

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
Liabilities							
Capital	505,876.0	501,119.9	540,096.2	548,631.7	552,067.2	657,627.1	517,287.1
Reserves	463,359.4	615,757.0	641,746.7	620,448.7	670,241.5	639,464.0	756,858.3
Demand Deposits	4,504,968.9	5,172,476.2	5,093,745.0	5,561,224.4	6,091,277.9	6,625,035.0	7,346,818.9
(a) Scheduled Banks	98,803.1	100,097.7	130,265.0	125,696.4	156,691.2	137,339.5	139,141.6
(b) Others	4,406,165.8	5,072,378.6	4,963,480.0	5,435,528.0	5,934,586.7	6,487,695.6	7,207,677.3
Time Deposits	4,007,387.0	4,095,938.6	4,471,553.0	4,735,749.1	4,922,988.5	5,116,374.3	4,794,920.0
(a) Scheduled Banks	10,199.9	15,308.1	25,153.3	13,620.1	16,316.8	11,969.3	55,704.4
(b) Others	3,997,187.1	4,080,630.5	4,446,399.7	4,722,129.0	4,906,671.7	5,104,405.0	4,739,215.6
Borrowings from	1,004,854.1	1,270,882.4	1,671,566.8	2,205,538.8	1,813,770.6	2,598,567.8	2,948,938.7
(a). State Bank of Pakistan	640,774.4	917,993.5	1,412,514.5	1,787,927.8	1,196,829.5	1,852,645.3	2,095,843.3
(b) Banks Abroad	78,326.8	107,372.1	129,203.3	172,580.1	210,077.1	318,209.0	340,117.8
(c) Other Scheduled Banks	285,753.0	245,516.8	129,849.0	245,030.9	406,864.0	427,713.5	512,977.5
Head Office and Inter-Bank Adjustment	133,203.2	169,715.1	262,859.0	134,407.5	149,948.3	145,795.8	127,658.8
Contingent Liabilities as per contra	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3
Other Liabilities	3,286,848.8	3,115,490.3	3,435,634.1	3,508,024.7	4,269,817.7	3,743,437.9	5,590,176.9
Total Liabilities / Assets	17,717,091.8	19,134,658.2	20,313,628.4	21,760,896.7	22,622,007.3	24,618,567.7	27,553,359.8
Assets							
Cash	742,013.9	937,644.7	813,373.2	821,920.2	1,113,358.3	1,215,145.2	1,258,728.2
(a) Notes, Coins and Silver	165,758.7	187,997.8	190,966.5	256,738.8	212,555.5	294,332.1	238,297.8
(b) Balances with State Bank of Pakistan	316,856.2	405,453.1	415,475.4	380,156.7	636,117.9	650,567.5	718,680.5
(c) Balances with Other Scheduled Banks	259,399.0	344,193.8	206,931.3	185,024.7	264,685.0	270,245.6	301,749.8
Balances held Abroad	194,060.3	186,453.2	226,193.8	188,926.2	175,738.3	217,541.2	178,730.1
Bills Purchased and Discounted	223,108.6	201,422.5	171,840.1	190,090.3	176,612.8	208,966.9	225,650.5
Advances to	4,473,778.5	4,643,595.7	4,922,944.9	5,198,093.1	5,649,917.1	6,047,133.8	6,451,545.7
(a) Scheduled Banks	61,359.1	139,739.8	178,894.1	119,901.1	246,686.9	81,194.8	145,084.1
(b) Others	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6
Investment in Securities and Shares	5,191,601.1	6,011,774.8	6,752,158.1	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7
(a) Federal Government Securities	2,640,857.0	3,017,006.1	3,377,903.4	3,975,046.5	3,144,843.2	3,374,796.2	2,965,941.9
(b) Treasury Bills	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.8
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	97,653.5	104,955.0	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4
(e) Others	724,360.1	725,436.4	736,949.0	783,637.1	857,169.5	832,668.8	793,203.5
Bank Premises	201,254.3	238,727.9	244,496.3	268,335.0	256,711.9	295,253.6	329,884.8
Head Office and Inter-Bank Adjustment	629,373.4	615,872.8	933,679.9	791,734.1	1,340,189.5	999,505.6	378,230.7
Contingent Assets as per contra	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3
Other Assets	2,251,307.2	2,105,887.8	2,052,514.4	2,244,647.9	2,488,791.4	2,314,982.6	4,654,848.8

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
Current Deposits	21,746,238	2,972,133.4	22,952,066	3,320,845.1	24,611,041	3,529,662.3	26,106,174	3,875,767.2	28,292,051	3,923,519.5
Call Deposits	177,924	125,084.7	236,955	160,330.3	234,823	165,902.0	264,426	243,578.3	265,271	196,837.3
Other Deposits Accounts	89,994	44,294.5	105,047	50,630.9	93,342	73,615.7	109,297	90,065.7	16,596	66,284.3
Saving Deposits	20,084,727	4,088,784.0	20,201,900	4,369,175.0	20,083,575	4,601,833.5	20,711,068	4,940,453.1	20,862,777	5,129,299.6
FIXED DEPOSITS	1,273,957	2,179,583.1	1,522,806	2,256,675.7	1,468,461	2,470,244.9	1,815,147	2,442,236.4	1,128,639	2,630,952.2
Less Than 6 months	394,043	849,875.5	550,535	803,367.1	694,075	883,283.2	778,861	814,275.1	318,156	962,501.0
For 6 months & over but less than 1 year	229,338	347,019.8	165,884	381,503.8	141,162	425,611.3	139,039	442,027.3	148,503	413,279.6
For 1 year & over but less than 2 years	248,744	688,204.7	378,983	763,505.4	263,495	862,236.8	340,535	913,850.0	276,046	990,877.7
For 2 years & over but less than 3 years	66,434	37,797.1	74,840	42,660.2	61,992	36,237.5	56,586	30,126.6	60,385	29,595.4
For 3 years & over but less than 4 years	116,023	113,865.0	108,288	83,077.2	98,244	82,679.0	95,747	68,719.7	79,366	56,031.7
For 4 years & over but less than 5 years	13,330	5,933.4	14,901	4,978.7	11,067	3,534.9	13,595	4,832.5	29,882	10,411.0
For 5 years & over	206,045	136,887.5	229,375	177,583.3	198,426	176,662.2	390,784	168,405.3	216,301	168,255.8
All Deposits	43,372,840	9,409,879.7	45,018,774	10,157,657.0	46,491,242	10,841,258.4	49,006,112	11,592,100.6	50,565,334	11,946,893.0

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
A. FOREIGN CONSTITUENTS:	86,369.0	95,035.4	111,617.4	111,990.1	112,132.7	126,415.9	135,522.0
I. Official	12,755.8	14,747.2	15,298.4	17,335.5	17,549.5	18,912.8	20,438.4
II. Business	40,181.5	46,718.2	52,085.7	51,543.7	54,678.7	57,669.0	63,157.0
III. Personal	33,431.6	33,570.0	44,233.4	43,110.9	39,904.4	49,834.1	51,926.6
B. DOMESTIC CONSTITUENTS :	8,316,984.0	9,057,973.6	9,298,262.2	10,045,666.9	10,729,125.7	11,465,684.7	11,811,371.0
I. Government :	866,947.8	985,439.5	1,066,426.0	1,235,250.1	1,344,112.1	1,584,254.6	1,669,449.3
A. Federal Government	518,887.7	558,674.8	638,142.6	744,874.3	783,981.2	916,845.2	927,361.9
B. Provincial Governments	327,769.5	404,401.0	407,848.1	467,303.5	533,566.7	624,451.0	683,460.7
C. Local Bodies (City Governments)	20,290.5	22,363.6	20,435.3	23,072.3	26,564.2	42,958.4	58,626.7
II. Non-Financial Public Sector Enterprises :	493,245.1	480,793.8	489,923.1	561,827.1	634,300.3	705,130.9	701,246.7
A. Agriculture, Forestry, Hunting & Fishing	321.2	360.0	371.8	494.8	508.2	549.9	535.0
B. Mining & Quarrying	97,033.9	83,753.9	82,004.4	85,082.9	116,736.3	95,302.8	81,920.0
C. Manufacturing	110,123.1	117,012.4	126,644.6	139,875.4	145,948.1	184,254.6	180,828.1
D. Construction	225.7	245.5	196.3	345.9	347.6	297.6	397.7
E. Utilities	108,743.9	108,403.2	103,146.1	138,209.5	135,456.0	171,277.6	168,037.3
F. Commerce	38,681.7	29,925.7	24,757.5	18,431.6	20,196.5	28,134.4	28,426.0
G. Transport, Storage & Communication	102,914.6	106,746.8	115,648.7	130,185.9	123,937.7	133,725.0	149,120.0
H. Services	27,068.4	29,880.8	30,451.1	37,782.7	38,836.5	39,482.7	43,578.6
I. Others	8,132.5	4,465.5	6,702.5	11,418.4	52,333.4	52,106.4	48,404.0
III. Non-Bank Financial Companies :	163,181.9	191,283.2	278,431.2	281,417.0	352,725.1	399,531.3	435,646.9
A. Co-operative Banks	2,141.3	2,113.8	4,639.6	7,883.7	5,604.3	7,687.0	6,593.7
B. Development Financial Institutions	2,929.7	2,990.0	4,072.6	2,912.4	5,673.5	8,478.4	5,438.7
C. Insurance Companies	42,654.5	40,532.8	66,275.6	58,678.9	85,423.0	85,020.7	107,270.0
D. Micro Finance Banks	2,358.3	2,381.2	4,217.9	4,860.0	3,305.2	6,865.2	8,266.6
E. Other NBFC's	113,098.0	143,265.5	199,225.4	207,082.1	252,719.1	291,479.9	308,077.9
IV. Private Sector Enterprises :	2,346,704.5	2,511,456.1	2,432,551.6	2,540,568.5	2,772,566.3	2,881,595.1	2,909,870.2
A. Agriculture, Hunting and Forestry	215,626.7	211,740.3	225,085.0	242,061.3	263,887.5	240,720.1	231,410.4
1- Growing of crops	193,051.4	189,203.8	203,935.6	222,149.1	243,732.3	219,841.4	207,776.2
2- Farming of animals	12,177.2	11,368.6	9,811.9	10,598.6	10,033.3	10,257.5	12,523.9
3- Agricultural and animal husbandry	5,481.3	5,661.9	5,161.9	4,200.8	3,921.6	3,959.7	3,647.0
4- Agricultural machinery and equipments	3,651.4	4,023.4	4,527.4	3,382.2	4,020.6	3,960.1	4,315.7
5- Hunting, trapping, forestry & logging	85.8	113.1	111.0	49.5	108.4	98.8	13.5
6- Forestry and Logging and Related Service	1,179.6	1,369.5	1,537.2	1,681.2	2,071.3	2,602.7	3,134.1
B. Fishing and fish farming etc.	2,495.1	2,319.1	2,525.0	2,356.1	1,903.4	1,999.6	1,441.1
C. Mining and Quarrying	69,787.8	94,917.4	86,412.2	71,833.7	83,046.0	82,222.4	94,219.9
1- Mining of coal	11,975.6	12,441.6	13,903.6	13,764.8	17,138.2	16,277.7	15,428.1
2- Crude petroleum & natural gas	51,083.3	74,544.1	65,379.8	48,731.8	57,218.6	58,100.1	57,218.6
3- Iron & non-ferrous metal ores	1,022.9	2,526.2	2,444.0	4,969.4	3,494.4	3,336.0	3,494.4
4- Quarrying of stone, sand and clay	872.2	805.4	786.8	902.3	882.2	929.7	909.3
5- Chemical, fertilizer, Salt etc.	4,833.8	4,600.1	3,898.0	3,465.5	4,312.7	3,578.8	4,312.7
D. Manufacturing	606,901.6	686,520.2	690,441.1	687,258.8	767,446.4	771,903.3	859,278.7
1- Food products and beverages	108,231.0	120,480.0	133,919.8	107,758.8	139,921.9	131,209.1	142,258.0
2- Tobacco products	1,962.4	3,350.9	1,601.9	2,137.8	2,327.3	3,279.4	4,913.2
3- Textiles	108,616.2	118,801.4	103,897.1	110,513.4	122,866.0	113,838.7	129,900.0
i) Spinning, weaving, finishing of textiles	89,388.9	94,926.1	75,482.8	78,527.3	83,049.6	77,015.6	90,409.7
a) Spinning of fibers	48,170.5	53,589.8	44,691.2	45,236.4	48,840.3	42,961.2	51,864.9
b) Weaving of textiles	27,059.5	26,577.5	17,696.8	17,232.0	18,462.7	18,730.1	20,973.0
c) Finishing of textiles	14,158.8	14,758.8	13,094.8	16,058.8	15,746.7	15,324.3	17,571.9
ii) Made-up textile articles	8,430.0	11,193.4	11,808.1	12,941.0	15,302.6	16,545.8	16,863.3
iii) Knit wear	4,070.9	4,252.0	4,872.3	5,136.4	5,608.0	5,872.0	5,417.0
iv) Carpets and rugs	2,547.3	2,804.9	3,168.4	3,134.3	4,025.0	4,143.2	9,498.3
v) Other textiles n.e.s.	4,179.2	5,625.0	8,565.6	10,774.5	14,880.8	10,262.2	7,711.6
4- Wearing apparel, readymade garments etc.	13,514.0	14,637.4	14,948.4	17,020.8	20,216.8	22,542.3	25,904.2

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
5- Tanning and dressing of leather; manufacture of luggage and footwear	12,360.2	12,147.3	13,917.8	13,822.8	16,746.5	17,069.6	16,244.3
i.) Tanning & dressing of leather, luggage, handbags etc.	4,946.3	5,132.5	5,591.4	6,381.0	8,638.0	8,377.8	8,638.0
ii.) Footwear	7,413.9	7,014.8	8,326.4	7,441.7	8,108.5	8,691.8	8,086.1
a) Leather wear	6,688.2	5,922.9	7,308.8	6,166.4	6,657.6	7,125.2	6,345.0
b) Rubber and Plastic wear	725.7	1,091.9	1,017.6	1,275.4	1,450.9	1,566.6	1,741.1
6- Wood and products of wood cork	3,150.8	3,302.7	4,363.9	4,546.9	4,364.2	4,461.6	4,421.7
7- Paper, paperboard and products	4,162.7	4,902.3	6,044.9	6,029.1	6,601.0	7,499.2	8,866.3
8- Printing, publishing and allied industries	8,376.9	12,400.8	11,712.8	12,018.7	12,738.1	14,549.1	14,453.8
9- Coke and refined petroleum products	51,572.7	51,397.5	49,719.8	43,039.3	50,623.7	54,332.4	44,581.0
10- Chemicals and chemical products	125,018.0	106,329.8	118,203.8	106,029.9	131,913.9	108,372.2	143,336.7
11- Rubber and plastics products	7,498.9	8,082.6	7,048.7	7,041.9	8,932.9	9,726.9	10,043.9
12- Other non-metallic mineral products	23,383.6	33,144.6	38,938.9	49,877.0	34,937.2	54,667.5	64,345.6
13- Basic metals	21,375.2	21,574.0	20,944.1	19,304.6	20,879.5	28,265.4	27,677.1
14- Fabricated metal products	6,353.8	7,548.2	5,716.8	6,579.7	7,780.0	9,288.2	11,940.0
15- Machinery and equipment	18,997.0	41,772.8	24,717.2	24,700.6	26,636.5	29,723.2	26,733.5
16- Office, accounting and computing machinery	1,029.3	991.4	1,809.0	1,278.5	2,135.5	2,053.8	2,062.1
17- Electrical machinery and apparatus	14,803.9	18,926.4	25,530.6	23,341.5	24,490.5	20,318.5	28,350.8
18- Radio, television and communication equipment and apparatus	3,077.7	6,379.2	4,194.7	4,023.4	4,392.2	4,172.8	4,997.0
19- Medical, precision and optical instruments, watches and clocks	8,911.0	10,183.3	11,692.4	12,653.6	13,302.3	12,185.4	12,611.9
20- Motor vehicles, trailers and semi-trailers	26,025.0	49,017.5	48,425.0	69,982.8	65,282.1	70,909.7	72,533.5
21- Other transport equipments	6,242.2	8,538.1	7,793.0	8,163.5	10,762.0	10,329.4	10,696.3
22- Furniture and fixture	2,594.6	1,703.7	1,635.9	1,551.7	1,878.1	2,117.4	2,660.0
23- Jewellery and related articles	2,727.5	2,493.0	2,580.7	2,795.2	2,979.1	2,471.7	2,865.8
24- Sports goods	2,924.2	3,298.9	3,760.4	4,215.2	4,945.4	4,709.4	5,814.8
25- Handicrafts	133.9	169.5	158.2	361.0	199.2	177.0	220.3
26- Other manufacturing n.e.s.	23,858.9	24,946.8	27,165.2	28,471.1	29,594.5	33,633.2	40,846.9
E. Ship breaking and waste / scrape (junk) etc.	3,349.1	2,787.3	2,802.2	2,290.4	2,904.5	3,668.8	4,920.9
F. Electricity, gas and water supply	59,709.2	74,508.5	77,680.7	93,722.9	108,039.7	134,181.8	97,253.2
G. Construction	157,011.7	164,771.7	138,492.7	184,763.7	179,137.0	247,219.9	251,852.4
1- Building	114,225.3	119,438.5	100,134.3	125,032.7	121,625.6	158,583.7	154,251.2
2- Infrastructure	42,786.4	45,333.3	38,358.4	59,731.1	57,511.4	88,636.2	97,601.2
H. Commerce and Trade	360,605.5	370,860.5	344,212.7	352,878.9	382,537.7	375,486.9	367,987.5
1- Sale, maintenance and repair of motor vehicles and motorcycles	15,425.4	18,339.7	16,094.2	17,989.5	17,937.7	18,508.2	19,111.7
2- Wholesale and commission trade	175,577.4	178,224.3	164,578.8	174,820.9	193,214.6	187,277.7	192,318.8
i) Exports	51,409.2	48,426.9	46,668.6	47,502.2	49,448.9	45,506.3	49,448.9
ii) Imports	21,928.5	24,245.1	25,207.6	30,402.7	33,131.0	35,603.2	33,131.0
iii) Domestic whole sales	102,239.8	105,552.4	92,702.5	96,916.0	110,634.7	106,168.2	111,671.2
3- Retail trade	169,602.7	174,296.4	163,539.8	160,068.4	171,385.4	169,701.0	156,557.1
I. Hotels, restaurants and clubs etc	13,275.2	13,129.5	13,341.4	14,429.0	19,118.0	18,021.0	16,800.4
J. Transport, storage and communications	145,974.7	137,610.2	153,003.6	170,768.1	186,582.6	180,692.9	211,393.7
K. Real estate, renting and business activities	283,795.1	299,158.9	290,333.6	285,563.3	300,098.0	301,132.4	318,187.5
1- Real estate activities	44,444.9	38,179.6	36,940.5	48,193.5	49,505.6	59,266.8	84,913.2
2- Renting of machinery and equipment	4,994.3	1,946.5	1,747.9	2,189.6	2,201.9	2,350.8	2,429.0
3- Computer and related activities	21,652.3	25,760.4	26,852.0	29,928.2	30,461.9	29,785.9	33,320.0
4- Research and development	5,597.7	6,153.0	5,625.1	6,254.8	7,260.4	7,696.5	8,620.7
5- Other business activities	207,105.9	227,119.5	219,168.1	198,997.2	210,668.2	202,032.3	188,904.6
L. Education	56,297.7	55,926.7	58,067.1	59,689.5	86,467.4	71,543.0	85,274.8
M. Health and social work	28,622.4	41,024.4	39,395.5	37,405.5	45,195.7	47,636.4	50,051.4
N. Other community, social and personal service activities	78,450.4	82,055.9	73,437.1	98,330.2	108,334.9	105,014.9	132,458.1
O. Other private business n.e.c	264,802.2	274,125.4	237,321.5	237,216.8	237,867.6	300,151.7	187,340.3
V. Trust Funds and Non-Profit Institutions	200,413.5	190,314.0	205,780.2	237,140.9	267,292.5	284,071.6	317,764.4
VI. Personal	4,176,832.2	4,628,148.2	4,749,553.4	5,099,019.7	5,282,286.6	5,538,367.8	5,726,255.1
VII. Others	69,659.0	70,538.8	75,596.7	90,443.6	75,842.8	72,733.3	51,138.3
TOTAL	8,403,353.0	9,153,009.0	9,409,879.7	10,157,657.0	10,841,258.4	11,592,100.6	11,946,893.0

Source: Statistics & Data Warehouse Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account

As on 31st Dec, 2017

(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	3,204	6.4	37,827	84.3	613	1.3	1,537	2.1	674,971	1,804.1
5,000 to 10,000	1,543	10.7	22,183	161.8	171	1.2	687	4.5	823,200	6,118.5
10,000 to 20,000	2,791	39.9	92,918	1,299.3	166	2.3	733	10.4	814,863	11,875.7
20,000 to 25,000	886	19.6	15,060	329.1	46	1.0	178	3.9	319,079	7,211.4
25,000 to 30,000	656	17.8	28,152	772.3	31	0.8	164	4.4	306,060	8,325.1
30,000 to 40,000	3,645	119.2	29,090	1,007.2	69	2.3	184	6.2	592,246	20,427.0
40,000 to 50,000	818	36.4	25,771	1,160.1	70	3.1	1,074	50.5	582,842	26,094.3
50,000 to 60,000	2,098	110.1	29,236	1,597.6	97	5.5	134	7.2	460,783	25,250.0
60,000 to 70,000	1,125	71.6	20,388	1,322.7	72	4.7	198	13.0	393,384	25,582.0
70,000 to 80,000	4,599	336.0	22,236	1,657.4	65	4.9	317	23.4	371,397	27,735.9
80,000 to 90,000	593	50.1	7,405	630.3	118	10.2	155	13.2	300,043	25,350.6
90,000 to 100,000	433	41.0	7,716	746.8	31	2.9	138	12.9	297,435	28,300.0
100,000 to 200,000	7,418	1,023.3	68,863	9,716.9	527	71.5	982	141.7	1,575,505	222,269.5
200,000 to 300,000	4,239	1,045.0	28,985	7,001.6	739	175.9	563	142.6	522,430	126,959.9
300,000 to 400,000	3,858	1,339.6	16,019	5,650.0	328	112.2	290	101.8	231,116	79,389.7
400,000 to 500,000	2,888	1,302.7	16,076	7,305.0	136	60.0	296	133.3	143,236	63,899.0
500,000 to 600,000	3,371	1,866.1	7,612	4,258.0	122	67.9	220	119.8	86,455	47,047.8
600,000 to 700,000	7,596	5,079.1	4,562	2,987.6	86	55.3	179	113.8	59,834	38,734.1
700,000 to 800,000	1,625	1,206.4	25,447	19,257.9	458	339.5	575	423.8	42,747	31,864.6
800,000 to 900,000	1,696	1,431.0	2,236	1,896.4	64	54.1	175	149.3	32,017	27,133.1
900,000 to 1,000,000	1,121	1,068.7	5,549	5,308.8	116	112.3	116	109.1	24,865	23,545.4
1,000,000 to 2,000,000	6,942	9,483.9	45,690	54,723.0	3,600	4,024.0	1,347	1,931.9	115,012	157,582.7
2,000,000 to 3,000,000	2,807	6,800.6	6,525	15,998.9	362	924.2	759	1,873.6	32,752	80,043.3
3,000,000 to 4,000,000	1,798	6,155.9	3,832	13,084.9	224	772.9	714	2,454.4	17,774	61,198.1
4,000,000 to 5,000,000	1,045	4,596.2	2,723	11,696.9	217	976.7	300	1,364.8	10,096	44,886.4
5,000,000 to 6,000,000	622	3,326.8	2,571	13,939.8	211	1,156.6	1,044	5,406.1	7,492	40,468.6
6,000,000 to 7,000,000	236	1,518.4	1,291	8,328.7	109	712.0	206	1,326.5	4,815	31,040.3
7,000,000 to 8,000,000	560	4,225.2	1,268	9,613.9	61	457.2	167	1,222.3	3,689	27,600.2
8,000,000 to 9,000,000	548	4,720.2	985	8,372.2	70	596.8	102	862.4	3,390	28,748.2
9,000,000 to 10,000,000	423	4,066.3	1,084	10,302.1	66	623.1	333	3,165.8	3,018	28,612.4
10,000,000 and over	1,654	74,407.8	12,816	1,449,237.9	2,287	689,914.5	2,939	414,452.2	24,449	1,534,772.6
TOTAL	72,838	135,522.0	592,116	1,669,449.3	11,332	701,246.7	16,806	435,646.9	8,876,995	2,909,870.2

