

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2015	2016		2017		2018	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
Liabilities							
Capital	540,096.2	548,631.7	552,067.2	657,627.1	517,287.1	519,408.6	540,526.2
Reserves	641,746.7	620,448.7	670,241.5	639,464.0	756,858.3	773,881.7	823,318.0
Demand Deposits	5,093,745.0	5,561,224.4	6,091,277.9	6,625,035.0	7,346,818.9	8,067,967.7	8,727,323.3
(a) Scheduled Banks	130,265.0	125,696.4	156,691.2	137,339.5	139,141.6	135,519.5	321,407.5
(b) Others	4,963,480.0	5,435,528.0	5,934,586.7	6,487,695.6	7,207,677.3	7,932,448.2	8,405,915.8
Time Deposits	4,471,553.0	4,735,749.1	4,922,988.5	5,116,374.3	4,794,920.0	4,732,409.4	4,810,091.2
(a) Scheduled Banks	25,153.3	13,620.1	16,316.8	11,969.3	55,704.4	15,807.8	32,006.7
(b) Others	4,446,399.7	4,722,129.0	4,906,671.7	5,104,405.0	4,739,215.6	4,716,601.7	4,778,084.5
Borrowings from	1,671,566.8	2,205,538.8	1,813,770.6	2,598,567.8	2,948,938.7	2,967,655.0	2,753,934.3
(a). State Bank of Pakistan	1,412,514.5	1,787,927.8	1,196,829.5	1,852,645.3	2,095,843.3	2,025,865.8	1,486,523.2
(b) Banks Abroad	129,203.3	172,580.1	210,077.1	318,209.0	340,117.8	358,304.7	456,353.1
(c) Other Scheduled Banks	129,849.0	245,030.9	406,864.0	427,713.5	512,977.5	583,484.5	811,058.1
Head Office and Inter-Bank Adjustment	262,859.0	134,407.5	149,948.3	145,795.8	127,658.8	373,123.0	599,983.9
Contingent Liabilities as per contra	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6
Other Liabilities	3,435,634.1	3,508,024.7	4,269,817.7	3,743,437.9	5,590,176.9	2,964,905.7	5,627,575.4
Total Liabilities / Assets	20,313,628.4	21,760,896.7	22,622,007.3	24,618,567.7	27,553,359.8	28,814,960.0	32,374,927.0
Assets							
Cash	813,373.2	821,920.2	1,113,358.3	1,215,145.2	1,258,728.2	1,424,819.5	1,474,534.4
(a) Notes, Coins and Silver	190,966.5	256,738.8	212,555.5	294,332.1	238,297.8	291,135.3	266,498.9
(b) Balances with State Bank of Pakistan	415,475.4	380,156.7	636,117.9	650,567.5	718,680.5	787,974.3	863,230.2
(c) Balances with Other Scheduled Banks	206,931.3	185,024.7	264,685.0	270,245.6	301,749.8	345,709.9	344,805.3
Balances held Abroad	226,193.8	188,926.2	175,738.3	217,541.2	178,730.1	207,590.3	100,843.9
Bills Purchased and Discounted	171,840.1	190,090.3	176,612.8	208,966.9	225,650.5	241,353.6	258,592.3
Advances to	4,922,944.9	5,198,093.1	5,649,917.1	6,047,133.8	6,451,545.7	7,201,209.9	7,897,077.9
(a) Scheduled Banks	178,894.1	119,901.1	246,686.9	81,194.8	145,084.1	78,394.3	178,206.3
(b) Others	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6
Investment in Securities and Shares	6,752,158.1	7,610,278.2	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.1
(a) Federal Government Securities	3,377,903.4	3,975,046.5	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0
(b) Treasury Bills	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.8	4,773,462.6	4,724,514.0
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4	161,122.5	149,844.8
(e) Others	736,949.0	783,637.1	857,169.5	832,668.8	793,203.5	931,792.4	922,164.3
Bank Premises	244,496.3	268,335.0	256,711.9	295,253.6	329,884.8	312,625.6	367,292.6
Head Office and Inter-Bank Adjustment	933,679.9	791,734.1	1,340,189.5	999,505.6	378,230.7	100,683.4	164,378.3
Contingent Assets as per contra	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6
Other Assets	2,052,514.4	2,244,647.9	2,488,791.4	2,314,982.6	4,654,848.8	2,590,169.7	5,789,100.8

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2016		2017				2018			
	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	24,611,041	3,529,662.3	26,106,174	3,875,767.2	28,292,051	3,923,519.5	30,027,168	4,423,493.4	30,986,021	4,484,717.6
Call Deposits	234,823	165,902.0	264,426	243,578.3	265,271	196,837.3	314,925	236,150.6	238,805	207,498.3
Other Deposits Accounts	93,342	73,615.7	109,297	90,065.7	16,596	66,284.3	18,136	81,058.4	19,205	148,506.8
Saving Deposits	20,083,575	4,601,833.5	20,711,068	4,940,453.1	20,862,777	5,129,299.6	21,447,424	5,415,439.7	21,272,368	5,607,736.4
FIXED DEPOSITS	1,468,461	2,470,244.9	1,815,147	2,442,236.4	1,128,639	2,630,952.2	1,303,894	2,492,907.9	1,406,904	2,735,541.3
Less Than 6 months	694,075	883,283.2	778,861	814,275.1	318,156	962,501.0	596,113	920,230.9	738,868	1,263,348.6
For 6 months & over but less than 1 year	141,162	425,611.3	139,039	442,027.3	148,503	413,279.6	133,772	398,082.9	119,619	390,067.6
For 1 year & over but less than 2 years	263,495	862,236.8	340,535	913,850.0	276,046	990,877.7	237,926	916,240.1	222,378	807,901.7
For 2 years & over but less than 3 years	61,992	36,237.5	56,586	30,126.6	60,385	29,595.4	50,097	29,068.3	43,610	26,749.8
For 3 years & over but less than 4 years	98,244	82,679.0	95,747	68,719.7	79,366	56,031.7	62,516	58,851.0	52,718	54,391.3
For 4 years & over but less than 5 years	11,067	3,534.9	13,595	4,832.5	29,882	10,411.0	27,353	9,794.3	26,304	8,498.0
For 5 years & over	198,426	176,662.2	390,784	168,405.3	216,301	168,255.8	196,117	160,640.5	203,407	184,584.4
All Deposits	46,491,242	10,841,258.4	49,006,112	11,592,100.6	50,565,334	11,946,893.0	53,111,547	12,649,049.9	53,923,303	13,184,000

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	2015	2016		2017		2018	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
A. FOREIGN CONSTITUENTS:	111,617.4	111,990.1	112,132.7	126,415.9	135,522.0	173,059.7	191,613.5
I. Official	15,298.4	17,335.5	17,549.5	18,912.8	20,438.4	24,622.7	28,067.7
II. Business	52,085.7	51,543.7	54,678.7	57,669.0	63,157.0	82,746.5	81,077.4
III. Personal	44,233.4	43,110.9	39,904.4	49,834.1	51,926.6	65,690.5	82,468.4
B. DOMESTIC CONSTITUENTS :	9,298,262.2	10,045,666.9	10,729,125.7	11,465,684.7	11,811,371.0	12,475,990.2	12,992,386.9
I. Government :	1,066,426.0	1,235,250.1	1,344,112.1	1,584,254.6	1,669,449.3	1,828,643.1	1,946,292.6
A. Federal Government	638,142.6	744,874.3	783,981.2	916,845.2	927,361.9	1,083,754.7	1,106,745.3
B. Provincial Governments	407,848.1	467,303.5	533,566.7	624,451.0	683,460.7	686,328.6	776,781.4
C. Local Bodies (City Governments)	20,435.3	23,072.3	26,564.2	42,958.4	58,626.7	58,559.7	62,765.9
II. Non-Financial Public Sector Enterprises :	489,923.1	561,827.1	634,300.3	705,130.9	701,246.7	766,980.2	742,721.9
A. Agriculture, Forestry, Hunting & Fishing	371.8	494.8	508.2	549.9	535.0	173.0	473.8
B. Mining & Quarrying	82,004.4	85,082.9	116,736.3	95,302.8	81,920.0	130,419.2	151,359.9
C. Manufacturing	126,644.6	139,875.4	145,948.1	184,254.6	180,828.1	193,069.4	145,153.6
D. Construction	196.3	345.9	347.6	297.6	397.7	521.5	600.0
E. Utilities	103,146.1	138,209.5	135,456.0	171,277.6	168,037.3	201,990.6	215,929.1
F. Commerce	24,757.5	18,431.6	20,196.5	28,134.4	28,426.0	27,508.4	24,171.8
G. Transport, Storage & Communication	115,648.7	130,185.9	123,937.7	133,725.0	149,120.0	130,994.5	136,443.9
H. Services	30,451.1	37,782.7	38,836.5	39,482.7	43,578.6	57,909.5	45,134.6
I. Others	6,702.5	11,418.4	52,333.4	52,106.4	48,404.0	24,394.1	23,455.3
III. Non-Bank Financial Companies :	278,431.2	281,417.0	352,725.1	399,531.3	435,646.9	405,900.3	457,351.5
A. Co-operative Banks	4,639.6	7,883.7	5,604.3	7,687.0	6,593.7	7,615.9	6,239.7
B. Development Financial Institutions	4,072.6	2,912.4	5,673.5	8,478.4	5,438.7	5,870.8	826.9
C. Insurance Companies	66,275.6	58,678.9	85,423.0	85,020.7	107,270.0	84,574.5	99,871.4
D. Micro Finance Banks	4,217.9	4,860.0	3,305.2	6,865.2	8,266.6	6,664.4	11,597.6
E. Other NBFC's	199,225.4	207,082.1	252,719.1	291,479.9	308,077.9	301,174.7	338,815.8
IV. Private Sector Enterprises :	2,432,551.6	2,540,568.5	2,772,566.3	2,881,595.1	2,909,870.2	2,980,733.8	2,908,058.5
A. Agriculture, Hunting and Forestry	225,085.0	242,061.3	263,887.5	240,720.1	231,410.4	252,266.4	252,252.6
1- Growing of crops	203,935.6	222,149.1	243,732.3	219,841.4	207,776.2	225,589.1	231,546.7
2- Farming of animals	9,811.9	10,598.6	10,033.3	10,257.5	12,523.9	15,229.6	13,231.0
3- Agricultural and animal husbandry	5,161.9	4,200.8	3,921.6	3,959.7	3,647.0	3,633.0	4,402.4
4- Agricultural machinery and equipments	4,527.4	3,382.2	4,020.6	3,960.1	4,315.7	4,682.0	2,017.3
5- Hunting, trapping, forestry & logging	111.0	49.5	108.4	98.8	13.5	36.8	61.2
6- Forestry and Logging and Related Service	1,537.2	1,681.2	2,071.3	2,602.7	3,134.1	3,095.9	994.1
B. Fishing and fish farming etc.	2,525.0	2,356.1	1,903.4	1,999.6	1,441.1	1,592.6	863.2
C. Mining and Quarrying	86,412.2	71,833.7	83,046.0	82,222.4	94,219.9	83,465.9	103,872.1
1- Mining of coal	13,903.6	13,764.8	17,138.2	16,277.7	15,428.1	14,992.8	14,419.2
2- Crude petroleum & natural gas	65,379.8	48,731.8	57,218.6	58,100.1	69,886.2	61,211.3	79,030.4
3- Iron & non-ferrous metal ores	2,444.0	4,969.4	3,494.4	3,336.0	3,390.7	3,059.2	4,451.1
4- Quarrying of stone, sand and clay	786.8	902.3	882.2	929.7	909.3	902.9	1,013.1
5- Chemical, fertilizer, Salt etc.	3,898.0	3,465.5	4,312.7	3,578.8	4,605.5	3,299.7	4,958.4
D. Manufacturing	690,441.1	687,258.8	767,446.4	771,903.3	859,278.7	833,386.8	689,095.7
1- Food products and beverages	133,919.8	107,758.8	139,921.9	131,209.1	142,258.0	138,791.6	130,081.2
2- Tobacco products	1,601.9	2,137.8	2,327.3	3,279.4	4,913.2	4,843.6	8,134.2
3- Textiles	103,897.1	110,513.4	122,866.0	113,838.7	129,900.0	130,948.1	100,735.4
i) Spinning, weaving, finishing of textiles	75,482.8	78,527.3	83,049.6	77,015.6	90,409.7	90,634.9	63,225.0
a) Spinning of fibers	44,691.2	45,236.4	48,840.3	42,961.2	51,864.9	53,890.2	38,962.4
b) Weaving of textiles	17,696.8	17,232.0	18,462.7	18,730.1	20,973.0	19,964.9	12,782.4
c) Finishing of textiles	13,094.8	16,058.8	15,746.7	15,324.3	17,571.9	16,779.8	11,480.1
ii) Made-up textile articles	11,808.1	12,941.0	15,302.6	16,545.8	16,863.3	18,204.3	16,052.1
iii) Knit wear	4,872.3	5,136.4	5,608.0	5,872.0	5,417.0	5,887.9	4,386.2
iv) Carpets and rugs	3,168.4	3,134.3	4,025.0	4,143.2	9,498.3	3,795.4	740.1
v) Other textiles n.e.s.	8,565.6	10,774.5	14,880.8	10,262.2	7,711.6	12,425.6	16,332.1
4- Wearing apparel, readymade garments etc.	14,948.4	17,020.8	20,216.8	22,542.3	25,904.2	26,642.7	21,386.4

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2015	2016		2017		2018	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
5- Tanning and dressing of leather; manufacture of luggage and footwear	13,917.8	13,822.8	16,746.5	17,069.6	16,244.3	16,531.0	10,216.9
i.) Tanning & dressing of leather, luggage, handbags etc.	5,591.4	6,381.0	8,638.0	8,377.8	8,158.2	8,171.0	4,390.9
ii.) Footwear	8,326.4	7,441.7	8,108.5	8,691.8	8,086.1	8,360.0	5,826.0
a) Leather wear	7,308.8	6,166.4	6,657.6	7,125.2	6,345.0	6,698.6	4,909.6
b) Rubber and Plastic wear	1,017.6	1,275.4	1,450.9	1,566.6	1,741.1	1,661.5	916.4
6- Wood and products of wood cork	4,363.9	4,546.9	4,364.2	4,461.6	4,421.7	4,779.4	1,545.8
7- Paper, paperboard and products	6,044.9	6,029.1	6,601.0	7,499.2	8,866.3	6,560.1	4,669.7
8- Printing, publishing and allied industries	11,712.8	12,018.7	12,738.1	14,549.1	14,453.8	15,067.0	10,700.9
9- Coke and refined petroleum products	49,719.8	43,039.3	50,623.7	54,332.4	44,581.0	52,663.4	50,801.3
10- Chemicals and chemical products	118,203.8	106,029.9	131,913.9	108,372.2	143,336.7	120,092.1	131,339.0
11- Rubber and plastics products	7,048.7	7,041.9	8,932.9	9,726.9	10,043.9	11,146.2	7,629.3
12- Other non-metallic mineral products	38,938.9	49,877.0	34,937.2	54,667.5	64,345.6	60,202.9	41,286.0
13- Basic metals	20,944.1	19,304.6	20,879.5	28,265.4	27,677.1	26,043.5	20,639.1
14- Fabricated metal products	5,716.8	6,579.7	7,780.0	9,288.2	11,940.0	10,952.0	4,197.1
15- Machinery and equipment	24,717.2	24,700.6	26,636.5	29,723.2	26,733.5	25,745.3	13,748.4
16- Office, accounting and computing machinery	1,809.0	1,278.5	2,135.5	2,053.8	2,062.1	1,028.2	545.2
17- Electrical machinery and apparatus	25,530.6	23,341.5	24,490.5	20,318.5	28,350.8	22,080.4	18,789.3
18- Radio, television and communication equipment and apparatus	4,194.7	4,023.4	4,392.2	4,172.8	4,997.0	5,145.7	1,376.5
19- Medical, precision and optical instruments, watches and clocks	11,692.4	12,653.6	13,302.3	12,185.4	12,611.9	13,637.0	8,975.7
20- Motor vehicles, trailers and semi-trailers	48,425.0	69,982.8	65,282.1	70,909.7	72,533.5	79,371.8	55,570.4
21- Other transport equipments	7,793.0	8,163.5	10,762.0	10,329.4	10,696.3	10,520.3	8,624.0
22- Furniture and fixture	1,635.9	1,551.7	1,878.1	2,117.4	2,660.0	2,116.6	1,514.1
23- Jewellery and related articles	2,580.7	2,795.2	2,979.1	2,471.7	2,865.8	2,772.3	1,160.7
24- Sports goods	3,760.4	4,215.2	4,945.4	4,709.4	5,814.8	6,391.8	6,688.1
25- Handicrafts	158.2	361.0	199.2	177.0	220.3	250.6	365.7
26- Other manufacturing n.e.s.	27,165.2	28,471.1	29,594.5	33,633.2	40,846.9	39,063.2	28,375.4
E. Ship breaking and waste / scrap (junk) etc.	2,802.2	2,290.4	2,904.5	3,668.8	4,920.9	3,101.6	4,062.8
F. Electricity, gas and water supply	77,680.7	93,722.9	108,039.7	134,181.8	97,253.2	98,661.4	126,019.8
G. Construction	138,492.7	184,763.7	179,137.0	247,219.9	251,852.4	281,347.4	242,544.6
1- Building	100,134.3	125,032.7	121,625.6	158,583.7	154,251.2	178,350.4	148,829.1
2- Infrastructure	38,358.4	59,731.1	57,511.4	88,636.2	97,601.2	102,997.0	93,715.5
H. Commerce and Trade	344,212.7	352,878.9	382,537.7	375,486.9	367,987.5	404,437.0	417,725.1
1- Sale, maintenance and repair of motor vehicles and motorcycles	16,094.2	17,989.5	17,937.7	18,508.2	19,111.7	20,207.9	21,543.6
2- Wholesale and commission trade	164,578.8	174,820.9	193,214.6	187,277.7	192,318.8	195,217.2	201,435.5
i) Exports	46,668.6	47,502.2	49,448.9	45,506.3	45,930.4	46,872.2	43,547.7
ii) Imports	25,207.6	30,402.7	33,131.0	35,603.2	34,717.2	33,196.7	32,264.9
iii) Domestic whole sales	92,702.5	96,916.0	110,634.7	106,168.2	111,671.2	115,148.3	125,622.9
3- Retail trade	163,539.8	160,068.4	171,385.4	169,701.0	156,557.1	189,011.9	194,746.0
I. Hotels, restaurants and clubs etc	13,341.4	14,429.0	19,118.0	18,021.0	16,800.4	20,956.8	20,183.3
J. Transport, storage and communications	153,003.6	170,768.1	186,582.6	180,692.9	211,393.7	203,129.1	199,042.7
K. Real estate, renting and business activities	290,333.6	285,563.3	300,098.0	301,132.4	318,187.5	341,518.1	360,398.5
1- Real estate activities	36,940.5	48,193.5	49,505.6	59,266.8	84,913.2	84,259.9	86,313.7
2- Renting of machinery and equipment	1,747.9	2,189.6	2,201.9	2,350.8	2,429.0	23,593.1	10,371.6
3- Computer and related activities	26,852.0	29,928.2	30,461.9	29,785.9	33,320.0	24,253.2	21,891.0
4- Research and development	5,625.1	6,254.8	7,260.4	7,696.5	8,620.7	10,537.7	8,169.7
5- Other business activities	219,168.1	198,997.2	210,668.2	202,032.3	188,904.6	198,874.3	233,652.4
L. Education	58,067.1	59,689.5	86,467.4	71,543.0	85,274.8	83,513.8	76,794.7
M. Health and social work	39,395.5	37,405.5	45,195.7	47,636.4	50,051.4	47,421.1	43,554.1
N. Other community, social and personal service activities	73,437.1	98,330.2	108,334.9	105,014.9	132,458.1	126,868.0	125,668.8
O. Other private business n.e.c	237,321.5	237,216.8	237,867.6	300,151.7	187,340.3	199,067.7	245,980.7
V. Trust Funds and Non-Profit Institutions	205,780.2	237,140.9	267,292.5	284,071.6	317,764.4	380,916.3	376,626.6
VI. Personal	4,749,553.4	5,099,019.7	5,282,286.6	5,538,367.8	5,726,255.1	6,047,649.2	6,500,027.1
VII. Others	75,596.7	90,443.6	75,842.8	72,733.3	51,138.3	65,167.4	61,308.6
TOTAL	9,409,879.7	10,157,657.0	10,841,258.4	11,592,100.6	11,946,893.0	12,649,049.9	13,184,000.4

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, 2018

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			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	3,490	6.6	46,256	87.9	619	1.1	899	1.5	1,082,860	3,172.1
5,000 to 10,000	1,724	12.5	55,792	435.2	198	1.4	4,766	35.0	836,963	6,064.6
10,000 to 20,000	2,372	33.7	44,472	659.0	284	4.0	1,328	23.0	866,387	12,543.8
20,000 to 25,000	594	13.1	15,844	358.7	90	2.0	120	2.6	362,310	8,356.4
25,000 to 30,000	620	16.9	18,558	505.6	81,060	2,154.6	108	2.9	397,065	10,966.4
30,000 to 40,000	840	29.0	119,925	4,421.4	120	4.1	162	5.6	570,113	19,843.7
40,000 to 50,000	991	44.6	21,032	969.2	66	2.9	81,094	3,316.0	537,965	24,183.4
50,000 to 60,000	880	46.9	90,332	4,755.8	106	6.0	80,139	4,226.5	396,372	21,809.7
60,000 to 70,000	824	53.0	95,339	5,985.4	80,117	5,025.7	80,227	5,450.4	438,982	28,525.6
70,000 to 80,000	775	58.0	22,004	1,649.5	1,160	89.6	113	8.5	333,572	25,105.7
80,000 to 90,000	661	55.7	82,443	7,055.0	38	3.2	71	6.0	331,123	27,945.2
90,000 to 100,000	731	69.4	15,320	1,484.6	82	7.8	107	10.2	301,550	28,565.2
100,000 to 200,000	10,372	1,395.5	66,411	10,012.7	80,578	10,085.1	670	96.1	1,632,334	229,912.4
200,000 to 300,000	5,355	1,310.7	33,218	8,295.2	278	65.9	805	201.5	600,306	146,641.0
300,000 to 400,000	4,426	1,530.9	20,797	7,216.0	368	131.3	298	103.4	261,373	89,859.8
400,000 to 500,000	3,934	1,754.8	10,468	4,679.5	177	78.5	354	159.7	153,089	68,263.5
500,000 to 600,000	3,559	1,940.8	7,433	4,060.4	186	101.4	320	172.6	95,083	52,057.0
600,000 to 700,000	3,010	1,959.1	6,674	4,341.9	296	184.3	4,552	2,969.6	63,106	40,779.0
700,000 to 800,000	7,438	5,389.3	7,742	5,751.8	1,818	1,325.9	149	112.7	44,451	33,119.3
800,000 to 900,000	2,330	1,977.9	6,723	5,740.5	68	57.4	126	109.6	39,836	33,806.4
900,000 to 1,000,000	1,798	1,712.5	2,661	2,527.4	74	70.2	91	85.9	29,455	27,969.0
1,000,000 to 2,000,000	11,026	15,463.1	26,333	36,235.0	1,783	2,025.8	1,936	2,719.8	127,247	170,970.0
2,000,000 to 3,000,000	5,799	13,972.5	8,715	20,465.6	524	1,347.5	767	1,934.5	33,371	80,545.2
3,000,000 to 4,000,000	2,270	7,841.4	4,714	16,182.5	862	2,918.8	380	1,322.4	18,010	62,181.3
4,000,000 to 5,000,000	1,355	6,048.7	3,068	13,814.2	120	533.6	386	1,717.9	9,246	41,322.7
5,000,000 to 6,000,000	1,023	5,487.5	2,561	13,910.5	162	895.5	193	1,038.8	7,391	39,955.2
6,000,000 to 7,000,000	829	5,345.3	1,323	8,586.6	146	931.8	385	2,490.3	5,002	32,470.4
7,000,000 to 8,000,000	694	5,245.7	1,368	10,387.9	92	689.8	246	1,813.0	3,643	27,237.0
8,000,000 to 9,000,000	287	2,455.4	1,070	9,057.0	82	703.9	181	1,561.5	2,994	25,317.6
9,000,000 to 10,000,000	249	2,365.3	1,425	13,525.9	59	562.7	104	972.2	2,252	21,240.8
10,000,000 and over	2,146	107,977.6	14,353	1,723,134.7	1,939	712,710.2	2,868	424,682.0	22,242	1,467,329.3
TOTAL	82,402	191,613.5	854,374	1,946,292.6	253,552	742,721.9	263,945	457,351.5	9,605,693	2,908,058.5

