

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
2010							
Jun.	No. of Accounts	10,422,699	151,503	99,897	14,657,234	484,295	91,709
	Amount	1,307,916.6	44,972.5	12,798.5	1,844,027.9	637,367.4	162,242.3
Dec.	No. of Accounts	11,397,109	146,356	97,120	15,183,357	378,680	117,218
	Amount	1,361,158.4	48,545.9	21,056.2	1,954,602.2	708,592.1	148,475.5
2011							
Jun.	No. of Accounts	12,114,523	186,684	84,350	14,964,234	470,924	134,576
	Amount	1,605,317.7	61,550.6	13,967.8	2,087,579.2	711,607.5	200,849.1
Dec.	No. of Accounts	12,847,176	166,181	86,273	15,703,397	649,037	143,716
	Amount	1,602,362.5	53,683.6	15,101.4	2,186,326.0	694,714.0	226,624.5
2012							
Jun.	No. of Accounts	13,994,488	171,396	79,593	15,991,376	559,435	142,647
	Amount	1,828,006.3	69,799.8	11,501.4	2,400,372.5	756,645.1	214,208.7
Dec.	No. of Accounts	14,812,829	189,873	98,450	16,486,901	838,832	188,500
	Amount	1,915,286.6	66,838.3	20,735.0	2,659,591.4	742,032.2	243,193.3
2013							
Jun.	No. of Accounts	16,239,187	207,863	103,225	16,971,364	760,262	107,435
	Amount	2,137,424.8	94,879.1	17,874.2	2,930,689.0	792,273.2	209,467.1
Dec.	No. of Accounts	17,033,295	199,003	67,410	17,968,908	973,933	199,978
	Amount	2,274,177.4	89,507.7	21,111.9	3,136,170.9	901,418.6	217,627.4
2014							
Jun.	No. of Accounts	18,591,497	238,267	101,487	17,658,751	463,919	133,640
	Amount	2,729,229.6	186,686.0	29,436.0	3,157,078.9	804,948.5	219,971.8
Dec.	No. of Accounts	19,132,914	197,449	90,829	19,030,449	570,058	128,670
	Amount	2,594,857.4	116,129.2	30,785.3	3,540,017.9	885,259.1	268,300.8

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		F I X E D					D E P O S I T S		TOTAL DEPOSITS
		For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over	Total		
2010									
Jun.	No. of Accounts	262,060	61,817	86,522	26,206	23,1912	1,244,521	26,575,854	
	Amount	480,548.0	25,398.2	53,442.2	7,932.2	116,471.3	1,483,402.0	4,693,117.1	
Dec.	No. of Accounts	319,486	94,637	101,636	15,892	298,969	1,326,518	28,150,460	
	Amount	515,544.9	23,062.7	56,950.1	5,774.2	140,153.4	1,598,552.8	4,983,915.5	
2011									
Jun.	No. of Accounts	323,944	52,142	121,707	31,335	257,524	1,392,152	28,741,943	
	Amount	567,555.0	26,010.2	65,162.8	7,225.3	142,490.0	1,720,899.8	5,489,315.2	
Dec.	No. of Accounts	372,767	48,087	133,652	24,220	282,222	1,653,701	30,456,728	
	Amount	662,506.7	22,994.9	66,452.3	6,468.1	151,021.9	1,830,782.4	5,688,255.9	
2012									
Jun.	No. of Accounts	316,887	58,225	149,568	18,171	264,587	1,509,520	31,746,373	
	Amount	673,732.2	27,720.8	84,802.4	6,480.0	146,103.7	1,909,692.9	6,219,372.9	
Dec.	No. of Accounts	349,532	75,335	169,803	38,512	313,660	1,974,174	33,562,227	
	Amount	701,886.8	27,227.9	95,453.2	7,364.6	152,976.0	1,970,134.0	6,632,585.3	
2013									
Jun.	No. of Accounts	293,726	55,712	151,488	19,075	238,564	1,626,262	35,147,901	
	Amount	666,975.0	26,491.5	97,326.9	6,997.0	154,010.5	1,953,541.2	7,134,408.2	
Dec.	No. of Accounts	317,726	72,758	150,015	14,433	267,647	1,996,490	37,265,106	
	Amount	647,012.0	27,603.7	102,407.6	8,053.8	157,934.3	2,062,057.2	7,583,025.2	
2014									
Jun.	No. of Accounts	262,272	63,893	137,332	16,776	210,039	1,287,871	37,877,873	
	Amount	624,941.0	30,635.0	101,047.1	7,360.1	160,230.9	1,949,134.5	8,051,565.0	
Dec.	No. of Accounts	295,272	69,018	117,652	14,298	219,745	1,414,713	39,866,354	
	Amount	675,266.2	36,551.2	86,416.1	8,451.5	161,318.3	2,121,563.2	8,403,353.0	