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account

As on 31st Dec, 2017

(Million Rupees)												
SIZE OF ACCOUNTS (Rs.)	D O M E S T I C C O N S T I T U E N T S										TOTAL	
	Trust Funds		Personal		Others		Sub Total					
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount		
Less than 5,000	23,648	59.0	1,680,953	4,146.4	35,405	72.0	2,454,954	6,169.1	2,458,158	6,175.5		
5,000 to 10,000	14,785	109.3	1,364,099	10,087.3	46,611	373.1	2,271,736	16,855.5	2,273,279	16,866.2		
10,000 to 20,000	12,373	180.7	2,642,287	39,782.2	22,814	335.9	3,586,154	53,486.4	3,588,945	53,526.4		
20,000 to 25,000	4,319	99.3	1,343,688	30,376.3	11,208	251.8	1,693,578	38,272.8	1,694,464	38,292.4		
25,000 to 30,000	3,147	88.9	1,551,450	42,656.8	21,351	585.8	1,910,355	52,434.2	1,911,011	52,452.0		
30,000 to 40,000	19,739	687.1	3,126,171	109,481.6	26,629	922.2	3,794,128	132,533.7	3,797,773	132,652.8		
40,000 to 50,000	13,026	584.6	2,918,161	130,891.5	43,552	1,908.6	3,584,496	160,692.6	3,585,314	160,729.0		
50,000 to 60,000	18,211	1,001.8	2,674,478	146,905.3	30,552	1,670.8	3,213,491	176,438.3	3,215,589	176,548.4		
60,000 to 70,000	1,713	111.7	2,480,189	160,951.2	14,692	939.7	2,910,636	188,924.9	2,911,761	188,996.5		
70,000 to 80,000	4,871	367.8	2,149,594	161,132.3	16,340	1,274.8	2,564,820	192,196.5	2,569,419	192,532.5		
80,000 to 90,000	5,729	481.8	1,868,282	158,503.9	10,680	904.2	2,192,412	185,894.1	2,193,005	185,944.2		
90,000 to 100,000	9,493	907.0	1,709,305	161,973.6	22,013	2,102.5	2,046,131	194,045.8	2,046,564	194,086.8		
100,000 to 200,000	33,471	4,794.7	9,163,623	1,280,774.3	85,045	12,110.7	10,928,016	1,529,879.4	10,935,434	1,530,902.7		
200,000 to 300,000	11,474	2,850.8	2,808,115	681,172.4	30,182	7,102.0	3,402,488	825,405.1	3,406,727	826,450.1		
300,000 to 400,000	7,396	2,441.7	1,103,821	379,031.3	4,523	1,591.6	1,363,493	468,318.3	1,367,351	469,657.9		
400,000 to 500,000	3,579	1,548.3	549,188	242,894.2	991	445.8	713,502	316,285.6	716,390	317,588.3		
500,000 to 600,000	2,599	1,366.8	282,181	153,803.3	1,679	909.6	380,868	207,573.1	384,239	209,439.1		
600,000 to 700,000	1,546	991.7	182,173	117,918.9	1,147	723.4	249,527	161,525.0	257,123	166,604.0		
700,000 to 800,000	944	707.0	135,798	101,443.0	1,324	995.3	207,293	155,031.1	208,918	156,237.5		
800,000 to 900,000	796	674.4	96,117	81,323.7	1,060	914.8	132,465	112,145.8	134,161	113,576.8		
900,000 to 1,000,000	2,072	1,998.3	80,194	75,830.8	427	400.9	113,339	107,305.7	114,460	108,374.4		
1,000,000 to 2,000,000	5,450	7,603.3	277,816	376,901.1	825	1,076.0	449,740	603,841.9	456,682	613,325.8		
2,000,000 to 3,000,000	2,213	5,342.2	80,060	192,111.6	473	1,049.9	123,144	297,343.6	125,951	304,144.1		
3,000,000 to 4,000,000	1,689	5,926.9	28,491	97,321.9	329	1,119.7	53,053	181,878.9	54,851	188,034.8		
4,000,000 to 5,000,000	944	4,218.3	15,270	67,710.5	22	96.1	29,572	130,949.7	30,617	135,545.9		
5,000,000 to 6,000,000	630	3,385.6	9,855	52,844.3	15	77.9	21,818	117,279.1	22,440	120,605.9		
6,000,000 to 7,000,000	442	2,832.5	5,456	35,060.7	69	429.8	12,388	79,730.3	12,624	81,248.7		
7,000,000 to 8,000,000	252	1,896.3	3,443	25,687.6	85	598.8	8,965	67,076.3	9,525	71,301.5		
8,000,000 to 9,000,000	294	2,492.2	2,848	23,987.6	35	285.3	7,724	65,344.7	8,272	70,064.9		
9,000,000 to 10,000,000	232	2,178.1	2,105	19,848.4	4	38.4	6,842	64,768.2	7,265	68,834.5		
10,000,000 and over	3,480	259,836.5	19,246	563,701.1	151	9,830.8	65,368	4,921,745.5	67,022	4,996,153.3		
TOTAL	210,557	317,764.4	40,354,457	5,726,255.1	430,233	51,138.3	50,492,496	11,811,371.0	50,565,334	11,946,893.0		

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	1.03	111.11	112.13	1.65	124.76	126.42	2.43	133.09	135.52
	Govt.	41.61	1,302.50	1,344.11	50.74	1,533.51	1,584.25	45.07	1,624.38	1,669.45
	NFPSEs	24.89	609.41	634.30	3.33	701.80	705.13	4.20	697.04	701.25
	NBFCs & Fin Aux.	1.66	351.06	352.72	1.85	397.68	399.53	4.64	431.01	435.65
	Private Sector	243.08	2,529.48	2,772.57	252.31	2,629.29	2,881.60	255.20	2,654.67	2,909.87
	Trust Fund	5.84	261.45	267.29	7.12	276.95	284.07	6.77	310.99	317.76
	Personal	782.21	4,500.08	5,282.29	823.68	4,714.68	5,538.37	893.69	4,832.56	5,726.26
	Others	17.40	58.44	75.84	21.03	51.70	72.73	18.63	32.51	51.14
	Total	1,117.72	9,723.54	10,841.26	1,161.72	10,430.38	11,592.10	1,230.63	10,716.26	11,946.89
Punjab	Foreign	0.49	20.81	21.30	1.27	25.53	26.80	2.01	29.42	31.43
	Govt.	6.04	548.09	554.13	7.79	687.78	695.56	6.60	751.68	758.28
	NFPSEs	0.59	170.25	170.84	0.73	221.45	222.18	1.44	226.50	227.94
	NBFCs & Fin Aux.	0.42	42.28	42.70	0.17	27.08	27.25	2.91	44.50	47.41
	Private Sector	145.88	1,072.20	1,218.08	155.89	1,078.98	1,234.87	155.23	1,044.17	1,199.40
	Trust Fund	3.13	80.15	83.28	3.33	85.06	88.40	2.16	96.12	98.28
	Personal	423.61	2,175.85	2,599.46	448.75	2,273.13	2,721.88	481.68	2,349.16	2,830.84
	Others	0.36	6.14	6.50	0.96	5.07	6.03	1.18	7.32	8.49
	Total	580.53	4,115.78	4,696.31	618.89	4,404.08	5,022.97	653.21	4,548.86	5,202.07
Sindh	Foreign	0.11	69.18	69.28	0.05	74.84	74.89	0.05	81.54	81.59
	Govt.	13.85	205.17	219.02	15.22	213.54	228.76	9.62	231.98	241.60
	NFPSEs	24.14	258.91	283.05	2.47	295.51	297.98	2.09	304.90	306.99
	NBFCs & Fin Aux.	0.19	291.52	291.71	0.04	346.51	346.55	0.11	366.64	366.75
	Private Sector	46.76	995.04	1,041.80	41.30	1,049.45	1,090.74	44.35	1,108.27	1,152.61
	Trust Fund	0.80	131.09	131.90	1.28	142.38	143.66	1.62	142.88	144.51
	Personal	89.80	1,431.59	1,521.39	82.29	1,438.69	1,520.98	111.18	1,509.69	1,620.87
	Others	0.13	7.12	7.25	0.06	5.59	5.65	0.04	5.82	5.87
	Total	175.77	3,389.62	3,565.40	142.71	3,566.50	3,709.22	169.07	3,751.72	3,920.78
Khyber Pakhtunkhwa	Foreign	0.13	2.40	2.53	0.09	1.97	2.06	0.13	1.53	1.66
	Govt.	3.24	197.35	200.59	4.91	192.13	197.03	4.77	203.91	208.68
	NFPSEs	0.04	11.71	11.74	0.03	23.24	23.27	0.30	12.96	13.26
	NBFCs & Fin Aux.	0.12	0.78	0.90	0.02	5.28	5.30	0.12	4.31	4.43
	Private Sector	22.05	105.74	127.79	24.07	115.77	139.84	25.52	117.50	143.02
	Trust Fund	0.96	7.41	8.37	0.99	7.02	8.01	1.89	9.62	11.51
	Personal	126.54	346.59	473.12	136.76	361.43	498.19	146.47	362.76	509.23
	Others	1.33	5.91	7.23	1.61	3.48	5.09	1.58	3.25	4.83
	Total	154.40	677.88	832.28	168.48	710.31	878.79	180.79	715.82	896.62
Balochistan	Foreign	0.03	0.23	0.27	..	0.14	0.15	..	0.34	0.34
	Govt.	12.19	40.87	53.05	10.97	50.87	61.84	11.30	54.53	65.84
	NFPSEs	0.07	5.43	5.50	0.06	9.67	9.73	0.06	8.57	8.63
	NBFCs & Fin Aux.	..	0.07	0.08	-	0.10	0.10	..	0.31	0.31
	Private Sector	4.46	40.68	45.13	7.42	49.40	56.82	5.64	43.19	48.83
	Trust Fund	0.20	1.68	1.88	0.33	2.49	2.82	0.31	2.13	2.44
	Personal	12.41	98.78	111.20	15.48	109.63	125.12	20.04	105.23	125.28
	Others	15.52	4.60	20.12	18.34	3.35	21.69	15.60	3.26	18.86
	Total	44.89	192.34	237.22	52.62	225.64	278.26	52.96	217.56	270.52
Islamabad	Foreign	..	15.61	15.62	..	20.22	20.23	0.01	19.50	19.51
	Govt.	1.91	291.93	293.84	5.16	366.31	371.47	5.72	361.55	367.27
	NFPSEs	-	160.37	160.37	..	150.04	150.04	..	143.45	143.45
	NBFCs & Fin Aux.	-	8.98	8.98	0.01	9.97	9.98	0.01	7.51	7.51
	Private Sector	3.11	279.88	282.99	2.65	301.17	303.82	2.73	308.74	311.47
	Trust Fund	0.26	39.37	39.62	0.26	38.03	38.28	0.32	58.13	58.44
	Personal	14.38	313.13	327.51	14.67	364.01	378.69	15.39	365.57	380.96
	Others	0.01	34.36	34.37	..	33.89	33.90	0.01	12.59	12.61
	Total	19.67	1,143.63	1,163.31	22.76	1,283.64	1,306.40	24.19	1,277.04	1,301.23
FATA	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.62	0.09	0.71	0.59	0.09	0.68	0.51	0.11	0.62
	NFPSEs	0.06	0.07	0.13	0.03	0.08	0.11	0.21	0.13	0.34
	NBFCs & Fin Aux.	..	0.03	0.04	..	0.01	0.01	..	0.02	0.02
	Private Sector	2.88	1.38	4.25	3.13	1.47	4.60	3.07	1.50	4.57
	Trust Fund	..	0.05	0.05	0.22	0.05	0.27	..	0.05	0.05
	Personal	10.85	7.56	18.41	12.11	8.69	20.80	10.91	4.82	15.73
	Others	0.02	0.20	0.22	0.05	0.23	0.28	0.21	0.22	0.43
	Total	14.43	9.39	23.82	16.13	10.61	26.75	14.92	6.85	21.77

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.06	0.06	0.11	0.04	..	0.04	..	..	..
	Govt.	3.37	8.32	11.69	5.74	7.56	13.30	6.31	7.10	13.41
	NFPSEs	..	0.13	0.13	..	1.58	1.58	0.09	0.14	0.23
	NBFCs & Fin Aux.	0.76	5.72	6.48	1.55	6.72	8.27	1.42	5.18	6.60
	Private Sector	3.33	10.53	13.86	3.45	7.86	11.32	3.10	5.34	8.44
	Trust Fund	0.16	0.30	0.45	0.32	0.48	0.80	0.14	0.45	0.59
	Personal	9.63	9.99	19.62	5.10	10.56	15.65	5.17	10.46	15.62
	Others	..	0.04	0.04	-	0.04	0.04	..	..	..
	Total	17.31	35.08	52.39	16.20	34.80	51.01	16.23	28.67	44.90
AJK	Foreign	0.20	2.82	3.02	0.19	2.07	2.26	0.23	0.76	0.98
	Govt.	0.38	10.69	11.07	0.37	15.24	15.60	0.23	13.51	13.75
	NFPSEs	..	2.53	2.53	..	0.24	0.24	0.01	0.40	0.42
	NBFCs & Fin Aux.	0.17	1.67	1.83	0.06	2.02	2.08	0.07	2.55	2.62
	Private Sector	14.62	24.04	38.66	14.38	25.20	39.58	15.56	25.97	41.52
	Trust Fund	0.33	1.41	1.74	0.39	1.44	1.84	0.33	1.62	1.95
	Personal	94.99	116.59	211.58	108.52	148.54	257.06	102.84	124.88	227.72
	Others	0.02	0.08	0.11	-	0.05	0.05	..	0.05	0.05
	Total	110.72	159.81	270.53	123.91	194.79	318.71	119.27	169.73	289.00

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"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.

3.6 Classification of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,584,903	6,047.8	2,543,223	6,198.5	2,775,353	6,700.3	2,388,668	5,493.0	2,458,158	6,175.5
5,000 to 10,000	2,581,518	19,098.8	2,295,370	16,925.9	2,013,782	14,942.2	2,102,406	15,571.7	2,273,279	16,866.2
10,000 to 20,000	3,615,619	53,597.2	3,825,056	56,101.4	3,386,633	49,903.7	3,898,256	58,035.7	3,588,945	53,526.4
20,000 to 25,000	1,861,158	41,854.7	1,789,422	40,191.1	1,746,640	39,434.9	2,239,019	50,121.9	1,694,464	38,292.4
25,000 to 30,000	1,768,551	48,562.9	1,790,856	49,404.6	1,816,745	49,921.1	2,009,327	55,191.0	1,911,011	52,452.0
30,000 to 40,000	3,351,748	116,931.7	3,482,351	122,189.2	3,402,226	119,292.3	3,724,297	130,051.7	3,797,773	132,652.8
40,000 to 50,000	2,817,668	126,341.2	3,109,516	139,660.8	3,179,390	142,834.9	3,413,486	153,021.0	3,585,314	160,729.0
50,000 to 60,000	2,671,747	146,404.7	2,635,927	144,583.6	2,816,480	154,652.4	2,918,203	160,372.4	3,215,589	176,548.4
60,000 to 70,000	2,184,627	141,489.7	2,409,470	156,269.2	2,569,734	167,142.5	2,648,420	171,813.2	2,911,761	188,996.5
70,000 to 80,000	2,014,715	150,851.9	2,108,622	158,472.8	2,208,357	165,051.3	2,294,238	171,892.3	2,569,419	192,532.5
80,000 to 90,000	1,729,257	146,708.7	1,756,075	148,754.3	2,013,566	170,628.5	2,101,301	178,101.8	2,193,005	185,944.2
90,000 to 100,000	1,479,171	140,417.7	1,693,565	160,794.6	1,785,481	169,594.8	1,733,876	164,438.7	2,046,564	194,086.8
100,000 to 200,000	8,444,702	1,183,282.3	8,869,451	1,244,490.1	9,805,089	1,378,269.9	10,137,946	1,425,702.0	10,935,434	1,530,902.7
200,000 to 300,000	2,737,952	661,303.6	2,992,210	721,302.8	3,094,055	749,789.2	3,238,207	784,420.4	3,406,727	826,450.1
300,000 to 400,000	1,199,514	412,990.0	1,245,381	428,777.9	1,305,071	449,483.4	1,429,760	493,737.9	1,367,351	469,657.9
400,000 to 500,000	614,574	273,201.3	644,203	286,919.9	678,551	302,482.7	736,824	327,948.8	716,390	317,588.3
500,000 to 600,000	374,168	203,804.1	415,083	226,916.3	391,613	214,075.2	453,579	246,721.9	384,239	209,439.1
600,000 to 700,000	239,932	155,241.2	258,625	167,341.1	268,204	173,564.9	274,808	177,416.5	257,123	166,604.0
700,000 to 800,000	177,787	132,669.4	168,640	126,186.7	199,373	149,048.0	209,954	156,311.6	208,918	156,237.5
800,000 to 900,000	124,409	105,339.3	138,588	117,714.1	142,167	120,333.2	144,937	122,641.6	134,161	113,576.8
900,000 to 1,000,000	92,084	87,341.9	93,798	88,857.6	115,683	109,341.9	113,128	107,108.8	114,460	108,374.4
1,000,000 to 2,000,000	391,809	533,445.4	426,747	582,162.2	451,051	608,603.9	448,308	607,353.1	456,682	613,325.8
2,000,000 to 3,000,000	117,771	285,030.7	122,840	299,636.4	123,988	299,622.6	129,635	311,184.4	125,951	304,144.1
3,000,000 to 4,000,000	49,437	168,514.8	52,689	180,806.0	50,071	171,213.5	54,099	185,804.8	54,851	188,034.8
4,000,000 to 5,000,000	38,468	176,525.2	32,070	141,372.6	29,907	132,850.9	29,953	133,217.5	30,617	135,545.9
5,000,000 to 6,000,000	19,528	105,058.8	21,883	117,391.2	21,438	115,432.1	25,207	136,100.2	22,440	120,605.9
6,000,000 to 7,000,000	11,350	73,188.6	12,787	82,212.6	14,480	93,428.8	13,827	89,311.8	12,624	81,248.7
7,000,000 to 8,000,000	8,217	61,267.3	8,490	63,339.2	9,185	68,585.3	11,009	82,079.5	9,525	71,301.5
8,000,000 to 9,000,000	7,190	60,729.2	7,947	67,209.2	7,050	59,659.7	9,549	80,723.2	8,272	70,064.9
9,000,000 to 10,000,000	5,107	48,349.4	6,046	57,164.6	6,127	57,919.0	7,147	67,556.5	7,265	68,834.5
10,000,000 and over	58,159	3,544,290.4	61,843	3,958,310.8	63,752	4,337,455.0	66,738	4,742,655.6	67,022	4,996,153.3
TOTAL	43,372,840	9,409,879.7	45,018,774	10,157,657.0	46,491,242	10,841,258.4	49,006,112	11,592,100.6	50,565,334	11,946,893.0

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 account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls 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.

3.7 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015		2016				2017			
	Dec.		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	26,853	116.8	110,332	479.4	84,309	393.9	369,450	1,101.1	241,601	762.8
10,000 to 20,000	470,266	7,352.9	388,845	5,593.4	356,315	5,438.8	33,744	492.4	408,202	5,869.7
20,000 to 25,000	16,928	385.1	130,131	2,770.1	115,804	2,462.1	25,309	585.0	27,772	616.5
25,000 to 30,000	31,733	894.2	115,081	3,037.4	26,175	727.4	168,553	4,616.7	180,873	5,019.6
30,000 to 40,000	238,444	8,328.8	150,810	5,394.3	264,419	9,033.4	105,883	3,855.2	70,559	2,537.7
40,000 to 50,000	137,551	6,004.7	140,869	6,053.9	193,513	8,665.5	266,319	12,042.8	193,721	8,493.4
50,000 to 60,000	44,459	2,471.7	79,332	4,560.0	48,851	2,630.0	59,339	3,236.2	87,442	4,762.3
60,000 to 70,000	40,306	2,616.4	54,238	3,559.3	35,575	2,307.0	113,417	7,486.4	46,715	2,994.7
70,000 to 80,000	37,321	2,785.9	33,904	2,544.6	48,854	3,673.5	42,924	3,212.7	131,585	10,131.5
80,000 to 90,000	66,454	5,664.9	61,547	5,278.1	70,296	6,039.0	61,920	5,305.4	50,895	4,355.8
90,000 to 100,000	67,926	6,386.8	73,310	6,945.6	134,989	12,590.2	59,200	5,607.0	70,940	6,707.6
100,000 to 200,000	983,478	147,498.6	949,670	139,372.5	849,100	125,925.0	803,233	121,335.8	681,101	104,611.5
200,000 to 300,000	435,392	104,731.7	442,308	106,478.4	457,135	110,138.1	482,099	116,986.9	459,708	110,075.0
300,000 to 400,000	136,259	46,189.1	141,094	47,476.4	157,273	53,006.4	164,543	55,836.3	154,447	53,360.0
400,000 to 500,000	68,410	30,364.2	83,638	37,716.8	95,243	43,657.0	149,659	67,746.4	145,995	63,990.9
500,000 to 600,000	108,759	61,264.2	119,590	66,402.8	119,285	63,428.7	83,168	45,283.1	106,378	57,574.9
600,000 to 700,000	52,740	34,532.2	32,737	21,283.1	43,388	27,780.6	29,971	19,418.2	59,474	38,952.8
700,000 to 800,000	28,485	21,440.9	47,606	34,825.5	48,317	35,743.2	57,399	42,520.8	83,393	62,264.9
800,000 to 900,000	29,594	25,527.7	23,395	19,764.7	28,609	24,484.9	36,966	31,174.6	44,642	37,653.3
900,000 to 1,000,000	14,012	13,405.8	17,744	16,925.4	21,338	20,289.0	21,711	20,644.9	35,804	33,806.4
1,000,000 to 2,000,000	70,372	98,219.0	72,200	97,550.1	84,426	113,773.6	77,870	104,588.1	134,821	175,180.6
2,000,000 to 3,000,000	26,172	62,546.2	27,606	67,259.7	27,368	65,981.5	31,135	74,501.1	47,062	112,274.0
3,000,000 to 4,000,000	14,808	51,481.7	12,129	42,412.2	12,544	43,822.3	14,649	52,128.0	16,844	57,846.1
4,000,000 to 5,000,000	9,361	42,172.9	9,396	42,140.8	10,557	47,469.5	10,480	47,519.6	11,199	50,607.3
5,000,000 to 6,000,000	6,124	33,325.6	6,241	33,677.7	6,032	32,706.5	6,442	35,147.3	9,443	51,471.7
6,000,000 to 7,000,000	4,282	27,553.6	5,718	37,499.5	5,336	34,850.7	5,604	36,077.3	5,203	33,718.4
7,000,000 to 8,000,000	3,098	23,184.5	3,255	24,349.7	3,959	29,699.8	4,645	34,522.7	5,081	38,328.5
8,000,000 to 9,000,000	2,577	21,876.0	2,559	21,586.5	2,936	24,884.4	2,971	25,081.2	3,567	30,507.4
9,000,000 to 10,000,000	2,500	23,866.8	2,655	25,284.6	3,434	32,814.5	3,464	33,027.4	3,275	31,406.2
10,000,000 to 100,000,000	23,755	726,077.9	24,653	753,035.3	27,584	841,364.3	27,853	850,816.0	30,134	908,924.9
100,000,000 to 500,000,000	4,721	992,161.2	5,093	1,069,236.8	5,406	1,128,167.4	5,821	1,232,095.8	6,015	1,271,228.6
500,000,000 and above	1,233	2,113,622.8	1,301	2,327,697.5	1,407	2,449,281.8	1,602	2,871,946.6	1,621	2,930,426.5
TOTAL	3,204,373	4,744,050.8	3,368,987	5,078,192.0	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6