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

As on 31st Dec, 2018

(Million Rupees)												
SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS										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	23,414	63.0	1,926,385	3,599.5	57,521	99.5	3,137,954	7,024.7	3,141,444	7,031.3		
5,000 to 10,000	8,007	56.8	1,374,866	10,346.5	35,911	282.8	2,316,503	17,222.2	2,318,227	17,234.6		
10,000 to 20,000	10,173	137.7	2,760,061	41,599.5	57,103	903.5	3,739,808	55,870.4	3,742,180	55,904.2		
20,000 to 25,000	6,604	153.5	1,403,737	31,743.2	13,276	309.8	1,801,981	40,926.2	1,802,575	40,939.3		
25,000 to 30,000	3,098	87.0	1,470,250	40,434.0	18,282	524.0	1,988,421	54,674.5	1,989,041	54,691.4		
30,000 to 40,000	13,278	468.8	3,168,066	110,232.7	20,498	754.1	3,892,162	135,730.4	3,893,002	135,759.4		
40,000 to 50,000	20,911	974.6	2,758,004	123,742.6	41,404	1,955.6	3,460,476	155,144.2	3,461,467	155,188.8		
50,000 to 60,000	11,209	630.9	2,590,302	142,018.3	16,689	925.9	3,185,149	174,373.0	3,186,029	174,420.0		
60,000 to 70,000	2,033	130.8	2,386,043	154,737.4	36,150	2,329.3	3,118,891	202,184.5	3,119,715	202,237.5		
70,000 to 80,000	4,307	327.1	2,166,263	162,426.2	11,911	903.6	2,539,330	190,510.3	2,540,105	190,568.3		
80,000 to 90,000	2,526	209.8	1,872,836	158,878.8	42,227	3,619.4	2,331,264	197,717.4	2,331,925	197,773.1		
90,000 to 100,000	9,711	918.7	1,778,904	168,539.5	22,476	2,074.0	2,128,150	201,599.9	2,128,881	201,669.3		
100,000 to 200,000	39,624	5,617.5	9,756,693	1,371,436.0	99,878	13,431.3	11,676,188	1,640,591.1	11,686,560	1,641,986.6		
200,000 to 300,000	10,721	2,526.9	3,187,581	769,156.1	22,593	5,501.8	3,855,502	932,388.5	3,860,857	933,699.2		
300,000 to 400,000	8,248	2,714.3	1,356,777	467,549.6	16,127	5,682.5	1,663,988	573,256.8	1,668,414	574,787.7		
400,000 to 500,000	3,447	1,479.9	693,277	307,982.8	6,973	3,016.6	867,785	385,660.4	871,719	387,415.3		
500,000 to 600,000	2,881	1,508.1	361,713	196,972.7	2,504	1,329.9	470,120	256,202.1	473,679	258,143.0		
600,000 to 700,000	1,629	1,040.5	226,906	146,649.0	2,058	1,259.6	305,221	197,223.8	308,231	199,183.0		
700,000 to 800,000	1,557	1,149.7	163,079	121,972.4	1,394	1,036.0	220,190	164,467.7	227,628	169,857.0		
800,000 to 900,000	848	717.1	118,656	100,686.0	900	742.2	167,157	141,859.1	169,487	143,837.0		
900,000 to 1,000,000	932	879.4	80,727	76,194.0	792	725.3	114,732	108,451.2	116,530	110,163.7		
1,000,000 to 2,000,000	5,798	7,995.7	336,224	460,567.8	3,116	3,898.7	502,437	684,412.9	513,463	699,876.0		
2,000,000 to 3,000,000	1,986	4,928.7	93,969	225,112.8	121	289.1	139,453	334,623.5	145,252	348,596.0		
3,000,000 to 4,000,000	1,290	4,525.2	31,235	106,843.6	123	460.1	56,614	194,433.8	58,884	202,275.3		
4,000,000 to 5,000,000	920	4,079.3	17,171	75,707.9	25	105.7	30,936	137,281.4	32,291	143,330.1		
5,000,000 to 6,000,000	846	4,534.2	11,450	61,657.2	142	831.1	22,745	122,822.4	23,768	128,309.9		
6,000,000 to 7,000,000	424	2,706.0	6,997	45,186.5	6	38.6	14,283	92,410.4	15,112	97,755.7		
7,000,000 to 8,000,000	340	2,542.2	4,932	36,765.2	108	773.1	10,729	80,208.2	11,423	85,453.9		
8,000,000 to 9,000,000	339	2,853.4	3,773	31,994.9	20	169.8	8,459	71,658.1	8,746	74,113.5		
9,000,000 to 10,000,000	258	2,433.9	2,345	22,083.2	7	66.4	6,450	60,885.0	6,699	63,250.2		
10,000,000 and over	4,011	318,236.0	22,267	727,210.9	143	7,269.4	67,823	5,380,572.6	69,969	5,488,550.2		
TOTAL	201,370	376,626.6	42,131,489	6,500,027.1	530,478	61,308.6	53,840,901	12,992,386.9	53,923,303	13,184,000.4		

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)										
Provinces/Regions	Category	Dec-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	2.43	133.09	135.52	2.33	170.72	173.06	4.34	187.27	191.61
	Govt.	45.07	1,624.38	1,669.45	51.64	1,777.01	1,828.64	75.85	1,870.45	1,946.29
	NFPSEs	4.20	697.04	701.25	5.12	761.86	766.98	3.99	738.73	742.72
	NBFCs & Fin Aux.	4.64	431.01	435.65	3.00	402.90	405.90	2.61	454.75	457.35
	Private Sector	255.20	2,654.67	2,909.87	280.66	2,700.08	2,980.73	290.98	2,617.08	2,908.06
	Trust Fund	6.77	310.99	317.76	6.48	374.44	380.92	9.02	367.61	376.63
	Personal	893.69	4,832.56	5,726.26	920.85	5,126.79	6,047.65	1,019.68	5,480.35	6,500.03
	Others	18.63	32.51	51.14	27.26	37.90	65.17	31.24	30.07	61.31
	Total	1,230.63	10,716.26	11,946.89	1,297.35	11,351.70	12,649.05	1,437.69	11,746.31	13,184.00
Punjab	Foreign	2.01	29.42	31.43	1.69	35.59	37.28	3.12	45.25	48.37
	Govt.	6.60	751.68	758.28	7.04	795.06	802.10	10.12	852.19	862.32
	NFPSEs	1.44	226.50	227.94	1.56	212.44	214.00	1.57	212.74	214.31
	NBFCs & Fin Aux.	2.91	44.50	47.41	0.13	25.59	25.72	0.25	47.81	48.05
	Private Sector	155.23	1,044.17	1,199.40	165.70	1,098.90	1,264.60	175.26	1,135.37	1,310.62
	Trust Fund	2.16	96.12	98.28	2.59	109.64	112.24	2.61	120.26	122.88
	Personal	481.68	2,349.16	2,830.84	518.28	2,523.89	3,042.17	568.48	2,639.53	3,208.01
	Others	1.18	7.32	8.49	2.47	5.24	7.72	3.06	5.51	8.57
	Total	653.21	4,548.86	5,202.07	699.47	4,806.36	5,505.83	764.46	5,058.67	5,823.13
Sindh	Foreign	0.05	81.54	81.59	0.06	89.34	89.40	0.06	93.83	93.90
	Govt.	9.62	231.98	241.60	10.28	235.22	245.50	13.16	258.30	271.46
	NFPSEs	2.09	304.90	306.99	2.79	325.72	328.51	1.94	290.08	292.02
	NBFCs & Fin Aux.	0.11	366.64	366.75	0.56	358.34	358.90	0.24	386.42	386.65
	Private Sector	44.35	1,108.27	1,152.61	47.45	1,088.12	1,135.57	44.81	970.04	1,014.85
	Trust Fund	1.62	142.88	144.51	1.72	183.00	184.72	3.66	175.54	179.20
	Personal	111.18	1,509.69	1,620.87	94.02	1,538.27	1,632.29	101.86	1,737.59	1,839.44
	Others	0.04	5.82	5.87	0.10	1.87	1.97	0.09	1.16	1.25
	Total	169.07	3,751.72	3,920.78	156.97	3,819.88	3,976.86	165.82	3,912.96	4,078.78
Khyber Pakhtunkhwa	Foreign	0.13	1.53	1.66	0.31	2.47	2.79	0.50	3.00	3.50
	Govt.	4.77	203.91	208.68	10.02	217.24	227.26	11.37	245.94	257.32
	NFPSEs	0.30	12.96	13.26	0.23	23.04	23.27	0.23	12.21	12.44
	NBFCs & Fin Aux.	0.12	4.31	4.43	0.02	1.22	1.24	0.02	2.11	2.13
	Private Sector	25.52	117.50	143.02	32.52	134.32	166.84	34.79	124.30	159.09
	Trust Fund	1.89	9.62	11.51	1.10	12.49	13.59	1.62	12.22	13.85
	Personal	146.47	362.76	509.23	145.59	400.09	545.68	172.07	406.25	578.31
	Others	1.58	3.25	4.83	8.30	11.37	19.67	11.71	8.18	19.89
	Total	180.79	715.82	896.62	198.09	802.24	1,000.33	232.31	814.21	1,046.51
Balochistan	Foreign	..	0.34	0.34	..	0.45	0.45	0.02	0.36	0.39
	Govt.	11.30	54.53	65.84	11.81	72.69	84.50	28.95	79.01	107.96
	NFPSEs	0.06	8.57	8.63	0.24	5.61	5.85	0.04	9.81	9.84
	NBFCs & Fin Aux.	..	0.31	0.31	0.67	1.10	1.77	0.67	0.19	0.86
	Private Sector	5.64	43.19	48.83	7.27	44.94	52.21	7.06	44.40	51.46
	Trust Fund	0.31	2.13	2.44	0.35	2.59	2.94	0.39	4.50	4.90
	Personal	20.04	105.23	125.28	21.32	111.44	132.76	23.08	114.56	137.64
	Others	15.60	3.26	18.86	16.06	3.62	19.69	16.09	4.97	21.06
	Total	52.96	217.56	270.52	57.72	242.45	300.17	76.31	257.81	334.11
Islamabad	Foreign	0.01	19.50	19.51	0.03	41.76	41.79	0.04	43.20	43.25
	Govt.	5.72	361.55	367.27	6.30	432.88	439.18	4.95	411.83	416.79
	NFPSEs	..	143.45	143.45	..	194.25	194.25	0.06	212.95	213.02
	NBFCs & Fin Aux.	0.01	7.51	7.51	0.01	7.86	7.87	0.01	9.79	9.80
	Private Sector	2.73	308.74	311.47	3.10	293.21	296.31	3.13	308.76	311.89
	Trust Fund	0.32	58.13	58.44	0.26	64.78	65.05	0.24	52.88	53.12
	Personal	15.39	365.57	380.96	14.98	399.20	414.17	16.19	421.62	437.81
	Others	0.01	12.59	12.61	0.02	15.50	15.52	0.02	9.97	9.99
	Total	24.19	1,277.04	1,301.23	24.70	1,449.44	1,474.14	24.64	1,471.00	1,495.65
FATA	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.51	0.11	0.62	0.72	0.10	0.82	1.16	0.10	1.26
	NFPSEs	0.21	0.13	0.34	0.27	0.13	0.40	0.12	0.13	0.26
	NBFCs & Fin Aux.	..	0.02	0.02	-	0.02	0.02	..	0.03	0.03
	Private Sector	3.07	1.50	4.57	5.40	3.39	8.79	5.94	2.96	8.90
	Trust Fund	..	0.05	0.05	..	0.05	0.05	..	0.05	0.05
	Personal	10.91	4.82	15.73	12.21	5.08	17.29	13.11	4.98	18.09
	Others	0.21	0.22	0.43	0.30	0.25	0.55	0.26	0.25	0.50
	Total	14.92	6.85	21.77	18.90	9.01	27.91	20.60	8.49	29.10

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	..	..	..	0.03	0.04	0.01	0.01	0.02
	Govt.	6.31	7.10	13.41	5.09	10.42	15.51	5.73	9.99	15.72
	NFPSEs	0.09	0.14	0.23	0.01	0.17	0.18	0.03	0.33	0.36
	NBFCs & Fin Aux.	1.42	5.18	6.60	1.59	4.95	6.54	1.36	4.85	6.21
	Private Sector	3.10	5.34	8.44	3.74	8.97	12.71	4.53	7.96	12.49
	Trust Fund	0.14	0.45	0.59	0.13	0.31	0.43	0.14	0.33	0.47
	Personal	5.17	10.46	15.62	6.21	11.84	18.05	6.27	12.07	18.34
	Others	..	..	..	-	..	..	..	..	..
	Total	16.23	28.67	44.90	16.78	36.68	53.46	18.06	35.55	53.61
AJK	Foreign	0.23	0.76	0.98	0.24	1.08	1.32	0.59	1.61	2.20
	Govt.	0.23	13.51	13.75	0.37	13.41	13.78	0.39	13.08	13.46
	NFPSEs	0.01	0.40	0.42	0.01	0.51	0.52	0.01	0.47	0.48
	NBFCs & Fin Aux.	0.07	2.55	2.62	0.02	3.82	3.85	0.06	3.55	3.61
	Private Sector	15.56	25.97	41.52	15.47	28.23	43.71	15.47	23.29	38.76
	Trust Fund	0.33	1.62	1.95	0.34	1.57	1.91	0.34	1.83	2.17
	Personal	102.84	124.88	227.72	108.26	136.97	245.23	118.63	143.76	262.39
	Others	..	0.05	0.05	0.01	0.05	0.06	0.01	0.03	0.05
	Total	119.27	169.73	289.00	124.71	185.64	310.35	135.49	187.62	323.11

* 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.)	2016		2017				2018			
	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	2,775,353	6,700.3	2,388,668	5,493.0	2,458,158	6,175.5	3,085,922	5,880.2	3,141,444	7,031.3
5,000 to 10,000	2,013,782	14,942.2	2,102,406	15,571.7	2,273,279	16,866.2	2,326,264	17,020.8	2,318,227	17,234.6
10,000 to 20,000	3,386,633	49,903.7	3,898,256	58,035.7	3,588,945	53,526.4	3,892,151	57,617.3	3,742,180	55,904.2
20,000 to 25,000	1,746,640	39,434.9	2,239,019	50,121.9	1,694,464	38,292.4	1,744,337	39,224.9	1,802,575	40,939.3
25,000 to 30,000	1,816,745	49,921.1	2,009,327	55,191.0	1,911,011	52,452.0	1,738,719	48,032.5	1,989,041	54,691.4
30,000 to 40,000	3,402,226	119,292.3	3,724,297	130,051.7	3,797,773	132,652.8	3,767,908	131,440.2	3,893,002	135,759.4
40,000 to 50,000	3,179,390	142,834.9	3,413,486	153,021.0	3,585,314	160,729.0	3,603,252	161,699.1	3,461,467	155,188.8
50,000 to 60,000	2,816,480	154,652.4	2,918,203	160,372.4	3,215,589	176,548.4	3,114,608	171,015.4	3,186,029	174,420.0
60,000 to 70,000	2,569,734	167,142.5	2,648,420	171,813.2	2,911,761	188,996.5	2,975,251	193,286.5	3,119,715	202,237.5
70,000 to 80,000	2,208,357	165,051.3	2,294,238	171,892.3	2,569,419	192,532.5	2,678,235	200,739.7	2,540,105	190,568.3
80,000 to 90,000	2,013,566	170,628.5	2,101,301	178,101.8	2,193,005	185,944.2	2,377,672	201,782.9	2,331,925	197,773.1
90,000 to 100,000	1,785,481	169,594.8	1,733,876	164,438.7	2,046,564	194,086.8	2,152,643	204,572.5	2,128,881	201,669.3
100,000 to 200,000	9,805,089	1,378,269.9	10,137,946	1,425,702.0	10,935,434	1,530,902.7	11,650,741	1,626,681.9	11,686,560	1,641,986.6
200,000 to 300,000	3,094,055	749,789.2	3,238,207	784,420.4	3,406,727	826,450.1	3,728,715	900,058.8	3,860,857	933,699.2
300,000 to 400,000	1,305,071	449,483.4	1,429,760	493,737.9	1,367,351	469,657.9	1,494,988	513,345.0	1,668,414	574,787.7
400,000 to 500,000	678,551	302,482.7	736,824	327,948.8	716,390	317,588.3	763,756	338,997.7	871,719	387,415.3
500,000 to 600,000	391,613	214,075.2	453,579	246,721.9	384,239	209,439.1	436,296	238,161.9	473,679	258,143.0
600,000 to 700,000	268,204	173,564.9	274,808	177,416.5	257,123	166,604.0	261,462	168,802.5	308,231	199,183.0
700,000 to 800,000	199,373	149,048.0	209,954	156,311.6	208,918	156,237.5	209,934	157,306.1	227,628	169,857.0
800,000 to 900,000	142,167	120,333.2	144,937	122,641.6	134,161	113,576.8	163,705	138,913.1	169,487	143,837.0
900,000 to 1,000,000	115,683	109,341.9	113,128	107,108.8	114,460	108,374.4	113,729	107,607.7	116,530	110,163.7
1,000,000 to 2,000,000	451,051	608,603.9	448,308	607,353.1	456,682	613,325.8	464,580	635,372.1	513,463	699,876.0
2,000,000 to 3,000,000	123,988	299,622.6	129,635	311,184.4	125,951	304,144.1	139,217	335,483.9	145,252	348,596.0
3,000,000 to 4,000,000	50,071	171,213.5	54,099	185,804.8	54,851	188,034.8	59,735	205,012.2	58,884	202,275.3
4,000,000 to 5,000,000	29,907	132,850.9	29,953	133,217.5	30,617	135,545.9	32,974	145,598.2	32,291	143,330.1
5,000,000 to 6,000,000	21,438	115,432.1	25,207	136,100.2	22,440	120,605.9	22,606	122,064.7	23,768	128,309.9
6,000,000 to 7,000,000	14,480	93,428.8	13,827	89,311.8	12,624	81,248.7	14,133	91,607.7	15,112	97,755.7
7,000,000 to 8,000,000	9,185	68,585.3	11,009	82,079.5	9,525	71,301.5	11,503	85,898.6	11,423	85,453.9
8,000,000 to 9,000,000	7,050	59,659.7	9,549	80,723.2	8,272	70,064.9	8,471	71,768.2	8,746	74,113.5
9,000,000 to 10,000,000	6,127	57,919.0	7,147	67,556.5	7,265	68,834.5	7,265	68,758.3	6,699	63,250.2
10,000,000 and over	63,752	4,337,455.0	66,738	4,742,655.6	67,022	4,996,153.3	70,775	5,265,299.3	69,969	5,488,550.2
TOTAL	46,491,242	10,841,258.4	49,006,112	11,592,100.6	50,565,334	11,946,893.0	53,111,547	12,649,049.9	53,923,303	13,184,000.4

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.)	2016		2017				2018			
	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	84,309	393.9	369,450	1,101.1	241,601	762.8	303,063	1,636.1	304,928	824.7
10,000 to 20,000	356,315	5,438.8	33,744	492.4	408,202	5,869.7	190,614	2,771.4	123,178	1,989.3
20,000 to 25,000	115,804	2,462.1	25,309	585.0	27,772	616.5	30,125	656.6	46,677	1,019.3
25,000 to 30,000	26,175	727.4	168,553	4,616.7	180,873	5,019.6	254,051	7,362.1	156,410	4,485.5
30,000 to 40,000	264,419	9,033.4	105,883	3,855.2	70,559	2,537.7	192,801	6,352.2	341,816	11,034.3
40,000 to 50,000	193,513	8,665.5	266,319	12,042.8	193,721	8,493.4	188,278	8,250.3	146,616	6,512.5
50,000 to 60,000	48,851	2,630.0	59,339	3,236.2	87,442	4,762.3	86,155	4,635.2	127,408	6,801.6
60,000 to 70,000	35,575	2,307.0	113,417	7,486.4	46,715	2,994.7	55,082	3,593.6	45,741	2,917.7
70,000 to 80,000	48,854	3,673.5	42,924	3,212.7	131,585	10,131.5	30,031	2,247.7	23,909	1,782.9
80,000 to 90,000	70,296	6,039.0	61,920	5,305.4	50,895	4,355.8	138,931	11,783.7	41,060	3,523.0
90,000 to 100,000	134,989	12,590.2	59,200	5,607.0	70,940	6,707.6	51,456	4,861.9	52,539	4,961.4
100,000 to 200,000	849,100	125,925.0	803,233	121,335.8	681,101	104,611.5	590,037	90,462.5	667,056	102,874.0
200,000 to 300,000	457,135	110,138.1	482,099	116,986.9	459,708	110,075.0	396,853	95,066.7	577,697	138,953.5
300,000 to 400,000	157,273	53,006.4	164,543	55,836.3	154,447	53,360.0	171,485	59,881.5	218,399	73,832.3
400,000 to 500,000	95,243	43,657.0	149,659	67,746.4	145,995	63,990.9	91,087	40,721.9	118,516	52,898.1
500,000 to 600,000	119,285	63,428.7	83,168	45,283.1	106,378	57,574.9	69,509	38,740.7	77,507	42,046.1
600,000 to 700,000	43,388	27,780.6	29,971	19,418.2	59,474	38,952.8	93,432	60,988.6	75,733	48,823.1
700,000 to 800,000	48,317	35,743.2	57,399	42,520.8	83,393	62,264.9	50,922	38,154.3	67,639	50,736.9
800,000 to 900,000	28,609	24,484.9	36,966	31,174.6	44,642	37,653.3	32,408	27,517.0	46,598	39,435.4
900,000 to 1,000,000	21,338	20,289.0	21,711	20,644.9	35,804	33,806.4	33,759	32,055.6	35,345	33,625.3
1,000,000 to 2,000,000	84,426	113,773.6	77,870	104,588.1	134,821	175,180.6	115,280	155,669.2	114,198	153,262.9
2,000,000 to 3,000,000	27,368	65,981.5	31,135	74,501.1	47,062	112,274.0	40,204	98,980.6	32,738	81,092.6
3,000,000 to 4,000,000	12,544	43,822.3	14,649	52,128.0	16,844	57,846.1	14,834	51,759.1	16,710	58,384.8
4,000,000 to 5,000,000	10,557	47,469.5	10,480	47,519.6	11,199	50,607.3	11,095	50,345.5	13,389	60,749.7
5,000,000 to 6,000,000	6,032	32,706.5	6,442	35,147.3	9,443	51,471.7	8,196	44,799.2	8,561	46,815.5
6,000,000 to 7,000,000	5,336	34,850.7	5,604	36,077.3	5,203	33,718.4	5,836	37,606.7	6,685	43,490.7
7,000,000 to 8,000,000	3,959	29,699.8	4,645	34,522.7	5,081	38,328.5	4,210	31,508.4	4,828	36,183.0
8,000,000 to 9,000,000	2,936	24,884.4	2,971	25,081.2	3,567	30,507.4	3,924	33,232.3	4,662	39,665.1
9,000,000 to 10,000,000	3,434	32,814.5	3,464	33,027.4	3,275	31,406.2	3,689	35,075.7	3,994	38,306.0
10,000,000 to 100,000,000	27,584	841,364.3	27,853	850,816.0	30,134	908,924.9	32,399	973,585.8	35,499	1,070,853.7
100,000,000 to 500,000,000	5,406	1,128,167.4	5,821	1,232,095.8	6,015	1,271,228.6	6,872	1,469,577.9	7,090	1,503,345.0
500,000,000 and above	1,407	2,449,281.8	1,602	2,871,946.6	1,621	2,930,426.5	1,854	3,602,935.9	2,111	3,957,645.7
TOTAL	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6	3,298,472	7,122,815.6	3,545,237	7,718,871.6

