban Areas of KAR/LHR/MTN/ISL /RWP/ FSBD
Investment limit	Rs.150,000/-	Rs.100,000/-	1,500,000/-	2,500,000/-	5,000,000/-	7,500,000/-
Rent	5%	5%	5%	5%	5%	5%
Appreciation	2.5%	7.5%	7.5% & 10%	7.5% & 10%	12.5% 7.5%,10%&12.5%	7.5%,10%&12.5%

From 27 July, 2009

Fixed Installment Plan (amortization) with yearly re-pricing

1- For Salaried Persons

1 year KIBOR + Spread
One daily basis the KIBOR as posted on SBP Website
(Offer/ask side) of one year for the last business day +3.25%

2- For Business Persons

1 year KIBOR + Spread
One daily basis the KIBOR as posted on SBP Website
(Offer/ask side) of one year for the last business day +3.50%

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

Source: House Building Finance Company Ltd.

- The House Building Finance Company Ltd. commenced granting interest-free loans during 1979-80 in view of Government policy Joint to eliminate interest from the economic system in Pakistan. The Company 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 Company.
- 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.

3.40 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

- 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
- With effect from 27-08-1980 including 3.00 % per annum as foreign exchange risk fee charged by the Government
- Includes exchange risk fee 5.00% payable to the Government in respect of DEG line of Credit
- On the mark-up basis w.e.f. 1st August,1991
- On the mark-up basis w.e.f. 15-08-1993 & 02-03-1994
- On the mark-up basis w.e.f. 13th November,1994.
- 2% above SBP discount rate on BMR financing (SBP discount rate at present is 14%)
- 3% above SBP discount rate on BMR financing (SBP discount rate at present is 9%
- 1% above SBP Discount rate on Project Financing ((SBP discount rate at present is 7%)
- 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% 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.
- 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% p.a.(effective) 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, However, our weighted average mark up rate as on June 30,2005 is 11.4 p.a.

3.41 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 Persons 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. Presently 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 rate 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 Rates of Profit on National Saving Schemes

(Percent per annum)										
S C H E M E	2010	2011		2012					2013	
	1 st Oct.	1 st Jan.	1 st Oct.	1 st Jan.	1 st Apr.	1 st Jul.	27 th Aug.	12 th Oct.	1 st Jan.	1 st July
1. Saving Accounts										
(i) With cheque facilities	8.00	8.00	8.00	8.00	8.40	8.65	7.40	6.85	6.65	6.00
(ii) Without cheque facilities	8.50	9.00	8.50	8.25	8.40	8.65	7.40	6.85	6.65	6.00
2. Khas Deposit Accounts or Certificates¹										
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	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	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	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	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	10.41	10.41
4. Defence Saving Certificates³										
(i) 1 st year	8.00	8.00	7.00	5.50	7.00	7.00	7.00	6.00	6.00	6.00
(ii) 10 years (Compound rate)	12.60	13.55	12.68	11.90	12.33	12.68	11.50	11.04	10.84	10.36
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	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	12.00	13.20	12.40	11.60	11.80	11.90	10.70	9.90	9.70	8.80
(ii) Last period of complete 6 months	12.80	14.00	13.00	12.00	12.20	12.60	11.30	10.50	10.30	9.50
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	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	14.00	14.00
7. Regular Income Certificates⁶	12.36	13.44	12.60	11.76	12.12	12.36	11.04	10.56	10.36	9.48
8. Pensioner's Benefit Accounts⁷	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96	12.72	12.24
9. Behbood Saving Certificate⁸	14.64	15.36	14.40	13.86	14.28	14.64	13.50	12.96	12.72	12.24
10. Short Term Saving Certificate⁹										
(i) 3 Months						11.28	9.90	9.20	8.85	8.45
(ii) 6 Months						11.34	10.00	9.25	8.90	8.50
(iii) 1 year						11.40	10.10	9.30	8.95	8.55

Notes:

Source: Central Directorate of National Savings

- 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.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- 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.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. 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.
- Regular Income certificates introduced w.e.f. 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f. 20-01-2003.
- 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.
- Short Term Certificates (STSC) introduced w.e.f. 1st July 2012