Note:-

Department, SBP

Source: Statistics & Data Warehouse

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 mount.
3. 'Amount' represents the total amount of all advances falling in the particular class

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

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	17,411	73.4	96,819	415.0	71,309	337.4	354,638	1,041.5	227,176	704.1
10,000 to 20,000	461,554	7,216.1	379,805	5,451.6	347,508	5,303.5	25,348	367.6	400,111	5,747.6
20,000 to 25,000	9,041	208.5	124,479	2,644.4	110,485	2,343.2	19,719	460.5	22,051	487.9
25,000 to 30,000	23,713	673.3	108,306	2,849.9	19,968	557.1	165,402	4,530.1	177,582	4,930.6
30,000 to 40,000	216,552	7,557.7	129,855	4,659.2	254,026	8,401.9	92,328	3,373.5	61,202	2,207.3
40,000 to 50,000	103,969	4,507.4	119,993	5,137.0	181,458	8,127.8	257,221	11,640.5	184,692	8,088.4
50,000 to 60,000	25,597	1,435.1	66,180	3,848.5	38,815	2,093.7	50,168	2,734.9	78,727	4,282.7
60,000 to 70,000	29,111	1,894.2	42,531	2,792.2	24,342	1,587.0	102,609	6,781.8	33,529	2,139.0
70,000 to 80,000	22,985	1,708.1	24,312	1,822.4	35,729	2,679.3	27,569	2,055.2	116,625	9,005.1
80,000 to 90,000	47,525	4,041.4	40,404	3,478.7	48,118	4,146.4	40,848	3,510.7	35,247	3,028.7
90,000 to 100,000	39,857	3,736.1	43,434	4,096.8	97,829	9,772.2	34,941	3,305.6	50,492	4,772.0
100,000 to 200,000	516,827	78,913.7	547,389	79,800.8	483,489	71,233.8	461,405	69,441.7	352,020	53,754.1
200,000 to 300,000	284,924	68,552.5	248,720	60,066.7	248,667	59,839.0	247,721	60,309.0	209,771	50,074.1
300,000 to 400,000	94,903	32,324.1	91,101	30,705.4	99,887	33,595.3	105,197	35,761.4	97,045	33,823.9
400,000 to 500,000	55,310	24,467.1	70,691	31,939.3	80,190	37,022.5	131,292	59,593.4	119,191	51,908.0
500,000 to 600,000	100,097	56,448.2	105,146	58,291.4	102,984	54,457.8	68,072	37,200.4	97,896	53,051.2
600,000 to 700,000	41,728	27,538.7	28,082	18,335.4	39,738	25,438.4	26,054	16,882.2	55,909	36,637.6
700,000 to 800,000	27,126	20,429.2	45,543	33,299.4	46,012	34,005.9	54,196	40,114.8	79,164	59,121.8
800,000 to 900,000	28,998	25,023.8	22,381	18,920.4	27,444	23,506.6	35,802	30,199.9	43,635	36,802.1
900,000 to 1,000,000	13,822	13,224.6	17,095	16,321.4	20,855	19,827.0	21,365	20,315.8	35,441	33,461.9
1,000,000 to 2,000,000	69,520	97,033.7	71,142	96,080.7	83,376	112,312.0	76,872	103,202.6	133,748	173,703.3
2,000,000 to 3,000,000	25,801	61,591.2	27,157	66,118.6	26,912	64,819.7	30,665	73,306.8	46,520	110,928.1
3,000,000 to 4,000,000	14,671	51,022.9	11,974	41,892.3	12,389	43,305.0	14,528	51,717.6	16,676	57,272.5
4,000,000 to 5,000,000	9,298	41,896.4	9,329	41,838.0	10,466	47,067.9	10,368	47,022.6	11,120	50,250.7
5,000,000 to 6,000,000	6,073	33,044.0	6,211	33,515.2	5,995	32,506.4	6,401	34,928.7	9,391	51,187.8
6,000,000 to 7,000,000	4,266	27,449.6	5,700	37,383.9	5,321	34,754.9	5,589	35,979.0	5,188	33,619.0
7,000,000 to 8,000,000	3,076	23,019.2	3,227	24,139.5	3,938	29,540.6	4,631	34,416.0	5,064	38,199.6
8,000,000 to 9,000,000	2,560	21,730.4	2,546	21,473.9	2,919	24,737.6	2,959	24,977.8	3,557	30,421.5
9,000,000 to 10,000,000	2,484	23,715.4	2,641	25,152.3	3,413	32,615.1	3,448	32,876.8	3,256	31,225.6
10,000,000 to 100,000,000	23,630	722,916.6	24,529	749,939.4	27,465	838,226.5	27,733	847,800.5	30,016	905,853.9
100,000,000 to 500,000,000	4,709	989,663.3	5,081	1,066,799.8	5,394	1,125,748.6	5,808	1,229,102.9	6,002	1,268,171.0
500,000,000 and above	1,230	2,111,553.4	1,298	2,325,473.4	1,404	2,447,325.1	1,600	2,870,469.4	1,619	2,929,064.2
TOTAL	2,328,368	4,584,609.2	2,523,101	4,914,682.8	2,567,845	5,237,235.1	2,512,497	5,795,421.1	2,749,663	6,133,925.5

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10,000	4	..	3	..	2	..	83,301	137.2	11	..	157,756	624.2	523	1.4	241,601	762.8
10,000 to 20,000	-	-	3	..	1	..	31,565	397.7	1	..	376,517	5,470.4	115	1.6	408,202	5,869.7
20,000 to 25,000	-	-	-	-	-	-	8,127	181.6	-	-	19,427	429.8	218	5.1	27,772	616.5
25,000 to 30,000	1	..	-	-	-	-	4,155	112.4	-	-	176,673	4,906.0	44	1.2	180,873	5,019.6
30,000 to 40,000	-	-	-	-	-	-	19,225	664.7	1	..	51,261	1,870.5	72	2.5	70,559	2,537.7
40,000 to 50,000	-	-	-	-	-	-	16,257	736.4	-	-	177,409	7,754.5	55	2.5	193,721	8,493.4
50,000 to 60,000	-	-	-	-	-	-	12,917	705.0	-	-	74,445	4,052.9	80	4.3	87,442	4,762.3
60,000 to 70,000	-	-	-	-	-	-	19,642	1,270.2	-	-	27,013	1,720.6	60	3.9	46,715	2,994.7
70,000 to 80,000	-	-	-	-	-	-	22,454	1,669.7	-	-	109,077	8,457.9	54	4.0	131,585	10,131.5
80,000 to 90,000	-	-	2	0.2	-	-	22,819	1,941.6	-	-	27,973	2,405.6	101	8.4	50,895	4,355.8
90,000 to 100,000	-	-	-	-	-	-	24,872	2,350.8	-	-	46,025	4,352.7	43	4.1	70,940	6,707.6
100,000 to 200,000	-	-	2	0.3	3	0.4	457,580	70,357.2	3	0.5	222,544	34,117.5	969	135.6	681,101	104,611.5
200,000 to 300,000	3	0.8	94	24.2	10	2.3	299,621	71,749.4	-	-	159,663	38,224.5	317	73.7	459,708	110,075.0
300,000 to 400,000	-	-	-	-	3	1.0	74,069	25,340.5	9	3.1	79,353	27,647.3	1,013	368.1	154,447	53,360.0
400,000 to 500,000	-	-	-	-	3	1.3	96,063	41,382.5	2	0.9	49,858	22,575.7	69	30.6	145,995	63,990.9
500,000 to 600,000	-	-	-	-	6	3.3	37,117	19,897.7	7	3.8	69,196	37,640.7	52	29.3	106,378	57,574.9
600,000 to 700,000	-	-	-	-	2	1.3	25,506	16,632.2	6	4.1	33,898	22,275.3	62	40.0	59,474	38,952.8
700,000 to 800,000	-	-	-	-	11	8.2	25,856	19,452.1	-	-	57,483	42,772.0	43	32.5	83,393	62,264.9
800,000 to 900,000	-	-	61	53.3	27	22.0	21,361	18,011.8	1	0.8	22,747	19,173.1	445	392.3	44,642	37,653.3
900,000 to 1,000,000	-	-	5	5.0	4	3.8	20,692	19,648.9	2	1.9	14,742	13,814.5	359	332.3	35,804	33,806.4
1,000,000 to 2,000,000	-	-	47	69.9	188	256.3	78,371	102,803.4	31	43.1	56,078	71,861.1	106	146.7	134,821	175,180.6
2,000,000 to 3,000,000	-	-	-	-	58	145.4	29,787	70,287.2	11	30.1	17,181	41,748.5	25	62.9	47,062	112,274.0
3,000,000 to 4,000,000	-	-	-	-	9	31.0	11,780	40,499.9	-	-	5,045	17,279.8	10	35.5	16,844	57,846.1
4,000,000 to 5,000,000	-	-	-	-	13	59.5	7,260	32,846.0	1	4.4	3,915	17,652.9	10	44.5	11,199	50,607.3
5,000,000 to 6,000,000	-	-	1	5.0	10	54.2	7,126	38,688.9	9	47.3	2,287	12,620.4	10	55.8	9,443	51,471.7
6,000,000 to 7,000,000	-	-	4	27.4	2	13.2	4,136	26,837.0	2	12.6	1,052	6,782.1	7	46.1	5,203	33,718.4
7,000,000 to 8,000,000	22	157.8	-	-	9	67.0	3,431	25,812.7	1	7.9	1,618	12,283.2	-	-	5,081	38,328.5
8,000,000 to 9,000,000	-	-	-	-	3	25.3	3,007	25,691.0	4	34.3	553	4,756.8	-	-	3,567	30,507.4
9,000,000 to 10,000,000	1	9.0	-	-	3	28.9	2,802	26,888.8	1	10.0	462	4,412.1	6	57.5	3,275	31,406.2
10,000,000 to 100,000,000	17	745.3	137	7,702.5	122	6,135.4	27,682	851,500.1	50	2,262.1	2,083	39,775.0	43	804.4	30,134	908,924.9
100,000,000 to 500,000,000	65	13,275.8	80	20,382.3	147	32,988.3	5,672	1,193,845.7	25	6,459.0	25	4,148.4	1	129.1	6,015	1,271,228.6
500,000,000 and above	96	662,501.4	196	852,490.6	50	39,384.5	1,256	1,352,549.1	9	7,743.7	14	15,757.3	-	-	1,621	2,930,426.5
TOTAL	209	676,690.1	635	880,760.7	686	79,232.8	1,505,509	4,100,889.2	187	16,669.7	2,043,373	549,363.4	4,912	2,855.8	3,555,512	6,306,461.6

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2015	2016		2017			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
I. Government:	537,517.2	644,901.6	571,552.2	691,417.4	676,690.1	675,849.0	841.1
A. Federal Government:	226,317.2	232,274.3	212,050.5	233,142.0	223,449.2	223,449.2	-
(1) Commodity Operations	212,303.8	211,398.1	204,921.3	229,240.8	219,729.1	219,729.1	-
(2) Others	14,013.4	20,876.2	7,129.2	3,901.2	3,720.1	3,720.1	-
B. Provincial Governments:	311,200.0	412,627.3	359,501.7	458,275.4	453,240.9	452,399.8	841.1
(1) Commodity Operations	310,202.1	401,675.9	348,488.4	457,887.2	452,195.3	451,354.2	841.1
(2) Others	998.0	10,951.4	11,013.3	388.3	1,045.6	1,045.6	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	570,609.2	649,245.6	683,947.6	804,368.9	880,760.7	880,760.7	-
(1) Agriculture, Forestry, Hunting & Fishing	-	614.8	-	-	-	-	-
(2) Mining & Quarrying	-	56,086.2	56,086.2	-	1,500.0	1,500.0	-
(3) Manufacturing	57,342.5	51,139.1	42,757.4	50,652.2	58,267.8	58,267.8	-
(4) Construction	-	-	-	-	-	-	-
(5) Utilities	25,990.3	99,289.9	50,571.0	149,872.4	307,074.9	307,074.9	-
(6) Commerce	109,637.5	105,858.9	116,919.1	154,222.0	146,385.6	146,385.6	-
(7) Transport, Storage & Communication	165,476.7	134,173.7	160,938.6	187,636.4	231,605.3	231,605.3	-
(8) Services	672.0	539.7	482.8	278.5	328.3	328.3	-
(9) Others	211,490.3	201,543.4	256,192.5	261,707.4	135,598.9	135,598.9	-
III. Non-Bank Financial Institutions :	50,334.3	68,593.1	78,952.7	81,428.9	79,232.8	79,122.4	110.4
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	13,593.8	18,299.2	24,187.8	19,759.4	22,609.9	22,609.9	-
(3) Insurance Companies	1,187.5	3,080.4	4,410.0	5,980.0	8,611.3	8,611.3	-
(4) Micro Finance	2,732.4	2,795.7	3,357.5	2,505.3	2,233.5	2,233.5	-
(5) Other NBFC's	32,820.6	44,417.8	46,997.5	53,184.1	45,778.1	45,667.8	110.4
IV. Private Sector Enterprises :	3,174,992.8	3,270,052.4	3,597,450.0	3,861,265.0	4,100,889.2	3,932,326.0	168,563.1
A. Agriculture, Hunting and Forestry	302,948.3	292,926.6	302,654.6	297,493.2	309,189.2	155,542.4	153,646.8
(1) Growing of crops	204,793.2	191,551.0	201,253.5	194,713.9	190,071.5	108,779.1	81,292.5
(2) Farming of animals	65,035.4	73,180.4	73,423.1	76,361.1	88,901.3	36,249.3	52,651.9
(3) Agricultural and animal husbandry	1,668.7	1,476.8	2,853.9	2,452.1	4,280.7	4,280.7	-
(4) Agricultural machinery and equipments	31,169.3	26,549.5	24,885.0	23,628.9	25,634.3	5,934.0	19,700.3
(5) Hunting, trapping, forestry & logging	281.7	168.8	239.1	337.2	301.5	299.3	2.2
B. Fishing and fish farming etc.	1,024.6	822.5	853.5	873.8	636.7	606.6	30.1
C. Mining and Quarrying	23,562.3	26,457.6	35,596.4	40,154.4	42,969.5	42,897.9	71.6
(1) Mining of coal	1,965.9	9,247.5	9,267.0	14,029.6	16,898.7	16,849.7	49.0
(2) Crude petroleum & natural gas	18,642.5	12,177.3	18,411.0	23,256.2	22,089.7	22,089.7	-
(3) Iron & non-ferrous metal ores	424.9	553.6	643.4	694.0	813.7	813.7	-
(4) Quarrying of stone, sand and clay	391.8	776.0	361.5	478.1	1,232.2	1,216.9	15.3
(5) Chemical, fertilizer, Salt etc.	2,137.3	3,703.2	6,913.5	1,696.5	1,935.1	1,927.8	7.3
D. Manufacturing	1,830,017.6	1,865,799.0	2,050,137.7	2,238,364.3	2,369,333.9	2,360,551.5	8,782.4
(1) Food products and beverages	446,443.1	460,374.1	495,040.6	607,949.7	608,137.3	605,794.3	2,343.0
(2) Tobacco products	6,083.5	3,227.6	4,002.2	8,577.6	975.2	944.2	31.0
(3) Textiles	606,856.4	613,275.7	709,083.0	689,065.3	801,589.5	798,719.3	2,870.2
i) Spinning, weaving, finishing of textiles	458,416.4	462,988.6	554,597.4	532,401.1	605,576.2	603,254.9	2,321.3
a) Spinning of fibers	255,248.1	258,394.4	326,614.1	297,806.5	332,679.0	331,219.4	1,459.6
b) Weaving of textiles	102,913.5	108,611.1	120,791.3	128,738.0	146,429.6	146,336.3	93.3
c) Finishing of textiles	100,254.9	95,983.1	107,192.1	105,856.6	126,467.5	125,699.2	768.3
ii) Made-up textile articles	69,995.8	60,613.0	61,503.4	59,217.2	81,219.1	81,211.1	8.0
iii) Knit wear	27,279.7	24,246.0	31,766.8	28,522.9	27,624.1	27,150.9	473.3
iv) Carpets and rugs	3,157.4	11,241.8	8,921.3	11,515.9	9,205.0	9,193.7	11.3
v) Other textiles n.e.s.	48,007.0	54,186.3	52,294.1	57,408.2	77,965.0	77,908.6	56.4
(4) Wearing apparel, readymade garments etc.	52,309.4	59,356.9	69,769.8	75,085.5	84,459.6	84,248.7	210.9
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,995.4	21,377.7	23,819.1	23,885.9	22,871.3	22,714.9	156.4
i.) Tanning & dressing of leather, luggage, handbags etc.	9,392.6	9,036.2	9,375.6	9,387.6	8,293.4	8,215.0	78.4
ii.) Footwear	10,602.8	12,341.5	14,443.5	14,498.3	14,577.9	14,500.0	77.9

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2015	2016		2017			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	1,382.0	1,906.1	1,958.7	2,518.5	2,311.0	2,258.6	52.4
7) Paper, paperboard and products	32,615.8	39,817.2	39,346.8	40,647.2	38,366.5	38,220.2	146.4
8) Printing, publishing and allied industries	7,487.8	7,502.2	7,473.0	7,807.1	9,788.3	9,680.5	107.8
9) Coke and refined petroleum products	77,452.5	58,174.1	75,801.8	75,600.3	60,834.9	60,834.9	-
10) Chemicals and chemical products	262,235.3	269,891.1	273,378.7	294,683.3	272,687.3	271,585.1	1,102.2
11) Rubber and plastics products	25,071.4	29,936.9	27,381.1	34,394.6	37,068.5	36,796.5	272.0
12) Other non-metallic mineral products	75,530.7	72,205.0	82,333.2	84,636.3	107,270.2	106,578.0	692.2
13) Basic metals	77,415.5	83,560.7	82,343.5	100,631.2	111,351.4	111,101.2	250.2
14) Fabricated metal products	9,847.8	18,775.8	15,052.1	23,077.8	23,074.7	22,999.4	75.4
15) Machinery and equipment	20,496.6	21,947.5	23,279.9	25,624.8	35,097.0	35,037.4	59.6
16) Office, accounting and computing machinery	984.2	768.4	316.5	347.0	292.5	290.6	1.9
17) Electrical machinery and apparatus	51,094.6	43,319.8	52,648.4	63,239.3	69,594.6	69,571.1	23.5
18) Radio, television and communication equipment and apparatus	3,910.7	5,940.4	5,024.0	5,583.1	3,587.6	3,580.7	6.9
19) Medical, precision and optical instruments, watches and clocks	4,801.0	5,862.2	6,427.4	4,686.9	5,523.9	5,479.0	44.8
20) Motor vehicles, trailers and semi-trailers	18,982.0	17,721.2	20,313.8	19,442.2	24,693.8	24,585.2	108.6
21) Other transport equipments	4,017.7	4,608.2	3,317.3	6,640.3	7,112.4	7,105.6	6.8
22) Furniture and fixture	1,183.1	2,265.3	2,311.8	2,670.7	3,303.2	3,219.7	83.5
23) Jewellery and related articles	631.0	566.5	645.5	660.7	674.0	623.5	50.5
24) Sports goods	4,443.3	4,502.1	4,765.9	4,742.6	4,986.4	4,973.5	12.9
25) Handicrafts	61.7	73.9	64.5	268.4	72.2	55.9	16.3
26) Other manufacturing n.e.s.	18,685.2	18,842.5	24,239.3	35,898.0	33,610.4	33,553.4	57.0
E. Ship breaking and waste / scrape (junk) etc.	19,810.1	25,890.0	27,447.6	25,971.0	32,258.2	32,258.2	-
F. Electricity, gas and water supply	277,759.9	304,465.6	352,064.8	364,046.9	379,772.3	379,767.9	4.4
G. Construction	85,328.6	96,347.2	106,781.2	131,483.1	138,445.8	138,099.3	346.4
1) Building	50,747.7	49,023.7	48,342.2	66,099.4	72,276.4	72,024.2	252.1
2) Infrastructure	34,580.9	47,323.5	58,439.0	65,383.7	66,169.4	66,075.1	94.3
H. Commerce and Trade	252,366.7	259,619.5	281,236.7	296,578.4	335,734.1	332,127.6	3,606.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,609.9	15,797.7	26,003.8	17,526.0	17,649.6	17,283.5	366.2
2) Wholesale and commission trade	130,468.1	132,008.4	130,766.7	141,452.7	164,304.0	164,119.7	184.3
i) Exports	22,160.5	27,144.3	20,302.1	19,755.8	19,429.7	19,429.7	-
ii) Imports	26,325.6	24,347.7	28,028.4	32,468.8	37,753.6	37,752.5	1.0
iii) Domestic whole sales	81,982.0	80,516.5	82,436.3	89,228.1	107,120.8	106,937.5	183.3
3) Retail trade	115,288.7	111,813.4	124,466.2	137,599.7	153,780.4	150,724.4	3,056.0
I. Hotels, restaurants and clubs etc	24,673.4	27,961.5	35,815.2	33,914.0	32,906.0	32,728.7	177.4
J. Transport, storage and communications	156,077.8	178,268.5	174,544.3	202,744.9	219,275.3	218,618.7	656.6
K. Real estate, renting and business activities	111,955.1	111,947.1	128,504.0	129,096.2	142,724.9	142,545.9	179.0
L. Education	11,042.1	17,694.2	11,335.6	17,429.9	19,222.7	19,072.2	150.5
M. Health and social work	4,271.5	4,975.4	5,345.8	4,891.7	7,176.1	7,098.0	78.1
N. Other community, social and personal service activities	24,838.8	23,961.2	26,664.8	29,519.7	32,377.2	32,266.5	110.7
O. Other private business n.e.s	49,316.0	32,916.4	58,467.9	48,703.5	38,867.2	38,144.6	722.5
V. Trust Funds and Non-Profit Institutions	12,695.1	14,207.9	15,545.9	16,805.9	16,669.7	16,571.7	97.9
VI. Personal	392,134.9	422,962.3	451,619.7	504,439.6	549,363.4	546,856.8	2,506.5
A. Bank Employees	99,187.6	106,511.2	108,583.4	110,742.8	114,638.4	112,160.5	2,477.9
B. Consumer Financing	285,064.5	308,958.4	338,244.6	389,551.8	425,026.9	424,998.3	28.6
i) House building	43,246.5	48,587.3	53,187.0	61,728.6	73,121.1	73,121.1	-
ii) Transport	97,117.0	109,703.4	126,845.6	151,297.0	171,021.3	171,019.0	2.3
iii) Credit cards	24,705.9	25,566.5	28,331.6	29,963.2	34,195.6	34,195.6	-
iv) Consumer durable	710.4	594.0	1,567.7	1,513.8	3,728.0	3,717.1	10.9
v) Personal loans	119,284.7	124,507.2	128,312.8	145,049.2	142,960.9	142,945.5	15.4
C. Other Personal	7,882.8	7,492.7	4,791.7	4,144.9	9,698.1	9,698.1	-
VII. Others	5,767.3	8,229.1	4,162.1	6,213.3	2,855.8	2,438.7	417.2
TOTAL	4,744,050.8	5,078,192.0	5,403,230.2	5,965,938.9	6,306,461.6	6,133,925.5	172,536.1