Note:-

Source: Statistics & Data Warehouse Department, SBP

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

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

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2016		2017				2018			
	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	71,309	337.4	354,638	1,041.5	227,176	704.1	274,667	1,525.3	276,757	716.2
10,000 to 20,000	347,508	5,303.5	25,348	367.6	400,111	5,747.6	181,346	2,629.7	114,882	1,869.8
20,000 to 25,000	110,485	2,343.2	19,719	460.5	22,051	487.9	24,907	537.1	42,927	934.2
25,000 to 30,000	19,968	557.1	165,402	4,530.1	177,582	4,930.6	248,519	7,211.3	152,539	4,378.6
30,000 to 40,000	254,026	8,401.9	92,328	3,373.5	61,202	2,207.3	184,432	6,058.6	331,684	10,682.3
40,000 to 50,000	181,458	8,127.8	257,221	11,640.5	184,692	8,088.4	180,810	7,913.7	140,565	6,240.8
50,000 to 60,000	38,815	2,093.7	50,168	2,734.9	78,727	4,282.7	76,318	4,096.4	119,360	6,364.2
60,000 to 70,000	24,342	1,587.0	102,609	6,781.8	33,529	2,139.0	48,038	3,133.6	37,245	2,365.6
70,000 to 80,000	35,729	2,679.3	27,569	2,055.2	116,625	9,005.1	20,006	1,491.2	16,874	1,254.0
80,000 to 90,000	48,118	4,146.4	40,848	3,510.7	35,247	3,028.7	126,687	10,741.9	29,587	2,535.7
90,000 to 100,000	97,829	9,772.2	34,941	3,305.6	50,492	4,772.0	40,071	3,785.7	42,518	4,014.8
100,000 to 200,000	483,489	71,233.8	461,405	69,441.7	352,020	53,754.1	298,583	44,921.2	370,892	55,956.3
200,000 to 300,000	248,667	59,839.0	247,721	60,309.0	209,771	50,074.1	136,296	32,847.2	325,205	78,903.0
300,000 to 400,000	99,887	33,595.3	105,197	35,761.4	97,045	33,823.9	104,152	37,123.2	145,991	49,126.1
400,000 to 500,000	80,190	37,022.5	131,292	59,593.4	119,191	51,908.0	64,704	29,040.1	97,094	43,450.7
500,000 to 600,000	102,984	54,457.8	68,072	37,200.4	97,896	53,051.2	64,065	35,769.3	72,708	39,427.1
600,000 to 700,000	39,738	25,438.4	26,054	16,882.2	55,909	36,637.6	88,016	57,407.4	70,152	45,161.6
700,000 to 800,000	46,012	34,005.9	54,196	40,114.8	79,164	59,121.8	47,293	35,464.2	64,481	48,410.0
800,000 to 900,000	27,444	23,506.6	35,802	30,199.9	43,635	36,802.1	31,354	26,631.4	45,636	38,627.7
900,000 to 1,000,000	20,855	19,827.0	21,365	20,315.8	35,441	33,461.9	33,472	31,782.4	35,023	33,317.8
1,000,000 to 2,000,000	83,376	112,312.0	76,872	103,202.6	133,748	173,703.3	113,725	153,529.1	112,931	151,499.9
2,000,000 to 3,000,000	26,912	64,819.7	30,665	73,306.8	46,520	110,928.1	39,689	97,690.3	32,253	79,879.2
3,000,000 to 4,000,000	12,389	43,305.0	14,528	51,717.6	16,676	57,272.5	14,566	50,834.8	16,430	57,427.9
4,000,000 to 5,000,000	10,466	47,067.9	10,368	47,022.6	11,120	50,250.7	10,983	49,835.1	13,305	60,373.0
5,000,000 to 6,000,000	5,995	32,506.4	6,401	34,928.7	9,391	51,187.8	8,145	44,519.0	8,478	46,360.2
6,000,000 to 7,000,000	5,321	34,754.9	5,589	35,979.0	5,188	33,619.0	5,797	37,354.5	6,649	43,254.7
7,000,000 to 8,000,000	3,938	29,540.6	4,631	34,416.0	5,064	38,199.6	4,177	31,258.3	4,787	35,875.6
8,000,000 to 9,000,000	2,919	24,737.6	2,959	24,977.8	3,557	30,421.5	3,893	32,969.3	4,633	39,421.0
9,000,000 to 10,000,000	3,413	32,615.1	3,448	32,876.8	3,256	31,225.6	3,667	34,868.6	3,978	38,153.9
10,000,000 to 100,000,000	27,465	838,226.5	27,733	847,800.5	30,016	905,853.9	32,262	970,318.4	35,374	1,067,714.6
100,000,000 to 500,000,000	5,394	1,125,748.6	5,808	1,229,102.9	6,002	1,268,171.0	6,859	1,466,367.0	7,076	1,499,882.2
500,000,000 and above	1,404	2,447,325.1	1,600	2,870,469.4	1,619	2,929,064.2	1,852	3,601,414.7	2,109	3,956,292.5
TOTAL	2,567,845	5,237,235.1	2,512,497	5,795,421.1	2,749,663	6,133,925.5	2,519,351	6,951,070.1	2,780,123	7,549,871.1

Source: Statistics & Data Warehouse Department, SBP

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 31st Dec, 2018

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		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	No. of A/C	Amount
Less than 10	-	-	-	-	-	-	3	0.0	68,442	187.3	3	0.0	235,380	634.4	1,100	2.9	304,928	824.7
10 to 20	-	-	-	-	1	0.0	-	-	37,103	484.5	-	-	85,826	1,501.3	248	3.6	123,178	1,989.3
20 to 25	-	-	-	-	-	-	-	-	6,873	154.1	-	-	39,750	864.0	54	1.2	46,677	1,019.3
25 to 30	-	-	-	-	-	-	-	-	5,646	155.4	-	-	150,732	4,329.3	32	0.8	156,410	4,485.5
30, to 40,	-	-	-	-	13	0.4	-	-	12,372	430.0	3	0.1	329,286	10,598.7	142	5.0	341,816	11,034.3
40 to 50	-	-	-	-	-	-	-	-	8,228	368.5	-	-	138,270	6,138.6	118	5.4	146,616	6,512.5
50 to 60	-	-	-	-	-	-	-	-	9,930	540.6	-	-	117,351	6,254.0	127	6.9	127,408	6,801.6
60 to 70	-	-	-	-	-	-	-	-	11,378	737.7	-	-	34,233	2,171.6	130	8.3	45,741	2,917.7
70 to 80	-	-	-	-	-	-	-	-	11,239	843.0	-	-	12,592	934.1	78	5.8	23,909	1,782.9
80 to 90	-	-	-	-	-	-	1	0.1	12,191	1,040.2	-	-	28,827	2,479.3	41	3.5	41,060	3,523.0
90 to 100	-	-	-	-	-	-	1	0.1	15,691	1,474.2	-	-	36,817	3,484.2	30	2.8	52,539	4,961.4
100 to 200	-	-	1	0.2	133	23.7	5	0.9	408,824	64,999.2	10	1.7	257,661	37,784.9	422	63.4	667,056	102,874.0
200 to 300	-	-	1	0.2	-	-	8	1.9	327,922	77,706.5	4	1.0	249,612	61,204.8	150	39.1	577,697	138,953.5
300 to 400	-	-	-	-	212	66.1	14	5.0	142,105	47,073.3	2	0.7	75,991	26,661.3	75	25.9	218,399	73,832.3
400 to 500	-	-	-	-	-	-	9	4.2	42,109	18,756.8	3	1.3	76,326	34,105.3	69	30.5	118,516	52,898.1
500 to 600	-	-	-	-	-	-	26	13.4	21,293	11,614.3	4	2.2	56,055	30,344.4	129	71.8	77,507	42,046.1
600 to 700	-	-	-	-	15	9.7	5	3.2	18,307	11,903.0	29	18.6	57,369	36,883.3	8	5.3	75,733	48,823.1
700 to 800	-	-	-	-	1	0.8	17	12.9	17,708	13,152.2	7	5.3	49,793	37,481.3	113	84.4	67,639	50,736.9
800 to 900	-	-	-	-	-	-	26	22.3	14,478	12,277.3	8	6.9	32,074	27,119.0	12	10.0	46,598	39,435.4
900 to 1,000	-	-	-	-	37	35.1	25	24.7	13,571	12,959.6	1	0.9	21,683	20,578.8	28	26.2	35,345	33,625.3
1,000 to 2,000	-	-	-	-	86	138.7	300	388.1	49,657	67,921.3	21	25.7	64,003	84,614.4	131	174.7	114,198	153,262.9
2,000 to 3,000	-	-	-	-	17	38.3	76	182.9	17,614	43,506.2	14	32.9	14,990	37,265.1	27	67.2	32,738	81,092.6
3,000 to 4,000	-	-	-	-	85	298.8	26	92.8	10,524	36,664.3	7	27.3	6,018	21,125.0	50	176.7	16,710	58,384.8
4,000 to 5,000	-	-	23	93.8	10	40.4	7	30.5	8,048	36,439.4	2	9.1	5,286	24,079.8	13	56.6	13,389	60,749.7
5,000 to 6,000	-	-	1	5.3	-	-	10	53.1	6,350	34,783.6	2	10.7	2,180	11,867.8	18	95.1	8,561	46,815.5
6,000 to 7,000	-	-	2	12.6	9	57.7	19	120.5	4,343	28,310.4	2	13.0	2,306	14,950.3	4	26.2	6,685	43,490.7
7,000 to 8,000	-	-	-	-	45	330.2	9	68.4	3,577	26,850.8	2	14.0	1,193	8,904.8	2	14.8	4,828	36,183.0
8,000 to 9,000	-	-	-	-	-	-	7	59.6	3,086	26,197.7	2	17.4	1,562	13,346.8	5	43.6	4,662	39,665.1
9,000 to 10,000	-	-	-	-	-	-	3	29.2	3,347	32,133.8	4	37.3	639	6,095.7	1	10.0	3,994	38,306.0
10,000 to 100,000	1	78.8	14	528.4	268	10,696.7	198	8,856.7	31,968	990,215.0	39	1,515.9	2,946	57,377.0	65	1,585.3	35,499	1,070,853.7
100,000 to 500,000	2	404.6	18	5,274.1	90	19,651.7	120	30,147.9	6,805	1,436,503.0	23	5,008.4	28	5,660.2	4	695.1	7,090	1,503,345.0
500,000 and above	-	-	107	767,221.8	242	1,188,170.0	61	67,835.5	1,683	1,917,907.5	16	13,395.6	2	3,115.3	-	-	2,111	3,957,645.7
TOTAL	3	483.4	167	773,136.5	1,264	1,219,558.3	976	107,953.9	1,352,412	4,954,290.7	208	20,145.9	2,186,781	639,954.7	3,426	3,348.3	3,545,237	7,718,871.6

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
Foreign Constituents	-	-	-	78.8	483.4	483.4	-
I. Government:	571,552.2	691,417.4	676,690.1	833,699.6	773,136.5	772,304.5	832.0
A. Federal Government:	212,050.5	233,142.0	223,449.2	237,847.6	258,199.1	258,199.1	-
(1) Commodity Operations	204,921.3	229,240.8	219,729.1	231,376.1	230,554.3	230,554.3	-
(2) Others	7,129.2	3,901.2	3,720.1	6,471.5	27,644.8	27,644.8	-
B. Provincial Governments:	359,501.7	458,275.4	453,240.9	595,852.0	514,937.4	514,105.4	832.0
(1) Commodity Operations	348,488.4	457,887.2	452,195.3	588,407.5	504,463.5	503,631.5	832.0
(2) Others	11,013.3	388.3	1,045.6	7,444.6	10,473.9	10,473.9	-
C. Local Bodies (City Governments)	-	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	683,947.6	804,368.9	880,760.7	1,046,777.1	1,219,558.3	1,219,558.3	-
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-
(2) Mining & Quarrying	56,086.2	-	1,500.0	-	-	-	-
(3) Manufacturing	42,757.4	50,652.2	58,267.8	70,844.3	76,267.8	76,267.8	-
(4) Construction	-	-	-	-	-	-	-
(5) Utilities	50,571.0	149,872.4	307,074.9	386,585.3	478,500.5	478,500.5	-
(6) Commerce	116,919.1	154,222.0	146,385.6	75,675.2	143,248.1	143,248.1	-
(7) Transport, Storage & Communication	160,938.6	187,636.4	231,605.3	241,457.5	249,001.0	249,001.0	-
(8) Services	482.8	278.5	328.3	229.6	86.1	86.1	-
(9) Others	256,192.5	261,707.4	135,598.9	271,985.1	272,454.8	272,454.8	-
III. Non-Bank Financial Institutions :	78,952.7	81,428.9	79,232.8	80,721.6	107,953.9	107,764.8	189.1
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	24,187.8	19,759.4	22,609.9	19,678.1	32,221.4	32,221.4	-
(3) Insurance Companies	4,410.0	5,980.0	8,611.3	6,247.9	5,772.2	5,772.2	-
(4) Micro Finance	3,357.5	2,505.3	2,233.5	1,649.4	7,311.2	7,311.2	-
(5) Other NBFC's	46,997.5	53,184.1	45,778.1	53,146.1	62,649.2	62,460.1	189.1
IV. Private Sector Enterprises :	3,597,450.0	3,861,265.0	4,100,889.2	4,531,966.5	4,954,290.7	4,789,175.0	165,115.7
A. Agriculture, Hunting and Forestry	302,654.6	297,493.2	309,189.2	305,532.2	306,553.2	158,376.5	148,176.7
(1) Growing of crops	201,253.5	194,713.9	190,071.5	183,822.8	184,661.2	108,513.5	76,147.6
(2) Farming of animals	73,423.1	76,361.1	88,901.3	91,982.5	90,541.1	36,107.3	54,433.8
(3) Agricultural and animal husbandry	2,853.9	2,452.1	4,280.7	4,614.1	6,979.8	6,979.8	-
(4) Agricultural machinery and equipments	24,885.0	23,628.9	25,634.3	24,545.3	23,999.5	6,405.9	17,593.5
(5) Hunting, trapping, forestry & logging	239.1	337.2	301.5	567.3	371.8	370.0	1.8
B. Fishing and fish farming etc.	853.5	873.8	636.7	540.9	527.0	496.2	30.8
C. Mining and Quarrying	35,596.4	40,154.4	42,969.5	42,599.1	48,372.2	48,300.6	71.6
(1) Mining of coal	9,267.0	14,029.6	16,898.7	20,317.3	23,319.7	23,270.7	49.0
(2) Crude petroleum & natural gas	18,411.0	23,256.2	22,089.7	18,895.0	21,743.0	21,743.0	-
(3) Iron & non-ferrous metal ores	643.4	694.0	813.7	752.3	798.3	798.3	-
(4) Quarrying of stone, sand and clay	361.5	478.1	1,232.2	647.8	678.4	663.1	15.3
(5) Chemical, fertilizer, Salt etc.	6,913.5	1,696.5	1,935.1	1,986.7	1,832.7	1,825.4	7.3
D. Manufacturing	2,050,137.7	2,238,364.3	2,369,333.9	2,632,731.3	2,986,166.7	2,975,725.7	10,441.0
(1) Food products and beverages	495,040.6	607,949.7	608,137.3	744,055.6	752,464.1	748,356.7	4,107.4
(2) Tobacco products	4,002.2	8,577.6	975.2	1,161.3	1,157.0	1,117.5	39.5
(3) Textiles	709,083.0	689,065.3	801,589.5	798,967.3	981,289.6	978,345.9	2,943.8
i) Spinning, weaving, finishing of textiles	554,597.4	532,401.1	605,576.2	625,286.5	778,887.7	776,477.6	2,410.1
a) Spinning of fibers	326,614.1	297,806.5	332,679.0	344,011.1	432,488.6	430,938.2	1,550.5
b) Weaving of textiles	120,791.3	128,738.0	146,429.6	149,985.8	176,580.5	176,492.3	88.2
c) Finishing of textiles	107,192.1	105,856.6	126,467.5	131,289.6	169,818.5	169,047.1	771.4
ii) Made-up textile articles	61,503.4	59,217.2	81,219.1	79,419.6	98,816.8	98,809.7	7.0
iii) Knit wear	31,766.8	28,522.9	27,624.1	37,508.7	33,432.1	32,959.1	473.0
iv) Carpets and rugs	8,921.3	11,515.9	9,205.0	9,089.3	8,935.5	8,927.1	8.4
v) Other textiles n.e.s.	52,294.1	57,408.2	77,965.0	47,663.3	61,217.6	61,172.4	45.3
(4) Wearing apparel, readymade garments etc.	69,769.8	75,085.5	84,459.6	86,574.8	96,242.5	96,030.4	212.1
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,819.1	23,885.9	22,871.3	25,559.7	27,683.7	27,534.6	149.0
i.) Tanning & dressing of leather, luggage, handbags etc.	9,375.6	9,387.6	8,293.4	9,206.4	11,416.9	11,341.1	75.8
ii.) Footwear	14,443.5	14,498.3	14,577.9	16,353.3	16,266.7	16,193.5	73.3

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	1,958.7	2,518.5	2,311.0	2,890.9	2,805.4	2,747.5	57.9
7) Paper, paperboard and products	39,346.8	40,647.2	38,366.5	48,226.4	49,518.6	49,379.6	139.1
8) Printing, publishing and allied industries	7,473.0	7,807.1	9,788.3	12,656.5	12,975.6	12,879.2	96.5
9) Coke and refined petroleum products	75,801.8	75,600.3	60,834.9	57,821.0	85,151.6	85,151.6	-
10) Chemicals and chemical products	273,378.7	294,683.3	272,687.3	285,947.6	301,437.6	300,361.7	1,075.9
11) Rubber and plastics products	27,381.1	34,394.6	37,068.5	42,693.0	47,827.6	47,636.3	191.3
12) Other non-metallic mineral products	82,333.2	84,636.3	107,270.2	139,972.2	178,329.1	177,632.8	696.3
13) Basic metals	82,343.5	100,631.2	111,351.4	135,120.4	149,242.1	149,034.8	207.3
14) Fabricated metal products	15,052.1	23,077.8	23,074.7	29,804.6	35,800.7	35,738.6	62.1
15) Machinery and equipment	23,279.9	25,624.8	35,097.0	40,347.3	50,571.8	50,512.9	59.0
16) Office, accounting and computing machinery	316.5	347.0	292.5	248.4	210.3	208.3	1.9
17) Electrical machinery and apparatus	52,648.4	63,239.3	69,594.6	92,690.9	90,926.4	90,892.4	34.0
18) Radio, television and communication equipment and apparatus	5,024.0	5,583.1	3,587.6	4,967.3	5,132.8	5,125.9	6.9
19) Medical, precision and optical instruments, watches and clocks	6,427.4	4,686.9	5,523.9	5,640.5	5,858.3	5,822.5	35.8
20) Motor vehicles, trailers and semi-trailers	20,313.8	19,442.2	24,693.8	27,265.1	52,662.8	52,555.6	107.2
21) Other transport equipments	3,317.3	6,640.3	7,112.4	9,685.8	13,470.7	13,469.6	1.1
22) Furniture and fixture	2,311.8	2,670.7	3,303.2	3,021.7	2,613.1	2,531.5	81.6
23) Jewellery and related articles	645.5	660.7	674.0	552.7	563.2	515.2	48.0
24) Sports goods	4,765.9	4,742.6	4,986.4	5,188.2	4,924.0	4,910.1	14.0
25) Handicrafts	64.5	268.4	72.2	60.4	68.6	52.7	15.9
26) Other manufacturing n.e.s.	24,239.3	35,898.0	33,610.4	31,611.8	37,239.3	37,182.0	57.3
E. Ship breaking and waste / scrape (junk) etc.	27,447.6	25,971.0	32,258.2	51,801.0	38,901.0	38,901.0	-
F. Electricity, gas and water supply	352,064.8	364,046.9	379,772.3	447,033.5	445,387.1	445,379.8	7.3
G. Construction	106,781.2	131,483.1	138,445.8	165,346.8	157,562.6	157,281.9	280.7
1) Building	48,342.2	66,099.4	72,276.4	89,822.0	80,614.7	80,405.9	208.8
2) Infrastructure	58,439.0	65,383.7	66,169.4	75,524.8	76,947.9	76,876.0	71.9
H. Commerce and Trade	281,236.7	296,578.4	335,734.1	360,292.7	414,569.1	411,052.8	3,516.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	26,003.8	17,526.0	17,649.6	19,036.1	21,295.1	20,939.9	355.3
2) Wholesale and commission trade	130,766.7	141,452.7	164,304.0	190,506.8	228,711.2	228,544.3	166.8
i) Exports	20,302.1	19,755.8	19,429.7	24,502.2	30,932.9	30,932.9	-
ii) Imports	28,028.4	32,468.8	37,753.6	42,022.6	53,935.2	53,934.6	0.6
iii) Domestic whole sales	82,436.3	89,228.1	107,120.8	123,982.0	143,843.1	143,676.8	166.2
3) Retail trade	124,466.2	137,599.7	153,780.4	150,749.8	164,562.8	161,568.6	2,994.2
I. Hotels, restaurants and clubs etc	35,815.2	33,914.0	32,906.0	37,257.2	34,350.5	34,179.7	170.9
J. Transport, storage and communications	174,544.3	202,744.9	219,275.3	224,659.9	229,303.4	228,168.0	1,135.4
K. Real estate, renting and business activities	128,504.0	129,096.2	142,724.9	164,062.3	186,047.6	185,854.9	192.7
L. Education	11,335.6	17,429.9	19,222.7	22,960.8	23,076.5	22,918.8	157.8
M. Health and social work	5,345.8	4,891.7	7,176.1	8,703.7	10,563.2	10,468.5	94.7
N. Other community, social and personal service activities	26,664.8	29,519.7	32,377.2	26,930.6	29,079.4	28,959.5	119.9
O. Other private business n.e.s	58,467.9	48,703.5	38,867.2	41,514.6	43,831.2	43,111.2	720.0
V. Trust Funds and Non-Profit Institutions	15,545.9	16,805.9	16,669.7	19,304.8	20,145.9	20,082.4	63.5
VI. Personal	451,619.7	504,439.6	549,363.4	606,235.2	639,954.7	637,566.9	2,387.8
A. Bank Employees	108,583.4	110,742.8	114,638.4	122,744.1	125,615.4	123,255.1	2,360.3
B. Consumer Financing	338,244.6	389,551.8	425,026.9	476,011.4	505,780.2	505,752.8	27.5
i) House building	53,187.0	61,728.6	73,121.1	82,938.9	91,243.7	91,243.7	-
ii) Transport	126,845.6	151,297.0	171,021.3	193,596.6	205,347.1	205,344.8	2.3
iii) Credit cards	28,331.6	29,963.2	34,195.6	37,447.7	41,086.3	41,086.3	-
iv) Consumer durable	1,567.7	1,513.8	3,728.0	2,768.8	3,224.8	3,214.7	10.1
v) Personal loans	128,312.8	145,049.2	142,960.9	159,259.3	164,878.3	164,863.2	15.1
C. Other Personal	4,791.7	4,144.9	9,698.1	7,479.7	8,559.0	8,559.0	-
VII. Others	4,162.1	6,213.3	2,855.8	4,032.1	3,348.3	2,935.9	412.4
TOTAL	5,403,230.2	5,965,938.9	6,306,461.6	7,122,815.6	7,718,871.6	7,549,871.1	169,000.5