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

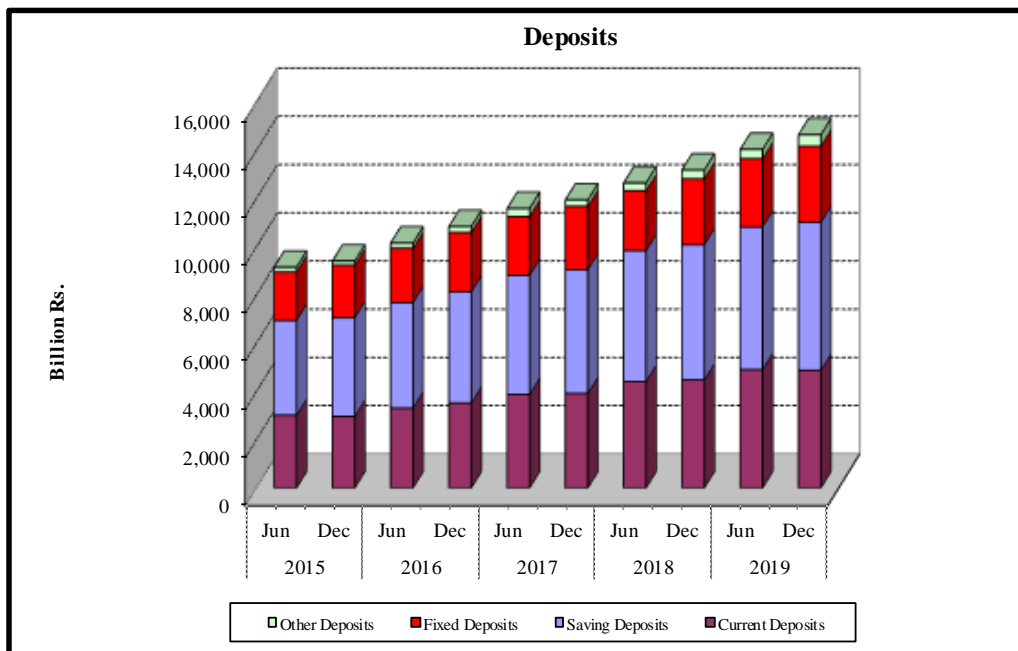
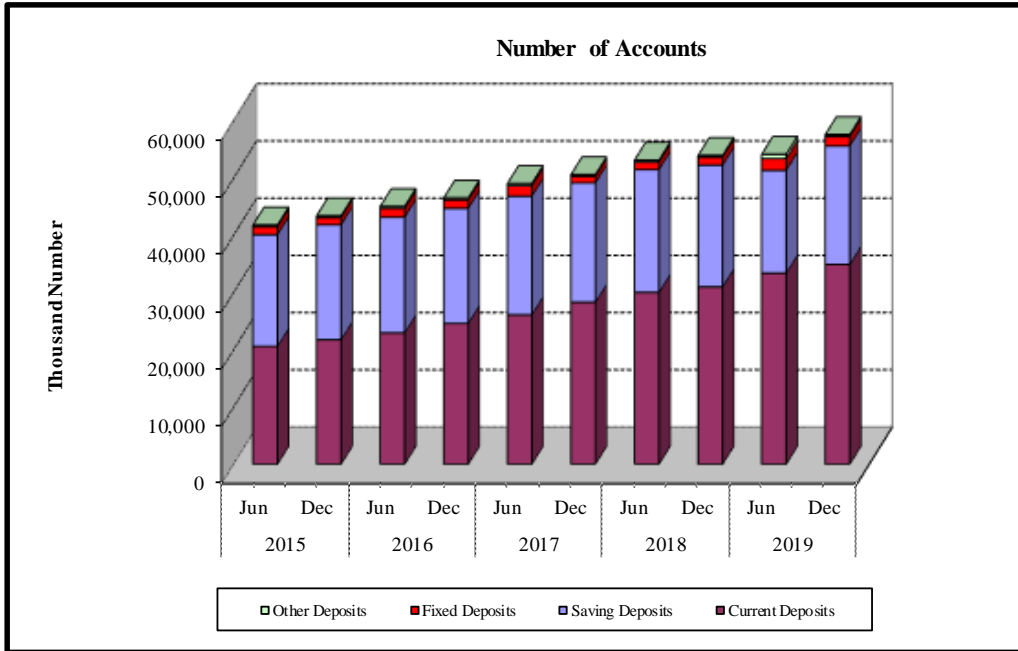
AS AT THE END OF		Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	FIXED DEPOSITS	
						Less than 6 months	For 6 months and over but less than 1 year
2015							
Jun.	No. of Accounts	20,598,144	182,792	99,822	19,505,796	546,727	141,129
	Amount	3,019,555.7	152,290.1	37,169.0	3,924,882.7	770,072.2	273,575.6
Dec.	No. of Accounts	21,746,238	177,924	89,994	20,084,727	394,043	229,338
	Amount	2,972,133.4	125,084.7	44,294.5	4,088,784.0	849,875.5	347,019.8
2016							
Jun.	No. of Accounts	22,952,066	236,955	105,047	20,201,900	550,535	165,884
	Amount	3,320,845.1	160,330.3	50,630.9	4,369,175.0	803,367.1	381,503.8
Dec.	No. of Accounts	24,611,041	234,823	93,342	20,083,575	694,075	141,162
	Amount	3,529,662.3	165,902.0	73,615.7	4,601,833.5	883,283.2	425,611.3
2017							
Jun.	No. of Accounts	26,106,174	264,426	109,297	20,711,068	778,861	139,039
	Amount	3,875,767.2	243,578.3	90,065.7	4,940,453.1	814,275.1	442,027.3
Dec.	No. of Accounts	28,292,051	265,271	16,596	20,862,777	318,156	148,503
	Amount	3,923,519.5	196,837.3	66,284.3	5,129,299.6	962,501.0	413,279.6
2018							
Jun.	No. of Accounts	30,027,168	314,925	18,136	21,447,424	596,113	133,772
	Amount	4,423,493.4	236,150.6	81,058.4	5,415,439.7	920,230.9	398,082.9
Dec.	No. of Accounts	30,986,021	238,805	19,205	21,272,368	738,868	119,619
	Amount	4,484,717.6	207,498.3	148,506.8	5,607,736.4	1,263,348.6	390,067.6
2019							
Jun.	No. of Accounts	33,374,011	471,294	259,115	17,968,468	417,725	170,504
	Amount	4,911,677.7	186,544.9	193,523.6	5,911,586.9	1,266,980.0	438,120.7
Dec.	No. of Accounts	34,925,595	281,671	34,144	20,670,395	553,843	147,517
	Amount	4,883,431.7	181,750.2	287,044.4	6,132,676.9	1,222,756.9	476,507.2