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2015	2016		2017			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	45,829.6	69,850.9	69,327.1	63,725.3	61,222.4	61,222.4	-
II. Securities, Shares and other Financial Instruments:	226,479.5	312,031.4	182,340.4	237,485.0	172,495.8	172,495.8	-
A. Quoted on the Stock Exchange:	98,599.3	163,624.7	143,503.9	185,849.9	119,035.7	119,035.7	-
1. To Stock Brokers and Dealers:	28,017.8	23,020.9	27,986.1	38,595.0	53,864.9	53,864.9	-
(a) Government and other Trustee Securities	14,404.2	2,567.4	7,646.7	18,993.8	37,547.6	37,547.6	-
(b) Shares and Debentures	13,309.8	20,183.2	19,994.3	19,451.4	16,046.9	16,046.9	-
(c) Participation Term Certificates	9.8	-	-	-	-	-	-
(d) Others	294.1	270.2	345.1	149.9	270.4	270.4	-
2. To others:	70,581.5	140,603.8	115,517.8	147,254.9	65,170.8	65,170.8	-
(a) Government and other Trustee Securities	50,807.9	121,789.8	93,862.3	121,813.5	42,192.5	42,192.5	-
(b) Shares and Debentures	15,045.7	16,098.7	20,843.3	24,738.3	21,810.3	21,810.3	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	4,727.9	2,715.4	812.2	703.0	1,168.1	1,168.1	-
B. Unquoted on the Stock Exchange:	127,880.2	148,406.7	38,836.5	51,635.0	53,460.0	53,460.0	-
1. To Stock Brokers and Dealers:	39,120.6	101,351.3	4,554.9	9,497.4	12,699.0	12,699.0	-
(a) Government and other Trustee Securities	37,777.4	92,203.0	2,377.2	7,450.5	9,923.0	9,923.0	-
(b) Shares and Debentures	1,146.8	1,602.3	2,015.4	2,034.0	1,710.8	1,710.8	-
(c) Participation Term Certificates	4.8	7.2	7.2	7.2	9.5	9.5	-
(d) Others	191.6	7,538.8	155.0	5.8	1,055.7	1,055.7	-
2. To others:	88,759.5	47,055.4	34,281.6	42,137.6	40,761.0	40,761.0	-
(a) Government and other Trustee Securities	30,445.0	38,094.3	29,447.8	37,674.2	32,401.5	32,401.5	-
(b) Shares and Debentures	1,141.8	1,169.0	1,882.2	1,752.4	2,509.5	2,509.5	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	57,172.8	7,792.1	2,951.7	2,711.0	5,850.0	5,850.0	-
III. Merchandise	1,379,768.5	1,404,067.4	1,518,628.3	1,732,833.8	1,851,942.7	1,851,727.6	215.0
A. Food Items	404,202.5	403,076.5	464,359.7	549,274.4	575,181.0	575,157.5	23.5
1. Wheat	123,032.5	104,798.4	123,359.1	125,998.1	146,439.9	146,439.9	-
2. Rice and paddy	87,637.9	71,353.8	75,400.0	65,862.4	88,554.8	88,552.5	2.4
3. Other Grains & Pulses:	12,563.2	11,772.8	8,405.8	6,202.2	9,412.5	9,403.5	9.0
(a) Indigenous	6,297.7	5,893.4	5,043.4	4,318.6	7,993.7	7,984.7	9.0
(b) Imported	6,265.5	5,879.4	3,362.5	1,883.6	1,418.8	1,418.8	-
4. Edible Oils:	30,515.2	30,774.4	31,049.0	28,819.8	50,682.3	50,677.0	5.4
(a) Indigenous	20,096.8	21,295.9	22,340.2	15,377.1	34,623.1	34,617.7	5.4
(b) Imported	10,418.4	9,478.6	8,708.8	13,442.6	16,059.2	16,059.2	-
5. Sugar:	97,241.7	117,537.1	105,697.6	215,655.1	178,316.9	178,316.9	-
(a) Indigenous	93,191.7	108,534.4	102,451.3	208,924.3	171,850.8	171,850.8	-
(b) Imported	4,050.1	9,002.7	3,246.3	6,730.7	6,466.1	6,466.1	-
6. Kariana and Spices	3,229.5	2,098.8	2,035.4	1,332.1	1,939.4	1,939.4	-
7. Fish and Fish preparations	1,025.6	1,690.6	1,813.6	1,992.9	1,259.6	1,259.6	-
8. Other Food Items:	48,956.8	63,050.6	116,599.2	103,411.9	98,575.5	98,568.7	6.8
(a) Indigenous	42,780.7	61,345.2	113,974.9	100,311.6	96,536.9	96,530.1	6.8
(b) Imported	6,176.2	1,705.4	2,624.3	3,100.3	2,038.6	2,038.6	-
B. Raw Materials:	452,512.1	422,351.1	388,040.5	437,638.9	428,706.6	428,599.2	107.4
1. Cotton Raw:	121,354.0	107,550.0	123,717.8	128,302.7	137,731.1	137,731.1	-
(a) Indigenous	110,394.8	97,104.8	117,479.7	122,316.8	131,507.4	131,507.4	-
(b) Imported	10,959.2	10,445.2	6,238.1	5,985.9	6,223.7	6,223.7	-
2. Synthetic Fibers:	15,930.0	21,053.1	16,151.6	25,963.0	13,767.4	13,727.3	40.0
(a) Indigenous	12,701.3	16,900.8	14,472.9	24,514.2	12,766.1	12,726.0	40.0
(b) Imported	3,228.7	4,152.2	1,678.7	1,448.8	1,001.3	1,001.3	-
3. Fertilizers:	66,172.9	79,528.3	60,492.4	63,804.4	64,806.9	64,806.9	-
(a) Indigenous	47,909.6	61,432.4	47,195.9	53,316.9	57,150.8	57,150.8	-
(b) Imported	18,263.4	18,095.9	13,296.5	10,487.5	7,656.1	7,656.1	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2015	2016		2017			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	83,359.5	58,913.7	43,741.8	43,045.1	34,409.4	34,409.4	-
(a) Indigenous	63,112.7	48,946.5	32,353.9	28,210.9	20,925.8	20,925.8	-
(b) Imported	20,246.8	9,967.1	11,387.9	14,834.2	13,483.6	13,483.6	-
5. Iron & Steel:	85,743.7	67,299.5	64,146.5	79,120.0	83,264.0	83,234.7	29.2
(a) Indigenous	62,583.1	37,762.7	36,887.6	40,660.0	44,009.7	43,980.5	29.2
(b) Imported	23,160.7	29,536.8	27,258.8	38,459.9	39,254.2	39,254.2	-
6. Wool & Goat Hair	897.0	1,046.7	989.3	861.3	1,051.0	1,051.0	-
7. Hides & Skins	5,815.1	6,490.6	3,771.5	5,568.3	4,424.6	4,390.8	33.8
8. Oil Seeds	11,372.5	14,767.4	8,534.0	15,366.0	10,583.0	10,583.0	-
9. Pesticides & Insecticides:	2,222.3	5,218.1	6,051.8	2,768.9	2,121.6	2,117.3	4.3
(a) Indigenous	1,862.4	5,019.0	5,934.9	2,705.8	2,043.3	2,039.0	4.3
(b) Imported	359.9	199.1	116.9	63.2	78.3	78.3	-
10. Other Raw Materials:	59,645.3	60,483.9	60,443.8	72,839.2	76,547.8	76,547.8	-
(a) Indigenous	52,694.5	52,760.0	57,520.1	66,537.8	48,901.8	48,901.8	-
(b) Imported	6,950.8	7,723.9	2,923.7	6,301.3	27,646.0	27,646.0	-
C. Finished / Manufactured Goods:	523,054.0	578,639.8	666,228.1	745,920.6	848,055.1	847,971.0	84.2
1. Cotton Textiles:	109,023.7	107,977.3	126,732.3	133,294.4	143,189.0	143,185.9	3.1
(a) Indigenous	102,198.2	96,314.9	118,882.9	123,212.6	129,808.3	129,805.1	3.1
(b) Imported	6,825.5	11,662.4	7,849.4	10,081.7	13,380.8	13,380.8	-
2. Cotton Yarn:	54,185.7	60,548.7	67,872.0	72,517.1	77,666.8	77,666.8	-
(a) Indigenous	50,987.7	53,763.6	62,869.5	63,556.8	69,825.6	69,825.6	-
(b) Imported	3,198.0	6,785.1	5,002.5	8,960.3	7,841.2	7,841.2	-
3. Other Textiles:	89,018.4	87,027.1	102,006.8	121,743.9	159,964.3	159,933.0	31.2
(a) Indigenous	82,160.3	74,027.5	90,025.9	107,399.0	108,160.9	108,129.7	31.2
(b) Imported	6,858.1	12,999.6	11,980.9	14,344.9	51,803.3	51,803.3	-
4. Machinery:	23,912.3	32,365.5	21,335.4	22,683.7	24,547.7	24,547.7	-
(a) Indigenous	8,994.9	15,384.0	8,724.5	10,622.0	9,971.7	9,971.7	-
(b) Imported	14,917.5	16,981.5	12,610.9	12,061.7	14,576.0	14,576.0	-
5. Handloom Products	2,287.7	17.7	84.7	127.2	162.9	162.9	-
6. Carpets & Rugs	2,889.2	10,235.4	9,843.6	2,241.4	1,971.3	1,971.3	-
7. Readymade Garments	19,657.4	34,305.1	30,087.4	56,961.4	89,036.7	89,036.7	-
8. Cement and Cement Products:	53,619.4	37,177.0	35,258.0	36,562.4	42,250.9	42,247.1	3.7
(a) Indigenous	51,464.4	35,396.3	33,732.6	34,822.4	40,085.2	40,081.5	3.7
(b) Imported	2,155.0	1,780.7	1,525.3	1,740.0	2,165.7	2,165.7	-
9. Sports Goods	3,528.8	3,831.3	3,605.2	4,057.2	5,797.5	5,797.5	-
10. Surgical Instruments	3,126.3	2,659.6	3,114.9	5,172.2	5,403.0	5,401.7	1.3
11. Chemicals and Dyes	29,638.0	36,223.8	27,829.7	30,473.3	30,350.2	30,346.7	3.6
12. Other Finished Goods:	132,167.1	166,271.2	238,458.2	260,086.4	267,714.8	267,673.6	41.2
(a) Indigenous	113,569.0	150,123.8	216,627.4	250,329.5	230,347.9	230,306.7	41.2
(b) Imported	18,598.0	16,147.4	21,830.8	9,756.9	37,367.0	37,367.0	-
IV. Fixed Assets Including Machinery	716,287.9	899,593.8	1,038,532.0	1,294,807.5	1,133,144.8	1,130,273.6	2,871.2
V. Real Estate:	655,310.6	626,710.6	741,137.4	681,507.5	793,048.3	641,975.7	151,072.6
(a) Land	213,570.4	221,217.9	253,339.6	290,452.1	330,411.0	183,981.8	146,429.2
(b) Buildings:	441,740.2	405,492.7	487,797.8	391,055.4	462,637.4	457,993.9	4,643.4
1. Residential	163,026.7	171,792.6	163,653.6	106,271.6	156,734.9	155,459.9	1,275.0
2. Non-Residential	278,713.5	233,700.0	324,144.2	284,783.8	305,902.4	302,534.0	3,368.4
VI. Fixed Deposits and Insurance Policies :	65,130.1	90,794.4	95,459.2	33,528.6	38,747.0	38,738.7	8.3
(a) Bank Deposits	52,995.0	66,640.0	71,504.5	9,967.4	13,177.0	13,170.0	7.0
(b) Insurance Policies	12,135.1	24,154.4	23,954.7	23,561.2	25,570.0	25,568.8	1.2
VII. Others:	1,655,244.5	1,675,143.6	1,757,805.8	1,922,051.4	2,255,860.7	2,237,491.6	18,369.1
(a) Other Secured Advances	1,286,884.7	1,170,170.4	1,307,528.2	1,452,825.4	1,825,073.9	1,819,669.1	5,404.8
(b) Advances Secured by Guarantee(s)	303,799.4	437,812.4	380,166.7	388,047.4	374,937.5	366,256.7	8,680.8
(c) Unsecured Advances	64,560.4	67,160.8	70,111.0	81,178.6	55,849.3	51,565.8	4,283.5
TOTAL	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6	6,133,925.5	172,536.1

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,425,304	1,227,353.8	1,562,072	1,420,012.4	1,617,945	1,476,414.0	1,629,480	1,747,259.2	1,483,588	1,784,968.6
5	56,504	222,844.2	66,287	188,010.8	70,219	211,465.3	66,729	188,211.7	65,206	180,351.6
10	93,563	603,752.8	35,113	536,909.3	44,079	652,413.5	59,025	716,464.3	680,710	673,721.1
15	28,280	396,080.4	35,150	368,208.2	36,447	271,493.7	27,830	289,273.9	62,002	405,949.2
20	841,359	490,626.4	814,105	563,253.4	776,912	538,671.5	801,979	698,904.4	767,417	744,863.7
25	183,765	1,013,096.8	229,373	1,210,605.9	235,568	1,493,464.6	170,705	1,483,253.6	294,469	1,692,850.1
30	50,058	168,555.8	63,537	233,100.5	34,184	177,661.6	61,860	237,879.8	75,904	298,014.8
33.33	69	585.8	69	577.8	19,479	4,153.0	140	559.7	142	595.8
35	8,275	35,988.0	11,171	66,274.9	8,793	68,151.7	10,628	76,691.2	15,283	79,279.1
40	357,661	114,512.7	422,353	200,171.6	400,053	170,916.6	399,053	181,106.4	43,211	113,368.2
45	1,646	22,439.2	1,431	14,832.8	1,688	28,178.3	3,922	27,977.6	2,175	17,320.9
50	138,651	134,984.7	120,276	129,910.8	135,530	214,605.8	87,480	208,435.4	57,510	233,682.5
55	634	13,344.7	1182	23,041.1	2,620	15,773.6	1,953	12,388.5	2,288	13,040.4
60	1,795	34,969.4	1,300	27,906.4	1,431	14,859.5	1,222	17,241.4	1,850	17,007.2
65	1,242	20,441.9	711	17,764.5	1,060	21,193.9	917	19,640.8	505	18,141.8
70	2,161	26,589.9	811	20,307.2	776	10,880.1	611	9,180.2	588	5,526.8
75	3,958	144,286.4	689	8,319.0	718	6,425.6	365	7,112.3	436	5,269.3
80	1,283	34,699.2	814	9,147.2	676	7,589.0	384	5,719.7	447	4,939.0
85	817	15,808.9	631	7,541.6	356	3,438.7	1,180	17,648.2	356	2,990.0
90	958	10,650.6	786	9,080.2	507	6,022.2	606	3,881.5	671	2,248.0
95	6,155	11,511.9	963	13,515.7	694	8,782.2	1,274	17,109.4	558	12,319.2
99.99	235	927.4	163	9,700.8	42	676.0	-	-	196	14.4
TOTAL	3,204,373	4,744,050.8	3,368,987	5,078,192.0	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY16	FY17	Feb-17	Mar-17	Dec-17	Jan-18	Feb-18	Mar-18 P
A. Agriculture, hunting and forestry	285,096	297,493	286,461	290,722	309,701	307,228	306,722	303,838
1-Trade finance	2,426	1,670	2,067	2,222	2,007	1,665	727	649
2-Working capital	202,787	214,792	207,547	211,046	217,915	218,132	216,401	215,723
3-Fixed investment	79,645	80,994	76,794	77,240	87,609	87,363	89,557	87,426
4-Other	237	38	53	214	2,170	67	37	40
B. Fishing, fish farming, aquaculture and related service activities	823	874	841	750	636	851	783	736
1-Trade finance	88	48	47	52	48	105	73	73
2-Working capital	359	460	480	392	322	474	439	423
3-Fixed investment	375	366	315	306	267	272	271	240
4-Other	-	-	-	-	-	-	-	-
C. Mining and Quarrying	26,534	40,267	31,942	38,288	43,389	43,998	44,366	46,467
1-Trade finance	5,956	6,316	6,365	8,632	2,928	2,975	3,279	2,758
2-Working capital	6,370	5,895	4,656	6,258	10,113	7,911	10,226	10,142
3-Fixed investment	14,132	27,942	20,887	23,389	30,052	32,875	30,600	33,432
4-Other	76	115	34	9	297	237	261	135
D. Manufacturing	1,915,286	2,299,628	2,122,512	2,174,973	2,439,289	2,456,569	2,505,960	2,543,691
1-Trade finance	427,487	501,474	473,903	484,880	519,685	525,971	540,482	540,253
2-Working capital	848,471	1,014,232	918,094	950,650	1,059,537	1,070,211	1,083,387	1,113,283
3-Fixed investment	589,853	722,574	682,883	687,718	789,353	789,495	804,786	808,342
4-Other	49,474	61,348	47,632	51,724	70,714	70,891	77,306	81,814
E. Ship breaking and waste / scrape (junk) etc.	25,890	25,971	28,746	26,721	33,613	31,742	30,173	29,810
1-Trade finance	18,487	16,989	18,925	17,666	21,889	22,025	21,145	19,802
2-Working capital	4,920	6,070	6,817	6,137	8,211	7,658	7,042	8,038
3-Fixed investment	2,482	2,912	2,925	2,918	2,158	2,059	1,985	1,971
4-Other	-	-	79	-	1,355	-	-	-
F. Electricity, gas and water supply	305,159	365,261	348,420	350,089	383,979	414,463	423,674	431,359
1-Trade finance	440	5,705	3,090	2,852	8,809	6,780	3,674	7,223
2-Working capital	109,027	141,356	123,756	133,608	157,136	174,361	183,983	181,736
3-Fixed investment	187,348	216,984	214,996	208,199	213,828	228,607	230,528	240,036
4-Other	8,343	1,215	6,578	5,430	4,206	4,715	5,489	2,364
G. Construction	97,550	138,572	109,182	119,963	140,794	141,758	146,812	152,130
1-Trade finance	1,324	184	573	553	470	243	724	234
2-Working capital	29,612	41,295	28,910	35,368	45,508	44,147	46,801	54,354
3-Fixed investment	65,672	90,007	76,900	81,465	92,464	95,797	99,264	95,841
4-Other	942	7,086	2,800	2,578	2,352	1,570	23	1,700
H. Commerce and Trade	265,501	308,247	281,286	285,577	352,900	343,800	341,482	346,739
1-Trade finance	37,474	40,299	36,912	36,032	44,932	49,175	50,348	44,489
2-Working capital	180,868	211,137	191,600	198,555	240,185	225,113	225,355	233,185
3-Fixed investment	39,570	43,401	38,485	39,796	49,217	51,852	50,677	53,601
4-Other	7,589	13,410	14,290	11,192	18,566	17,660	15,102	15,465
I. Services	77,335	87,942	78,058	77,468	94,038	88,637	90,689	93,397
1-Trade finance	1,992	1,145	734	921	776	581	682	600
2-Working capital	25,590	38,176	27,212	30,293	43,182	37,119	40,373	40,216
3-Fixed investment	46,895	47,646	47,197	45,177	46,861	48,258	47,147	50,161
4-Other	2,858	974	2,915	1,077	3,219	2,679	2,488	2,420
J. Transport, storage and communications	181,826	211,004	177,126	181,551	228,153	226,850	224,010	230,481
1-Trade finance	1,364	2,168	724	1,311	1,604	1,502	369	718
2-Working capital	38,229	34,099	26,346	28,008	37,030	35,023	31,691	31,536
3-Fixed investment	137,888	166,002	144,657	146,684	179,266	178,690	180,315	186,396
4-Other	4,345	8,735	5,399	5,547	10,254	11,636	11,636	11,831
K. Real estate, renting and business activities	114,125	132,453	123,192	121,703	145,731	150,006	148,739	156,759
1-Trade finance	11,518	16,499	14,827	15,213	17,903	18,512	17,524	18,337
2-Working capital	68,965	70,135	68,027	66,271	78,624	83,019	79,141	78,891
3-Fixed investment	31,438	42,398	37,444	37,798	45,318	45,777	49,494	56,399
4-Other	2,205	3,422	2,893	2,420	3,886	2,698	2,580	3,132
L. Other private business n.e.c	42,198	54,497	50,545	51,741	42,522	39,639	43,551	44,553
1-Trade finance	1,716	3,137	2,258	2,386	1,832	1,613	1,903	1,564
2-Working capital	22,114	22,653	19,125	23,006	16,352	14,293	16,920	21,032
3-Fixed investment	7,429	9,808	8,456	7,440	13,432	12,140	13,346	11,828
4-Other	10,940	18,899	20,705	18,909	10,906	11,593	11,382	10,129
Total (A+B+C+...+L=1+2+3+4)	3,337,323	3,962,210	3,638,311	3,719,547	4,214,745	4,245,540	4,306,962	4,379,959
1-Trade finance	510,274	595,636	560,425	572,721	622,883	631,148	640,928	636,699
2-Working capital	1,537,312	1,800,299	1,622,568	1,689,595	1,914,114	1,917,462	1,941,758	1,988,559
3-Fixed investment	1,202,728	1,451,034	1,351,939	1,358,131	1,549,825	1,573,184	1,597,971	1,625,672
4-Other	87,008	115,242	103,378	99,100	127,923	123,746	126,304	129,029

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financialings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

Source: Statistics & Data Warehouse Department, SBP

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY-16	FY-17	Feb-17	Mar-17	Dec-17	Jan-18	Feb-18	Mar-18 ^P
A. Mining and Quarrying	662	1,016	886	963	1,504	1,545	1,470	1,419
1-Trade finance	70	71	70	109	188	271	128	53
2-Working capital	354	321	336	424	388	327	378	335
3-Fixed investment	237	613	480	430	918	947	964	1,031
4-Other	-	11	-	-	11	..	..	..
B. Manufacturing	100,582	132,807	131,053	123,294	167,176	160,636	149,691	147,402
1-Trade finance	15,999	20,827	19,146	20,332	22,289	22,660	22,794	22,743
2-Working capital	71,878	96,350	97,390	89,305	126,027	118,553	109,464	107,172
3-Fixed investment	11,850	14,338	13,281	12,620	16,627	17,965	15,824	15,969
4-Other	855	1,292	1,237	1,038	2,232	1,458	1,608	1,517
C. Ship breaking and waste / scrape (junk) etc.	189	1,059	820	471	504	481	370	337
1-Trade finance	5	764	521	202	122	100	88	60
2-Working capital	183	281	286	269	368	368	268	264
3-Fixed investment	-	14	14	-	14	14	14	14
4-Other	-	-	-	-	-	-	-	-
D. Electricity, gas and water supply	2,013	1,934	3,809	1,222	1,469	1,329	1,606	1,473
1-Trade finance	19	54	28	-	42	22	18	15
2-Working capital	1,280	1,163	3,047	473	737	607	896	772
3-Fixed investment	715	717	734	749	675	684	684	671
4-Other	-	-	-	-	15	15	8	15
E. Construction	7,033	8,572	7,764	7,497	10,303	9,365	9,527	9,305
1-Trade finance	14	27	39	24	19	5	5	5
2-Working capital	5,180	6,126	5,719	5,685	7,896	6,988	7,021	6,780
3-Fixed investment	1,817	1,941	1,703	1,765	2,368	2,350	2,478	2,504
4-Other	21	479	303	23	20	22	23	16
F. Commerce and Trade	88,357	106,891	103,057	95,406	126,853	118,767	117,923	116,462
1-Trade finance	5,963	8,675	8,710	8,285	7,740	7,657	8,055	7,257
2-Working capital	72,835	86,794	83,678	77,996	106,879	96,129	95,021	96,450
3-Fixed investment	7,600	9,061	8,101	7,115	10,078	10,963	10,794	11,525
4-Other	1,959	2,362	2,568	2,010	2,157	4,019	4,052	1,231
G. Services	11,568	13,175	12,817	12,807	15,171	13,804	13,170	14,344
1-Trade finance	188	179	250	157	154	161	176	152
2-Working capital	8,690	9,130	8,835	9,222	10,407	9,351	9,129	9,279
3-Fixed investment	2,635	3,797	3,514	3,193	4,416	4,037	3,623	4,796
4-Other	55	69	218	234	194	254	243	117
H. Transport, storage and communications	40,734	42,535	40,974	41,208	44,955	46,476	45,869	44,587
1-Trade finance	131	155	89	41	126	136	140	128
2-Working capital	3,949	4,177	4,237	4,666	4,722	4,791	4,789	4,468
3-Fixed investment	36,134	37,631	35,985	35,844	38,789	39,076	38,409	39,358
4-Other	520	572	663	656	1,318	2,473	2,532	633
I. Real estate, renting and business activities	23,663	28,902	27,982	26,698	33,935	30,906	31,519	38,432
1-Trade finance	1,071	1,178	1,128	1,019	2,138	1,992	2,006	2,034
2-Working capital	20,221	23,763	23,775	22,810	27,949	25,202	25,533	32,669
3-Fixed investment	2,324	3,671	2,877	2,816	3,577	3,580	3,297	3,498
4-Other	47	290	202	53	271	132	683	231
J. Other private business n.e.c	15,681	26,875	25,174	16,998	11,908	18,358	19,033	12,722
1-Trade finance	126	631	87	118	319	226	301	327
2-Working capital	6,642	10,491	7,657	6,814	7,422	5,454	6,470	7,617
3-Fixed investment	1,094	2,080	1,477	1,544	3,270	3,611	3,492	4,588
4-Other	7,819	13,673	15,952	8,522	896	9,067	8,771	190
Total (A+B+C+...+J=1+2+3+4)	290,481	363,766	354,335	326,563	413,777	401,666	390,179	386,484
1-Trade finance	23,586	32,559	30,068	30,287	33,136	33,229	33,712	32,775
2-Working capital	191,212	238,597	234,959	217,665	292,796	267,770	258,968	265,805
3-Fixed investment	64,405	73,863	68,165	66,076	80,731	83,227	79,578	83,954
4-Other	11,278	18,747	21,143	12,536	7,114	17,440	17,921	3,950