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	69,327.1	63,725.3	61,222.4	85,754.6	63,459.7	63,459.7	-
II. Securities, Shares and other Financial Instruments:	182,340.4	237,485.0	172,495.8	318,273.0	234,334.8	234,334.8	-
A. Quoted on the Stock Exchange:	143,503.9	185,849.9	119,035.7	263,454.5	179,170.2	179,170.2	-
1. To Stock Brokers and Dealers:	27,986.1	38,595.0	53,864.9	117,402.5	86,531.5	86,531.5	-
(a) Government and other Trustee Securities	7,646.7	18,993.8	37,547.6	102,082.9	65,290.3	65,290.3	-
(b) Shares and Debentures	19,994.3	19,451.4	16,046.9	15,182.8	15,435.5	15,435.5	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	345.1	149.9	270.4	136.8	5,805.6	5,805.6	-
2. To others:	115,517.8	147,254.9	65,170.8	146,052.0	92,638.7	92,638.7	-
(a) Government and other Trustee Securities	93,862.3	121,813.5	42,192.5	88,208.9	54,997.9	54,997.9	-
(b) Shares and Debentures	20,843.3	24,738.3	21,810.3	55,275.9	28,783.1	28,783.1	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	812.2	703.0	1,168.1	2,567.2	8,857.7	8,857.7	-
B. Unquoted on the Stock Exchange:	38,836.5	51,635.0	53,460.0	54,818.5	55,164.7	55,164.7	-
1. To Stock Brokers and Dealers:	4,554.9	9,497.4	12,699.0	9,641.5	11,286.2	11,286.2	-
(a) Government and other Trustee Securities	2,377.2	7,450.5	9,923.0	8,283.4	9,985.7	9,985.7	-
(b) Shares and Debentures	2,015.4	2,034.0	1,710.8	1,336.5	1,136.8	1,136.8	-
(c) Participation Term Certificates	7.2	7.2	9.5	9.5	9.5	9.5	-
(d) Others	155.0	5.8	1,055.7	12.1	154.2	154.2	-
2. To others:	34,281.6	42,137.6	40,761.0	45,177.0	43,878.4	43,878.4	-
(a) Government and other Trustee Securities	29,447.8	37,674.2	32,401.5	36,871.5	34,053.7	34,053.7	-
(b) Shares and Debentures	1,882.2	1,752.4	2,509.5	2,530.5	3,532.2	3,532.2	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	2,951.7	2,711.0	5,850.0	5,775.1	6,292.5	6,292.5	-
III. Merchandise	1,518,628.3	1,732,833.8	1,851,942.7	2,074,959.9	2,382,418.4	2,382,203.2	215.2
A. Food Items	464,359.7	549,274.4	575,181.0	630,341.6	611,092.4	611,068.9	23.5
1. Wheat	123,359.1	125,998.1	146,439.9	159,316.8	77,557.5	77,557.5	-
2. Rice and paddy	75,400.0	65,862.4	88,554.8	83,258.0	117,499.3	117,496.9	2.4
3. Other Grains & Pulses:	8,405.8	6,202.2	9,412.5	5,935.0	7,484.7	7,475.7	9.0
(a) Indigenous	5,043.4	4,318.6	7,993.7	4,939.1	5,840.7	5,831.7	9.0
(b) Imported	3,362.5	1,883.6	1,418.8	995.9	1,644.0	1,644.0	-
4. Edible Oils:	31,049.0	28,819.8	50,682.3	50,778.5	67,065.2	67,059.9	5.4
(a) Indigenous	22,340.2	15,377.1	34,623.1	33,113.6	47,007.9	47,002.6	5.4
(b) Imported	8,708.8	13,442.6	16,059.2	17,664.9	20,057.3	20,057.3	-
5. Sugar:	105,697.6	215,655.1	178,316.9	231,756.7	266,539.7	266,539.7	-
(a) Indigenous	102,451.3	208,924.3	171,850.8	228,709.0	255,896.1	255,896.1	-
(b) Imported	3,246.3	6,730.7	6,466.1	3,047.7	10,643.6	10,643.6	-
6. Kariana and Spices	2,035.4	1,332.1	1,939.4	2,413.8	2,108.1	2,108.1	-
7. Fish and Fish preparations	1,813.6	1,992.9	1,259.6	1,578.6	1,542.9	1,542.9	-
8. Other Food Items:	116,599.2	103,411.9	98,575.5	95,304.1	71,295.1	71,288.3	6.8
(a) Indigenous	113,974.9	100,311.6	96,536.9	93,343.3	69,971.1	69,964.3	6.8
(b) Imported	2,624.3	3,100.3	2,038.6	1,960.8	1,324.0	1,324.0	-
B. Raw Materials:	388,040.5	437,638.9	428,706.6	488,878.1	653,834.4	653,726.9	107.5
1. Cotton Raw:	123,717.8	128,302.7	137,731.1	133,777.5	209,321.2	209,321.2	-
(a) Indigenous	117,479.7	122,316.8	131,507.4	129,447.7	203,884.9	203,884.9	-
(b) Imported	6,238.1	5,985.9	6,223.7	4,329.9	5,436.3	5,436.3	-
2. Synthetic Fibers:	16,151.6	25,963.0	13,767.4	14,478.6	22,827.5	22,787.5	40.0
(a) Indigenous	14,472.9	24,514.2	12,766.1	12,666.9	20,128.4	20,088.4	40.0
(b) Imported	1,678.7	1,448.8	1,001.3	1,811.7	2,699.1	2,699.1	-
3. Fertilizers:	60,492.4	63,804.4	64,806.9	72,075.3	81,195.4	81,195.4	-
(a) Indigenous	47,195.9	53,316.9	57,150.8	65,146.0	72,673.5	72,673.5	-
(b) Imported	13,296.5	10,487.5	7,656.1	6,929.3	8,521.9	8,521.9	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	43,741.8	43,045.1	34,409.4	44,751.2	95,025.3	95,025.3	-
(a) Indigenous	32,353.9	28,210.9	20,925.8	33,880.9	73,759.1	73,759.1	-
(b) Imported	11,387.9	14,834.2	13,483.6	10,870.4	21,266.3	21,266.3	-
5. Iron & Steel:	64,146.5	79,120.0	83,264.0	122,749.1	137,306.0	137,276.6	29.4
(a) Indigenous	36,887.6	40,660.0	44,009.7	71,947.3	85,590.3	85,560.9	29.4
(b) Imported	27,258.8	38,459.9	39,254.2	50,801.8	51,715.7	51,715.7	-
6. Wool & Goat Hair	989.3	861.3	1,051.0	1,534.0	1,523.9	1,523.9	-
7. Hides & Skins	3,771.5	5,568.3	4,424.6	4,655.2	4,935.8	4,902.0	33.8
8. Oil Seeds	8,534.0	15,366.0	10,583.0	12,141.5	11,546.8	11,546.8	-
9. Pesticides & Insecticides:	6,051.8	2,768.9	2,121.6	2,475.7	2,271.1	2,266.8	4.3
(a) Indigenous	5,934.9	2,705.8	2,043.3	2,470.8	2,265.7	2,261.4	4.3
(b) Imported	116.9	63.2	78.3	4.9	5.4	5.4	-
10. Other Raw Materials:	60,443.8	72,839.2	76,547.8	80,240.0	87,881.3	87,881.3	-
(a) Indigenous	57,520.1	66,537.8	48,901.8	66,411.7	76,864.4	76,864.4	-
(b) Imported	2,923.7	6,301.3	27,646.0	13,828.3	11,017.0	11,017.0	-
C. Finished / Manufactured Goods:	666,228.1	745,920.6	848,055.1	955,740.2	1,117,491.5	1,117,407.4	84.2
1. Cotton Textiles:	126,732.3	133,294.4	143,189.0	175,047.4	243,643.1	243,639.9	3.1
(a) Indigenous	118,882.9	123,212.6	129,808.3	160,829.9	228,330.1	228,327.0	3.1
(b) Imported	7,849.4	10,081.7	13,380.8	14,217.5	15,312.9	15,312.9	-
2. Cotton Yarn:	67,872.0	72,517.1	77,666.8	85,142.1	105,003.5	105,003.5	-
(a) Indigenous	62,869.5	63,556.8	69,825.6	75,966.6	97,988.7	97,988.7	-
(b) Imported	5,002.5	8,960.3	7,841.2	9,175.5	7,014.9	7,014.9	-
3. Other Textiles:	102,006.8	121,743.9	159,964.3	176,788.6	177,671.7	177,640.5	31.2
(a) Indigenous	90,025.9	107,399.0	108,160.9	115,741.4	144,396.2	144,365.0	31.2
(b) Imported	11,980.9	14,344.9	51,803.3	61,047.2	33,275.5	33,275.5	-
4. Machinery:	21,335.4	22,683.7	24,547.7	31,599.0	48,275.7	48,275.7	-
(a) Indigenous	8,724.5	10,622.0	9,971.7	14,544.3	18,245.5	18,245.5	-
(b) Imported	12,610.9	12,061.7	14,576.0	17,054.8	30,030.3	30,030.3	-
5. Handloom Products	84.7	127.2	162.9	140.1	140.1	140.1	-
6. Carpets & Rugs	9,843.6	2,241.4	1,971.3	10,265.7	11,418.2	11,418.2	-
7. Readymade Garments	30,087.4	56,961.4	89,036.7	74,223.6	81,617.0	81,617.0	-
8. Cement and Cement Products:	35,258.0	36,562.4	42,250.9	54,583.9	72,412.3	72,408.6	3.7
(a) Indigenous	33,732.6	34,822.4	40,085.2	52,458.0	69,364.9	69,361.2	3.7
(b) Imported	1,525.3	1,740.0	2,165.7	2,125.8	3,047.4	3,047.4	-
9. Sports Goods	3,605.2	4,057.2	5,797.5	5,613.4	6,055.8	6,055.8	-
10. Surgical Instruments	3,114.9	5,172.2	5,403.0	5,469.4	6,075.3	6,073.9	1.3
11. Chemicals and Dyes	27,829.7	30,473.3	30,350.2	38,301.5	39,977.2	39,973.7	3.6
12. Other Finished Goods:	238,458.2	260,086.4	267,714.8	298,565.4	325,201.6	325,160.4	41.2
(a) Indigenous	216,627.4	250,329.5	230,347.9	286,940.9	315,164.9	315,123.7	41.2
(b) Imported	21,830.8	9,756.9	37,367.0	11,624.5	10,036.7	10,036.7	-
IV. Fixed Assets Including Machinery	1,038,532.0	1,294,807.5	1,133,144.8	1,231,151.7	1,212,520.0	1,209,709.8	2,810.1
V. Real Estate:	741,137.4	681,507.5	793,048.3	808,118.7	984,843.0	836,935.8	147,907.2
(a) Land	253,339.6	290,452.1	330,411.0	329,039.1	361,504.7	217,898.8	143,606.0
(b) Buildings:	487,797.8	391,055.4	462,637.4	479,079.6	623,338.3	619,037.1	4,301.2
1. Residential	163,653.6	106,271.6	156,734.9	161,911.7	214,846.1	213,728.1	1,118.1
2. Non-Residential	324,144.2	284,783.8	305,902.4	317,167.9	408,492.2	405,309.0	3,183.2
VI. Fixed Deposits and Insurance Policies :	95,459.2	33,528.6	38,747.0	35,749.9	44,404.6	44,374.6	30.0
(a) Bank Deposits	71,504.5	9,967.4	13,177.0	21,976.0	21,038.7	21,031.7	7.0
(b) Insurance Policies	23,954.7	23,561.2	25,570.0	13,773.9	23,365.9	23,342.9	23.0
VII. Others:	1,757,805.8	1,922,051.4	2,255,860.7	2,568,807.8	2,796,891.1	2,778,853.1	18,038.0
(a) Other Secured Advances	1,307,528.2	1,452,825.4	1,825,073.9	1,978,776.3	2,063,084.0	2,057,637.1	5,446.9
(b) Advances Secured by Guarantee(s)	380,166.7	388,047.4	374,937.5	518,645.7	657,406.0	648,934.0	8,472.0
(c) Unsecured Advances	70,111.0	81,178.6	55,849.3	71,385.8	76,401.1	72,282.0	4,119.1
TOTAL	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6	7,549,871.1	169,000.5

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2016		2017				2018			
	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	1,617,945	1,476,414.0	1,629,480	1,747,259.2	1,483,588	1,784,968.6	1,545,847	2,526,285.0	1,842,784	2,739,355.7
5	70,219	211,465.3	66,729	188,211.7	65,206	180,351.6	11,870	54,508.3	52,429	146,330.4
10	44,079	652,413.5	59,025	716,464.3	680,710	673,721.1	470,923	438,166.8	67,551	672,876.6
15	36,447	271,493.7	27,830	289,273.9	62,002	405,949.2	29,073	499,872.8	59,621	545,391.2
20	776,912	538,671.5	801,979	698,904.4	767,417	744,863.7	762,334	902,075.6	770,002	736,685.7
25	235,568	1,493,464.6	170,705	1,483,253.6	294,469	1,692,850.1	181,843	1,494,096.0	177,747	1,524,757.2
30	34,184	177,661.6	61,860	237,879.8	75,904	298,014.8	155,800	328,734.9	42,678	313,071.6
33.33	19,479	4,153.0	140	559.7	142	595.8	2,061	5,885.3	2,082	4,326.5
35	8,793	68,151.7	10,628	76,691.2	15,283	79,279.1	15,596	77,731.7	26,796	190,376.4
40	400,053	170,916.6	399,053	181,106.4	43,211	113,368.2	32,579	149,122.0	417,767	163,522.3
45	1,688	28,178.3	3,922	27,977.6	2,175	17,320.9	7,088	43,512.0	2,366	37,167.9
50	135,530	214,605.8	87,480	208,435.4	57,510	233,682.5	67,360	299,829.2	65,533	317,081.9
55	2,620	15,773.6	1,953	12,388.5	2,288	13,040.4	2,223	35,588.4	3,847	36,843.0
60	1,431	14,859.5	1,222	17,241.4	1,850	17,007.2	2,130	30,657.3	4,561	51,947.3
65	1,060	21,193.9	917	19,640.8	505	18,141.8	3,868	40,862.3	1,488	43,309.4
70	776	10,880.1	611	9,180.2	588	5,526.8	1,462	29,603.5	1,024	35,877.4
75	718	6,425.6	365	7,112.3	436	5,269.3	1,133	21,726.8	1,321	26,613.7
80	676	7,589.0	384	5,719.7	447	4,939.0	1,088	24,469.2	973	39,156.1
85	356	3,438.7	1,180	17,648.2	356	2,990.0	1,142	54,491.2	1,796	29,875.0
90	507	6,022.2	606	3,881.5	671	2,248.0	1,278	23,291.4	1,243	27,462.4
95	694	8,782.2	1,274	17,109.4	558	12,319.2	1,768	42,305.3	1,580	36,641.0
99.99	42	676.0	-	-	196	14.4	6	0.8	48	202.8
TOTAL	3,389,777	5,403,230.2	3,327,343	5,965,939.0	3,555,512	6,306,461.6	3,298,472	7,122,815.6	3,545,237	7,718,871.6

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY17	FY18	Feb-18	Mar-18	Dec-18	Jan-19	Feb-19	Mar-19 ^P
A. Agriculture, hunting and forestry	297,493	305,540	306,722	304,245	306,559	298,054	296,642	295,829
1-Trade finance	1,670	1,024	727	710	941	914	1,694	1,996
2-Working capital	214,726	215,087	216,241	212,550	222,275	215,992	213,714	213,595
3-Fixed investment	81,060	89,386	89,717	90,937	83,297	81,099	81,166	80,181
4-Other	38	43	37	48	46	49	68	57
B. Fishing, fish farming, aquaculture and related service activities	874	540	783	544	527	668	888	1,002
1-Trade finance	48	42	73	35	67	207	352	459
2-Working capital	460	445	439	453	383	369	447	447
3-Fixed investment	366	53	271	56	77	92	90	96
4-Other	-	-	-	-	-	-	-	-
C. Mining and Quarrying	40,267	42,726	44,366	41,037	48,479	53,370	56,581	55,296
1-Trade finance	6,316	3,264	3,279	2,754	2,556	2,634	2,679	2,526
2-Working capital	4,657	7,215	8,487	6,055	10,427	15,621	15,609	14,950
3-Fixed investment	29,179	32,120	32,339	32,092	35,392	34,931	38,109	37,754
4-Other	115	128	261	137	105	185	183	66
D. Manufacturing	2,287,882	2,707,617	2,494,433	2,582,010	3,093,483	3,086,436	3,131,334	3,159,628
1-Trade finance	502,300	563,907	540,482	547,055	654,095	664,384	672,353	673,471
2-Working capital	978,911	1,184,980	1,052,565	1,103,400	1,426,665	1,397,158	1,436,307	1,452,395
3-Fixed investment	745,335	861,419	824,079	840,374	895,088	907,219	904,229	914,350
4-Other	61,336	97,311	77,306	91,181	117,635	117,676	118,445	119,412
E. Ship breaking and waste / scrape (junk) etc.	28,469	52,721	30,173	27,117	40,117	33,067	28,969	26,078
1-Trade finance	19,487	35,483	21,145	16,387	26,595	22,939	20,110	16,863
2-Working capital	6,070	14,088	7,042	8,783	10,277	6,979	5,643	5,970
3-Fixed investment	2,912	2,230	1,985	1,946	3,186	3,150	3,145	3,125
4-Other	-	920	-	-	59	-	71	120
F. Electricity, gas and water supply	352,350	399,547	397,570	411,898	447,364	468,344	478,056	458,652
1-Trade finance	5,705	9,384	3,674	7,694	4,010	4,530	4,836	4,428
2-Working capital	126,402	166,776	176,611	185,922	203,384	217,948	224,394	182,986
3-Fixed investment	219,028	222,154	211,796	216,614	237,993	243,198	245,771	270,394
4-Other	1,215	1,233	5,489	1,667	1,977	2,667	3,055	844
G. Construction	136,772	164,364	145,151	151,635	158,239	156,155	150,460	152,613
1-Trade finance	184	1,876	724	291	1,963	1,852	1,912	1,607
2-Working capital	34,217	50,375	40,370	47,362	56,787	55,415	55,191	59,223
3-Fixed investment	95,286	111,709	104,035	102,173	99,009	98,426	92,739	91,007
4-Other	7,086	404	23	1,810	481	462	618	775
H. Commerce and Trade	307,912	376,954	341,482	350,598	431,426	426,343	429,223	434,086
1-Trade finance	40,299	51,497	50,348	44,467	60,891	61,421	58,230	57,087
2-Working capital	209,190	247,680	223,809	235,586	287,294	284,197	275,793	286,816
3-Fixed investment	45,013	58,983	52,223	55,606	63,933	62,752	74,852	73,081
4-Other	13,410	18,794	15,102	14,939	19,308	17,974	20,349	17,101
I. Services	87,772	97,782	90,716	92,794	99,147	99,788	97,788	95,449
1-Trade finance	1,154	1,535	710	878	1,824	1,079	1,067	2,206
2-Working capital	35,862	36,542	38,008	36,403	35,218	34,121	33,859	34,375
3-Fixed investment	49,631	57,766	49,511	52,890	59,617	59,978	59,721	55,726
4-Other	1,125	1,939	2,488	2,623	2,488	4,611	3,141	3,142
J. Transport, storage and communications	210,774	234,165	224,010	232,799	240,114	236,267	230,532	230,924
1-Trade finance	2,159	228	369	729	5,332	4,868	2,794	5,069
2-Working capital	26,433	34,508	25,145	25,997	47,612	45,907	42,647	40,689
3-Fixed investment	173,446	189,347	186,861	194,401	175,816	173,789	173,415	172,054
4-Other	8,735	10,081	11,636	11,671	11,354	11,703	11,675	13,114
K. Real estate, renting and business activities	131,725	167,787	148,711	160,292	188,723	187,800	192,692	189,887
1-Trade finance	16,499	20,175	17,496	19,122	21,205	19,261	20,843	20,088
2-Working capital	66,646	83,530	77,162	77,933	95,460	97,280	97,569	96,996
3-Fixed investment	45,309	59,785	51,473	59,971	68,781	68,590	70,879	69,801
4-Other	3,271	4,298	2,580	3,266	3,278	2,668	3,401	3,001
L. Other private business n.e.c	54,497	44,955	43,551	44,909	47,257	49,234	48,962	49,909
1-Trade finance	3,137	3,088	1,903	2,051	7,092	8,393	8,106	8,224
2-Working capital	22,653	22,092	16,920	21,398	20,411	19,991	19,167	18,773
3-Fixed investment	9,808	13,838	13,346	12,961	14,226	14,529	14,749	14,754
4-Other	18,899	5,937	11,382	8,499	5,528	6,320	6,939	8,158
Total (A+B+C+...+L=1+2+3+4)	3,936,786	4,594,700	4,267,668	4,399,877	5,101,436	5,095,526	5,142,126	5,149,353
1-Trade finance	598,959	691,504	640,928	642,173	786,571	792,481	794,976	794,025
2-Working capital	1,726,225	2,063,319	1,882,800	1,961,842	2,416,193	2,390,978	2,420,340	2,407,215
3-Fixed investment	1,496,373	1,698,791	1,617,636	1,660,021	1,736,414	1,747,753	1,758,864	1,782,323
4-Other	115,229	141,087	126,304	135,842	162,257	164,314	167,946	165,790