4.1 Distribution of Scheduled Banks' Deposits by Type of Account

(Million Rupees)

AS AT THE END OF		F I X E D D E P O S I T S					Total	TOTAL DEPOSITS
		For 1 year & over but less than 2 years	For 2 years & over but less than 3 years	For 3 years & over but less than 4 years	For 4 years & over but less than 5 years	For 5 years and over		
2015								
Jun.	No. of Accounts	271,520	75,114	136,895	18,990	202,596	1,392,971	41,779,525
	Amount	687,394.3	37,859.5	107,425.6	7,431.8	135,352.6	2,019,111.6	9,153,009.0
Dec.	No. of Accounts	248,744	66,434	116,023	13,330	206,045	1,273,957	43,372,840
	Amount	688,204.7	37,797.1	113,865.0	5,933.4	136,887.5	2,179,583.1	9,409,879.7
2016								
Jun.	No. of Accounts	378,983	74,840	108,288	14,901	229,375	1,522,806	45,018,774
	Amount	763,505.4	42,660.2	83,077.2	4,978.7	177,583.3	2,256,675.7	10,157,657.0
Dec.	No. of Accounts	263,495	61,992	98,244	11,067	198,426	1,468,461	46,491,242
	Amount	862,236.8	36,237.5	82,679.0	3,534.9	176,662.2	2,470,244.9	10,841,258.4
2017								
Jun.	No. of Accounts	340,535	56,586	95,747	13,595	390,784	1,815,147	49,006,112
	Amount	913,850.0	30,126.6	68,719.7	4,832.5	168,405.3	2,442,236.4	11,592,100.6
Dec.	No. of Accounts	276,046	60,385	79,366	29,882	216,301	1,128,639	50,565,334
	Amount	990,877.7	29,595.4	56,031.7	10,411.0	168,255.8	2,630,952.2	11,946,893.0
2018								
Jun.	No. of Accounts	237,926	50,097	62,516	27,353	196,117	1,303,894	53,111,547
	Amount	916,240.1	29,068.3	58,851.0	9,794.3	160,640.5	2,492,907.9	12,649,049.9
Dec.	No. of Accounts	222,378	43,610	52,718	26,304	203,407	1,406,904	53,923,303
	Amount	807,901.7	26,749.8	54,391.3	8,498.0	184,584.4	2,735,541.3	13,184,000.4
2019								
Jun.	No. of Accounts	410,097	92,974	114,446	65,533	790,257	2,061,536	54,134,424
	Amount	850,262.2	33,757.8	79,727.1	2,892.4	161,897.1	2,833,637.4	14,036,970.5
Dec.	No. of Accounts	363,733	124,424	62,122	53,952	353,650	1,659,241	57,571,046
	Amount	1,083,987.9	92,195.1	84,140.0	10,405.4	189,223.0	3,159,215.7	14,644,118.8