3.43 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	31-12-2012*			31-03-2013**		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	629,005	183,092	4.81	630,411	178,395	4.73
All Banks	610,234	174,224	4.63	612,609	172,193	4.61
Commercial Banks	580,006	163,426	4.46	581,776	162,376	4.47
Public Sector Commercial Banks	165,328	63,464	7.38	164,019	61,502	7.27
Local Private Banks	405,581	99,405	3.63	410,972	100,376	3.67
Foreign Banks	9,097	556	0.94	6,786	497	0.91
Specialized Banks	30,227	10,799	10.86	30,833	9,817	9.94
DFIs	18,771	8,868	18.60	17,802	6,202	14.04

Cash Recovery against Non Performing Loans

Banks / DFIs	For the Quarter ended December 2012**	For the Quarter ended March 2013**
All Banks & DFIs	26,635	16,631
All Banks	26,347	16,385
Commercial Banks	21,207	14,804
Public Sector Commercial Banks	3,339	2,368
Local Private Banks	17,736	10,390
Foreign Banks	133	2,046
Specialized Banks	5,139	1,581
DFIs	288	246

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

Source: Off-site Supervision and Enforcement Department, SBP

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

“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.”

3.44 Electronic Banking Statistics

Item	Unit	FY11		FY12		
		Q3	Q4	Q1	Q2	Q3
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	7,089	7,416	7,885	8,905	9,099
Automated Teller Machines (ATM)	Number	4,948	5,200	5,318	5,409	5,548
Point of Sale (POS)	Number	40,539	37,232	36,473	35,703	35,292
2- Credit Cards						
Credit Cards	Thousand	1,384	1,385	1,363	1,278	1,266
Outstanding Amount ¹	Million Rs.	24,839	24,626	23,586	23,112	22,907
3-Debit Cards²	Thousand	11,348	11,990	12,553	13,321	14,674
4-E-banking Transactions						
No of transactions	Thousand	59,697	66,189	65,268	66,962	70,593
Value of Transactions	Billion Rs.	5,800	6,228	6,156	6,454	6,858
4.1- ATM Transactions						
No of transactions	Thousand	34,831	39,237	38,805	40,054	42,096
Value of Transactions	Billion Rs.	305	342	354	383	414
4.2- POS Transactions						
No of transactions	Thousand	3,450	3,831	4,137	4,197	4,457
Value of Transactions	Billion Rs.	16	18	18	20	21
4.3- RTOB Transactions						
No of transactions	Thousand	19,234	20,511	19,599	20,256	21,415
Value of Transactions	Billion Rs.	5,425	5,790	5,694	5,968	6,324
4.4- Other Ebanking Channels³						
No of transactions	Thousand	2,183	2,610	2,726	2,455	2,624
Value of Transactions	Billion Rs.	53	79	90	83	99

3.44 Electronic Banking Statistics

Item	Unit	FY12	FY13			
		Q4	Q1	Q2	Q3	Q4 ^P
1-E-banking Infrastructure						
Real Time Online Branches (RTOB)	Number	9,291	9,412	9,896	9,946	10,013
Automated Teller Machines (ATM)	Number	5,745	5,987	6,232	6,449	6,757
Point of Sale (POS)	Number	34,879	34,229	34,724	33,189	33,748
2- Credit Cards						
Credit Cards	Thousand	1,231	1,274	1,271	1,271	1,088
Outstanding Amount ¹	Million Rs.	22,934	24,207	24,360	21,042	21,795
3-Debit Cards ²	Thousand	15,984	17,588	18,572	19,575	20,267
4-E-banking Transactions						
No of transactions	Thousand	74,562	71,377	79,451	82,209	87,489
Value of Transactions	Billion Rs.	6,555	6,415	7,571	7,901	7,805
4.1- ATM Transactions						
No of transactions	Thousand	45,203	43,877	48,561	51,607	55,734
Value of Transactions	Billion Rs.	438	430	475	516	558
4.2- POS Transactions						
No of transactions	Thousand	4,656	4,329	4,548	4,047	4,387
Value of Transactions	Billion Rs.	21	21	22	21	23
4.3- RTOB Transactions						
No of transactions	Thousand	21,800	20,181	23,065	22,853	22,959
Value of Transactions	Billion Rs.	5,983	5,847	6,948	7,228	7,068
4.4- Other Ebanking Channels ³						
No of transactions	Thousand	2,904	2,990	3,277	3,702	4,409
Value of Transactions	Billion Rs.	113	116	126	136	156

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 during the quarter.