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

Source: Statistics & Data Warehouse Department, SBP

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2016	Punjab	3,495.28	3,405.94	97.44	89.34	2.56	180.43	3,586.38	41.54	102.61
	Sindh	4,456.22	4,224.95	94.81	231.27	5.19	65.25	4,290.21	49.69	96.27
	KPK	50.02	48.46	96.89	1.56	3.11	42.15	90.61	1.05	181.16
	Balochistan	11.52	11.50	99.89	0.01	0.11	40.64	52.15	0.60	452.76
	Islamabad	609.76	548.06	89.88	61.71	10.12	52.91	600.97	6.96	98.56
	FATA	0.06	0.06	100.00	-	-	..	0.06	..	100.79
	Gilgit-Baltistan	2.40	2.40	100.00	-	-	0.01	2.41	0.03	100.48
	AJK	8.45	8.07	95.52	0.38	4.48	2.85	10.93	0.13	129.29
Total		8,633.72	8,249.46	95.55	384.26	4.45	384.26	8,633.72	100.00	
Jan-Jun 2017	Punjab	4,086.88	3,979.20	97.37	107.68	2.63	177.68	4,156.88	43.25	101.71
	Sindh	4,758.89	4,569.15	96.01	189.74	3.99	70.31	4,639.46	48.27	97.49
	KPK	44.87	44.14	98.37	0.73	1.63	43.09	87.23	0.91	194.39
	Balochistan	8.59	8.56	99.73	0.02	0.27	43.20	51.76	0.54	602.91
	Islamabad	697.98	603.07	86.40	94.91	13.60	55.81	658.88	6.86	94.40
	FATA	0.18	0.18	100.00	-	-	0.01	0.19	..	105.22
	Gilgit Baltistan	3.11	3.11	99.91	..	0.09	0.01	3.11	0.03	100.11
	AJK	11.02	10.69	97.04	0.33	2.96	3.31	14.01	0.15	127.11
Total		9,611.52	9,218.11	95.91	393.41	4.09	393.41	9,611.52	100.00	
Jul-Dec 2017	Punjab	4,125.20	4,008.77	97.18	116.44	2.82	199.16	4,207.92	42.98	102.01
	Sindh	4,919.76	4,648.32	94.48	271.44	5.52	85.68	4,734.00	48.36	96.22
	KPK	53.25	53.12	99.75	0.13	0.25	41.21	94.32	0.96	177.13
	Balochistan	10.19	10.16	99.74	0.03	0.26	61.04	71.20	0.73	698.81
	Islamabad	665.87	612.29	91.95	53.58	8.05	54.13	666.42	6.81	100.08
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	103.15
	Gilgit Baltistan	3.42	3.42	99.94	..	0.06	0.01	3.44	0.04	100.34
	AJK	11.59	11.45	98.83	0.14	1.17	0.52	11.98	0.12	103.35
Total		9,789.43	9,347.68	95.49	441.75	4.51	441.75	9,789.43	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Statistics & Data Warehouse Department, SBP

“**Gross disbursements**” mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“**Place of Disbursements**” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“**Place of Utilization**” refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jul-Dec 2016		Jan-Jun 2017		Jul-Dec 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,405.94	97.44	3,979.20	97.37	4,008.77	97.18
	Sindh	51.89	1.48	64.99	1.59	84.32	2.04
	KPK	8.13	0.23	4.59	0.11	4.56	0.11
	Balochistan	0.17	..	0.04	..	0.56	0.01
	Islamabad	26.69	0.76	34.88	0.85	26.50	0.64
	FATA	..	..	0.01	..	0.00	0.00
	Gilgit-Baltistan	0.01	..	..	..	0.01	0.00
	AJK	2.45	0.07	3.18	0.08	0.49	0.01
Punjab Total		3,495.28	100.00	4,086.88	100.00	4,125.20	100.00
Sindh	Punjab	140.05	3.14	104.72	2.20	156.01	3.17
	Sindh	4,224.95	94.81	4,569.15	96.01	4,648.32	94.48
	KPK	25.53	0.57	21.17	0.44	27.32	0.56
	Balochistan	40.02	0.90	43.15	0.91	60.47	1.23
	Islamabad	25.53	0.57	20.68	0.43	27.61	0.56
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.14	..	0.03	..	0.02	..
Sindh Total		4,456.22	100.00	4,758.89	100.00	4,919.76	100.00
KPK	Punjab	0.70	1.40	0.46	1.04	0.09	0.18
	Sindh	0.19	0.37	0.02	0.04	0.01	0.02
	KPK	48.46	96.89	44.14	98.37	53.12	99.75
	Balochistan	-	-	..	..	..	..
	Islamabad	0.67	1.34	0.25	0.55	0.02	0.04
	FATA	-	-	..	..	..	..
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	..	..	..	..	-	-
KPK Total		50.02	100.00	44.87	100.00	53.25	100.00
Balochistan	Punjab	..	0.04	0.01	0.13	0.01	0.14
	Sindh	0.01	0.05	0.01	0.12	0.01	0.08
	KPK	..	0.02	..	..	-	-
	Balochistan	11.50	99.89	8.56	99.73	10.16	99.77
	Islamabad	-	-	..	..	-	-
	FATA	-	-	..	..	-	-
	AJK	-	-	..	..	-	-
Balochistan Total		11.52	100.00	8.59	100.00	10.19	100.00
Islamabad	Punjab	39.53	6.48	72.40	10.37	43.00	6.46
	Sindh	13.15	2.16	5.17	0.74	1.34	0.20
	KPK	8.31	1.36	17.22	2.47	9.23	1.39
	Balochistan	0.45	0.07	0.01	..	0.00	0.00
	Islamabad	548.06	89.88	603.07	86.40	612.29	91.95
	FATA	-	-	..	..	-	-
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	0.26	0.04	0.11	0.02	..	..
Islamabad Total		609.76	100.00	697.98	100.00	665.87	100.00
FATA Total		0.06	100.00	0.18	100.00	0.15	100.00
Gilgit-Baltistan	Punjab	-	-	..	0.05	-	-
	KPK	-	-	..	0.01	-	-
	FATA	-	-	..	0.02	-	-
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	2.40	100.00	3.11	99.91	3.42	100.00
	AJK	-	-	..	0.01	-	-
Gilgit-Baltistan Total		2.40	100.00	3.11	100.00	3.42	100.00
AJK	Punjab	0.16	1.84	0.09	0.81	0.03	0.29
	Sindh	0.02	0.27	0.12	1.05	0.01	0.04
	KPK	0.18	2.08	0.11	1.04	0.09	0.78
	Balochistan	-	-	..	..	0.01	-
	Islamabad	0.02	0.29	0.01	0.05	..	0.01
	FATA	-	-	..	..	-	-
	AJK	8.07	95.52	10.69	97.04	11.45	98.83
AJK Total		8.45	100.00	11.02	100.00	11.59	100.00
Grand Total		8,633.72		9,611.52		9,789.42	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2016		Jan-Jun 2017		Jul-Dec 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,405.94	94.97	3,979.20	95.73	4,008.77	95.27
	Sindh	140.05	3.90	104.72	2.52	156.01	3.71
	KPK	0.70	0.02	0.46	0.01	0.09	..
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	39.53	1.10	72.40	1.74	43.00	1.02
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.16	..	0.09	..	0.03	..
Punjab Total		3,586.38	100.00	4,156.88	100.00	4,207.92	100.00
Sindh	Punjab	51.89	1.21	64.99	1.40	84.32	1.78
	Sindh	4,224.95	98.48	4569.15	98.48	4,648.32	98.19
	KPK	0.19	..	0.02	..	0.01	..
	Balochistan	0.01	..	0.01	..	0.01	..
	Islamabad	13.15	0.31	5.18	0.11	1.34	0.03
	AJK	0.02	..	0.12	..	0.01	..
Sindh Total		4,290.21	100.00	4639.46	100.00	4,734.00	100.00
KPK	Punjab	8.13	8.97	4.59	5.26	4.56	4.84
	Sindh	25.53	28.18	21.17	24.27	27.32	28.97
	KPK	48.46	53.48	44.14	50.60	53.12	56.31
	Balochistan	-	-	..	..	-	-
	Islamabad	8.31	9.17	17.22	19.74	9.23	9.79
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.18	0.19	0.11	0.13	0.09	0.10
KPK Total		90.61	100.00	87.23	100.00	94.32	100.00
Balochistan	Punjab	0.17	0.32	0.04	0.08	0.56	0.78
	Sindh	40.02	76.75	43.15	83.36	60.47	84.94
	KPK	-	-	..	..	..	..
	Balochistan	11.50	22.06	8.56	16.54	10.16	14.27
	Islamabad	0.45	0.87	0.01	0.03	..	0.01
				..	..	-	-
Balochistan Total		52.15	100.00	51.76	100.00	71.19	100.00
Islamabad	Punjab	26.69	4.44	34.88	5.29	26.50	3.98
	Sindh	25.53	4.25	20.68	3.14	27.61	4.14
	KPK	0.67	0.11	0.25	0.04	0.02	..
	Balochistan	-	-	..	..	-	-
	Islamabad	548.06	91.20	603.07	91.53	612.29	91.88
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.02	..	0.01	..	..	..
Islamabad Total		600.97	100.00	658.88	100.00	666.42	100.00
FATA	Punjab	..	0.79	0.01	3.06	..	0.52
	KPK	-	-	..	1.04	..	1.50
	Balochistan	-	-	..	0.21	-	-
	Islamabad	-	-	..	0.26	-	-
	FATA	0.06	99.21	0.18	95.04	0.15	96.94
	Gilgit-Baltistan	-	-	..	0.26	-	-
	AJK			..	0.13	-	-
FATA Total		0.06	100.00	0.19	100.00	0.15	100.00
Gilgit Baltistan	Punjab	0.01	0.45	..	0.12	0.01	0.35
	Sindh	..	0.01	..	..	-	-
	KPK	..	0.02	..	..	-	-
	Islamabad	-	-	..	0.08	..	0.03
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	2.40	99.52	3.11	99.80	3.42	99.97
Gilgit-Baltistan Total		2.41	100.00	3.11	100.00	3.42	100.00
AJK	Punjab	2.45	22.39	3.18	22.69	0.49	4.11
	Sindh	0.14	1.31	0.03	0.20	0.02	0.21
	KPK	..	0.01	..	0.01	..	0.01
	Balochistan			..	..	-	-
	Islamabad	0.26	2.40	0.11	0.76	..	0.03
	Gilgit-Baltistan			..	..	..	-
	AJK	8.07	73.89	10.69	76.35	11.45	95.65
AJK Total		10.93	100.00	14.01	100.00	11.98	100.00
Grand Total		8,633.72		9,611.52		9,789.40	

Numbers are rounded to the Nearest Billion. Totals may differ due to rounding off
 -: Value is zero; 0.00 : Amount in less than 5.0 million

Source: Statistics & Data Warehouse Department, SBP

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		(Billion Rupees)								
Provinces/Regions	Borrower	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	..	..	-	..	..
	Govt.	0.13	571.42	571.55	..	691.42	691.42	0.09	676.60	676.69
	NFPSEs	-	683.95	683.95	-	804.37	804.37	-	880.76	880.76
	NBFCs & Fin Aux.	-	78.95	78.95	0.44	80.99	81.43	-	79.23	79.23
	Private Sector	193.23	3,404.22	3,597.45	184.53	3,676.73	3,861.26	205.02	3,895.87	4,100.89
	Trust Fund	0.02	15.53	15.55	0.04	16.76	16.81	0.02	16.65	16.67
	Personal	38.17	413.45	451.62	43.14	461.30	504.44	47.50	501.87	549.36
	Others	0.23	3.93	4.16	0.85	5.36	6.21	0.06	2.79	2.86
	Total	231.78	5,171.45	5,403.23	229.01	5,736.93	5,965.94	252.70	6,053.76	6,306.46
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	390.62	390.62	-	456.23	456.23	-	425.36	425.36
	NFPSEs	-	127.57	127.57	-	114.35	114.35	-	129.12	129.12
	NBFCs & Fin Aux.	-	9.09	9.09	-	9.67	9.67	-	11.63	11.63
	Private Sector	138.61	1,676.85	1,815.46	137.07	1,821.89	1,958.96	149.87	1,887.05	2,036.92
	Trust Fund	-	3.46	3.46	-	4.05	4.05	-	3.82	3.82
	Personal	6.81	118.59	125.40	7.59	130.48	138.07	10.77	170.64	181.41
	Others	0.11	1.30	1.41	0.84	1.16	2.00	0.04	1.63	1.67
	Total	145.53	2,327.47	2,473.00	145.49	2,537.83	2,683.33	160.68	2,629.26	2,789.94
Sindh	Foreign	-	-	-	-	..	..	-	..	..
	Govt.	0.13	177.41	177.54	..	210.50	210.50	0.09	191.66	191.76
	NFPSEs	-	417.55	417.55	-	516.85	516.85	-	573.44	573.44
	NBFCs & Fin Aux.	-	65.25	65.25	-	65.95	65.95	-	62.75	62.75
	Private Sector	45.70	1,411.23	1,456.93	40.30	1,535.85	1,576.14	46.53	1,652.93	1,699.46
	Trust Fund	0.02	3.72	3.74	0.04	2.38	2.42	0.02	3.48	3.50
	Personal	25.68	257.18	282.86	29.57	290.27	319.84	30.11	282.44	312.55
	Others	..	1.83	1.83	..	3.27	3.27	0.01	0.77	0.77
	Total	71.52	2,334.16	2,405.69	69.91	2,625.07	2,694.98	76.77	2,767.47	2,844.24
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.40	0.40	-	0.40	0.40	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.06	0.06	0.43	0.91	1.34	-	0.06	0.06
	Private Sector	3.87	33.44	37.31	3.47	35.56	39.03	4.20	36.40	40.60
	Trust Fund	-	0.05	0.05	-	-	-	-	0.05	0.05
	Personal	1.73	11.30	13.03	1.80	11.91	13.70	2.04	13.43	15.47
	Others	0.01	0.35	0.35	0.01	0.40	0.41	0.01	0.18	0.18
	Total	5.61	45.59	51.20	5.70	49.17	54.88	6.25	50.51	56.76
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.17	3.17	-	3.85	3.85	-	19.27	19.27
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.84	3.00	5.84	1.67	2.48	4.15	2.33	2.52	4.84
	Trust Fund	-	-	-	-	-	-	-	0.01	0.01
	Personal	1.98	1.50	3.47	1.95	1.61	3.56	2.45	2.22	4.66
	Others	-	..	..	-	..	..	-	..	..
	Total	4.82	7.67	12.49	3.62	7.94	11.56	4.77	24.02	28.79
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.06	0.06	-	20.67	20.67	-	40.13	40.13
	NFPSEs	-	138.29	138.29	-	172.52	172.52	-	177.55	177.55
	NBFCs & Fin Aux.	-	4.56	4.56	-	4.45	4.45	-	4.79	4.79
	Private Sector	0.63	273.41	274.03	0.61	273.92	274.53	0.64	309.29	309.93
	Trust Fund	..	8.30	8.30	..	10.33	10.33	..	9.29	9.29
	Personal	0.32	20.38	20.70	0.40	22.04	22.45	0.47	27.70	28.16
	Others	0.10	0.41	0.51	-	0.48	0.48	-	0.18	0.18
	Total	1.05	445.41	446.46	1.02	504.41	505.42	1.10	568.92	570.02
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	0.01	0.01	0.02	-	-	-
	Private Sector	0.32	0.25	0.57	0.35	0.26	0.61	0.33	0.12	0.45
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.01	0.04	0.04	0.01	0.05	0.05	0.01	0.06
	Others	-	-	-	-	-	-	-	-	-
	Total	0.34	0.26	0.60	0.41	0.28	0.69	0.38	0.13	0.51

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

		(Billion Rupees)								
Provinces/Regions	Borrower	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.15	0.15	-	0.25	0.25	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.43	1.22	1.64	0.45	1.28	1.74	0.50	1.43	1.93
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.44	1.49	1.92	0.48	1.59	2.08	0.54	1.65	2.19
	Others	-	-	-	-	-	-	-	-	-
	Total	0.86	2.86	3.72	0.94	3.13	4.06	1.04	3.33	4.37
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.16	0.16	-	0.17	0.17	-	0.17	0.17
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.84	4.81	5.65	0.61	5.50	6.10	0.63	6.13	6.75
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.19	3.01	4.20	1.31	3.38	4.69	1.07	3.78	4.85
	Others	0.01	0.05	0.05	0.01	0.04	0.05	0.01	0.04	0.05
	Total	2.04	8.03	10.07	1.92	9.10	11.02	1.71	10.13	11.83

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"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 utilization 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.

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY17									
Jul-Dec									
Punjab	646,922	54,229	128,467	36,153	21,331	38,343	7,597	48,623	19,639
Sindh	60,653	7,880	18,768	8,439	4,964	9,463	1,159	3,169	3,068
Khyber Pakhtunkhwa	13,156	1,700	4,389	1,849	604	1,263	404	450	604
Balochistan	397	123	451	18	9	117	14	9	139
Azad Jammu Kashmir	360	74	201	-	-	1	-	-	1
Gilgit Baltistan	193	31	136	55	10	22	-	-	..
All Pakistan	721,681	64,038	152,411	46,514	26,918	49,210	9,174	52,250	23,451
Jul-Mar									
Punjab	941,640	86,318	129,019	60,533	35,831	38,311	10,793	75,729	18,711
Sindh	104,736	12,905	18,852	13,934	9,113	9,206	1,829	6,489	2,764
Khyber Pakhtunkhwa	22,632	2,962	4,244	3,226	1,122	1,279	600	600	522
Balochistan	788	203	423	32	18	114	25	37	136
Azad Jammu Kashmir	717	112	196	-	-	1	9	397	38
Gilgit Baltistan	783	64	158	74	12	21	3	..	..
All Pakistan	1,071,296	102,565	152,893	77,799	46,096	48,933	13,259	83,253	22,172
Jul-Jun									
Punjab	1,440,648	135,880	137,835	92,985	53,410	40,027	14,584	119,258	20,253
Sindh	167,207	17,893	19,409	18,859	12,849	9,574	2,538	8,775	2,823
Khyber Pakhtunkhwa	30,008	4,057	4,311	4,459	1,584	1,366	820	923	571
Balochistan	1,451	336	469	68	38	110	41	62	141
Azad Jammu Kashmir	951	146	202	-	-	1	12	499	39
Gilgit Baltistan	1,181	102	162	93	17	22	3	..	..
All Pakistan	1,641,446	158,413	162,388	116,464	67,897	51,100	17,998	129,518	23,827
FY18									
Jul-Sep									
Punjab	238,272	25,819	138,290	18,225	10,166	40,599	4,319	16,476	26,125
Sindh	23,660	3,029	18,855	3,624	2,274	9,917	635	1,487	3,270
Khyber Pakhtunkhwa	6,836	913	4,252	952	345	1,437	179	185	606
Balochistan	208	63	474	18	7	110	7	12	143
Azad Jammu Kashmir	148	51	209	-	-	1	3	129	34
Gilgit Baltistan	46	14	155	6	1	20	-	-	..
All Pakistan	269,170	29,888	162,234	22,825	12,793	52,084	5,143	18,289	30,180
Jul-Dec									
Punjab	756,506	74,057	145,510	40,393	25,329	41,333	7,905	74,885	28,548
Sindh	77,117	8,220	19,156	8,257	5,890	9,992	1,370	4,035	3,567
Khyber Pakhtunkhwa	14,884	3,330	4,745	1,832	641	1,493	336	375	666
Balochistan	574	191	486	44	23	112	38	53	160
Azad Jammu Kashmir	267	77	202	-	-	..	6	268	25
Gilgit Baltistan	113	35	118	22	6	19	6	13	38
All Pakistan	849,461	85,910	170,217	50,548	31,888	52,948	9,661	79,630	33,004

Source: Agricultural Credit & Microfinance Department

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non Farm Sector						Over all		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 17									
Jul-Dec									
Punjab	539,370	47,081	85,263	8,884	97,633	42,318	1,238,926	268,896	314,030
Sindh	86,544	6,690	11,652	375	4,073	2,220	157,170	26,776	45,170
Khyber Pakhtunkhwa	13,055	1,758	2,934	85	620	151	28,549	5,133	9,341
Balochistan	283	69	74	-	-	1	712	211	781
Azad Jammu Kashmir	8,934	432	828	54	15	79	9,348	522	1,110
Gilgit Baltistan	948	152	634	4	1	9	1,200	194	802
All Pakistan	649,134	56,182	101,384	9,402	102,343	44,778	1,435,905	301,731	371,234
Jul-Mar									
Punjab	817,547	71,227	87,911	15,516	147,730	47,238	1,846,029	416,835	321,190
Sindh	158,689	10,788	12,751	656	6,589	2,512	279,844	45,884	46,086
Khyber Pakhtunkhwa	19,953	2,517	3,050	210	1,244	156	46,621	8,445	9,251
Balochistan	492	81	68	-	-	1	1,337	339	742
Azad Jammu Kashmir	14,424	689	638	226	59	88	15,376	1,257	961
Gilgit Baltistan	1,553	248	680	6	2	9	2,419	325	869
All Pakistan	1,012,658	85,549	105,099	16,614	155,624	50,004	2,191,626	473,086	379,100
Jul-Jun									
Punjab	1,127,318	100,115	95,908	23,238	210,887	49,074	2,698,773	619,551	343,098
Sindh	209,349	15,292	14,752	824	16,057	3,580	398,777	70,866	50,137
Khyber Pakhtunkhwa	25,753	3,117	3,158	303	1,682	235	61,343	11,363	9,640
Balochistan	580	93	71	-	-	0	2,140	529	790
Azad Jammu Kashmir	21,455	1,013	911	279	72	83	22,697	1,730	1,236
Gilgit Baltistan	2,126	328	708	12	3	8	3,415	450	900
All Pakistan	1,386,581	119,959	115,508	24,656	228,701	52,980	3,187,145	704,488	405,803
FY 18									
Jul-Sep									
Punjab	312,597	21,944	91,615	5,272	58,818	54,069	578,685	133,223	350,698
Sindh	37,009	4,217	13,573	363	8,408	5,260	65,291	19,414	50,875
Khyber Pakhtunkhwa	6,834	671	2,939	153	598	521	14,954	2,711	9,755
Balochistan	94	6	66	-	-	1	327	88	793
Azad Jammu Kashmir	5,986	273	641	17	4	110	6,154	456	995
Gilgit Baltistan	439	51	363	143	29	365	634	96	903
All Pakistan	362,959	27,161	109,197	5,948	67,856	60,325	666,045	155,987	414,018
Jul-Dec									
Punjab	756,925	56,253	103,976	12,599	149,487	55,935	1,574,328	380,011	375,301
Sindh	139,698	9,872	15,727	697	14,929	5,305	227,139	42,947	53,747
Khyber Pakhtunkhwa	14,200	1,418	3,076	375	1,617	549	31,627	7,381	10,529
Balochistan	720	70	93	1	4	1	1,377	342	852
Azad Jammu Kashmir	13,068	620	989	35	8	102	13,376	972	1,318
Gilgit Baltistan	1,096	139	385	416	78	381	1,653	271	941
All Pakistan	925,707	68,373	124,246	14,123	166,123	62,272	1,849,500	431,924	442,688