Distribution of Scheduled Banks' Deposits



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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019	
	Jun	Dec
1. FOREIGN CONSTITUENTS	248,836.4	264,107.4
1) Official	33,388.5	37,165.2
2) Business	101,959.5	84,208.7
3) Personal	113,488.4	142,733.5
2. DOMESTIC CONSTITUENTS	13,788,134.1	14,380,011.5
I. GOVERNMENT	2,037,371.5	2,070,645.2
A. Federal Government	1,226,864.2	1,206,225.9
B. Provincial Governments	736,812.1	766,111.2
C. Local Bodies	73,695.2	98,308.1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	892,933.7	1,034,577.2
Agriculture, hunting and forestry	563.1	660.0
Services	64,735.2	80,109.9
Utilities	319,731.4	395,283.1
Transport, storage and communications	159,012.8	193,044.0
Manufacturing	156,290.1	163,511.5
Mining and Quarrying	103,430.2	127,530.3
Construction	4,752.1	5,140.6
Commerce and Trade	32,673.6	21,709.0
Others	51,745.3	47,588.7
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	446,484.5	622,569.7
A. Mutual Funds and AMCs	151,776.1	243,172.6
B. Insurance & Pension Funds	89,189.6	177,198.2
C. MFIs and DFIs	12,291.8	30,894.7
D. Stock Exchange & Brokerage Houses	22,950.0	23,592.5
E. Modarabas	3,713.3	5,830.8
F. Other NBFIs	166,563.7	141,880.8
IV. PRIVATE SECTOR (BUSINESS)	3,017,524.5	3,034,010.3
A. Agriculture, forestry and fishing	299,947.1	208,236.9
1. Crop and animal production, hunting and related service activities	297,583.3	205,820.4
Growing of Wheat, Rice, Sugar Cane & Cotton	222,423.0	135,834.6
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,040.0	7,397.8
Growing of other fruits, vegetables and crops	47,873.4	37,752.0
Raising of livestock and other related activities	12,644.8	11,371.4
Other agricultural support activities	9,484.7	13,247.4
Hunting, trapping and related service activities	117.4	217.1
2. Forestry and logging	1,174.2	787.3
3. Fishing and aquaculture	1,189.6	1,629.2
B. Mining and quarrying	119,846.4	151,876.9
05 - Mining of coal and lignite	13,134.2	21,206.2
06 - Extraction of crude petroleum and natural gas	92,169.7	121,346.1
07 - Mining of metal ores	4,313.7	2,816.5
08 - Other mining and quarrying	10,080.4	6,319.3
9 - Mining support service activities	148.3	188.7
C. Manufacturing	771,911.4	830,886.0
10 - Manufacture of food products	113,971.5	126,205.0
11 - Manufacture of beverages	14,115.8	20,137.2
12 - Manufacture of tobacco products	9,061.4	6,957.5
13 - Manufacture of textiles	122,294.8	127,740.1
Preparation and spinning of textile fibers	45,580.2	38,458.6
Weaving of textiles	14,755.9	14,619.0
Finishing of textiles	11,621.4	11,354.4
Manufacture of knitted and crocheted fabrics	7,346.7	9,907.8
Manufacture of made-up textile articles, except apparel	16,607.3	18,172.1
Manufacture of carpets and rugs	623.4	1,014.1
Manufacture of other textiles n.e.c.	25,759.8	34,214.0
14 - Manufacture of wearing apparel	33,287.6	28,920.5
15 - Manufacture of leather and related products	10,813.5	12,569.7
Tanning and dressing of leather; dressing and dyeing of fur	3,652.3	3,857.8
Manufacture of luggage, handbags and the like, saddlery and harness	968.1	1,367.3
Manufacture of footwear	6,193.1	7,344.6
a. Leather wear	5,704.0	6,708.0
b. Rubber and Plastic wear	489.2	636.6