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes 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)	FY17	FY18	Feb-18	Mar-18	Dec-18	Jan-19	Feb-19	Mar-19 ^P
A. Mining and Quarrying	1,016	1,819	1,470	1,419	3,141	1,802	2,849	2,831
1-Trade finance	71	166	128	53	195	212	276	263
2-Working capital	321	565	353	342	609	629	600	648
3-Fixed investment	613	1,087	988	1,024	2,337	960	1,973	1,920
4-Other	11	-	..	..	-	-	-	-
B. Manufacturing	132,789	142,232	149,691	147,402	191,113	182,958	181,504	173,731
1-Trade finance	20,826	23,483	22,794	22,743	25,699	24,549	25,570	25,018
2-Working capital	95,888	99,487	108,770	106,663	145,083	139,277	135,979	128,558
3-Fixed investment	14,783	16,787	16,518	16,479	18,501	17,384	18,030	18,191
4-Other	1,292	2,475	1,608	1,517	1,830	1,748	1,924	1,964
C. Ship breaking and waste / scrape (junk) etc.	1,059	2,223	370	337	169	161	157	151
1-Trade finance	764	53	88	60	-	-	-	-
2-Working capital	281	2,157	268	264	117	117	117	122
3-Fixed investment	14	14	14	14	53	44	40	29
4-Other	-	-	-	-	-	-	-	-
D. Electricity, gas and water supply	1,934	2,881	1,606	1,473	1,538	1,152	1,199	1,044
1-Trade finance	54	1,553	18	15	9	9	9	16
2-Working capital	1,163	678	878	772	956	565	534	419
3-Fixed investment	717	635	702	671	574	563	652	603
4-Other	-	15	8	15	-	15	5	5
E. Construction	8,572	9,716	9,527	9,305	10,170	9,739	9,368	9,242
1-Trade finance	27	15	5	5	22	53	55	50
2-Working capital	6,048	7,144	6,941	6,705	7,591	7,198	6,859	6,648
3-Fixed investment	2,019	2,538	2,558	2,579	2,500	2,470	2,436	2,502
4-Other	479	18	23	16	56	18	18	43
F. Commerce and Trade	106,732	121,425	117,923	116,462	141,854	131,576	133,027	134,809
1-Trade finance	8,675	9,069	8,055	7,257	9,251	8,916	8,739	8,799
2-Working capital	86,533	97,467	94,649	96,227	116,930	108,553	108,861	110,079
3-Fixed investment	9,163	12,715	11,167	11,747	13,355	13,153	12,909	13,705
4-Other	2,362	2,175	4,052	1,231	2,317	954	2,517	2,226
G. Services	13,603	13,907	13,199	14,372	14,970	14,163	14,328	13,493
1-Trade finance	187	306	204	180	219	241	201	161
2-Working capital	9,101	8,603	8,812	8,954	10,120	9,502	9,361	9,195
3-Fixed investment	4,095	4,816	3,940	5,121	4,551	4,355	4,701	4,072
4-Other	220	183	243	117	79	65	65	64
H. Transport, storage and communications	42,457	44,843	45,869	44,587	50,757	45,908	52,069	51,027
1-Trade finance	146	119	140	128	93	80	71	60
2-Working capital	4,135	4,340	4,574	4,357	4,975	4,797	4,886	4,540
3-Fixed investment	37,604	39,785	38,623	39,468	45,081	40,419	46,514	45,803
4-Other	572	598	2,532	633	608	611	599	625
I. Real estate, renting and business activities	28,726	31,612	31,491	38,404	37,480	34,518	34,348	34,528
1-Trade finance	1,178	1,715	1,977	2,007	2,446	1,930	2,022	1,990
2-Working capital	23,636	25,564	25,349	32,545	29,754	27,537	26,646	26,889
3-Fixed investment	3,772	4,162	3,481	3,621	5,146	4,942	5,605	5,538
4-Other	139	171	683	231	135	109	74	111
J. Other private business n.e.c	26,875	17,895	19,033	12,722	16,012	16,643	17,486	17,685
1-Trade finance	631	594	301	327	484	725	994	1,079
2-Working capital	10,491	9,242	6,470	7,617	7,048	7,456	7,452	7,441
3-Fixed investment	2,080	7,700	3,492	4,588	8,338	8,290	8,429	8,612
4-Other	13,673	360	8,771	190	140	172	612	553
Total (A+B+C+...+J=1+2+3+4)	363,764	388,553	390,179	386,484	467,204	438,619	446,335	438,541
1-Trade finance	32,559	37,073	33,712	32,775	38,420	36,716	37,937	37,437
2-Working capital	237,598	255,247	257,064	264,446	323,183	305,630	301,294	294,539
3-Fixed investment	74,859	90,239	81,482	85,313	100,435	92,580	101,289	100,974
4-Other	18,747	5,994	17,921	3,950	5,166	3,694	5,815	5,591

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 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	
Jan-Jun 2018	Punjab	4,784.49	4,673.95	97.69	110.54	2.31	262.14	4,936.08	43.98	103.17
	Sindh	5,524.60	5,172.42	93.63	352.18	6.37	78.53	5,250.95	46.78	95.05
	KPK	86.31	86.06	99.72	0.24	0.28	25.25	111.31	0.99	128.97
	Balochistan	28.20	28.18	99.94	0.02	0.06	81.08	109.26	0.97	387.47
	Islamabad	782.95	735.65	93.96	47.29	6.04	62.52	798.18	7.11	101.95
	FATA	0.10	0.10	100.00	-	-	0.01	0.11	..	107.42
	Gilgit Baltistan	3.46	3.45	99.95	..	0.05	0.09	3.54	0.03	102.44
	AJK	14.53	14.35	98.78	0.18	1.22	0.84	15.19	0.14	104.56
Total		11,224.63	10,714.18	95.45	510.46	4.55	510.46	11,224.63	100.00	
Jul-Dec 2018	Punjab	5,070.90	4,887.22	96.38	183.68	3.62	274.68	5,161.90	37.17	101.79
	Sindh	7,991.89	7,568.76	94.71	423.13	5.29	132.92	7,701.68	55.47	96.37
	KPK	64.29	63.04	98.04	1.26	1.96	45.48	108.51	0.78	168.78
	Balochistan	11.60	11.52	99.38	0.07	0.62	91.97	103.49	0.75	892.51
	Islamabad	726.65	675.38	92.94	51.27	7.06	100.23	775.61	5.59	106.73
	FATA	0.21	0.21	100.00	-	-	0.01	0.22	..	103.82
	Gilgit Baltistan	3.69	3.69	99.93	..	0.07	0.03	3.72	0.03	100.83
	AJK	16.23	16.07	98.96	0.17	1.04	14.25	30.32	0.22	186.74
Total		13,885.46	13,225.89	95.25	659.57	4.75	659.57	13,885.46	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 2017		Jan-Jun 2018		Jul-Dec 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,008.77	97.18	4,673.95	97.69	4,887.22	96.38
	Sindh	84.32	2.04	78.06	1.63	129.79	2.56
	KPK	4.56	0.11	4.39	0.09	15.92	0.31
	Balochistan	0.56	0.01	0.02	..	0.69	0.01
	Islamabad	26.50	0.64	27.20	0.57	34.62	0.68
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	0.08	..	0.03	..
	AJK	0.49	0.01	0.79	0.02	2.63	0.05
Punjab Total		4,125.20	100.00	4,784.49	100.00	5,070.90	100.00
Sindh	Punjab	156.01	3.17	222.55	4.03	234.72	2.94
	Sindh	4648.32	94.48	5,172.42	93.63	7,568.76	94.71
	KPK	27.32	0.56	13.42	0.24	20.58	0.26
	Balochistan	60.47	1.23	81.03	1.47	91.09	1.14
	Islamabad	27.61	0.56	35.14	0.64	65.14	0.82
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.02	..	0.03	..	11.60	0.15
Sindh Total		4,919.76	100.00	5,524.60	100.00	7,991.89	100.00
KPK	Punjab	0.09	0.18	0.06	0.07	0.73	1.13
	Sindh	0.01	0.02	..	..	0.06	0.09
	KPK	53.12	99.75	86.06	99.72	63.04	98.04
	Balochistan	..	..	..	..	0.01	0.01
	Islamabad	0.02	0.04	0.18	0.21	0.46	0.72
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	0.01	0.01
KPK Total		53.25	100.00	86.31	100.00	64.29	100.00
Balochistan	Punjab	0.01	0.14	0.01	0.03	0.02	0.13
	Sindh	0.01	0.08	..	0.02	0.05	0.43
	KPK	..	..	..	0.01	..	0.03
	Balochistan	10.16	99.77	28.18	99.94	11.52	99.38
	Islamabad	..	..	..	..	..	0.03
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	-	-
Balochistan Total		10.19	100.00	28.20	100.00	11.60	100.00
Islamabad	Punjab	43.00	6.46	39.41	5.03	39.11	5.38
	Sindh	1.34	0.20	0.46	0.06	3.02	0.42
	KPK	9.23	1.39	7.37	0.94	8.93	1.23
	Balochistan	..	..	0.03	..	0.19	0.03
	Islamabad	612.29	91.95	735.65	93.96	675.38	92.94
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	0.02	..	0.02	..
Islamabad Total		665.87	100.00	782.95	100.00	726.65	100.00
FATA Total		0.15	100.00	0.10	100.00	0.21	100.00
Gilgit-Baltistan	Punjab	..	..	..	0.02	..	0.05
	Sindh	-	-	-	-	-	-
	KPK	..	..	..	0.01	..	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	3.42	100.00	3.45	99.95	3.69	99.93
	AJK	..	..	-	-	..	0.01
Gilgit-Baltistan Total		3.42	100.00	3.46	100.00	3.69	100.00
AJK	Punjab	0.03	0.29	0.11	0.74	0.11	0.71
	Sindh	0.01	0.04	..	0.01	..	0.01
	KPK	0.09	0.78	0.07	0.45	0.04	0.28
	Balochistan	0.01	..	-	-	..	..
	Islamabad	..	0.01	..	0.01	0.01	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	0.01
	AJK	11.45	98.83	14.35	98.78	16.07	98.96
AJK Total		11.59	100.00	14.53	100.00	16.23	100.00
Grand Total		9,789.42		11,224.63		13,885.46	

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 2017		Jan-Jun 2018		Jul-Dec 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,008.77	95.27	4,673.95	94.69	4,887.22	97.54
	Sindh	156.01	3.71	222.55	4.51	234.72	1.63
	KPK	0.09	..	0.06	..	0.73	0.09
	Balochistan	0.01	..	0.01	..	0.02	..
	Islamabad	43.00	1.02	39.41	0.80	39.11	0.72
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	-	..	-	..
AJK		0.03	..	0.11	..	0.11	0.02
Punjab Total		4,207.92	100.00	4,936.08	100.00	5,161.90	100.00
Sindh	Punjab	84.32	1.78	78.06	1.49	129.79	4.03
	Sindh	4,648.32	98.19	5,172.42	98.50	7,568.76	93.62
	KPK	0.01	..	..	..	0.06	0.24
	Balochistan	0.01	..	..	..	0.05	1.47
	Islamabad	1.34	0.03	0.46	0.01	3.02	0.64
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	-	-	-	-
AJK		0.01	..	..	..	..	..
Sindh Total		4,734.00	100.00	5,250.95	100.00	7,701.68	100.00
KPK	Punjab	4.56	4.84	4.39	3.94	15.92	0.07
	Sindh	27.32	28.97	13.42	12.06	20.58	..
	KPK	53.12	56.31	86.06	77.32	63.04	99.72
	Balochistan	-	-	..	..	..	..
	Islamabad	9.23	9.79	7.37	6.62	8.93	0.21
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	..	..	..	..
AJK		0.09	0.10	0.07	0.06	0.04	..
KPK Total		94.32	100.00	111.31	100.00	108.51	100.00
Balochistan	Punjab	0.56	0.78	0.02	0.02	0.69	0.03
	Sindh	60.47	84.94	81.03	74.16	91.09	0.02
	KPK	..	..	..	..	0.01	-
	Balochistan	10.16	14.27	28.18	25.79	11.52	99.94
	Islamabad	..	0.01	0.03	0.03	0.19	..
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK		-	-	-	-	..	-
Balochistan Total		71.19	100.00	109.26	100.00	103.49	100.00
Islamabad	Punjab	26.50	3.98	27.20	3.41	34.62	5.03
	Sindh	27.61	4.14	35.14	4.40	65.14	0.06
	KPK	0.02	..	0.18	0.02	0.46	0.94
	Balochistan	-	-	..	..	..	..
	Islamabad	612.29	91.88	735.65	92.17	675.38	93.96
	FATA	-	-	-	-	-	..
	Gilgit-Baltistan	-	-	-	-	-	..
AJK		..	..	..	..	0.01	..
Islamabad Total		666.42	100.00	798.18	100.00	775.61	100.00
FATA	Punjab	..	0.52	..	3.03	..	-
	Sindh	-	-	-	-	..	-
	KPK	..	1.50	..	0.45	..	-
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	..	2.21	..	-
	FATA	0.15	96.94	0.10	93.09	0.21	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK		-	-	..	0.27	-	100.00
FATA Total		0.15	100.00	0.11	100.00	0.22	100.00
Gilgit Baltistan	Punjab	0.01	0.35	0.08	2.14	0.03	-
	Sindh	-	-	..	0.10	..	-
	KPK	-	-	..	0.03	..	-
	Balochistan	-	-	-	-	-	0.02
	Islamabad	..	0.03	..	0.10	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.42	99.97	3.45	97.57	3.69	99.95
AJK		-	-	-	-	..	-
Gilgit-Baltistan Total		3.42	100.00	3.54	100.00	3.72	99.99
AJK	Punjab	0.49	4.11	0.79	5.22	2.63	0.74
	Sindh	0.02	0.21	0.03	0.18	11.60	0.01
	KPK	..	0.01	..	0.01	0.01	-
	Balochistan	-	-	..	0.01	-	-
	Islamabad	..	0.03	0.02	0.12	0.02	0.45
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	-	-	-	..	0.01
AJK		11.45	95.65	14.35	94.47	16.07	..
AJK Total		11.98	100.00	15.19	100.00	30.32	1.21
Grand Total		9,789.40		11,224.63		13,885.46	

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-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	..	..	-	0.08	0.08	-	0.48	0.48
	Govt.	0.09	676.60	676.69	-	833.70	833.70	10.00	763.14	773.14
	NFPSEs	-	880.76	880.76	0.28	1,046.49	1,046.78	38.50	1,181.05	1,219.56
	NBFCs & Fin Aux.	-	79.23	79.23	0.65	80.07	80.72	0.50	107.46	107.95
	Private Sector	205.02	3,895.87	4,100.89	197.90	4,334.07	4,531.97	220.21	4,734.08	4,954.29
	Trust Fund	0.02	16.65	16.67	0.02	19.28	19.30	0.82	19.32	20.15
	Personal	47.50	501.87	549.36	49.91	556.32	606.24	49.02	590.94	639.95
	Others	0.06	2.79	2.86	0.12	3.91	4.03	0.15	3.20	3.35
	Total	252.70	6,053.76	6,306.46	248.89	6,873.93	7,122.82	319.19	7,399.68	7,718.87
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	425.36	425.36	-	538.22	538.22	10.00	495.42	505.42
	NFPSEs	-	129.12	129.12	0.28	189.42	189.71	38.50	231.68	270.19
	NBFCs & Fin Aux.	-	11.63	11.63	0.14	13.95	14.10	0.50	11.18	11.68
	Private Sector	149.87	1,887.05	2,036.92	150.05	2,133.37	2,283.42	163.51	2,300.73	2,464.24
	Trust Fund	-	3.82	3.82	-	4.35	4.35	-	3.67	3.67
	Personal	10.77	170.64	181.41	11.43	176.37	187.79	12.14	188.36	200.51
	Others	0.04	1.63	1.67	0.01	1.57	1.59	0.04	0.81	0.85
	Total	160.68	2,629.26	2,789.94	161.92	3,057.25	3,219.17	224.69	3,231.86	3,456.56
Sindh	Foreign	-	..	..	-	-	-	-	0.40	0.40
	Govt.	0.09	191.66	191.76	-	246.84	246.84	-	240.46	240.46
	NFPSEs	-	573.44	573.44	-	587.29	587.29	-	663.59	663.59
	NBFCs & Fin Aux.	-	62.75	62.75	-	60.83	60.83	-	89.25	89.25
	Private Sector	46.53	1,652.93	1,699.46	40.46	1,806.31	1,846.77	46.88	2,060.43	2,107.31
	Trust Fund	0.02	3.48	3.50	0.02	6.32	6.34	0.82	4.46	5.29
	Personal	30.11	282.44	312.55	31.36	322.20	353.56	28.52	337.83	366.34
	Others	0.01	0.77	0.77	..	1.06	1.07	0.01	1.57	1.58
	Total	76.77	2,767.47	2,844.24	71.84	3,030.85	3,102.69	76.22	3,398.00	3,474.22
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.40	0.40	-	0.68	0.68	-	19.76	19.76
	NBFCs & Fin Aux.	-	0.06	0.06	0.50	1.88	2.38	-	0.46	0.46
	Private Sector	4.20	36.40	40.60	4.48	45.02	49.50	5.52	44.16	49.68
	Trust Fund	-	0.05	0.05	-	0.05	0.05	-	0.10	0.10
	Personal	2.04	13.43	15.47	1.94	16.58	18.52	2.02	19.59	21.61
	Others	0.01	0.18	0.18	0.04	0.45	0.49	0.04	0.35	0.39
	Total	6.25	50.51	56.76	6.96	64.66	71.62	7.58	84.43	92.00
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	19.27	19.27	-	5.60	5.60	-	4.44	4.44
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.33	2.52	4.84	0.86	4.44	5.30	1.89	4.19	6.08
	Trust Fund	-	0.01	0.01	-	-	-	-	-	-
	Personal	2.45	2.22	4.66	2.83	2.40	5.23	3.91	3.43	7.34
	Others	-	..	..	-	..	..	-	..	..
	Total	4.77	24.02	28.79	3.69	12.44	16.13	5.80	12.06	17.86
Islamabad	Foreign	-	-	-	-	0.08	0.08	-	0.08	0.08
	Govt.	-	40.13	40.13	-	42.95	42.95	-	22.71	22.71
	NFPSEs	-	177.55	177.55	-	268.86	268.86	-	265.78	265.78
	NBFCs & Fin Aux.	-	4.79	4.79	-	3.23	3.23	-	6.56	6.56
	Private Sector	0.64	309.29	309.93	0.55	337.85	338.40	0.62	317.81	318.44
	Trust Fund	..	9.29	9.29	-	8.57	8.57	..	11.08	11.08
	Personal	0.47	27.70	28.16	0.54	32.42	32.96	0.40	35.44	35.84
	Others	-	0.18	0.18	0.04	0.81	0.85	0.04	0.45	0.49
	Total	1.10	568.92	570.02	1.13	694.76	695.89	1.06	659.92	660.98
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	0.01	0.16	0.17	-	-	-
	Private Sector	0.33	0.12	0.45	0.29	0.14	0.42	0.32	0.13	0.45
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.05	0.01	0.06	0.06	0.02	0.07	0.06	0.02	0.08
	Others	-	-	-	-	-	-	-	-	-
	Total	0.38	0.13	0.51	0.35	0.32	0.67	0.38	0.15	0.53

* End Position.

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

(Billion Rupees)										
Provinces/Regions	Borrower	Dec-2017			Jun-2018			Dec-2018		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.25	0.25	-	0.25	0.25	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.50	1.43	1.93	0.63	1.72	2.35	0.79	1.70	2.49
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.54	1.65	2.19	0.60	1.86	2.45	0.64	1.90	2.54
	Others	-	-	-	-	-	-	-	-	-
	Total	1.04	3.33	4.37	1.23	3.82	5.05	1.43	3.85	5.28
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.17	0.17	-	0.09	0.09	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.63	6.13	6.75	0.58	5.23	5.82	0.67	4.94	5.61
	Trust Fund	-	..	..	-	..	..	-	..	..
	Personal	1.07	3.78	4.85	1.17	4.48	5.65	1.32	4.37	5.69
	Others	0.01	0.04	0.05	0.03	0.01	0.04	0.03	0.01	0.04
	Total	1.71	10.13	11.83	1.78	9.82	11.60	2.02	9.41	11.43

* 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
FY18									
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
Jul-Mar									
Punjab	1,087,802	111,196	148,835	63,221	41,375	41,557	11,037	123,984	34,582
Sindh	127,260	14,189	19,643	13,752	10,560	10,030	2,087	7,002	3,185
Khyber Pakhtunkhwa	23,213	4,551	4,729	3,197	1,162	1,495	491	530	549
Balochistan	1,347	306	495	72	37	117	50	77	165
Azad Jammu Kashmir	511	99	181	-	-	..	9	391	30
Gilgit Baltistan	634	76	148	24	7	14	6	14	35
All Pakistan	1,240,767	130,416	174,032	80,266	53,141	53,213	13,680	131,998	38,545
Jul-Jun									
Punjab	1,525,366	156,492	147,185	87,182	59,670	40,831	14,926	208,599	32,928
Sindh	192,714	20,744	21,098	18,266	14,845	10,712	2,906	12,641	3,180
Khyber Pakhtunkhwa	29,923	5,715	5,114	4,577	1,739	1,626	693	814	635
Balochistan	2,175	462	551	118	69	121	72	120	161
Azad Jammu Kashmir	787	130	172	-	-	..	12	505	21
Gilgit Baltistan	884	108	159	36	11	13	7	30	49
All Pakistan	1,751,849	183,651	174,280	110,179	76,335	53,302	18,616	222,709	36,974
FY19									
Jul-Sep									
Punjab	228,397	23,950	148,630	18,961	10,651	42,194	4,481	40,551	35,823
Sindh	31,997	3,559	20,507	3,775	2,188	10,572	899	5,744	3,588
Khyber Pakhtunkhwa	5,444	805	4,532	1,176	452	1,741	153	116	580
Balochistan	400	73	585	29	20	135	25	25	166
Azad Jammu Kashmir	236	32	152	-	-	..	12	217	61
Gilgit Baltistan	91	27	161	18	8	16	1	1	41
All Pakistan	266,565	28,447	174,567	23,959	13,318	54,657	5,571	46,653	40,259
Jul-Dec									
Punjab	723,117	72,212	150,346	39,359	24,809	42,151	8,763	109,895	41,740
Sindh	93,139	9,075	21,856	7,819	6,501	10,746	1,680	21,053	4,312
Khyber Pakhtunkhwa	12,811	2,245	4,646	2,315	871	1,849	309	762	599
Balochistan	1,103	229	618	77	78	180	47	47	178
Azad Jammu Kashmir	514	75	163	-	-	..	24	595	52
Gilgit Baltistan	156	51	141	24	10	14	3	1	41
All Pakistan	830,840	83,888	177,770	49,594	32,268	54,941	10,826	132,352	46,922