Source: Agricultural Credit & Microfinance Department

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2016				2017			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	331	10.4	-	-	-	-	-	-
(a) Business	-	-	-	-	-	-	-	-
(b) Other Foreign Constituents	331	10.4	-	-	-	-	-	-
B. Domestic Constituents:	25,214	190,079.9	20,838	176,612.8	23,087	208,966.9	21,122	225,650.5
I. Government:	11	1,546.3	20	1,467.5	27	7,506.2	39	729.9
II. Public Sector Enterprises:	59	7,195.3	101	3,544.5	26	2,934.8	37	2,301.4
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	42	6,743.1	-	-	1	350.0	-	-
(f) Commerce:	17	452.2	52	51.7	25	2,584.8	36	2,284.4
1. Export Bills :	-	-	33	44.0	2	2,529.8	10	2,254.1
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	-	-	-	-	6	2,047.5
iii. Cotton Textiles (Local)	-	-	-	-	-	-	1	32.3
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	-	-	1	14.4	2	2,529.8	-	-
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	32	29.6	-	-	3	174.3
2. Imports Bills Payable in Pakistan	16	245.2	19	7.7	23	55.0	17	30.2
3. Inland Bills (to include Local Bills)	1	207.0	-	-	-	-	9	0.1
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	1	0.4	-	-	-	-
(i) Other Public Sector Enterprises	-	-	48	3,492.4	-	-	1	17.0
III. Private Sector (Business):	25,144	181,338.3	20,714	170,355.8	23,022	198,484.6	21,046	222,619.2
1. Agriculture, Forestry ,Hunting & Fishing	181	1,296.6	57	762.9	47	202.5	306	8,749.8
(a) . Primary Products :	145	367.4	57	762.9	47	202.5	304	8,748.0
i. Cotton	31	1.5	9	47.8	-	-	263	8,439.5
ii. Rice	37	291.7	25	634.6	17	103.4	16	253.9
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	77	74.2	23	80.5	30	99.1	25	54.5
(b). Other Agriculture, Forestry, Hunting and Fishing	36	929.2	-	-	-	-	2	1.8

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2016				2017			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	62	442.1	34	322.5	17	473.3	7	601.0
3. Manufacturing	18,683	140,774.5	15,185	123,732.1	18,987	147,626.2	16,252	141,338.4
4. Construction	430	788.1	1553	2,903.8	465	7,073.8	593	2,346.4
5. Electricity, Gas, Water & Sanitary Services	29	8,343.0	7	2,298.7	5	1,214.7	8	4,279.6
6. Commerce:	2,375	14,825.5	2,311	25,956.1	1,840	16,545.1	3,072	44,257.9
(a). Export Bills-Traditional Export	827	4,969.5	802	9,142.5	509	4,065.9	-	-
i. Wool & Goat Hair	-	-	-	-	50	191.2	-	-
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	485	3,204.7	592	7,491.5	368	3,503.0	717	11,593.0
iv. Cotton Yarn (Local)	308	1,640.0	194	1,557.2	81	352.7	158	2,138.3
v. Sports Goods	34	124.7	3	4.8	8	11.7	7	23.9
vi. Surgical Instruments	-	-	13	89.0	2	7.3	2	5.4
(b). Export Bills-Non-Traditional Exports	283	1,460.6	524	4,126.5	268	1,560.1	771	12,421.1
i. Brassware & Handicrafts	-	-	4	6.5	-	-	-	-
ii. Carpets & Rugs	2	29.1	2	27.0	-	-	-	-
iii. Footwear & Leather goods	27	87.3	86	684.3	11	95.3	107	990.7
iv. Handloom products, Towels & Hosiery	17	29.9	44	314.9	22	101.9	84	503.3
v. Readymade Garments	79	534.4	195	2,095.7	68	510.0	248	1,755.8
vi. Electrical goods (Cable & Wire RA)	-	-	-	-	-	-	9	37.5
vii. Other Export Bills	158	779.9	193	998.2	167	853.0	323	9,133.9
(c). Import Bills Payable in Pakistan	759	6,479.7	833	10,874.7	910	8,335.4	962	7,931.7
(d). Inland Bills (to include Local Bills)	434	1,653.0	151	1,794.3	153	2,583.6	449	9,697.0
(e). Non-Bank Financial Companies	-	-	1	18.0	-	-	-	-
(f). Other Foreign Bills (clean outward)	72	262.6	-	-	-	-	6	447.5
7. Transport, Storage & Communication	75	3,902.6	378	4,859.9	79	8,311.4	75	8,980.6
8. Services	18	2,722.6	432	5,771.3	1,228	9,830.4	323	5,846.7
9. Other Private (Business)	3,291	8,243.3	757	3,748.3	354	7,207.4	410	6,218.7
IV. Trust Funds and Non-Profit Institutions	-	-	-	-	-	-	-	-
V. Others	-	-	3	1,245.0	12	41.3	-	-
TOTAL	25,545	190,090.3	20,838	176,612.8	23,087	208,966.9	21,122	225,650.5

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2015	2016		2017			
	Dec	Jun	Dec	Jun	Dec		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	136,953.7	190,726.2	-	-	-	-	-
B. FEDERAL GOVERNMENT BONDS	3,240,949.7	3,784,320.3	3,144,843.2	3,374,796.2	2,965,941.9	2,877,196.4	2,974,620.1
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,240,949.7	3,784,320.3	3,144,843.2	3,374,796.2	2,965,941.9	2,877,196.4	2,974,620.1
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.9	4,628,442.6	4,599,546.6
D. FOREIGN SECURITIES AND SHARES	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4	256,641.7	258,158.1
E. OTHERS:	736,949.0	783,637.1	857,169.5	832,668.8	793,203.5	683,456.8	828,503.8
1. Shares :	290,417.7	308,983.1	303,996.6	316,538.2	323,394.2	216,599.5	357,526.3
(i) Financial Institutions	19,187.8	19,387.3	21,655.6	19,365.3	17,504.8	11,275.8	17,007.2
(ii) Public Sector Enterprises	15,567.1	14,678.3	10,821.3	13,668.3	19,317.7	4,785.0	26,146.0
(iii) Private Sector	255,662.8	274,917.5	271,519.7	283,504.6	286,571.7	200,538.7	314,373.1
2. Debentures :	217.0	213.4	207.7	789.8	368.0	49.1	367.2
(i) Financial Institutions	0.8	0.8	0.8	0.8	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	163.7	163.7	163.7	294.4	23.6	294.4
(iii) Private Sector	52.5	48.9	43.2	625.3	72.8	24.7	72.8
3. National Investment Trust (Unit)	8,401.7	2,140.0	3,399.6	2,819.7	2,732.4	1,852.6	2,622.2
4. Participation Term Certificates	241.5	241.5	1,557.2	288.9	2,140.1	1,677.2	1,677.2
5. Term Finance Certificate (TFC's)	91,082.2	86,362.0	77,417.2	101,854.7	75,241.8	75,488.8	74,203.7
6. Sukuk	314,949.5	352,958.2	446,253.3	349,520.4	360,968.4	360,480.2	361,706.7
7. Certificate of Investment (COI's)	5,888.1	7,738.1	3,788.1	3,838.1	3,520.0	3,520.0	3,520.0
8. Modaraba Certificate	16,276.3	12,248.4	19,572.2	17,575.8	11,378.0	11,199.2	13,420.3
9. Mutual Funds	250.9	297.0	297.0	106.0	1.0	1.0	1.0
10. Others	9,224.2	12,455.5	680.5	39,337.2	13,459.6	12,589.2	13,459.2
TOTAL	6,752,158.1	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7	8,445,737.5	8,660,828.6

Source: Statistics & Data Warehouse Department, SBP

* Note:-As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk.

Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest

RATE OF RETURN	(Million Rupees)						
	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
0.00	375,203.1	451,471.5	497,535.0	625,953.7	593,783.2	561,814.6	683,009.4
0.25*	212,820.5	190,184.7	186,360.3	185,445.9	147,727.9	218,307.9	228,514.7
0.50*	35,354.4	57,584.0	88,555.7	26,279.3	47,594.2	65,390.7	60,694.2
0.75*	4,609.5	88,951.4	33,152.4	18,426.5	29,889.6	8,918.3	10,624.2
1.00	58,228.9	42,448.1	50,477.2	25,437.0	79,419.0	41,219.6	21,453.6
1.25	7,999.3	17,089.0	74,003.8	17,332.9	35,090.8	7,326.4	7,258.0
1.50	57,075.0	44,424.7	17,930.3	41,096.3	52,427.9	23,460.2	54,412.0
1.75	1,355.9	828.0	3,233.6	18,675.1	31,165.7	25,013.0	15,480.4
2.00	17,628.3	11,199.5	14,926.2	35,359.0	20,163.0	10,476.5	50,189.3
2.25	409.1	56.6	75.0	6,113.0	742.6	4,945.8	6,078.9
2.50	1,688.3	1,796.8	1,338.4	404.3	223.2	4,219.5	9,707.4
2.75	356.2	32.8	247.1	2,755.9	1,291.1	38,979.7	11,294.8
3.00	18,668.5	1,073.3	1,691.7	12,911.4	476.8	10,511.6	14,173.9
3.25	795.3	213.0	2,147.3	184.9	-	4,324.6	-
3.50	2,985.6	67.7	1,878.7	401.2	-	11,555.0	-
3.75	399.6	-	-	19.1	-	5,624.8	1,086.5
4.00	488.5	-	-	13,032.6	-	17.6	0.1
4.25	1,184.5	-	-	-	-	266.0	822.9
4.50	-	-	-	-	-	911.7	35.3
4.75	-	-	-	-	-	511.8	93.9
5.00	301.4	-	-	-	-	-	5.0
5.25	2,533.7	-	-	-	-	-	750.0
5.50	-	-	-	-	-	-	6,000.0
5.75	-	-	-	-	-	-	-
6.00	-	-	-	-	-	-	-
6.25	-	-	-	-	-	-	-
6.50	0.7	-	-	-	-	-	-
6.75	-	-	-	-	-	-	-
7.00	-	-	-	-	-	-	-
7.25	-	-	-	-	-	-	-
7.50	-	-	-	-	-	-	-
7.75	-	-	-	-	-	-	-
8.00	-	-	-	-	-	-	-
8.25	-	-	-	-	-	-	-
8.50	-	-	-	-	-	-	-
8.75	-	-	-	-	-	-	-
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	800,086.3	907,420.9	973,552.7	1,029,828.1	1,039,995.2	1,043,795.3	1,181,684.5

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)							
RATE OF RETURN	2014	2015		2016		2017	
	Dec	Jun.	Dec	Jun	Dec	Jun	Dec
0.00	2,317,288.4	2,708,079.8	2,603,157.6	2,956,607.9	3,125,513.5	3,569,106.4	3,478,375.0
0.25*	21,965.5	22,723.0	32,486.8	41,047.8	52,143.0	52,682.1	61,006.5
0.50*	2,372.6	3,544.6	13,638.8	15,881.9	18,404.4	17,484.6	2,483.7
0.75*	58.7	125.8	-	-	723.6	616.6	17,350.5
1.00	-	35.2	-	13,779.4	264.1	50.2	512.3
1.25	-	1,616.0	1,123.9	1,774.5	2,391.1	3,185.1	3,029.6
1.50	905.2	421.5	129.7	129.7	1,112.4	134.0	2,563.7
1.75	-	-	-	11,069.9	12,871.7	-	2,861.4
2.00	11.8	-	16,660.6	3,531.1	8,629.7	14,603.8	13,456.1
2.25	-	-	2,097.2	5,903.2	11,212.3	9,643.3	9,774.3
2.50	-	10,559.3	9,102.9	9,955.7	9,408.6	39,109.1	32,869.9
2.75	-	-	90,357.7	113,002.3	178,473.2	160,115.9	33,049.3
3.00	3,787.7	9,840.4	29,124.2	33,903.3	73,827.3	31,759.1	128,518.9
3.25	11,338.4	16,146.8	19,026.5	24,095.9	31,939.0	37,197.2	34,954.8
3.50	63,178.9	77,766.0	94,985.8	115,955.5	208,393.1	313,765.7	129,808.8
3.75	1,149.3	12,501.6	33,168.8	2,840,034.8	2,648,667.6	3,053,610.2	3,459,802.6
4.00	9,264.9	38,304.1	1,986,849.2	428,541.8	973,463.5	985,319.8	896,710.7
4.25	14,677.3	21,073.5	251,733.6	412,213.4	603,233.0	510,047.3	295,832.9
4.50	192,335.4	1,615,828.5	352,762.9	221,421.0	332,180.5	334,542.3	319,414.4
4.75	4,714.9	253,040.0	248,888.4	118,679.7	201,782.8	155,847.9	201,985.5
5.00	221,497.6	1,071,723.7	940,888.8	233,744.6	210,709.2	154,169.4	373,087.1
5.25	8,666.1	78,073.9	84,478.3	230,190.0	233,877.5	307,048.3	162,300.3
5.50	36,937.1	156,382.6	247,139.8	141,649.4	145,864.9	168,884.9	181,557.0
5.75	6,981.2	53,024.5	106,372.8	113,889.7	104,254.5	124,797.7	142,934.8
6.00	92,457.3	343,068.2	215,506.1	161,712.6	142,461.7	133,401.8	292,541.7
6.25	123,326.2	209,251.4	47,632.5	86,007.3	89,839.1	92,645.2	105,254.0
6.50	2,582,681.9	238,289.6	235,279.0	179,276.7	73,497.5	35,935.2	33,694.8
6.75	196,453.3	119,445.2	55,223.9	60,398.8	57,549.5	39,991.6	104,341.1
7.00	590,439.3	631,729.4	340,576.9	342,400.0	84,657.1	114,990.2	114,580.5
7.25	86,576.1	71,608.9	87,020.0	62,189.3	77,510.5	37,978.1	17,009.0
7.50	101,335.3	34,859.2	42,132.0	27,936.4	49,243.9	11,743.1	3,247.0
7.75	32,441.1	13,635.1	40,665.6	41,731.8	4,883.3	2,067.3	7,628.9
8.00	85,863.3	69,922.7	86,064.9	18,769.5	10,113.5	6,347.4	11,869.2
8.25	53,979.1	37,445.5	11,687.6	2,763.7	1,886.7	1,495.1	3,786.3
8.50	160,346.1	68,950.1	21,237.6	12,981.0	3,621.2	3,047.5	4,481.0
8.75	104,340.2	71,639.9	37,227.0	4,051.7	2,140.7	4,674.6	51,691.8
9.00	102,105.1	48,375.0	20,320.1	10,938.4	8,838.0	10,257.9	2,823.0
9.25	65,471.1	19,417.4	6,922.1	3,627.4	2,024.6	1,607.5	728.0
9.50	102,900.2	23,105.0	3,510.1	2,186.2	1,845.2	1,917.1	2,911.2
9.75	46,423.2	5,304.1	940.7	5.0	-	-	-
10.00	53,499.0	35,294.3	1,739.8	5,839.6	11.7	256.0	283.6
10.25	15,908.8	5,009.6	558.6	330.7	7.7	71.2	3.8
10.50	13,468.8	5,985.1	10,995.8	325.6	20.0	189.3	13,773.2
10.75	6,733.2	233.0	58.1	6,643.9	17.6	907.6	110.3
11.00	18,972.0	2,411.5	1,126.3	1,437.8	744.2	550.2	413.4
Over-11.00	50,415.1	39,797.0	5,728.1	9,273.0	1,009.0	4,510.4	9,796.7
Total	7,603,266.6	8,245,588.1	8,436,327.0	9,127,829.0	9,801,263.2	10,548,305.3	10,765,208.5

*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

Source: Statistics & Data Warehouse Department, SBP

3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	25,157.9	24,252.8	15,217.8	15,217.8	27,833.6	27,833.6	36,168.1	27,668.1	14,237.4	14,237.4
1.00*	318.8	318.8	3,845.2	3,845.2	2,010.5	2,010.5	664.9	664.9	249.8	249.8
2.00*	4,614.3	4,614.3	7,811.7	7,811.7	10,266.6	10,266.6	15,469.2	15,469.2	6,052.3	6,052.3
3.00*	7,395.0	7,395.0	15,228.9	8,620.5	13,031.5	9,996.8	11,928.5	9,927.0	14,860.3	12,585.3
3.25	181.0	181.0	365.8	365.8	2,876.8	2,876.8	3,278.7	362.8	3,917.1	298.0
3.50	1,426.6	1,426.6	3,069.6	3,069.6	403.0	403.0	898.3	898.3	333.9	333.9
3.75	0.1	0.1	191.8	191.8	230.9	230.9	150.9	150.9	0.1	0.1
4.00	4,275.9	4,275.9	11,161.0	11,161.0	6,000.5	6,000.5	6,777.9	5,864.9	5,255.7	5,255.7
4.25	1,727.7	1,727.7	1,288.5	1,288.5	532.1	532.1	794.8	794.8	384.6	384.6
4.50	931.8	931.8	3,294.1	3,294.1	126.2	126.2	176.2	176.2	2,638.1	204.4
4.75	239.7	239.7	-	-	543.5	543.5	124.5	124.5	52.7	52.7
5.00	2,170.1	2,170.1	5,879.4	5,879.4	1,748.8	1,748.8	2,221.1	2,221.1	2,634.6	2,634.6
5.25	-	-	-	-	32.3	32.3	4.8	4.8	335.0	335.0
5.50	92.9	92.9	92.9	92.9	93.1	93.1	454.5	454.5	537.9	537.9
5.75	135.4	135.4	108.9	108.9	11.6	11.6	8.2	8.2	13.2	13.2
6.00	4,196.6	4,196.6	15,013.6	15,013.6	23,559.2	17,313.3	23,122.3	11,165.9	26,933.9	26,933.9
6.25	226.0	226.0	2,527.8	2,527.8	6,297.7	6,297.7	9,795.9	9,795.9	37,897.8	11,311.7
6.50	10,681.7	10,681.7	12,349.1	12,349.1	7,439.5	7,439.5	7,324.9	7,324.9	34,963.6	16,963.6
6.75	3,330.6	3,330.6	2,015.2	2,015.2	715.0	715.0	2,612.7	2,612.7	3,958.8	3,958.8
7.00	18,949.5	9,539.3	37,510.0	17,248.4	14,808.5	14,808.5	25,039.0	25,039.0	22,664.7	22,664.7
7.25	46.7	46.7	357.0	357.0	176.1	176.1	4,610.9	4,610.9	12,772.7	12,772.7
7.50	839.9	839.9	114.2	114.2	862.2	862.2	5,329.9	5,329.9	7,916.9	7,916.9
7.75	262.1	262.1	155.6	155.6	628.7	628.7	3,367.7	3,367.7	3,860.0	3,860.0
8.00	13,551.6	2,053.7	28,389.7	27,939.7	14,173.7	14,173.7	14,771.9	14,771.9	10,520.9	10,520.9
8.25	147.8	147.8	6,642.9	6,642.9	876.4	876.4	3,051.6	3,051.6	7,249.0	7,249.0
8.50	6,529.3	6,529.3	384.5	384.5	296.1	296.1	4,177.2	4,177.2	15,740.6	15,340.6
8.75	226.8	226.8	2,191.4	2,190.5	237.1	237.1	1,050.2	1,050.2	2,291.7	2,291.7
9.00	13,175.0	13,164.4	45,409.3	45,409.3	27,316.5	27,316.5	30,287.7	30,287.7	6,400.5	6,400.5
9.25	2,742.2	2,742.2	1,188.0	1,188.0	144.3	144.3	3,044.8	3,044.8	15,389.8	15,389.8
9.50	1,717.3	1,717.3	1,880.9	1,880.9	1,187.9	1,187.9	1,980.7	1,980.7	890.3	890.3
9.75	151.4	151.4	570.3	570.3	362.8	362.8	1,572.6	1,572.6	4,813.1	4,813.1
10.00	11,283.3	11,283.3	10,291.4	10,291.4	8,458.8	8,458.8	12,774.5	12,774.5	7,626.5	7,626.5
10.25	574.7	574.7	331.2	331.2	272.2	272.2	596.8	596.8	382.2	382.2
10.50	101.6	101.6	53.6	53.6	152.3	152.3	1,764.9	1,764.9	3,027.2	3,027.2
10.75	272.5	272.5	296.2	296.2	160.6	160.6	122.7	122.7	526.6	526.6
11.00	5,517.1	5,517.1	22,732.4	8,757.3	4,661.5	4,661.5	4,123.4	4,123.4	11,453.4	11,453.4
11.25	2,999.6	2,999.6	2,128.6	2,128.6	1,790.3	1,790.3	3,291.5	3,291.5	3,701.0	3,701.0
11.50	654.7	654.7	476.4	476.4	170.0	170.0	230.5	230.5	1,460.5	1,460.5
11.75	93.7	93.7	178.6	178.6	539.4	539.4	161.3	161.3	588.3	588.3
12.00	36,284.4	25,885.0	18,502.7	18,055.1	20,022.5	13,624.3	12,905.7	12,505.7	10,735.4	10,735.4
12.25	468.6	468.6	295.4	295.4	1,704.2	1,704.2	1,595.3	1,595.3	1,956.2	1,956.2
12.50	1,113.2	1,113.2	996.5	996.5	852.5	852.5	906.1	906.1	1,523.3	1,523.3
12.75	149.7	149.7	443.8	443.8	348.2	348.2	1,108.1	1,108.1	1,979.9	1,979.9
13.00	1,921.4	1,921.4	1,294.4	1,294.4	1,030.9	1,030.9	2,593.0	2,593.0	1,033.7	1,033.7
13.25	354.4	354.4	1,336.4	1,336.4	548.8	548.8	321.3	321.3	642.9	642.9
13.50	961.8	961.8	698.5	698.5	2,173.0	2,173.0	3,253.3	3,253.3	2,779.0	2,779.0
13.75	230.6	230.6	398.1	398.1	474.5	474.5	545.0	545.0	744.2	744.2
14.00	4,844.8	4,844.8	5,231.0	4,272.8	3,616.9	3,616.9	4,606.2	4,606.2	1,631.4	1,631.4
14.25	66.1	66.1	2,694.3	2,694.3	30.5	30.5	6.5	6.5	30.7	30.7
14.50	162.2	162.2	154.7	154.7	175.8	175.8	178.4	178.4	178.3	178.3
14.75	87.4	87.4	55.8	55.8	15.3	15.3	17.8	17.8	381.9	381.9
15.00	9,081.9	9,081.9	8,374.5	8,374.5	14,026.2	14,026.2	13,839.5	13,839.5	1,500.6	1,500.6
15.25	183.4	183.4	18.0	18.0	35.6	35.6	263.8	263.8	20.1	20.1
15.50	3,597.1	3,597.1	3,678.8	3,678.8	6,351.2	6,351.2	6,122.4	6,122.4	2,101.1	2,101.1
15.75	2.0	2.0	0.4	0.4	39.0	39.0	-	-	279.4	279.4
16.00 & over	33,260.3	33,260.3	36,638.6	36,015.8	36,644.5	36,644.5	37,464.4	37,464.4	28,119.8	28,119.8
TOTAL	239,708.0	207,484.8	341,555.0	298,230.5	269,117.4	253,438.7	329,053.1	302,366.2	350,170.7	296,856.7