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 18									
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
Jul-Mar									
Punjab	1,092,108	85,612	109,789	26,470	222,950	55,173	2,280,638	585,115	389,935
Sindh	226,457	15,274	17,968	1,187	20,923	4,709	370,743	67,947	55,535
Khyber Pakhtunkhwa	21,695	2,251	3,159	675	2,177	518	49,271	10,671	10,450
Balochistan	1,423	112	127	1	4	..	2,893	537	904
Azad Jammu Kashmir	18,709	933	1,058	330	62	110	19,559	1,485	1,378
Gilgit Baltistan	1,609	211	406	557	116	402	2,830	425	1,005
All Pakistan	1,362,001	104,393	132,507	29,220	246,232	60,912	2,725,934	666,180	459,208
Jul-Jun									
Punjab	1,473,409	115,238	114,368	45,197	305,926	59,735	3,146,080	845,925	395,047
Sindh	298,580	19,586	18,761	1,990	40,758	5,792	514,456	108,574	59,543
Khyber Pakhtunkhwa	28,484	2,972	3,260	1,237	3,206	676	64,914	14,447	11,310
Balochistan	1,966	145	143	6	65	16	4,337	861	993
Azad Jammu Kashmir	26,966	1,385	1,121	1,127	150	178	28,892	2,171	1,492
Gilgit Baltistan	2,288	326	424	705	153	415	3,920	628	1,059
All Pakistan	1,831,693	139,652	138,076	50,262	350,258	66,812	3,762,599	972,606	469,444
FY 19									
Jul-Sep									
Punjab	360,943	28,107	112,880	15,518	76,316	73,890	628,300	179,575	413,418
Sindh	67,682	4,048	17,459	650	13,170	6,715	105,003	28,709	58,840
Khyber Pakhtunkhwa	8,863	887	3,328	375	568	760	16,011	2,827	10,941
Balochistan	66	3	75	5	10	16	525	133	977
Azad Jammu Kashmir	7,703	451	1,202	339	59	232	8,290	759	1,647
Gilgit Baltistan	513	84	487	109	25	413	732	144	1,118
All Pakistan	445,770	33,581	135,432	16,996	90,148	82,025	758,861	212,147	486,940
Jul-Dec									
Punjab	890,144	66,510	124,390	31,139	171,070	83,150	1,692,522	444,496	441,778
Sindh	170,744	9,569	19,811	1,362	26,019	7,390	274,744	72,217	64,115
Khyber Pakhtunkhwa	19,276	2,058	3,784	926	2,127	1,039	35,637	8,063	11,918
Balochistan	228	16	74	11	46	17	1,466	415	1,067
Azad Jammu Kashmir	15,474	938	1,268	873	124	284	16,885	1,732	1,766
Gilgit Baltistan	1,296	212	530	329	81	418	1,808	356	1,144
All Pakistan	1,097,162	79,304	149,857	34,640	199,467	92,299	2,023,062	527,280	521,788

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2017				2018			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
A. Foreign Constituents:	-	-	-	-	82	5.8	-	-
(a) Business	-	-	-	-	82	5.8	-	-
(b) Other Foreign Constituents	-	-	-	-	-	-	-	-
B. Domestic Constituents:	23,087	208,966.9	21,122	225,650.5	20,222	241,347.8	18,806	258,592.3
I. Government:	27	7,506.2	39	729.9	46	2,933.8	9	1,507.6
II. Public Sector Enterprises:	26	2,934.8	37	2,301.4	61	6,416.2	627	3,801.2
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	609	2,461.9
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	1	350.0	-	-	3	961.7	8	1,043.0
(f) Commerce:	25	2,584.8	36	2,284.4	25	5,453.9	10	296.3
1. Export Bills :	2	2,529.8	10	2,254.1	15	3,723.4	1	216.3
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	6	2,047.5	1	..	-	-
iii. Cotton Textiles (Local)	-	-	1	32.3	-	-	-	-
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	2	2,529.8	-	-	13	2,593.1	-	-
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	3	174.3	1	1,130.3	1	216.3
2. Imports Bills Payable in Pakistan	23	55.0	17	30.2	-	-	-	-
3. Inland Bills (to include Local Bills)	-	-	9	0.1	10	1,730.5	9	80.0
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	-	-	-	-	-	-
(i) Other Public Sector Enterprises	-	-	1	17.0	33	0.5	-	-
III. Private Sector (Business):	23,022	198,484.6	21,046	222,619.2	20,094	231,010.3	18,170	253,283.4
1. Agriculture, Forestry ,Hunting & Fishing	47	202.5	306	8,749.8	33	7,928.1	11	111.7
(a) . Primary Products :	47	202.5	304	8,748.0	30	7,917.1	11	111.7
i. Cotton	-	-	263	8,439.5	29	7,743.2	-	-
ii. Rice	17	103.4	16	253.9	1	173.9	6	50.0
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	30	99.1	25	54.5	-	-	5	61.7
(b). Other Agriculture, Forestry, Hunting and Fishing	-	-	2	1.8	3	11.0	-	-

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2017				2018			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	17	473.3	7	601.0	24	392.2	30	332.3
3. Manufacturing	18,987	147,626.2	16,252	141,338.4	14,669	139,160.4	14,497	189,484.8
4. Construction	465	7,073.8	593	2,346.4	13	347.9	15	439.5
5. Electricity, Gas, Water & Sanitary Services	5	1,214.7	8	4,279.6	4	49.9	6	1,976.8
6. Commerce:	1,840	16,545.1	3,072	44,257.9	3,890	56,073.8	2,939	39,185.3
(a). Export Bills-Traditional Export	509	4,065.9	-	-	900	10,675.7	489	5,162.7
i. Wool & Goat Hair	50	191.2	-	-	-	-	-	-
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	368	3,503.0	717	11,593.0	654	6,820.3	316	3,088.2
iv. Cotton Yarn (Local)	81	352.7	158	2,138.3	246	3,855.4	171	2,067.5
v. Sports Goods	8	11.7	7	23.9	-	-	1	4.4
vi. Surgical Instruments	2	7.3	2	5.4	-	-	1	2.6
(b). Export Bills-Non-Traditional Exports	268	1,560.1	771	12,421.1	1,075	19,959.2	729	11,003.3
i. Brassware & Handicrafts	-	-	-	-	-	-	-	-
ii. Carpets & Rugs	-	-	-	-	-	-	-	-
iii. Footwear & Leather goods	11	95.3	107	990.7	437	2,798.7	472	5,892.6
iv. Handloom products, Towels & Hosiery	22	101.9	84	503.3	282	4,009.9	84	792.8
v. Readymade Garments	68	510.0	248	1,755.8	211	3,088.7	129	3,738.7
vi. Electrical goods (Cable & Wire RA)	-	-	9	37.5	5	51.6	-	-
vii. Other Export Bills	167	853.0	323	9,133.9	140	10,010.4	44	579.2
(c). Import Bills Payable in Pakistan	910	8,335.4	962	7,931.7	1,185	11,066.1	1,166	13,111.9
(d). Inland Bills (to include Local Bills)	153	2,583.6	449	9,697.0	727	14,361.5	531	9,738.1
(e). Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(f). Other Foreign Bills (clean outward)	-	-	6	447.5	3	11.4	24	169.2
7. Transport, Storage & Communication	79	8,311.4	75	8,980.6	400	9,523.5	230	10,821.7
8. Services	1,228	9,830.4	323	5,846.7	567	6,379.0	338	5,903.1
9. Other Private (Business)	354	7,207.4	410	6,218.7	494	11,155.4	104	5,028.2
IV. Trust Funds and Non-Profit Institutions	-	-	-	-	-	-	-	-
V. Others	12	41.3	-	-	21	987.6	-	-
TOTAL	23,087	208,966.9	21,122	225,650.5	20,304	241,353.6	18,806	258,592.3

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2016	2017		2018			
	Dec	Jun	Dec	Jun	Dec		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
A. FEDERAL GOVERNMENT SECURITIES	-	-	-	-	-	-	-
B. FEDERAL GOVERNMENT BONDS	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,005,042.5	1,996,453.5
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,005,042.5	1,996,453.5
(vii) Un-classified	-	-	-	-	-	-	-
C. TREASURY BILLS	3,145,702.9	3,783,600.4	4,588,491.9	4,773,462.6	4,724,513.8	4,716,429.9	4,728,483.3
D. FOREIGN SECURITIES AND SHARES	121,077.1	236,707.6	257,402.4	161,122.5	149,844.8	149,798.3	149,566.1
E. OTHERS:	857,169.5	832,668.8	793,203.5	931,792.4	922,164.3	825,560.3	951,365.5
1. Shares :	303,996.6	316,538.2	323,394.2	326,362.8	332,412.0	236,165.8	360,204.4
(i) Financial Institutions	21,655.6	19,365.3	17,504.8	20,272.3	22,150.7	18,282.6	21,161.7
(ii) Public Sector Enterprises	10,821.3	13,668.3	19,317.7	19,905.8	70,231.1	57,622.2	75,126.4
(iii) Private Sector	271,519.7	283,504.6	286,571.7	286,184.7	240,030.2	160,261.0	263,916.3
2. Debentures :	207.7	789.8	368.0	268.4	36.9	36.9	36.9
(i) Financial Institutions	0.8	0.8	0.8	0.8	-	-	-
(ii) Public Sector Enterprises	163.7	163.7	294.4	261.9	31.2	31.2	31.2
(iii) Private Sector	43.2	625.3	72.8	5.7	5.7	5.7	5.7
3. National Investment Trust (Unit)	3,399.6	2,819.7	2,732.4	2,775.7	2,645.0	1,873.2	2,435.6
4. Participation Term Certificates	1,557.2	288.9	2,140.1	80.4	18,802.5	19,040.0	18,791.3
5. Term Finance Certificate (TFC's)	77,417.2	101,854.7	75,241.8	83,257.5	89,359.5	90,013.5	89,209.7
6. Sukuk	446,253.3	349,520.4	360,968.4	484,577.1	416,203.5	416,256.5	416,190.5
7. Certificate of Investment (COI's)	3,788.1	3,838.1	3,520.0	7,202.2	5,820.8	5,820.8	5,820.0
8. Modaraba Certificate	297.0	106.0	1.0	-	-	-	-
9. Mutual Funds	19,572.2	17,575.8	11,378.0	6,295.9	5,983.5	5,751.6	7,913.0
10. Others	680.5	39,337.2	13,459.6	20,972.4	50,900.7	50,602.0	50,764.1
TOTAL	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.0	7,696,831.1	7,825,868.4

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

(Million Rupees)

RATE OF RETURN	2015	2016		2017		2018	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
0.00	497,535.0	625,953.7	593,783.2	561,814.6	683,009.4	619,913.9	318,338.5
0.25*	186,360.3	185,445.9	147,727.9	218,307.9	228,514.7	194,449.6	194,643.9
0.50*	88,555.7	26,279.3	47,594.2	65,390.7	60,694.2	41,171.8	86,099.8
0.75*	33,152.4	18,426.5	29,889.6	8,918.3	10,624.2	7,036.8	46,078.1
1.00	50,477.2	25,437.0	79,419.0	41,219.6	21,453.6	17,376.7	70,371.4
1.25	74,003.8	17,332.9	35,090.8	7,326.4	7,258.0	7,531.9	10,620.9
1.50	17,930.3	41,096.3	52,427.9	23,460.2	54,412.0	21,029.0	20,112.6
1.75	3,233.6	18,675.1	31,165.7	25,013.0	15,480.4	2,827.1	1,669.8
2.00	14,926.2	35,359.0	20,163.0	10,476.5	50,189.3	4,982.2	4,502.4
2.25	75.0	6,113.0	742.6	4,945.8	6,078.9	542.1	2,004.7
2.50	1,338.4	404.3	223.2	4,219.5	9,707.4	3,970.2	6,668.3
2.75	247.1	2,755.9	1,291.1	38,979.7	11,294.8	2,598.4	1,466.1
3.00	1,691.7	12,911.4	476.8	10,511.6	14,173.9	8,063.4	4,464.9
3.25	2,147.3	184.9	-	4,324.6	-	10,521.5	915.6
3.50	1,878.7	401.2	-	11,555.0	-	9,028.7	1,943.3
3.75	-	19.1	-	5,624.8	1,086.5	159,641.2	1,847.1
4.00	-	13,032.6	-	17.6	0.1	13,319.5	3,715.2
4.25	-	-	-	266.0	822.9	5,007.6	2,428.9
4.50	-	-	-	911.7	35.3	16,851.0	1,750.4
4.75	-	-	-	511.8	93.9	48.0	11,592.9
5.00	-	-	-	-	5.0	10,414.6	3,159.7
5.25	-	-	-	-	750.0	255.9	850.6
5.50	-	-	-	-	6,000.0	273.2	3,402.0
5.75	-	-	-	-	-	12,102.7	4,200.6
6.00	-	-	-	-	-	4,580.6	118,823.7
6.25	-	-	-	-	-	5,000.0	9,827.8
6.50	-	-	-	-	-	265.1	11,988.8
6.75	-	-	-	-	-	..	203.2
7.00	-	-	-	-	-	..	11,015.2
7.25	-	-	-	-	-	..	-
7.50	-	-	-	-	-	0.4	4,358.7
7.75	-	-	-	-	-	..	12,875.1
8.00	-	-	-	-	-	..	60,132.2
8.25	-	-	-	-	-	24.7	8,756.7
8.50	-	-	-	-	-	..	1,573.8
8.75	-	-	-	-	-	15.2	5,876.7
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
Total	973,552.7	1,029,828.1	1,039,995.2	1,043,795.3	1,181,684.5	1,178,843.1	1,048,279.5

*0.25 stands for 0.05 to 0.25

*0.50 stands for 0.30 to 0.50

*0.75 stands for 0.55 to 0.75

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)

RATE OF RETURN	2015	2016		2017		2018	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
0.00	2,603,157.6	2,956,607.9	3,125,513.5	3,569,106.4	3,478,375.0	3,779,041.3	4,275,240.1
0.25*	32,486.8	41,047.8	52,143.0	52,682.1	61,006.5	54,443.5	69,474.3
0.50*	13,638.8	15,881.9	18,404.4	17,484.6	2,483.7	6,452.6	1,571.3
0.75*	-		723.6	616.6	17,350.5	1,256.4	63,304.6
1.00	-	13,779.4	264.1	50.2	512.3	18,386.2	2,111.5
1.25	1,123.9	1,774.5	2,391.1	3,185.1	3,029.6	2,373.4	2,225.9
1.50	129.7	129.7	1,112.4	134.0	2,563.7	1,161.4	400.4
1.75	-	11,069.9	12,871.7	-	2,861.4	2,495.0	335.4
2.00	16,660.6	3,531.1	8,629.7	14,603.8	13,456.1	130,582.0	19,248.2
2.25	2,097.2	5,903.2	11,212.3	9,643.3	9,774.3	4,501.8	3,735.4
2.50	9,102.9	9,955.7	9,408.6	39,109.1	32,869.9	4,483.7	5,123.0
2.75	90,357.7	113,002.3	178,473.2	160,115.9	33,049.3	63,401.4	1,279.9
3.00	29,124.2	33,903.3	73,827.3	31,759.1	128,518.9	99,700.6	7,033.3
3.25	19,026.5	24,095.9	31,939.0	37,197.2	34,954.8	25,223.5	19,386.9
3.50	94,985.8	115,955.5	208,393.1	313,765.7	129,808.8	6,140.9	80,204.1
3.75	33,168.8	2,840,034.8	2,648,667.6	3,053,610.2	3,459,802.6	829,170.4	32,571.5
4.00	1,986,849.2	428,541.8	973,463.5	985,319.8	896,710.7	131,169.8	173,200.2
4.25	251,733.6	412,213.4	603,233.0	510,047.3	295,832.9	36,996.6	191,428.5
4.50	352,762.9	221,421.0	332,180.5	334,542.3	319,414.4	3,446,535.5	79,628.9
4.75	248,888.4	118,679.7	201,782.8	155,847.9	201,985.5	774,667.1	136,530.2
5.00	940,888.8	233,744.6	210,709.2	154,169.4	373,087.1	654,603.8	98,966.3
5.25	84,478.3	230,190.0	233,877.5	307,048.3	162,300.3	152,531.0	68,737.4
5.50	247,139.8	141,649.4	145,864.9	168,884.9	181,557.0	177,819.1	66,889.9
5.75	106,372.8	113,889.7	104,254.5	124,797.7	142,934.8	131,153.8	27,856.5
6.00	215,506.1	161,712.6	142,461.7	133,401.8	292,541.7	349,650.2	61,062.2
6.25	47,632.5	86,007.3	89,839.1	92,645.2	105,254.0	91,537.6	34,451.3
6.50	235,279.0	179,276.7	73,497.5	35,935.2	33,694.8	122,633.2	685,113.4
6.75	55,223.9	60,398.8	57,549.5	39,991.6	104,341.1	97,907.0	142,555.0
7.00	340,576.9	342,400.0	84,657.1	114,990.2	114,580.5	42,978.6	93,200.6
7.25	87,020.0	62,189.3	77,510.5	37,978.1	17,009.0	48,468.6	45,438.9
7.50	42,132.0	27,936.4	49,243.9	11,743.1	3,247.0	136,088.3	63,961.0
7.75	40,665.6	41,731.8	4,883.3	2,067.3	7,628.9	12,205.1	47,292.2
8.00	86,064.9	18,769.5	10,113.5	6,347.4	11,869.2	10,867.2	3,763,774.2
8.25	11,687.6	2,763.7	1,886.7	1,495.1	3,786.3	623.8	579,800.2
8.50	21,237.6	12,981.0	3,621.2	3,047.5	4,481.0	1,968.8	334,365.1
8.75	37,227.0	4,051.7	2,140.7	4,674.6	51,691.8	4,872.5	51,899.1
9.00	20,320.1	10,938.4	8,838.0	10,257.9	2,823.0	894.9	166,471.3
9.25	6,922.1	3,627.4	2,024.6	1,607.5	728.0	457.9	56,024.7
9.50	3,510.1	2,186.2	1,845.2	1,917.1	2,911.2	3,604.3	149,936.5
9.75	940.7	5.0	-	-	-	-	49,761.8
10.00	1,739.8	5,839.6	11.7	256.0	283.6	7,295.7	43,435.0
10.25	558.6	330.7	7.7	71.2	3.8	0.2	14,339.4
10.50	10,995.8	325.6	20.0	189.3	13,773.2	128.2	37,210.1
10.75	58.1	6,643.9	17.6	907.6	110.3	108.7	20,996.0
11.00	1,126.3	1,437.8	744.2	550.2	413.4	407.1	68,577.5
Over-11.00	5,728.1	9,273.0	1,009.0	4,510.4	9,796.7	3,218.0	199,571.6
Total	8,436,327.0	9,127,829.0	9,801,263.2	10,548,305.3	10,765,208.5	11,470,206.8	12,135,720.9

*0.25 stands for 0.05 to 0.25

*0.50 stands for 0.30 to 0.50

*0.75 stands for 0.55 to 0.75

Source: Statistics & Data Warehouse Department, SBP

3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2016		2017				2018			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	27,833.6	27,833.6	36,168.1	27,668.1	14,237.4	14,237.4	20,924.9	20,674.3	12,349.6	12,349.6
1.00*	2,010.5	2,010.5	664.9	664.9	249.8	249.8	481.4	481.4	892.0	892.0
2.00*	10,266.6	10,266.6	15,469.2	15,469.2	6,052.3	6,052.3	1,490.8	1,490.8	1,087.1	1,087.1
3.00*	13,031.5	9,996.8	11,928.5	9,927.0	14,860.3	12,585.3	10,103.1	10,103.1	15,323.5	15,323.5
3.25	2,876.8	2,876.8	3,278.7	362.8	3,917.1	298.0	-	-	1,407.6	1,407.6
3.50	403.0	403.0	898.3	898.3	333.9	333.9	142.4	142.4	442.3	442.3
3.75	230.9	230.9	150.9	150.9	0.1	0.1	0.1	0.1	2.4	2.4
4.00	6,000.5	6,000.5	6,777.9	5,864.9	5,255.7	5,255.7	6,635.1	6,635.1	16,205.0	16,205.0
4.25	532.1	532.1	794.8	794.8	384.6	384.6	8.4	8.4	2,889.7	2,889.7
4.50	126.2	126.2	176.2	176.2	2,638.1	204.4	83.0	83.0	52.0	52.0
4.75	543.5	543.5	124.5	124.5	52.7	52.7	10.8	10.8	-	-
5.00	1,748.8	1,748.8	2,221.1	2,221.1	2,634.6	2,634.6	1,188.5	1,188.5	3,010.2	3,010.2
5.25	32.3	32.3	4.8	4.8	335.0	335.0	5.0	5.0	2.8	2.8
5.50	93.1	93.1	454.5	454.5	537.9	537.9	145.3	145.3	375.4	375.4
5.75	11.6	11.6	8.2	8.2	13.2	13.2	-	-	5.3	5.3
6.00	23,559.2	17,313.3	23,122.3	11,165.9	26,933.9	26,933.9	5,697.2	5,685.5	9,994.5	9,994.5
6.25	6,297.7	6,297.7	9,795.9	9,795.9	37,897.8	11,311.7	2,614.3	2,614.3	4,508.0	4,508.0
6.50	7,439.5	7,439.5	7,324.9	7,324.9	34,963.6	16,963.6	20,455.1	20,455.1	1,589.2	1,589.2
6.75	715.0	715.0	2,612.7	2,612.7	3,958.8	3,958.8	10,100.4	10,100.4	361.6	361.6
7.00	14,808.5	14,808.5	25,039.0	25,039.0	22,664.7	22,664.7	41,420.5	30,433.4	8,100.9	8,100.9
7.25	176.1	176.1	4,610.9	4,610.9	12,772.7	12,772.7	6,653.5	6,653.5	1,028.6	1,028.6
7.50	862.2	862.2	5,329.9	5,329.9	7,916.9	7,916.9	18,235.3	18,235.3	15,510.7	14,880.0
7.75	628.7	628.7	3,367.7	3,367.7	3,860.0	3,860.0	9,238.8	9,238.8	642.9	642.9
8.00	14,173.7	14,173.7	14,771.9	14,771.9	10,520.9	10,520.9	27,808.0	27,658.0	14,419.9	14,341.1
8.25	876.4	876.4	3,051.6	3,051.6	7,249.0	7,249.0	10,706.8	10,706.8	1,032.6	1,032.6
8.50	296.1	296.1	4,177.2	4,177.2	15,740.6	15,340.6	9,222.6	9,222.6	7,023.6	6,961.8
8.75	237.1	237.1	1,050.2	1,050.2	2,291.7	2,291.7	3,507.6	3,507.6	178.8	178.8
9.00	27,316.5	27,316.5	30,287.7	30,287.7	6,400.5	6,400.5	22,887.7	22,887.7	31,001.9	21,538.9
9.25	144.3	144.3	3,044.8	3,044.8	15,389.8	15,389.8	4,334.5	4,334.5	3,338.5	3,338.5
9.50	1,187.9	1,187.9	1,980.7	1,980.7	890.3	890.3	2,617.4	2,617.4	16,246.8	16,246.8
9.75	362.8	362.8	1,572.6	1,572.6	4,813.1	4,813.1	961.1	961.1	2,531.9	2,531.9
10.00	8,458.8	8,458.8	12,774.5	12,774.5	7,626.5	7,626.5	48,752.4	47,357.7	30,433.9	30,433.9
10.25	272.2	272.2	596.8	596.8	382.2	382.2	462.7	462.7	8,838.0	8,838.0
10.50	152.3	152.3	1,764.9	1,764.9	3,027.2	3,027.2	2,081.5	2,081.5	17,108.6	16,893.2
10.75	160.6	160.6	122.7	122.7	526.6	526.6	2,311.3	2,311.3	9,794.2	9,794.2
11.00	4,661.5	4,661.5	4,123.4	4,123.4	11,453.4	11,453.4	8,063.3	8,063.3	40,064.1	40,064.1
11.25	1,790.3	1,790.3	3,291.5	3,291.5	3,701.0	3,701.0	6,482.1	6,482.1	16,002.2	16,002.2
11.50	170.0	170.0	230.5	230.5	1,460.5	1,460.5	701.3	701.3	24,657.3	24,657.3
11.75	539.4	539.4	161.3	161.3	588.3	588.3	759.0	759.0	12,620.8	12,620.8
12.00	20,022.5	13,624.3	12,905.7	12,505.7	10,735.4	10,735.4	11,984.0	11,488.2	35,585.5	35,087.3
12.25	1,704.2	1,704.2	1,595.3	1,595.3	1,956.2	1,956.2	129.1	129.1	1,235.8	1,235.8
12.50	852.5	852.5	906.1	906.1	1,523.3	1,523.3	1,128.4	1,128.4	12,888.6	12,888.6
12.75	348.2	348.2	1,108.1	1,108.1	1,979.9	1,979.9	6,593.9	6,593.9	6,270.1	6,270.1
13.00	1,030.9	1,030.9	2,593.0	2,593.0	1,033.7	1,033.7	4,508.1	4,508.1	13,419.4	13,419.4
13.25	548.8	548.8	321.3	321.3	642.9	642.9	93.4	93.4	455.5	455.5
13.50	2,173.0	2,173.0	3,253.3	3,253.3	2,779.0	2,779.0	2,658.5	2,658.5	33,687.8	33,687.8
13.75	474.5	474.5	545.0	545.0	744.2	744.2	24.9	24.9	2,656.4	2,656.4
14.00	3,616.9	3,616.9	4,606.2	4,606.2	1,631.4	1,631.4	2,921.0	2,921.0	9,524.0	9,523.9
14.25	30.5	30.5	6.5	6.5	30.7	30.7	5.5	5.5	1,146.6	1,146.6
14.50	175.8	175.8	178.4	178.4	178.3	178.3	399.8	399.8	657.3	657.3
14.75	15.3	15.3	17.8	17.8	381.9	381.9	16.2	16.2	54.4	54.4
15.00	14,026.2	14,026.2	13,839.5	13,839.5	1,500.6	1,500.6	2,017.9	2,017.9	6,970.3	6,970.3
15.25	35.6	35.6	263.8	263.8	20.1	20.1	13.6	13.6	42.4	42.4
15.50	6,351.2	6,351.2	6,122.4	6,122.4	2,101.1	2,101.1	4,840.9	4,557.3	1,166.3	1,166.3
15.75	39.0	39.0	-	-	279.4	279.4	-	-	383.3	383.3
16.00 & over	36,644.5	36,644.5	37,464.4	37,464.4	28,119.8	28,119.8	40,698.3	40,407.1	68,055.7	68,043.2
TOTAL	269,117.4	253,438.7	329,053.1	302,366.2	350,170.7	296,856.7	385,326.7	371,462.0	525,274.0	514,313.4

* 1.00 stands for 0.25 to 1.00

* 2.00 stands for 1.25 to 2.00

* 3.00 stands for 2.25 to 3.00

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	2016		2017				2018			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	461,671.7	282,150.8	505,166.1	273,283.3	237,928.0	177,542.3	255,400.4	185,632.9	276,536.5	207,469.9
1.00*	14,051.4	13,991.4	5,775.3	4,712.4	5,281.4	4,183.4	7,565.0	6,461.1	5,501.9	3,689.7
2.00*	37,461.9	37,461.9	39,770.7	39,770.7	28,295.5	28,295.5	27,760.0	27,758.5	27,116.1	27,114.6
3.00*	278,824.2	264,282.2	336,498.9	308,723.5	390,573.4	358,559.8	344,538.6	344,532.0	398,274.1	397,188.6
4.00*	146,866.7	126,150.0	115,965.6	97,772.7	112,866.0	91,898.3	108,418.4	104,596.9	80,861.8	80,569.5
5.00*	96,433.0	91,891.1	58,876.8	58,876.8	73,539.6	61,908.4	97,741.5	71,790.0	87,463.9	80,668.3
6.00*	495,397.1	188,170.0	370,764.9	184,428.3	384,322.7	165,277.5	312,656.2	211,240.8	116,977.0	26,179.9
7.00*	1,216,676.5	752,680.3	1,620,164.0	960,796.6	1,736,385.8	995,850.1	1,832,518.7	843,542.2	296,193.5	246,406.0
8.00*	824,681.6	642,839.2	991,060.7	744,304.6	1,289,909.5	918,339.6	1,756,081.5	1,224,135.8	419,964.5	251,190.0
8.25	53,478.0	45,148.8	86,561.4	67,164.6	137,164.3	123,525.7	131,782.5	123,924.9	102,088.3	88,420.5
8.50	107,598.4	94,795.9	68,097.6	66,905.5	82,826.0	81,750.6	199,596.8	173,838.5	100,875.5	89,701.2
8.75	46,112.3	45,125.0	58,545.3	57,588.1	85,414.0	84,496.6	72,916.0	72,580.0	143,233.3	118,103.6
9.00	299,736.4	285,068.5	286,906.2	271,215.3	201,845.8	197,925.9	188,470.4	180,691.2	346,307.8	276,191.4
9.25	56,109.9	56,109.9	68,788.1	68,788.1	147,086.7	131,632.2	104,788.5	104,524.4	343,578.3	221,572.1
9.50	46,648.1	46,093.4	50,607.4	50,607.4	40,063.8	40,063.8	121,594.9	110,434.0	248,515.6	198,875.3
9.75	29,771.0	27,771.0	16,277.3	14,277.3	63,110.4	57,604.8	32,207.8	32,207.8	273,858.9	145,893.4
10.00	91,494.5	66,260.4	111,232.1	67,956.3	64,468.5	61,985.4	146,913.8	137,632.3	771,828.6	270,300.8
10.25	19,662.3	19,515.0	15,983.8	15,836.6	26,324.0	25,785.9	30,940.3	24,028.9	208,768.3	129,762.7
10.50	23,582.5	23,582.5	32,075.5	32,075.5	34,471.1	34,471.1	48,908.1	48,908.1	305,225.4	231,611.0
10.75	19,200.1	18,135.1	19,256.9	19,256.9	16,997.2	16,845.5	14,055.3	13,933.9	244,784.5	221,617.0
11.00	80,299.1	75,278.4	66,984.6	66,984.6	85,743.6	85,718.6	60,053.8	59,961.0	373,735.7	271,908.6
11.25	10,266.8	10,266.8	27,981.5	27,977.0	48,221.3	48,192.1	16,013.5	16,012.3	223,161.1	129,998.3
11.50	36,242.0	36,242.0	30,901.0	30,872.6	27,979.9	27,979.9	52,937.8	52,936.1	293,968.5	158,836.9
11.75	10,146.6	10,146.6	8,122.6	8,122.6	12,787.5	12,787.5	11,271.5	11,271.5	139,642.1	97,791.7
12.00	74,990.4	51,741.1	51,491.9	37,187.9	53,488.2	25,696.1	114,503.4	70,711.5	258,026.0	157,507.8
12.25	9,934.1	7,934.1	8,761.7	6,746.0	9,452.5	9,452.5	5,714.9	5,714.9	68,854.7	66,522.4
12.50	32,191.3	32,191.3	65,375.2	65,375.2	69,621.4	69,621.4	83,686.5	55,569.9	120,094.8	118,269.3
12.75	8,095.7	8,095.7	6,478.4	6,478.4	3,853.6	3,853.6	4,463.3	4,463.3	43,597.9	35,267.9
13.00	15,309.8	15,309.8	20,021.1	20,021.1	22,044.4	19,944.4	18,610.3	18,610.3	106,005.2	81,312.7
13.25	4,323.9	4,323.9	5,019.1	5,019.1	3,640.3	3,640.3	5,792.3	5,786.6	32,928.0	32,922.2
13.50	62,146.0	62,146.0	60,223.2	40,223.2	36,120.3	36,120.3	60,087.6	40,087.6	199,524.0	189,524.0
13.75	1,944.4	1,944.4	1,616.8	1,616.8	5,494.0	5,494.0	3,135.8	3,135.8	23,853.4	23,853.4
14.00	45,022.7	45,022.7	69,159.6	66,912.2	62,982.7	62,982.7	79,384.4	79,384.4	113,221.0	113,221.0
14.25	32,333.3	32,333.3	26,186.6	26,186.6	24,582.8	24,582.8	21,996.0	21,996.0	34,955.3	34,955.3
14.50	7,311.9	7,311.9	2,101.4	2,101.4	9,928.3	9,928.3	7,117.9	7,117.9	14,228.9	14,228.9
14.75	11,322.5	11,322.5	22,728.4	22,728.4	32,534.9	32,534.9	41,347.4	41,347.4	56,700.0	56,700.0
15.00	70,752.4	70,752.4	49,073.4	46,146.9	52,425.5	52,192.2	30,229.3	27,991.2	27,080.6	27,080.6
15.25	2,631.5	2,631.5	3,776.2	3,776.2	3,900.2	3,089.6	6,231.8	6,231.8	7,798.8	7,798.8
15.50	27,310.2	27,310.2	16,972.4	16,972.4	22,967.4	22,967.4	17,263.2	16,195.9	17,272.7	17,272.7
15.75	19,260.0	19,260.0	15,037.5	15,037.5	13,232.5	13,232.5	10,982.0	10,982.0	11,601.2	11,601.2
16.00	23,484.7	22,736.6	26,175.4	25,217.0	29,084.2	28,243.1	43,092.7	41,429.8	20,125.7	19,282.4
16.25	801.9	801.9	1,022.7	1,022.7	2,040.1	2,040.1	4,529.5	4,529.5	7,992.2	7,992.2
16.50	2,253.4	2,253.4	3,781.6	3,720.6	3,530.4	3,530.4	4,545.8	4,545.8	6,034.2	6,034.2
16.75	1,788.9	1,788.9	6,168.8	6,168.8	2,112.5	2,112.5	3,058.2	3,058.2	3,501.7	3,501.7
17.00	7,602.0	7,601.8	6,500.7	6,500.7	9,134.3	9,134.1	6,008.7	6,008.7	10,352.4	10,352.2
17.25	2,656.9	2,656.9	841.1	840.8	989.6	989.6	772.6	772.6	4,416.5	4,416.5
17.50	1,460.8	1,460.8	9,252.5	9,252.5	1,392.4	1,392.4	4,937.6	4,937.6	3,896.2	3,896.2
17.75	752.1	752.1	373.1	373.1	1,039.4	1,039.4	1,131.8	1,131.8	1,840.3	1,840.3
18.00	29,640.9	29,640.9	29,125.4	29,125.4	11,868.6	11,868.6	9,646.8	9,646.8	17,979.4	17,979.4
18.25	1,177.8	1,177.8	1,878.1	1,244.7	1,195.3	1,094.3	4,512.9	3,318.2	5,365.5	5,365.5
18.50	673.1	673.1	2,122.6	2,122.6	1,836.5	1,836.5	1,466.4	1,466.4	1,949.0	1,949.0
18.75	500.3	500.3	631.4	631.4	746.9	746.9	1,105.0	1,105.0	1,737.4	1,737.4
19.00	55,607.2	55,607.2	47,550.7	47,550.7	43,056.5	43,056.5	62,216.7	58,732.5	40,188.3	23,101.5
19.25	233.3	233.3	78.5	78.5	312.9	312.9	345.5	345.5	563.2	563.2
19.50	817.5	817.5	1,502.6	1,502.6	789.0	789.0	5,526.8	5,526.8	821.2	821.2
19.75	344.9	344.9	306.0	306.0	426.2	426.2	495.0	495.0	8,687.0	8,687.0
20.00 & over	77,024.7	77,024.7	83,187.8	83,187.8	86,860.8	86,860.8	98,419.5	98,419.5	93,944.1	93,944.1
TOTAL	5,134,112.8	3,864,859.1	5,636,886.0	4,139,672.6	5,956,291.0	4,423,426.8	6,737,488.9	4,843,371.5	7,193,597.6	5,170,563.0

* 1.00 stands for 0.25 to 1.00

: : :
: : :
: : :

* 8.00 stands for 7.25 to 8.00

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)						
		2015	2016		2017		2018	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)	2.42 (3.19)	2.85 (2.47)	2.97 (2.90)	4.25 (2.43)
II.	Saving Deposits	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)	3.54 (64.78)	3.58 (64.46)	4.14 (66.49)	7.00 (65.58)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)	4.36 (4.59)	4.18 (5.68)	5.15 (5.38)	7.14 (7.05)
	(b) 3 months and over							
	but less than 6 months	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)	4.29 (6.09)	4.31 (6.42)	4.77 (5.92)	6.75 (7.72)
	(c) 6 months and over							
	but less than 1 year	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)	4.26 (5.80)	4.10 (5.19)	4.63 (4.89)	6.19 (4.56)
	(d) 1 year and over but							
	less than 2 years	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)	4.62 (11.98)	4.79 (12.45)	5.13 (11.25)	7.30 (9.45)
	(e) 2 years and over but							
	less than 3 years	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)	5.14 (0.40)	5.16 (0.37)	5.04 (0.36)	7.21 (0.31)
	(f) 3 years and over but							
	less than 4 years	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)	5.67 (0.90)	5.77 (0.70)	5.59 (0.72)	7.45 (0.64)
	(g) 4 years and over but							
	less than 5 years	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)	5.28 (0.06)	6.61 (0.13)	5.37 (0.12)	7.32 (0.10)
	(h) 5 years and over	7.05 (2.14)	6.42 (2.62)	5.83 (2.44)	6.22 (2.21)	7.46 (2.11)	6.96 (1.97)	8.56 (2.16)
IV.	Overall							
	(i) Excluding current							
	and other deposits	4.52	4.11	3.92	3.84	3.93	4.41	6.95
	(ii) Including current							
	and other deposits	3.07	2.75	2.62	2.53	2.64	2.92	4.60

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		2015	2016		2017		2018	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)	2.54 (3.26)	2.95 (2.60)	3.03 (3.05)	4.25 (2.65)
II.	Saving Deposits	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)	3.75 (64.99)	3.83 (64.96)	4.32 (66.62)	7.37 (66.02)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)	4.54 (4.69)	4.55 (5.51)	5.21 (5.62)	7.59 (7.13)
	(b) 3 months and over but less than 6 months	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)	4.67 (5.76)	4.76 (6.06)	5.12 (5.41)	7.38 (7.08)
	(c) 6 months and over but less than 1 year	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)	4.66 (5.44)	4.70 (4.73)	5.04 (4.61)	6.71 (4.28)
	(d) 1 year and over but less than 2 years	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)	4.81 (12.13)	5.04 (12.68)	5.30 (11.49)	7.68 (9.47)
	(e) 2 years and over but less than 3 years	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)	5.25 (0.41)	5.44 (0.37)	5.38 (0.34)	7.64 (0.31)
	(f) 3 years and over but less than 4 years	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)	5.77 (0.94)	5.79 (0.76)	5.61 (0.77)	7.47 (0.69)
	(g) 4 years and over but less than 5 years	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)	5.29 (0.07)	6.61 (0.14)	5.37 (0.13)	7.32 (0.11)
	(h) 5 years and over	7.39 (2.19)	6.77 (2.63)	6.14 (2.44)	6.35 (2.31)	7.74 (2.18)	7.25 (1.96)	8.70 (2.26)
IV.	Overall							
	(i) Excluding current and other deposits	4.87	4.39	4.16	4.07	4.21	4.59	7.33
	(ii) Including current and other deposits	3.39	3.01	2.86	2.74	2.89	3.11	4.82

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		2015	2016		2017		2018
		Dec	Jun	Dec	Jun	Dec	Jun
I.	Call Deposits	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)	0.05 (2.30)	0.08 (1.01)	0.88 (1.01)
II.	Saving Deposits	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)	0.57 (62.00)	0.41 (58.74)	1.79 (64.81)
III.	Term or Fixed Deposits						
	(a) Less than 3 months	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)	0.73 (3.22)	1.10 (7.59)	3.47 (2.25)
	(b) 3 months and over but less than 6 months	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)	1.51 (10.54)	1.28 (10.50)	2.82 (12.59)
	(c) 6 months and over but less than 1 year	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)	1.53 (10.60)	1.01 (10.55)	1.75 (8.43)
	(d) 1 year and over but less than 2 years	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)	1.48 (9.97)	1.14 (9.85)	2.05 (8.11)
	(e) 2 years and over but less than 3 years	1 (0.11)	0.96 (0.10)	1.26 (0.11)	1.65 (0.18)	1.93 (0.37)	2.39 (0.58)
	(f) 3 years and over but less than 4 years	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)	1.71 (0.32)	2.00 (0.05)	2.32 (0.06)
	(g) 4 years and over but less than 5 years	1.25 (0.08)	1.79 (0.01)	1.48 (..)	1.75 (..)	2.17 (..)	2.25 (..)
	(h) 5 years and over	1.8 (1.61)	1.79 (2.43)	1.81 (2.49)	1.77 (0.88)	2.21 (1.34)	3.55 (2.16)
IV.	Overall						
	(i) Excluding current and other deposits	0.59	0.74	0.72	0.87	0.72	2.00
	(ii) Including current and other deposits	0.32	0.37	0.35	0.44	0.39	0.99

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 Security and Nature Wise Weighted Average Lending Rates (All Scheduled Banks)

(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									
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
2018	Jun	11.06	7.77	7.22	7.90	8.82	6.87	8.63	8.10
	Dec	10.59	9.82	8.77	9.59	10.25	8.65	10.58	9.79
II. INTEREST BEARING - ALL BANKS									
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
2018	Jun	11.95	8.18	7.81	9.42	9.34	4.88	11.86	9.71
	Dec	11.96	9.98	10.76	10.19	10.37	8.67	13.08	11.47
III. ISLAMIC MODES OF FINANCING-ALL BANKS									
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
2018	Jun	10.98	7.74	7.19	7.85	8.75	7.17	8.46	8.00
	Dec	9.48	9.81	8.70	9.53	10.24	8.65	10.39	9.67

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				
01/11/2016	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
01/04/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/05/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3519
01/06/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3519
01/07/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.8545
01/08/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8562
01/09/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8562
01/10/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8562
01/11/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/12/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/01/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/02/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/03/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5953

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)

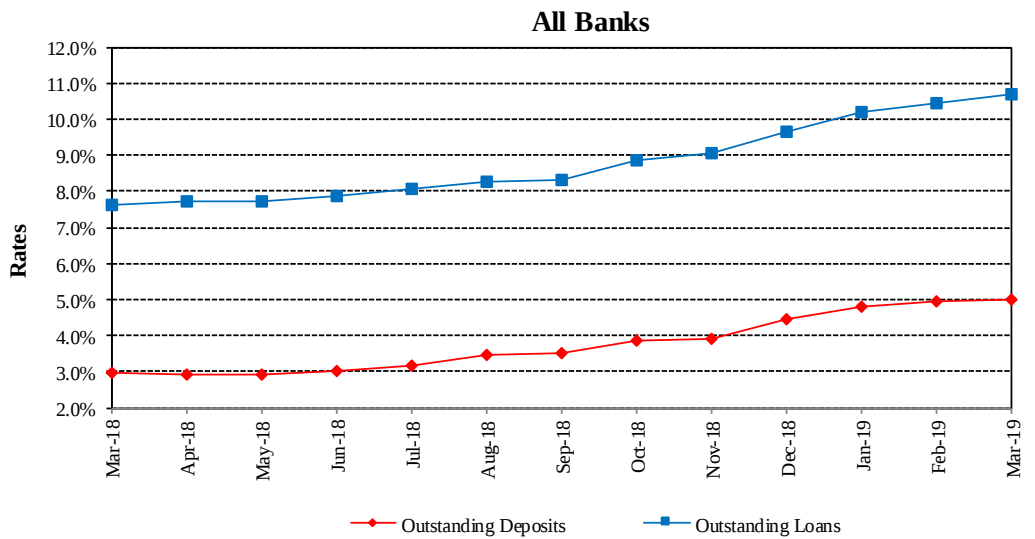
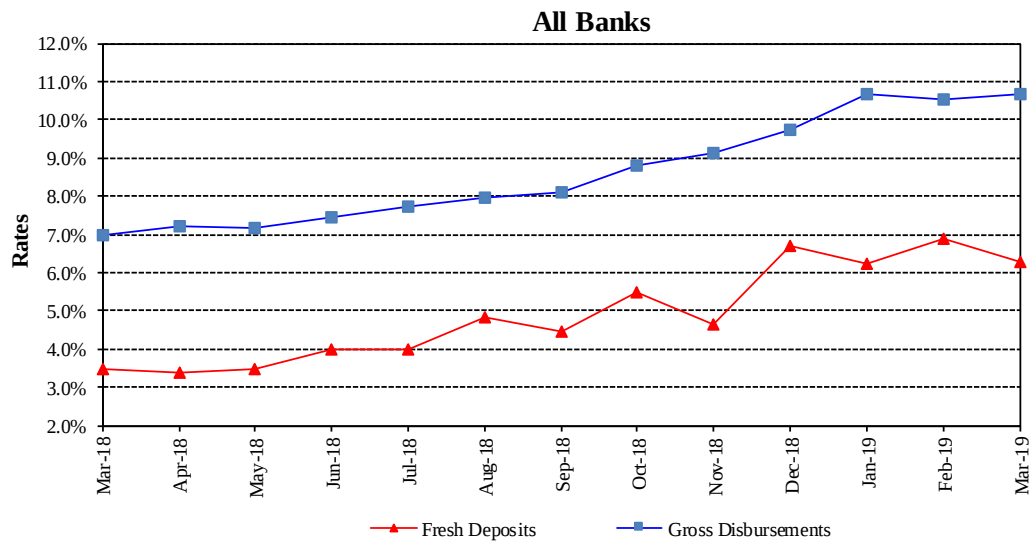
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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-2018																
Public	9.65	10.06	9.68	10.09	9.00	9.03	9.47	9.46	6.11	6.15	7.18	6.97	4.17	4.43	6.25	6.24
Private	9.11	9.46	9.29	9.72	8.98	9.02	9.27	9.34	4.38	4.26	5.95	5.85	3.85	3.84	6.15	6.14
Foreign	8.52	8.64	8.52	8.65	8.33	8.33	8.69	8.69	5.14	5.57	6.42	7.36	4.49	4.68	6.64	7.15
Specialized	14.32	14.32	14.39	14.39	13.23	13.23	14.07	14.07	4.54	4.54	5.12	5.12	3.92	3.92	4.82	4.82
All Banks	9.13	9.48	9.30	9.73	9.07	9.11	9.40	9.46	4.63	4.52	6.14	6.05	3.92	3.96	6.17	6.17
Dec-2018																
Public	10.37	10.36	10.43	10.43	9.63	9.67	10.11	10.11	5.34	6.09	7.52	7.37	4.06	4.53	6.58	6.58
Private	9.69	9.69	9.82	9.84	9.57	9.56	9.89	9.89	6.92	6.82	8.17	8.10	4.56	4.54	7.32	7.30
Foreign	10.38	10.56	10.38	10.57	9.80	9.78	10.17	10.17	5.29	5.77	7.19	8.35	5.07	5.30	7.49	8.11
Specialized	14.52	14.52	14.59	14.59	13.24	13.24	14.10	14.10	4.93	4.93	6.27	6.27	3.84	3.84	4.92	4.92
All Banks	9.73	9.72	9.86	9.87	9.66	9.66	10.02	10.02	6.72	6.73	8.09	8.04	4.46	4.55	7.16	7.16
Jan-2019																
Public	10.66	11.34	10.78	11.53	9.41	9.42	9.94	9.94	7.19	7.42	8.00	7.79	4.59	4.83	7.09	7.08
Private	10.66	11.13	10.80	11.35	10.31	10.35	10.64	10.71	5.99	5.79	7.64	7.51	4.80	4.78	7.55	7.54
Foreign	10.26	10.51	10.26	10.51	10.24	10.25	10.61	10.62	6.95	6.80	9.13	9.09	5.71	5.58	8.76	8.71
Specialized	14.21	14.21	14.21	14.21	13.26	13.26	14.14	14.14	7.06	7.06	8.80	8.80	6.85	6.85	8.57	8.57
All Banks	10.66	11.13	10.80	11.35	10.20	10.23	10.58	10.63	6.25	6.11	7.78	7.64	4.78	4.81	7.48	7.47
Feb-2019																
Public	11.47	11.47	11.53	11.53	10.30	10.32	10.98	10.99	6.02	6.05	7.78	7.18	5.10	5.39	7.73	7.72
Private	10.49	10.71	10.68	10.98	10.44	10.47	10.79	10.83	6.93	6.82	8.30	8.23	4.90	4.88	7.78	7.77
Foreign	10.35	10.67	10.35	10.68	10.28	10.28	10.74	10.74	7.32	7.34	8.70	8.67	6.05	6.05	8.84	8.82
Specialized	14.32	14.32	14.32	14.32	13.29	13.29	14.15	14.15	6.94	6.94	9.20	9.20	6.88	6.88	8.62	8.62
All Banks	10.51	10.74	10.70	11.00	10.47	10.50	10.89	10.93	6.89	6.80	8.29	8.20	4.96	5.00	7.79	7.78
Mar-2019																
Public	11.85	12.33	11.89	12.37	10.97	10.97	11.65	11.65	7.02	7.49	7.97	7.97	5.09	5.42	7.78	7.77
Private	10.67	10.84	10.88	11.13	10.57	10.60	10.92	10.99	6.18	6.06	8.56	8.52	4.97	4.96	7.88	7.88
Foreign	8.55	8.32	8.55	8.32	9.86	9.87	10.24	10.24	5.13	5.21	7.79	8.17	6.13	6.22	8.73	8.88
Specialized	14.22	14.22	14.22	14.22	13.31	13.31	14.17	14.17	5.54	5.54	9.34	9.34	6.58	6.58	8.62	8.62
All Banks	10.67	10.83	10.87	11.10	10.69	10.73	11.11	11.18	6.28	6.25	8.44	8.41	5.01	5.07	7.88	7.88