* 01.00 stands for 00.25 to 01.00

* 02.00 stands for 01.25 to 02.00

* 03.00 stands for 02.25 to 03.00

Source: Statistics & Data Warehouse Department, SBP

3.25 Scheduled Banks' Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	291,029.2	271,759.1	234,643.2	159,218.1	461,671.7	282,150.8	505,166.1	273,283.3	237,928.0	177,542.3
1.00*	9,590.4	9,530.4	12,429.2	11,102.1	14,051.4	13,991.4	5,775.3	4,712.4	5,281.4	4,183.4
2.00*	13,440.0	13,440.0	17,516.4	17,516.5	37,461.9	37,461.9	39,770.7	39,770.7	28,295.5	28,295.5
3.00*	79,302.8	57,860.1	73,792.5	71,889.8	278,824.2	264,282.2	336,498.9	308,723.5	390,573.4	358,559.8
4.00*	177,773.7	141,184.1	182,294.6	158,046.6	146,866.7	126,150.0	115,965.6	97,772.7	112,866.0	91,898.3
5.00*	201,843.9	198,463.9	133,021.8	123,517.5	96,433.0	91,891.1	58,876.8	58,876.8	73,539.6	61,908.4
6.00*	148,031.0	100,377.2	129,645.9	87,163.4	495,397.1	188,170.0	370,764.9	184,428.3	384,322.7	165,277.5
7.00*	832,603.8	455,799.5	1,242,575.0	605,838.3	1,216,676.5	752,680.3	1,620,164.0	960,796.6	1,736,385.8	995,850.1
8.00*	930,470.0	537,098.1	902,834.0	631,743.8	824,681.6	642,839.2	991,060.7	744,304.6	1,289,909.5	918,339.6
8.25	55,588.5	45,162.1	150,562.1	134,728.9	53,478.0	45,148.8	86,561.4	67,164.6	137,164.3	123,525.7
8.50	75,420.0	73,058.2	90,606.3	77,679.4	107,598.4	94,795.9	68,097.6	66,905.5	82,826.0	81,750.6
8.75	19,275.8	18,524.0	60,211.0	59,032.2	46,112.3	45,125.0	58,545.3	57,588.1	85,414.0	84,496.6
9.00	337,359.4	262,758.3	267,859.3	181,233.1	299,736.4	285,068.5	286,906.2	271,215.3	201,845.8	197,925.9
9.25	23,954.4	23,954.4	91,509.0	80,889.7	56,109.9	56,109.9	68,788.1	68,788.1	147,086.7	131,632.2
9.50	106,717.0	102,920.7	38,387.0	37,915.8	46,648.1	46,093.4	50,607.4	50,607.4	40,063.8	40,063.8
9.75	60,999.8	27,322.0	47,855.2	45,855.2	29,771.0	27,771.0	16,277.3	14,277.3	63,110.4	57,604.8
10.00	178,757.3	165,569.0	58,244.4	56,663.1	91,494.5	66,260.4	111,232.1	67,956.3	64,468.5	61,985.4
10.25	12,144.9	12,144.9	26,022.1	26,022.1	19,662.3	19,515.0	15,983.8	15,836.6	26,324.0	25,785.9
10.50	24,897.2	24,897.2	26,953.9	26,953.9	23,582.5	23,582.5	32,075.5	32,075.5	34,471.1	34,471.1
10.75	26,096.0	24,965.3	49,765.8	48,870.0	19,200.1	18,135.1	19,256.9	19,256.9	16,997.2	16,845.5
11.00	118,006.5	87,510.0	90,860.6	52,004.8	80,299.1	75,278.4	66,984.6	66,984.6	85,743.6	85,718.6
11.25	22,064.2	21,424.4	35,616.1	35,042.2	10,266.8	10,266.8	27,981.5	27,977.0	48,221.3	48,192.1
11.50	26,310.8	26,304.7	75,545.6	41,078.4	36,242.0	36,242.0	30,901.0	30,872.6	27,979.9	27,979.9
11.75	8,713.2	8,713.2	14,076.8	14,076.8	10,146.6	10,146.6	8,122.6	8,122.6	12,787.5	12,787.5
12.00	110,852.0	92,832.1	58,309.3	58,015.1	74,990.4	51,741.1	51,491.9	37,187.9	53,488.2	25,696.1
12.25	27,575.0	27,575.0	13,589.8	10,904.8	9,934.1	7,934.1	8,761.7	6,746.0	9,452.5	9,452.5
12.50	24,305.1	24,299.1	24,174.5	24,174.0	32,191.3	32,191.3	65,375.2	65,375.2	69,621.4	69,621.4
12.75	12,873.3	12,871.5	12,506.4	12,506.1	8,095.7	8,095.7	6,478.4	6,478.4	3,853.6	3,853.6
13.00	46,041.0	41,691.2	41,356.3	41,356.3	15,309.8	15,309.8	20,021.1	20,021.1	22,044.4	19,944.4
13.25	4,914.4	4,914.4	5,372.4	5,372.4	4,323.9	4,323.9	5,019.1	5,019.1	3,640.3	3,640.3
13.50	58,134.9	58,134.9	49,236.6	49,236.6	62,146.0	62,146.0	60,223.2	40,223.2	36,120.3	36,120.3
13.75	1,789.7	1,789.1	4,072.1	4,071.6	1,944.4	1,944.4	1,616.8	1,616.8	5,494.0	5,494.0
14.00	46,727.9	46,569.0	48,236.1	48,105.6	45,022.7	45,022.7	69,159.6	66,912.2	62,982.7	62,982.7
14.25	57,808.8	57,808.8	37,195.3	37,195.3	32,333.3	32,333.3	26,186.6	26,186.6	24,582.8	24,582.8
14.50	4,182.8	4,182.0	4,081.1	4,080.6	7,311.9	7,311.9	2,101.4	2,101.4	9,928.3	9,928.3
14.75	1,336.1	1,335.5	3,838.0	3,837.6	11,322.5	11,322.5	22,728.4	22,728.4	32,534.9	32,534.9
15.00	30,399.9	30,349.9	71,120.9	71,095.9	70,752.4	70,752.4	49,073.4	46,146.9	52,425.5	52,192.2
15.25	2,627.5	2,627.5	3,391.6	3,391.6	2,631.5	2,631.5	3,776.2	3,776.2	3,900.2	3,089.6
15.50	60,723.3	60,723.3	64,037.2	64,037.2	27,310.2	27,310.2	16,972.4	16,972.4	22,967.4	22,967.4
15.75	5,306.5	5,306.5	20,457.1	20,457.1	19,260.0	19,260.0	15,037.5	15,037.5	13,232.5	13,232.5
16.00	52,315.7	51,476.6	32,211.8	31,216.2	23,484.7	22,736.6	26,175.4	25,217.0	29,084.2	28,243.1
16.25	636.8	635.2	1,209.8	1,208.9	801.9	801.9	1,022.7	1,022.7	2,040.1	2,040.1
16.50	2,553.3	2,553.3	3,494.0	3,494.0	2,253.4	2,253.4	3,781.6	3,720.6	3,530.4	3,530.4
16.75	492.2	492.2	2,171.6	2,171.6	1,788.9	1,788.9	6,168.8	6,168.8	2,112.5	2,112.5
17.00	19,803.6	19,803.4	6,696.6	6,696.3	7,602.0	7,601.8	6,500.7	6,500.7	9,134.3	9,134.1
17.25	1,564.6	1,564.6	1,357.2	1,357.2	2,656.9	2,656.9	841.1	840.8	989.6	989.6
17.50	2,038.0	2,038.0	3,071.7	3,071.7	1,460.8	1,460.8	9,252.5	9,252.5	1,392.4	1,392.4
17.75	329.6	329.6	1,039.1	1,039.1	752.1	752.1	373.1	373.1	1,039.4	1,039.4
18.00	31,715.8	31,715.8	26,696.8	26,281.3	29,640.9	29,640.9	29,125.4	29,125.4	11,868.6	11,868.6
18.25	313.1	311.9	847.7	847.6	1,177.8	1,177.8	1,878.1	1,244.7	1,195.3	1,094.3
18.50	562.5	562.5	803.7	803.7	673.1	673.1	2,122.6	2,122.6	1,836.5	1,836.5
18.75	416.6	416.6	440.5	440.5	500.3	500.3	631.4	631.4	746.9	746.9
19.00	58,394.0	58,394.0	69,763.5	69,763.5	55,607.2	55,607.2	47,550.7	47,550.7	43,056.5	43,056.5
19.25	143.6	143.6	409.4	409.4	233.3	233.3	78.5	78.5	312.9	312.9
19.50	967.6	967.6	989.1	989.1	817.5	817.5	1,502.6	1,502.6	789.0	789.0
19.75	49.6	49.6	403.8	403.8	344.9	344.9	306.0	306.0	426.2	426.2
20.00 & over	56,058.6	56,058.6	71,227.9	71,228.0	77,024.7	77,024.7	83,187.8	83,187.8	86,860.8	86,860.8
TOTAL	4,504,342.9	3,411,263.5	4,736,637.1	3,463,341.2	5,134,112.8	3,864,859.1	5,636,886.0	4,139,672.6	5,956,291.0	4,423,426.8

Source: Statistics & Data Warehouse Department, SBP

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

TYPE OF DEPOSITS		(Percent per annum)						
		2014	2015		2016		2017	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)	2.42 (3.19)	2.85 (2.47)
II.	Saving Deposits	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)	3.54 (64.78)	3.58 (64.46)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)	4.36 (4.59)	4.18 (5.68)
	(b) 3 months and over							
	but less than 6 months	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)	4.29 (6.09)	4.31 (6.42)
	(c) 6 months and over							
	but less than 1 year	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)	4.26 (5.80)	4.10 (5.19)
	(d) 1 year and over but							
	less than 2 years	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)	4.62 (11.98)	4.79 (12.45)
	(e) 2 years and over but							
	less than 3 years	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)	5.14 (0.40)	5.16 (0.37)
	(f) 3 years and over but							
	less than 4 years	7.79 (1.50)	7.02 (1.76)	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)	5.67 (0.90)	5.77 (0.70)
	(g) 4 years and over but							
	less than 5 years	8 (0.15)	8.15 (0.12)	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)	5.28 (0.06)	6.61 (0.13)
	(h) 5 years and over	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)	6.42 (2.62)	5.83 (2.44)	6.22 (2.21)	7.46 (2.11)
IV.	Overall							
	(i) Excluding current							
	and other deposits	6.27	5.11	4.52	4.11	3.92	3.84	3.93
	(ii) Including current							
	and other deposits	4.31	3.41	3.07	2.75	2.62	2.53	2.64

Source: Statistics & Data Warehouse Department, SBP

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

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Profit & Loss Sharing – All Banks

		(Percent per annum)						
TYPE OF DEPOSITS		2014	2015		2016		2017	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	5.49 (2.01)	3.73 (2.61)	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)	2.54 (3.26)	2.95 (2.60)
II.	Saving Deposits	5.94 (61.27)	5.04 (64.87)	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)	3.75 (64.99)	3.83 (64.96)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.62 (9.25)	5.43 (6.91)	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)	4.54 (4.69)	4.55 (5.51)
	(b) 3 months and over but less than 6 months	6.59 (6.07)	6.25 (5.38)	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)	4.67 (5.76)	4.76 (6.06)
	(c) 6 months and over but less than 1 year	6.77 (4.64)	6.65 (4.23)	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)	4.66 (5.44)	4.70 (4.73)
	(d) 1 year and over but less than 2 years	7.39 (11.69)	6.77 (11.22)	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)	4.81 (12.13)	5.04 (12.68)
	(e) 2 years and over but less than 3 years	7.87 (0.63)	7.18 (0.68)	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)	5.25 (0.41)	5.44 (0.37)
	(f) 3 years and over but less than 4 years	7.79 (1.50)	7.91 (1.69)	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)	5.77 (0.94)	5.79 (0.76)
	(g) 4 years and over but less than 5 years	8.00 (0.15)	8.17 (0.13)	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)	5.29 (0.07)	6.61 (0.14)
	(h) 5 years and over	8.76 (2.79)	9.03 (2.28)	7.39 (2.19)	6.77 (2.63)	6.14 (2.44)	6.35 (2.31)	7.74 (2.18)
IV.	Overall							
	(i) Excluding current and other deposits	6.27	5.52	4.87	4.39	4.16	4.07	4.21
	(ii) Including current and other deposits	4.31	3.75	3.39	3.01	2.86	2.74	2.89

Source: Statistics & Data Warehouse Department, SBP

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

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

		(Percent per annum)						
TYPE OF DEPOSITS		2014	2015		2016		2017	
		Dec	Jun.	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)	0.05 (2.30)	0.08 (1.01)
II.	Saving Deposits	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)	0.57 (62.00)	0.41 (58.74)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)	0.73 (3.22)	1.10 (7.59)
	(b) 3 months and over but less than 6 months	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)	1.51 (10.54)	1.28 (10.50)
	(c) 6 months and over but less than 1 year	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)	1.53 (10.60)	1.01 (10.55)
	(d) 1 year and over but less than 2 years	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)	1.48 (9.97)	1.14 (9.85)
	(e) 2 years and over but less than 3 years	0.48 (0.08)	0.3 (..)	1 (0.11)	0.96 (0.10)	1.26 (0.11)	1.65 (0.18)	1.93 (0.37)
	(f) 3 years and over but less than 4 years	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)	1.71 (0.32)	2.00 (0.05)
	(g) 4 years and over but less than 5 years	1.48 (0.08)	1.54 (..)	1.25 (0.08)	1.79 (0.01)	1.48 (..)	1.75 (..)	2.17 (..)
	(h) 5 years and over	2.44 (1.63)	1.94 (1.59)	1.8 (1.61)	1.79 (2.43)	1.81 (2.49)	1.77 (0.88)	2.21 (1.34)
IV.	Overall							
	(i) Excluding current and other deposits	0.75	0.55	0.59	0.74	0.72	0.87	0.72
	(ii) Including current and other deposits	0.43	0.3	0.32	0.37	0.35	0.44	0.39

Source: Statistics & Data Warehouse Department, SBP

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

3.29 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									
2014	Jun	14.43	11.38	10.12	9.51	11.99	10.35	11.73	11.00
	Dec	14.12	11.21	10.31	10.68	11.51	10.09	11.2	10.88
2015	Jun	11.71	9.37	8.51	8.23	10.45	10.02	9.60	9.20
	Dec	13.23	8.54	7.37	8.18	9.13	9.60	8.89	8.41
2016	Jun	11.33	6.82	7.51	8.04	9.48	10.16	9.02	8.40
	Dec	11.21	7.90	6.52	7.14	8.11	4.84	8.55	7.59
2017	Jun	8.85	7.39	6.94	5.96	8.78	6.60	8.55	7.49
	Dec	7.89	7.20	6.95	7.25	8.64	7.15	8.43	7.76
II. INTEREST BEARING - ALL BANKS									
2014	Jun	15.46	12.03	10.11	9.92	11.61	7.10	11.72	11.20
	Dec	15.32	11.93	9.58	9.64	11.65	7.39	12.33	11.30
2015	Jun	12.99	11.15	9.13	8.64	9.91	7.32	11.51	10.27
	Dec	14.45	9.44	8.69	8.79	9.29	6.65	11.38	9.90
2016	Jun	11.6	8.3	8.76	8.59	8.8	9.58	10.03	9.25
	Dec	11.35	9.18	7.94	8.44	8.49	4.76	10.92	9.28
2017	Jun	14.51	7.31	7.11	8.38	8.67	4.52	11.03	8.88
	Dec	14.13	7.40	7.16	8.33	8.31	8.89	10.35	8.67
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
2014	Jun	14.22	11.27	10.12	9.48	12.03	10.65	11.73	10.99
	Dec	13.73	11.00	10.35	10.72	11.5	10.22	11.11	10.85
2015	Jun	11.59	8.83	8.48	8.22	10.49	10.19	9.48	9.13
	Dec	13.15	8.42	7.32	8.16	9.12	9.70	8.76	8.33
2016	Jun	11.28	6.73	7.44	8.01	9.56	10.17	8.94	8.34
	Dec	11.18	7.75	6.47	7.10	8.07	4.84	8.42	7.51
2017	Jun	8.25	7.40	6.93	5.88	8.79	6.74	8.43	7.41
	Dec	7.87	7.17	6.94	7.21	8.69	6.99	8.32	7.71

Source: Statistics & Data Warehouse Department, SBP

3.30 State Bank of Pakistan Rates for Banks and Scheduled Banks' Rates of Return on Export Finance

(Percent per annum)

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF)			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks					For Plant & Machinery			
	State Bank of Pakistan			Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years			
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years				Up to 3 Year	Over 3 Year and up to 5Years	
01/11/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3035
01/12/2015	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3837
01/01/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3637
01/02/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1662
01/03/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.2239
01/04/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1812
01/05/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1720
01/06/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9992
01/07/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8910
01/08/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8214
01/09/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8990
01/10/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/11/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/12/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9440
01/01/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9792
01/02/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9033
01/03/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9893
01/04/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9934
01/05/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0082
01/06/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/07/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/08/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/09/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/10/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/11/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/12/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/01/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/02/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/03/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109

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.

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

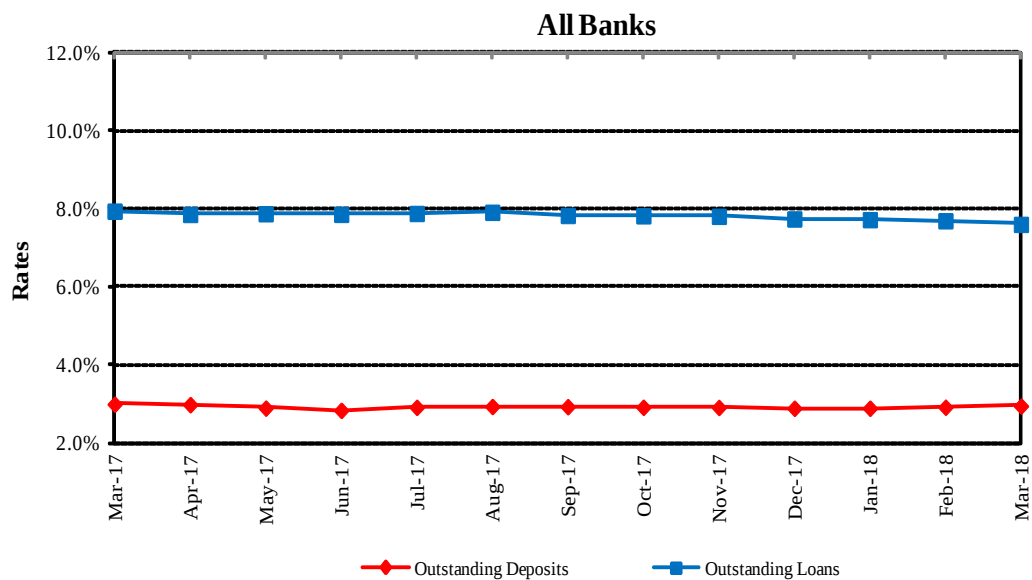
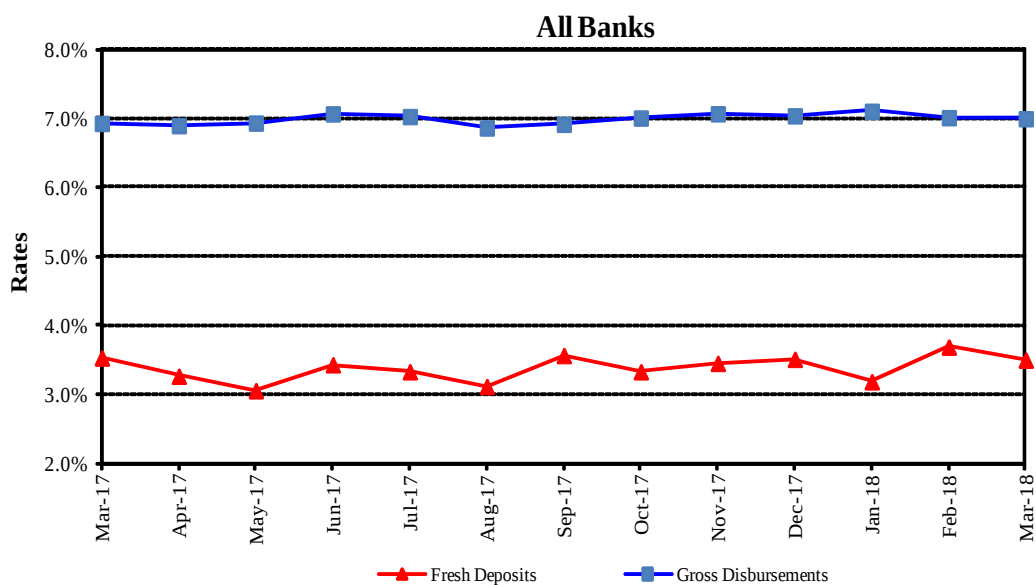
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Nov-2017																
Public	7.81	8.47	7.86	8.54	8.80	8.82	8.99	9.00	4.57	4.83	5.20	5.24	3.33	3.47	4.80	4.78
Private	7.10	7.23	7.29	7.44	7.38	7.40	7.67	7.69	3.37	3.13	4.77	4.61	2.78	2.77	4.33	4.32
Foreign	5.94	6.56	5.94	6.56	6.19	6.27	6.58	6.77	2.89	3.24	3.80	4.61	3.35	3.55	4.18	4.59
Specialized	13.56	13.56	13.58	13.58	13.00	13.00	13.84	13.84	3.98	3.98	4.67	4.67	4.10	4.10	4.67	4.66
All Banks	7.07	7.28	7.24	7.49	7.81	7.83	8.09	8.12	3.45	3.29	4.74	4.68	2.91	2.93	4.43	4.42
Dec-2017																
Public	7.87	8.18	7.94	8.26	8.78	8.81	9.02	9.02	3.24	4.59	5.18	5.25	3.25	3.52	4.81	4.78
Private	7.02	7.16	7.22	7.39	7.32	7.34	7.58	7.61	3.60	3.46	4.96	4.89	2.79	2.77	4.38	4.37
Foreign	6.08	6.62	6.08	6.62	6.30	6.32	6.73	6.77	2.92	2.99	4.20	4.65	3.33	3.44	4.31	4.63
Specialized	13.81	13.81	13.82	13.82	13.00	13.00	13.84	13.84	3.45	3.40	4.77	4.72	3.89	3.88	4.66	4.66
All Banks	7.04	7.24	7.23	7.46	7.74	7.77	8.01	8.04	3.51	3.51	4.93	4.90	2.89	2.92	4.47	4.46
Jan-2018																
Public	7.71	8.67	7.79	8.79	8.65	8.68	8.88	8.89	3.85	4.40	4.73	4.77	3.32	3.48	4.74	4.73
Private	7.18	7.36	7.31	7.50	7.33	7.35	7.60	7.62	3.07	2.87	4.75	4.62	2.76	2.75	4.34	4.33
Foreign	5.81	6.60	5.81	6.60	6.26	6.34	6.62	6.78	3.48	3.77	4.04	4.54	3.36	3.49	4.32	4.64
Specialized	13.53	13.53	13.54	13.54	13.00	13.00	13.84	13.84	3.37	3.37	4.96	4.96	4.08	4.08	4.65	4.65
All Banks	7.11	7.40	7.22	7.55	7.72	7.75	8.00	8.03	3.18	3.07	4.69	4.63	2.89	2.91	4.43	4.42
Feb-2018																
Public	8.17	8.69	8.19	8.71	8.41	8.44	8.70	8.71	4.37	4.43	4.61	4.60	3.27	3.43	4.80	4.79
Private	6.99	7.24	7.13	7.41	7.34	7.36	7.62	7.64	3.62	3.55	4.36	4.31	2.81	2.79	4.44	4.43
Foreign	6.08	6.72	6.08	6.72	6.32	6.40	6.71	6.89	3.22	3.21	4.64	4.63	3.54	3.55	4.77	4.77
Specialized	13.66	13.66	13.66	13.66	13.01	13.01	13.85	13.85	4.05	4.05	5.02	5.02	3.98	3.97	4.67	4.66
All Banks	7.01	7.32	7.13	7.48	7.69	7.72	7.98	8.01	3.69	3.63	4.40	4.36	2.92	2.93	4.53	4.51
Mar-2018																
Public	8.16	8.28	8.20	8.32	8.15	8.18	8.55	8.55	3.60	3.94	4.96	4.95	3.25	3.46	4.80	4.80
Private	6.95	7.22	7.07	7.38	7.31	7.39	7.55	7.66	3.48	3.39	4.90	4.84	2.86	2.84	4.51	4.50
Foreign	6.22	6.75	6.22	6.75	6.47	6.50	6.93	6.97	3.47	3.67	4.47	4.89	3.53	3.67	4.55	4.83
Specialized	14.11	14.11	14.23	14.23	13.07	13.07	13.90	13.90	3.74	3.74	5.74	5.74	3.82	3.82	4.70	4.70
All Banks	7.00	7.30	7.11	7.45	7.60	7.69	7.89	7.99	3.50	3.47	4.88	4.86	2.95	2.97	4.57	4.56