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
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
2017-18	14.21	14.21	14.40	15.8	11.52	11.52

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	2016				2017	2018				2019
	1 st Apr	1 st Jun	1 st Aug	1 st Oct	1 st Feb	1 st May	1 st Jul	1 st Sep	1 st Nov	1 st Jan
1. Saving Accounts										
(i) With cheque facilities	4.00	4.00	3.84	3.90	3.95	4.50	5.00	6.00	7.00	8.50
(ii) Without cheque facilities	4.00	4.00	3.84	3.90	3.95	4.50	5.00	6.00	7.00	8.50
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	6.00	8.00
(ii) 10 years(Compound rate)	7.80	7.70	7.33	7.44	7.54	8.10	8.30	9.05	10.03	11.47
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.0	13.0	13.0	13.0	13.0	13.0
6 (a) Special Saving Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	6.00	6.00	5.80	5.80	6.00	6.60	6.80	7.60	8.60	11.40
(ii) Last period of complete 6 months	6.40	6.80	6.00	6.20	6.20	7.80	8.60	9.20	10.00	12.40
(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	6.63	6.55	6.31	6.36	6.54	7.63	8.04	8.78	9.72	12.00
8. Pensioner's Benefit Accounts⁷	9.60	9.60	9.12	9.36	9.36	10.08	10.20	10.92	11.88	14.28
9. Behbood Saving Certificate⁸	9.60	9.60	9.12	9.36	9.36	10.08	10.20	10.92	11.88	14.28
10. Short Term Saving Certificate⁹										
(i) 3 Months	5.84	5.68	5.52	5.56	5.60	5.92	6.40	7.36	8.28	9.80
(ii) 6 Months	5.86	5.70	5.54	5.60	5.62	6.04	6.46	7.42	8.38	9.88
(iii) 1 year	5.88	5.72	5.56	5.62	5.64	6.25	6.56	7.52	8.48	9.98
11. Shuhada Family Welfare account¹⁰	...	...	...	...	...	10.08*	10.20	10.92	11.88	14.28

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 especially 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
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

*rate is effected from 23rd May 2018

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
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
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	320,505	995,781	3,107	3,561,166

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		2016	2017	2018	2018			2019		
					Feb	Mar	Dec	Jan	Feb	Mar
Karachi	Issued	910,456	969,135	1,211,346	74,960	101,945	80,358	75,369	85,301	93,823
	En-cashed	1,290,400	1,386,047	1,806,973	93,526	123,608	175,861	141,030	81,249	189,488
Lahore	Issued	690,070	944,818	1,242,359	69,511	94,114	127,051	137,085	84,503	133,621
	En-cashed	461,122	361,160	520,000	38,000	39,000	49,000	53,000	51,000	61,000
Peshawar	Issued	179,090	134,244	180,642	12,825	10,304	11,822	4,408	7,355	11,345
	En-cashed	155,507	144,127	223,985	15,075	13,960	18,850	20,670	12,297	11,300
Quetta	Issued	25,093	22,223	24,811	1,361	792	2,480	820	474	5,100
	En-cashed	70,434	80,621	92,298	6,560	3,585	6,420	7,455	7,095	5,500
Faisalabad	Issued	91,785	111,396	141,062	9,925	15,174	4,002	3,335	5,805	19,527
	En-cashed	112,253	120,046	141,477	15,958	10,645	7,112	4,763	12,161	14,836
Rawalpindi	Issued	139,243	172,348	197,224	10,863	20,901	8,000	25,164	14,319	40,808
	En-cashed	135,748	169,540	279,744	21,220	23,615	12,200	15,408	25,551	21,250
Hyderabad	Issued	10,010	12,505	9,859	746	578	100	1,650	120	1,405
	En-cashed	49,230	45,635	54,986	1,024	6,349	6,140	1,535	797	2,000
Islamabad	Issued	251,120	305,603	367,102	23,050	16,480	50,675	19,530	13,340	36,083
	En-cashed	345,000	335,175	326,279	15,069	36,040	38,925	29,145	25,915	30,998
Multan	Issued	9,612	9,415	40,818	2,023	3,623	5,720	1,210	1,959	860
	En-cashed	73,131	73,623	93,808	4,150	6,630	10,420	4,700	3,716	8,600
Sialkot	Issued	12,438	15,545	18,004	1,353	507	1,360	125	1,295	826
	En-cashed	110,444	114,313	131,855	8,437	10,460	11,938	11,078	14,643	13,335
Sukkur	Issued	11,677	18,496	23,060	35	2,515	3,070	-	-	1,500
	En-cashed	48,575	73,691	88,728	4,256	5,399	12,770	6,614	4,433	5,580
D.I. Khan	Issued	7,410	7,800	102,919	1,200	600	-	2,000	1,200	773
	En-cashed	12,454	11,547	95,503	1,925	1,210	235	2,383	3,315	1,830
Bahawalpur	Issued	3,203	1,512	1,507	-	-	20	-	-	-
	En-cashed	41,131	40,671	37,872	2,050	2,720	5,400	4,250	3,805	3,100
Muzaffarabad	Issued	47,735	54,625	61,580	4,631	6,277	4,200	1,952	5,600	3,025
	En-cashed	4,382	3,554	5,221	411	316	825	112	216	447
Gujranwala	Issued	6,348	5,145	17,661	858	2,864	2,260	1,970	90	3,540
	En-cashed	62,864	78,443	89,990	5,410	6,864	8,322	6,780	48,537	9,840
TOTAL	Issued	2,395,286	2,784,810	3,639,954	213,341	276,674	301,118	274,618	221,361	352,236
	En-cashed	2,972,671	3,038,193	3,988,719	233,071	290,401	364,418	308,923	294,729	379,104

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2016	2017	2018	2018			2019		
					Feb	Mar	Dec	Jan	Feb	Mar
Karachi	No. of Cheques Cleared	33,175	37,542	30,786	2,539	2,800	2,395	2,653	2,298	2,180
	Amount	11,158,634	13,806,727	12,261,734	927,118	1,045,986	1,008,346	1,108,435	915,385	921,805
Lahore	No. of Cheques Cleared	10,512	10,385	10,223	830	909	811	897	762	811
	Amount	4,647,395	4,988,475	5,279,635	413,404	448,316	421,321	469,964	392,220	417,921
Peshawar	No. of Cheques Cleared	1,645	1,666	1,647	132	143	129	141	126	136
	Amount	933,308	1,026,288	1,177,565	94,534	108,155	82,503	98,520	93,716	120,711
Quetta	No. of Cheques Cleared	961	916	968	71	80	80	92	75	80
	Amount	600,350	643,171	669,773	46,177	55,856	53,451	84,827	64,399	60,754
Faisalabad	No. of Cheques Cleared	2,576	2,489	2,616	203	230	206	231	199	210
	Amount	1,193,693	1,278,784	1,565,985	104,825	124,734	141,846	137,137	113,317	124,024
Rawalpindi	No. of Cheques Cleared	2,693	2,679	2,514	206	224	190	213	126	201
	Amount	1,444,595	1,718,698	1,631,315	124,514	142,170	134,401	123,290	93,716	136,440
Hyderabad	No. of Cheques Cleared	92	104	179	103	11	4	10	4	5
	Amount	62,345	80,226	95,646	8,427	8,572	6,632	7,188	6,938	6,212
Islamabad	No. of Cheques Cleared	4,139	4,014	3,831	301	336	299	332	274	310
	Amount	3,511,905	3,931,207	3,980,015	281,637	334,078	326,096	296,988	268,137	349,331
Multan	No. of Cheques Cleared	1,115	1,143	1,984	916	101	93	102	90	95
	Amount	814,818	881,316	955,399	70,514	71,743	87,825	101,047	81,928	78,944
Sialkot	No. of Cheques Cleared	756	768	800	61	67	63	73	62	65
	Amount	305,575	355,687	381,439	32,069	33,177	28,018	35,370	28,757	33,837
Sukkur	No. of Cheques Cleared	1,658	1,777	1,136	70	127	53	81	65	66
	Amount	360,066	440,099	564,698	40,584	65,086	44,362	52,728	34,936	36,534
D.I. Khan	No. of Cheques Cleared	15	18	20	1	2	2	2	2	2
	Amount	12,570	12,644	17,927	1,807	1,355	1,075	1,232	1,098	1,127
Others	No. of Cheques Cleared	2,591	2,290	1,818	139	152	137	154	128	130
	Amount	1,255,483	1,359,945	1,044,504	80,252	86,227	80,171	92,569	74,289	77,981
TOTAL	No. of Cheques Cleared	61,926	65,791	58,522	5,572	5,182	4,462	4,981	4,210	4,291
	Amount	26,300,736	30,523,268	29,625,635	2,225,862	2,525,455	2,416,047	2,609,298	2,168,837	2,365,622

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY18				FY19	
		Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	14,285	14,610	14,710	14,850	14,932	15,346
Automated Teller Machines (ATM)	No.	12,963	13,409	13,835	14,019	14,148	14,361
Point of Sale (POS)	No.	49,929	52,506	53,509	53,511	53,269	49,621
2. Cards							
Credit Cards	No.	1,333,916	1,374,073	1,423,768	1,453,867	1,483,730	1,522,366
Debit Cards	No.	18,778,525	19,847,969	20,984,868	21,712,069	22,475,259	23,303,422
Proprietary ATMs only Cards	No.	8,224,719	8,385,281	8,528,797	8,586,819	8,722,621	8,805,431
Pre-Paid Cards	No.	248,689	253,144	236,018	234,098	234,814	229,680
Social Welfare Cards	No.	9,201,476	9,500,938	8,897,960	8,932,140	8,948,923	7,847,513
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	171,760	186,895	196,204	201,545	202,025	217,004
Amount	Million Rupees	9,106,969	11,691,875	11,945,486	14,659,429	12,344,245	14,723,572
4.1 ATM Transactions							
Number of Transactions	Thousands	107,843	115,262	121,551	125,915	127,072	131,408
Amount	Million Rupees	1,229,948	1,351,906	1,447,169	1,520,330	1,500,540	1,592,971
i. Cash Withdrawal							
Number of Transactions	Thousands	102,562	109,286	115,283	119,563	121,043	124,799
Amount	Million Rupees	1,069,713	1,174,504	1,261,528	1,332,548	1,328,570	1,409,397
ii. Cash Deposit							
Number of Transactions	Thousands	66	74	91	118	93	120
Amount	Million Rupees	2,099	2,135	3,091	4,809	2,885	4,971
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,288	1,535	1,628	1,709	1,815	2,104
Amount	Million Rupees	4,247	3,001	2,347	4,006	6,202	5,313
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,153	2,386	2,545	2,218	2,307	2,248
Amount	Million Rupees	64,838	72,778	79,857	86,595	72,411	86,391
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,766	1,974	1,996	2,301	1,806	2,129
Amount	Million Rupees	88,926	99,356	100,214	92,223	90,315	86,742
vi. Others							
Number of Transactions	Thousands	7	7	7	7	8	7
Amount	Million Rupees	125	132	132	149	157	158
4.2 POS Transactions							
Number of Transactions	Thousands	15,175	16,433	15,797	16,093	16,595	18,235
Amount	Million Rupees	65,986	73,399	76,685	80,974	78,665	89,772
4.3 RTOB Transactions							
Number of Transactions	Thousands	37,170	41,902	43,755	42,848	40,873	47,091
Amount	Million Rupees	7,469,509	9,875,415	9,969,482	12,543,330	10,252,605	12,427,461
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	7,962	8,672	9,244	8,602	8,756	9,783
Amount	Million Rupees	666,169	738,395	778,187	744,375	791,042	874,813
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	17,398	19,542	20,005	18,905	17,916	21,780
Amount	Million Rupees	1,735,322	1,930,609	2,028,993	2,120,866	1,945,522	2,306,277
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	11,809	13,687	14,507	15,340	14,201	15,528
Amount	Million Rupees	5,068,018	7,206,411	7,162,302	9,678,088	7,516,040	9,246,371
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	4,138	5,001	5,859	6,770	7,247	8,540
Amount	Million Rupees	73,924	91,738	112,807	131,356	135,005	159,851
i. Payment Through Mobile							
Number of Transactions	Thousands	170	202	244	289	312	430
Amount	Million Rupees	3,360	3,770	4,407	5,126	5,412	6,673
ii. Utility Bills Payment							
Number of Transactions	Thousands	1,976	2,322	2,675	3,116	3,467	3,904
Amount	Million Rupees	2,581	2,164	2,256	3,528	5,005	4,261
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,065	1,335	1,583	1,806	1,875	2,275
Amount	Million Rupees	33,946	41,580	51,352	59,320	59,756	71,964
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	928	1,141	1,356	1,559	1,593	1,931
Amount	Million Rupees	34,037	44,224	54,791	63,382	64,831	76,953

3.37 Electronic Banking Statistics

Product / Item	Unit	FY18				FY19	
		Q1	Q2	Q3	Q4	Q1	Q2
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	80	77	68	68	74	72
Amount	Million Rupees	2,310	2,272	2,131	2,023	2,190	2,361
i. Payment Through Call Centre							
Number of Transactions	Thousands	45	48	44	43	44	48
Amount	Million Rupees	1,793	1,922	1,753	1,613	1,638	1,897
ii. Utility Bills Payment							
Number of Transactions	Thousands	28	21	17	19	24	18
Amount	Million Rupees	301	110	203	269	354	260
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6	8	6	6	6	6
Amount	Million Rupees	197	228	165	130	190	197
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1	..	..	..	..	..
Amount	Million Rupees	19	12	10	11	8	8
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	6,528	7,380	8,368	8,904	9,001	10,201
Amount	Million Rupees	260,538	292,722	332,765	376,359	369,514	444,199
i. Payment Through Internet							
Number of Transactions	Thousands	557	600	652	709	691	797
Amount	Million Rupees	105,393	106,709	112,438	122,222	121,937	129,261
ii. Utility Bills Payment							
Number of Transactions	Thousands	2,315	2,573	3,027	3,039	3,262	3,428
Amount	Million Rupees	6,766	6,237	7,715	8,981	12,085	15,003
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,619	1,842	2,067	2,212	2,170	2,528
Amount	Million Rupees	59,207	74,665	87,870	102,096	96,422	118,868
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,037	2,365	2,621	2,944	2,878	3,448
Amount	Million Rupees	89,172	105,111	124,743	143,059	139,070	181,067
4.7 e-Commerce							
Number of Transactions	Thousands	827	840	807	948	1,164	1,456
Amount	Million Rupees	4,754	4,421	4,446	5,056	5,726	6,957

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	FY18						FY19			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	16,107	69,054	15,041	62,945	16,681	61,497	14,686	68,555	16,498	68,242
Inter Bank Fund Transfers	386,731	21,028	415,968	23,585	441,006	23,806	593,034	25,389	635,351	26,316
Retails Cheques Clearing	15,508	3,544	15,526	3,553	15,896	3,957	14,092	3,456	16,292	3,764
Total	418,346	93,625	446,535	90,083	473,583	89,260	621,812	97,400	668,141	98,322

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	26.7	3,085.3	27.1	2,994.9	25.1	2,646.6	25.1	3,172.3	27.5	3,298.6
Cash withdrawals	39.4	3,740.3	39.7	3,469.5	35.6	3,152.4	38.4	3,428.1	40.5	3,625.7
Intra Bank Funds Transfer through Cheques	14.2	17,914.4	13.3	18,786.4	13.7	14,948.1	13.2	17,932.0	14.1	17,649.6
Inter Bank Funds Transfers (Clearing)	12.9	10,289.5	13.0	6,863.7	12.9	7,515.9	11.9	6,635.3	12.6	6,930.8
Utilities Bills Payments	20.2	127.5	20.6	119.5	20.4	150.3	21.6	185.2	21.9	158.2
Direct Debit (Standing Instructions)	0.5	1,318.4	0.5	1,488.0	0.6	1,731.5	0.5	1,551.3	0.6	1,889.2
Pay Order/Demand Draft	3.5	2,722.8	3.7	3,125.0	3.6	3,028.6	3.1	1,890.6	3.3	2,051.4
Others*	0.2	1,077.7	0.2	1,928.9	0.2	754.9	0.2	975.7	0.1	935.4
Total	117.6	40,276.0	118.1	38,776.1	112.0	33,928.4	114.1	35,770.5	120.7	36,539.0

* 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	2018											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	5,103,991	431,373	8.5	5,455,059	432,990	7.9	5,569,516	446,551	8.0	6,030,582	490,571	8.1
SMEs Sector	419,967	75,511	18.0	422,165	75,143	17.8	413,622	76,220	18.4	504,979	75,437	14.9
Agriculture Sector	314,723	39,696	12.6	318,152	61,763	19.4	325,067	58,595	18.0	324,291	54,687	16.9
Consumer sector	471,583	27,958	5.9	497,888	27,666	5.6	511,755	27,770	5.4	535,461	26,839	5.0
<i>i. Credit Cards</i>	34,825	2,319	6.7	37,451	2,356	6.3	38,630	2,445	6.3	40,917	2,499	6.1
<i>ii. Auto loans</i>	184,330	2,618	1.4	196,556	2,646	1.3	199,984	2,872	1.4	210,388	2,760	1.3
<i>iii. Consumer durable</i>	712	67	9.3	723	65	8.9	771	66	8.5	866	65	7.5
<i>iv. Mortgage loans</i>	84,004	10,944	13.0	89,015	11,134	12.5	92,541	11,081	12.0	94,937	10,858	11.4
<i>v. Other personal loans</i>	167,712	12,011	7.2	174,143	11,465	6.6	179,828	11,306	6.3	188,353	10,657	5.7
Commodity Financing	726,166	5,472	0.8	913,493	4,260	0.5	905,769	4,494	0.5	863,976	5,443	0.6
Staff Loans	118,039	1,683	1.4	121,796	1,829	1.5	124,433	1,919	1.5	126,997	2,037	1.6
Others	116,707	18,665	16.0	124,785	19,965	16.0	118,937	21,178	17.8	138,522	24,730	17.9
Total	7,271,177	600,359	8.3	7,853,339	623,615	7.9	7,969,098	636,726	8.0	8,524,808	679,744	8.0

SECTOR	2018											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	604,390	42,717	7.1	662,016	64,884	9.8	692,482	61,507	8.9	690,985	57,576	8.3
Automobile / Transportation	106,061	12,121	11.4	120,921	13,895	11.5	121,774	13,893	11.4	129,666	15,820	12.2
Cement	120,685	6,455	5.3	141,223	5,296	3.7	151,442	6,279	4.1	166,962	5,059	3.0
Chemical & Pharmaceuticals	225,865	12,318	5.5	263,329	12,505	4.7	261,237	12,045	4.6	291,291	13,029	4.5
Electronics	103,653	11,800	11.4	103,249	12,065	11.7	110,490	14,031	12.7	117,303	16,260	13.9
Financial	164,786	8,655	5.3	185,008	8,585	4.6	181,801	9,296	5.1	228,482	9,928	4.3
Individuals	650,250	59,095	9.1	706,926	55,458	7.8	720,300	56,920	7.9	739,483	62,553	8.5
Insurance	5,475	1	0.0	3,402	7	0.2	3,706	7	0.2	3,914	7	0.2
Others	2,810,580	202,618	7.2	3,099,352	207,451	6.7	3,104,728	213,820	6.9	3,297,259	232,109	7.0
Production/Transmission of Energy	1,149,314	36,329	3.2	1,245,848	36,084	2.9	1,329,124	35,560	2.7	1,434,622	38,786	2.7
Shoes & Leather garments	32,954	5,802	17.6	30,755	5,710	18.6	33,432	5,888	17.6	33,716	5,674	16.8
Sugar	311,677	16,407	5.3	307,500	15,995	5.2	273,588	22,645	8.3	234,844	40,337	17.2
Textile	985,487	186,039	18.9	983,810	185,681	18.9	984,994	184,836	18.8	1,156,283	182,606	15.8
Total	7,271,177	600,359	8.3	7,853,339	623,615	7.9	7,969,098	636,726	8.0	8,524,808	679,744	8.0

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-18			Dec-18		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	651,938	93,842	1.25	694,408	114,488	1.42
All Banks	636,726	89,227	1.20	679,744	110,131	1.38
Commercial Banks	581,180	56,116	0.77	624,156	76,153	0.98
Public Sector Commercial Banks	198,694	18,890	1.37	213,436	25,172	1.69
Local Private Banks	379,674	37,411	0.64	407,880	51,219	0.82
Foreign Banks	2,811	(185)	(0.31)	2,840	(238)	(0.34)
Specialized Banks	55,546	33,112	22.07	55,587	33,979	23.05
DFIs	15,212	4,615	5.90	14,664	4,358	5.37

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter ended Sep 2018	For the Quarter ended Dec 2018
All Banks & DFIs	17,482	25,775
All Banks	16,932	25,526
Commercial Banks	11,773	14,367
Public Sector Commercial Banks	3,247	3,452
Local Private Banks	8,527	10,944
Foreign Banks	(1)	29
Specialized Banks	5,158	11,159
DFIs	551	189

* 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.”