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup

3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2007-08	9.00 ²	9.00 ²	12.50	17.00	15.00 ³	15.00 ³
2008-09	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2009-10	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2010-11	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08
4. ZTBL revised mark up rates (average) in FY 2011-12

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2015				2016					2017
	1 st Jun	1 st Aug	1 st Oct	1 st Dec	1 st Feb	1 st Apr	1 st Jun	1 st Aug	1 st Oct	1 st Feb
1. Saving Accounts										
(i) With cheque facilities	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95
(ii) Without cheque facilities	4.50	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95
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	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	8.68	9.15	8.87	8.68	8.40	7.80	7.70	7.33	7.44	7.54
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	6.80	7.40	6.80	6.40	6.00	6.00	6.00	5.80	5.80	6.00
(ii) Last period of complete 6 months	8.00	8.80	8.00	7.60	6.80	6.40	6.80	6.00	6.20	6.20
(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	7.608	8.52	7.85	7.54	7.10	6.63	6.55	6.31	6.36	6.54
8. Pensioner's Benefit Accounts⁷	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
9. Behbood Saving Certificate⁸	10.56	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36
10. Short Term Saving Certificate⁹										
(i) 3 Months	6.28	6.56	6.12	6.04	5.84	5.84	5.68	5.52	5.56	5.60
(ii) 6 Months	6.34	6.60	6.16	6.06	5.86	5.86	5.70	5.54	5.60	5.62
(iii) 1 year	6.38	6.65	6.20	6.08	5.88	5.88	5.72	5.56	5.62	5.64

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

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2014							
Q4	204,073	5,414,655	6,668	71,818	372,093	5,181	797,980
2015							
Q1	229,645	7,538,025	6,890	72,520	354,135	4,883	805,774
Q2	251,865	10,881,378	8,553	99,523	505,879	5,083	1,105,815
Q3	267,914	13,192,396	6,890	100,862	526,406	5,219	1,120,687
Q4	301,823	15,322,171	8,827	101,636	486,031	4,782	1,129,288
2016							
Q1	341,403	13,673,442	10,885	115,927	509,126	4,392	1,288,083
Q2	346,716	14,576,387	13,734	118,772	543,609	4,577	1,319,684
Q3	351,912	16,905,696	8,457	110,041	519,820	4,724	1,222,678
Q4	359,806	19,964,900	11,717	133,741	596,986	4,464	1,486,007
2017							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042

Source: Agriculture Credit & Microfinance Department SBP

Branchless Banking or “BB” means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or “BB Account” means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

(Million Rupees)

PERIOD		2015	2016	2017	2017			2018		
					Feb	Mar	Dec	Jan	Feb	Mar
Karachi	Issued	821,069	910,456	969,135	58,262	104,721	73,206	56,452	74,960	101,945
	En-cashed	1,212,252	1,290,400	1,386,047	105,395	123,069	111,477	160,408	93,526	123,608
Lahore	Issued	616,676	690,070	944,818	54,122	88,051	67,793	97,091	69,511	94,114
	En-cashed	665,384	461,122	361,160	15,000	24,160	28,000	41,000	38,000	39,000
Peshawar	Issued	166,565	179,090	134,244	6,829	15,371	12,779	25,191	12,825	10,304
	En-cashed	136,806	155,507	144,127	5,890	9,400	8,210	15,040	15,075	13,960
Quetta	Issued	22,173	25,093	22,223	411	2,000	655	2,074	1,361	792
	En-cashed	72,825	70,434	80,621	5,335	4,924	5,280	4,645	6,560	3,585
Faisalabad	Issued	83,279	91,785	111,396	4,881	12,683	9,661	8,511	9,925	15,174
	En-cashed	102,932	112,253	120,046	16,928	6,558	6,248	5,805	15,958	10,645
Rawalpindi	Issued	113,176	139,243	172,348	22,313	12,891	5,716	22,410	10,863	20,901
	En-cashed	147,202	135,748	169,540	3,944	12,122	22,075	13,145	21,220	23,615
Hyderabad	Issued	14,548	10,010	12,505	1,600	500	3,825	1,510	746	578
	En-cashed	43,579	49,230	45,635	3,955	4,493	2,269	1,134	1,024	6,349
Islamabad	Issued	205,872	251,120	305,603	26,415	13,672	24,670	32,072	23,050	16,480
	En-cashed	426,716	345,000	335,175	9,849	27,649	41,505	15,427	15,069	36,040
Multan	Issued	16,366	9,612	9,415	-	1,209	450	2,467	2,023	3,623
	En-cashed	69,989	73,131	73,623	4,232	6,066	9,100	4,150	4,150	6,630
Sialkot	Issued	7,643	12,438	15,545	134	3,551	450	1,660	1,353	507
	En-cashed	94,301	110,444	114,313	7,836	9,989	7,651	8,430	8,437	10,460
Sukkur	Issued	8,408	11,677	18,496	2,789	184	4,500	6,525	35	2,515
	En-cashed	35,111	48,575	73,691	1,800	4,594	9,601	6,223	4,256	5,399
D.I. Khan	Issued	14,138	7,410	7,800	500	600	100	600	1,200	600
	En-cashed	10,811	12,454	11,547	1,606	2,606	610	1,210	1,925	1,210
Bahawalpur	Issued	2,608	3,203	1,512	67	595	-	890	-	-
	En-cashed	17,979	41,131	40,671	1,912	2,210	1,990	1,620	2,050	2,720
Muzaffarabad	Issued	45,227	47,735	54,625	3,656	4,016	7,146	6,040	4,631	6,277
	En-cashed	7,068	4,382	3,554	315	279	717	134	411	316
Gujranwala	Issued	8,940	6,348	5,145	76	129	174	40	858	2,864
	En-cashed	55,280	62,864	78,443	4,470	4,778	8,590	4,503	5,410	6,864
TOTAL	Issued	2,146,683	2,395,286	2,784,810	182,055	260,173	211,125	263,533	213,341	276,674
	En-cashed	3,098,228	2,972,671	3,038,193	188,467	242,897	263,323	282,874	233,071	290,401

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2015	2016	2017	2017			2018		
					Feb	Mar	Dec	Jan	Feb	Mar
Karachi	No. of Cheques Cleared	32,189	33,175	37,542	5,290	3,728	2,671	3,018	2,539	2,800
	Amount	10,101,209	11,158,634	13,806,727	1,910,888	1,364,799	1,000,479	1,108,077	927,118	1,045,986
Lahore	No. of Cheques Cleared	11,805	10,512	10,385	814	930	831	954	830	909
	Amount	4,538,245	4,647,395	4,988,475	370,574	439,946	408,681	483,499	413,404	448,316
Peshawar	No. of Cheques Cleared	1,882	1,645	1,666	130	143	134	153	132	143
	Amount	972,390	933,308	1,026,288	69,910	81,465	101,927	114,332	94,534	108,155
Quetta	No. of Cheques Cleared	1,329	961	916	68	77	74	88	71	80
	Amount	723,999	600,350	643,171	44,739	57,077	46,454	52,958	46,177	55,856
Faisalabad	No. of Cheques Cleared	3,088	2,576	2,489	193	226	199	236	203	230
	Amount	1,229,680	1,193,693	1,278,784	93,718	119,926	96,211	174,782	104,825	124,734
Rawalpindi	No. of Cheques Cleared	2,972	2,693	2,679	217	237	209	241	206	224
	Amount	1,665,050	1,444,595	1,718,698	121,123	146,274	126,497	144,508	124,514	142,170
Hyderabad	No. of Cheques Cleared	65	92	104	9	9	8	9	103	11
	Amount	51,615	62,345	80,226	5,498	6,133	7,466	8,489	8,427	8,572
Islamabad	No. of Cheques Cleared	4,337	4,139	4,014	328	367	310	357	301	336
	Amount	3,311,375	3,511,905	3,931,207	282,997	340,103	335,709	317,040	281,637	334,078
Multan	No. of Cheques Cleared	1,321	1,115	1,143	87	101	92	111	916	101
	Amount	812,528	814,818	881,316	67,238	75,847	68,048	90,668	70,514	71,743
Sialkot	No. of Cheques Cleared	764	756	768	58	66	61	72	61	67
	Amount	256,679	305,575	355,687	24,579	30,413	28,303	35,455	32,069	33,177
Sukkur	No. of Cheques Cleared	2,044	1,658	1,777	143	153	152	283	70	127
	Amount	415,159	360,066	440,099	31,365	37,672	32,424	74,449	40,584	65,086
D.I. Khan	No. of Cheques Cleared	11	15	18	1	1	1	1	1	2
	Amount	6,559	12,570	12,644	877	872	1,134	1,149	1,807	1,355
Others	No. of Cheques Cleared	3,574	2,591	2,290	187	191	147	168	139	152
	Amount	1,282,800	1,255,483	1,359,945	104,357	121,702	76,263	98,947	80,252	86,227
TOTAL	No. of Cheques Cleared	65,383	61,926	65,791	7,525	6,228	4,890	5,693	5,572	5,182
	Amount	25,367,283	26,300,736	30,523,268	3,127,863	2,822,228	2,329,595	2,704,353	2,225,862	2,525,455

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17			FY18	
		Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure						
Real Time Online Branches (RTOB)	No.	13,926	13,899	14,150	14,285	14,610
Automated Teller Machines (ATM)	No.	12,352	12,515	12,689	12,963	13,409
Point of Sale (POS)	No.	52,062	52,854	54,490	49,929	52,506
2. Cards						
Credit Cards	No.	1,208,763	1,247,836	1,292,136	1,333,916	1,374,073
Debit Cards	No.	17,470,297	17,542,788	17,857,561	18,778,525	19,847,969
Proprietary ATMs only Cards	No.	6,806,138	7,727,967	8,043,044	8,224,719	8,385,281
Pre-Paid Cards	No.	359,064	341,075	315,865	248,689	253,144
Social Welfare Cards	No.	10,357,706	10,239,238	9,124,363	9,201,476	9,500,938
4. E-Banking Financial Transactions						
Number of Transactions	Thousands	150,978	162,034	177,382	171,760	186,895
Amount	Million Rupees	9,244,328	9,343,517	10,418,770	9,106,969	11,691,875
4.1 ATM Transactions						
Number of Transactions	Thousands	94,328	102,019	112,348	107,843	115,262
Amount	Million Rupees	1,064,688	1,178,663	1,303,623	1,229,948	1,351,906
i. Cash Withdrawal						
Number of Transactions	Thousands	88,959	96,366	106,782	102,562	109,286
Amount	Million Rupees	899,844	1,004,107	1,133,739	1,069,713	1,174,504
ii. Cash Deposit						
Number of Transactions	Thousands	53	52	60	66	74
Amount	Million Rupees	1,211	1,207	1,770	2,099	2,135
iv. Utility Bills Payment						
Number of Transactions	Thousands	1,248	1,282	1,265	1,288	1,535
Amount	Million Rupees	2,225	1,971	3,024	4,247	3,001
v. Intra Bank Fund Transfers						
Number of Transactions	Thousands	1,626	1,750	2,311	2,153	2,386
Amount	Million Rupees	52,095	56,219	70,754	64,838	72,778
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	2,434	2,562	1,923	1,766	1,974
Amount	Million Rupees	109,175	115,032	94,200	88,926	99,356
vi. Others						
Number of Transactions	Thousands	9	7	8	7	7
Amount	Million Rupees	138	128	135	125	132
4.2 POS Transactions						
Number of Transactions	Thousands	13,377	13,925	14,930	15,175	16,433
Amount	Million Rupees	62,176	64,064	67,904	65,986	73,399
4.3 RTOB Transactions						
Number of Transactions	Thousands	35,540	37,540	39,438	37,170	41,902
Amount	Million Rupees	7,863,213	7,814,886	8,688,384	7,469,509	9,875,415
i. Real Time Cash Withdrawals						
Number of Transactions	Thousands	7,879	8,378	8,748	7,962	8,672
Amount	Million Rupees	618,531	653,007	693,359	666,169	738,395
ii. Real Time Cash Deposits						
Number of Transactions	Thousands	16,137	18,039	17,098	17,398	19,542
Amount	Million Rupees	1,625,347	1,749,533	1,882,165	1,735,322	1,930,609
iii. Real Time Intra Bank Fund Transfers						
Number of Transactions	Thousands	11,525	11,123	13,591	11,809	13,687
Amount	Million Rupees	5,619,335	5,412,347	6,112,860	5,068,018	7,206,411
4.4 Mobile Phone Banking Transactions						
Number of Transactions	Thousands	1,329	1,374	3,479	4,138	5,001
Amount	Million Rupees	25,998	25,440	69,018	73,924	91,738
i. Payment Through Mobile						
Number of Transactions	Thousands	36	39	145	170	202
Amount	Million Rupees	1,069	1,195	2,758	3,360	3,770
ii. Utility Bills Payment						
Number of Transactions	Thousands	548	568	1,474	1,976	2,322
Amount	Million Rupees	446	416	4,628	2,581	2,164
iii. Intra Bank Fund Transfers						
Number of Transactions	Thousands	364	371	980	1,065	1,335
Amount	Million Rupees	10,000	10,795	30,308	33,946	41,580
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	380	395	880	928	1,141
Amount	Million Rupees	14,483	13,034	31,324	34,037	44,224

3.37 Electronic Banking Statistics

Product / Item	Unit	FY17			FY18	
		Q2	Q3	Q4	Q1	Q2
4.5 Call Centre Banking Transactions						
Number of Transactions	Thousands	63	67	79	80	77
Amount	Million Rupees	1,727	2,092	2,305	2,310	2,272
i. Payment Through Call Centre						
Number of Transactions	Thousands	34	50	44	45	48
Amount	Million Rupees	1,422	1,941	1,811	1,793	1,922
ii. Utility Bills Payment						
Number of Transactions	Thousands	27	15	27	28	21
Amount	Million Rupees	220	73	240	301	110
iii. Intra Bank Fund Transfers						
Number of Transactions	Thousands	1	1	6	6	8
Amount	Million Rupees	46	44	222	197	228
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	1	1	1	1	..
Amount	Million Rupees	39	35	32	19	12
4.6 Internet Banking Transactions						
Number of Transactions	Thousands	6,076	6,771	6,697	6,528	7,380
Amount	Million Rupees	224,484	255,947	284,379	260,538	292,722
i. Payment Through Internet						
Number of Transactions	Thousands	523	529	563	557	600
Amount	Million Rupees	92,483	95,631	102,218	105,393	106,709
ii. Utility Bills Payment						
Number of Transactions	Thousands	2,238	2,464	2,102	2,315	2,573
Amount	Million Rupees	3,739	3,640	6,755	6,766	6,237
iii. Intra Bank Fund Transfers						
Number of Transactions	Thousands	1,616	1,800	1,698	1,619	1,842
Amount	Million Rupees	60,912	72,274	73,684	59,207	74,665
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	1,699	1,978	2,334	2,037	2,365
Amount	Million Rupees	67,350	84,402	101,721	89,172	105,111
4.7 e-Commerce						
Number of Transactions	Thousands	264	338	412	827	840
Amount	Million Rupees	2,041	2,424	3,158	4,754	4,421

Source: Payment System Department SBP

Note: The format of Electronic Banking Statistics data has revised from Q1 FY17

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY17						FY18			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	14,535	36,839	16,485	46,748	16,858	60,908	15,644	62,863	16,107	69,054
Inter Bank Fund Transfers	234,657	17,950	221,700	19,851	329,411	20,414	320,821	21,749	386,731	21,028
Retails Cheques Clearing	15,437	3,308	15,610	3,182	15,366	4,057	14,680	3,469	15,508	3,544
Total :-	264,629	58,098	253,795	69,781	361,635	85,379	351,145	88,080	418,346	93,625

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	26	2,893	26	2,841	25	2,900	25	2,975	27	3,085
Cash withdrawals	40	3,418	33	2,967	42	3,715	37	3,325	39	3,740
Intra Bank Funds Transfer through Cheques	12	14,476	13	14,319	16	16,684	13	14,698	14	17,914
Inter Bank Funds Transfers (Clearing)	12	5,956	13	6,435	13	7,065	12	6,396	13	10,290
Utilities Bills Payments	18	116	19	103	19	124	28	146	20	128
Direct Debit (Standing Instructions)	1	4,630	1	4,769	1	6,365	1	6,758	1	1,318
Pay Order/Demand Draft	3	1,820	3	1,973	3	2,621	3	2,067	4	2,723
Others*	..	491	..	497	..	992	.	1,017	..	1,078
Total:-	113	33,801	108	33,905	119	40,466	119	37,382	118	40,276

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment System Department SBP

Note: The format of RTGS & Paper based Transactions data has revised from Q1 FY17

3.39 Segment and Sector-wise Advances and Non Performing Loans (NPLs)

(Amount in millions)
Ratio in percent

SEGMENT	2017											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	4,209,440	434,788	10.3	4,479,094	429,961	9.6	4,492,789	430,557	9.6	4,829,625	425,369	8.8
SMEs Sector	374,802	81,986	21.9	388,482	79,609	20.5	376,898	78,713	20.9	452,415	76,680	16.9
Agriculture Sector	289,629	35,452	12.2	296,989	53,205	17.9	307,459	48,699	15.8	316,169	38,386	12.1
Consumer sector	387,426	29,724	7.7	409,712	29,883	7.3	429,298	30,271	7.1	448,465	27,846	6.2
<i>i. Credit Cards</i>	28,606	2,336	8.2	30,077	2,329	7.7	33,629	2,351	7.0	34,248	2,307	6.7
<i>ii. Auto loans</i>	137,381	2,440	1.8	150,313	2,635	1.8	159,838	2,710	1.7	169,476	2,673	1.6
<i>iii. Consumer durable</i>	415,128	67,986	16.4	478,705	71,895	15.0	609	73	12.1	652	66	10.1
<i>iv. Mortgage loans</i>	65,093	10,836	16.6	70,855	11,290	15.9	75,470	10,790	14.3	79,979	10,634	13.3
<i>v. Other personal loans</i>	155,932	14,045	9.0	157,988	13,557	8.6	159,752	14,346	9.0	164,109	12,166	7.4
Commodity Financing	579,323	4,242	0.7	771,114	4,800	0.6	722,076	6,184	0.9	735,365	5,911	0.8
Staff Loans	107,166	1,460	1.4	110,281	1,462	1.3	112,666	1,802	1.6	115,449	1,779	1.5
Others	173,072	16,118	9.3	177,855	15,896	8.9	174,409	15,586	8.9	131,961	16,576	12.6
Total	6,120,858	603,771	9.9	6,633,527	614,816	9.3	6,615,596	611,813	9.2	7,029,449	592,547	8.4

SECTOR	2017											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	476,019	41,045	8.6	592,496	56,330	9.5	607,332	51,828	8.5	623,438	41,387	6.6
Automobile / Transportation	105,531	12,587	11.9	98,122	12,518	12.8	99,843	12,260	12.3	108,707	12,027	11.1
Cement	73,252	6,694	9.1	87,601	6,620	7.6	85,552	6,610	7.7	109,561	6,472	5.9
Chemical & Pharmaceuticals	236,823	12,471	5.3	273,440	13,173	4.8	271,800	13,195	4.9	236,955	12,864	5.4
Electronics	82,994	13,114	15.8	81,809	12,755	15.6	91,179	13,748	15.1	97,804	12,503	12.8
Financial	195,663	10,346	5.3	208,486	9,521	4.6	206,725	10,410	5.0	172,695	8,782	5.1
Individuals	551,533	57,537	10.4	589,900	56,069	9.5	609,144	57,010	9.4	618,877	54,734	8.8
Insurance	2,731	0.829	..	4,554	0.829	..	4,584	1	..	5,934	1	..
Others	2,326,607	206,141	8.9	2,595,288	203,801	7.9	2,587,821	205,237	7.9	2,748,079	206,879	7.5
Production/Transmission of Energy	918,636	32,305	3.5	971,125	36,789	3.8	943,568	34,012	3.6	1,043,522	33,589	3.2
Shoes & Leather garments	25,028	3,673	14.7	26,030	3,596	13.8	25,782	4,277	16.6	28,364	5,307	18.7
Sugar	275,636	15,288	5.5	258,219	15,743	6.1	227,259	16,305	7.2	245,590	14,490	5.9
Textile	850,406	192,570	22.6	846,457	187,899	22.2	855,008	186,920	21.9	989,922	183,511	18.5
Total	6,120,858	603,771	9.9	6,633,527	614,816	9.3	6,615,596	611,813	9.2	7,029,449	592,547	8.4

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	30-06-2017*			30-09-2017*		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	6 30,477	104,082	1.68	6 27,675	94,849	1.54
All Banks	6 14,816	100,111	1.64	6 11,813	89,926	1.48
Commercial Banks	5 62,479	66,948	1.12	5 68,852	67,426	1.13
Public Sector Commercial Banks	1 87,586	28,470	2.49	1 92,650	31,763	2.84
Local Private Banks	3 71,956	38,488	0.80	373,275	35,671	0.74
Foreign Banks	2 ,937	(10)	(0.03)	2 ,926	(8)	(0.02)
Specialized Banks	5 2,337	33,163	21.91	42,961	22,500	14.86
DFIs	1 5,661	3,971	5.33	15,862	4,922	6.73

Cash Recovery against Non Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Jun 2017*	For the Quarter ended Sep 2017*
All Banks & DFIs	34,705	18,951
All Banks	33,848	18,170
Commercial Banks	14,881	12,717
Public Sector Commercial Banks	5,455	1,642
Local Private Banks	9,416	11,064
Foreign Banks	11	11
Specialized Banks	18,966	5,453
DFIs	857	781

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

Source: Financial Stability Department SBP

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