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019	
	Jun	Dec
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,339.6	1,802.2
17 - Manufacture of paper and paper products	4,487.3	4,048.0
18 - Printing and reproduction of recorded media	11,399.9	6,584.8
19 - Manufacture of coke and refined petroleum products	85,627.3	67,293.6
20 - Manufacture of chemicals and chemical products	92,235.2	100,197.0
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	38,030.9	39,956.6
22 - Manufacture of rubber and plastics products	7,679.4	8,377.9
23 - Manufacture of other non-metallic mineral products	32,076.3	27,713.1
24 - Manufacture of basic metals	21,632.6	23,710.2
25 - Manufacture of fabricated metal products, except machinery and equipment	4,706.7	6,181.4
26 - Manufacture of computer, electronic and optical products	12,077.1	12,087.7
27 - Manufacture of electrical equipment	35,922.1	82,110.4
28 - Manufacture of machinery and equipment	12,640.7	14,502.8
29 - Manufacture of motor vehicles, trailers and semi-trailers	48,353.8	43,581.9
30 - Manufacture of other transport equipment	9,758.3	14,355.8
31 - Manufacture of furniture	1,532.8	2,013.8
32 - Other manufacturing	47,868.2	51,926.6
33 - Repair and installation of machinery and equipment	998.4	1,912.1
D. Electricity, gas, steam and air conditioning supply	118,368.1	103,646.0
E. Water supply; sewerage, waste management and remediation activities	14,623.9	5,519.2
F. Construction	304,255.8	254,889.7
41 - Construction of buildings	163,836.2	126,114.9
42 - Civil engineering	105,678.5	101,823.8
43 - Specialized construction activities	34,741.1	26,951.0
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	435,580.2	439,763.6
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	25,487.7	30,277.0
46 - Wholesale trade, except of motor vehicles and motorcycles	157,231.4	170,756.7
47 - Retail trade, except of motor vehicles and motorcycles	252,861.2	238,729.8
H. Transportation and storage	101,968.9	121,438.3
I. Accommodation and food service activities	15,678.7	18,845.2
K. Real estate activities	101,896.8	94,044.7
L. Professional, scientific and technical activities	93,748.7	92,533.6
69 - Legal and accounting activities	15,276.0	15,594.4
70 - Activities of head offices; management consultancy activities	7,529.6	4,258.2
71 - Architectural and engineering activities; technical testing and analysis	17,743.1	10,973.4
72 - Scientific research and development	5,534.1	4,610.4
73 - Advertising and market research	5,594.4	6,479.2
74 - Other professional, scientific and technical activities	41,645.8	49,990.8
75 - Veterinary activities	425.5	627.2
M. Administrative and support service activities	136,393.3	106,279.9
77 - Rental and leasing activities	1,396.7	1,786.5
78 - Employment activities	249.6	388.3
79 - Travel agency, tour operator, reservation service and related activities	15,641.0	12,437.8
80 - Security and investigation activities	2,871.3	2,681.5
81 - Services to buildings and landscape activities	836.8	1,894.8
82 - Office administrative, office support and other business support activities	115,397.9	87,091.1
N. Education	81,108.4	87,501.2
O. Human health and social work activities	53,850.6	46,154.9
P. Arts, entertainment and recreation	570.9	1,089.5
Q. Other service activities	275,686.6	346,427.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	408,707.2	382,135.2
VI. PERSONAL	6,914,964.4	7,208,121.3
VII. OTHER	70,148.3	27,952.5
TOTAL	14,036,970.5	14,644,118.8

Source: Statistics & Data Warehouse Department, SBP

Note: The classification of economic groups under private sector has been enhanced in the light of International Standard Industrial Classification (ISIC)-Rev.4.0 of the United Nation's Statistics Division. This ISIC 4.0 classification was adopted from June-2019 onwards

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,106,978	5,473.4	2,189,524	5,542.6	1,976,179	5,538.8	2,286,908	10,122.4
5,000 to 10,000	1,567,334	11,541.3	1,710,008	12,551.1	1,581,826	11,759.6	1,917,299	19,563.4
10,000 to 20,000	2,936,061	43,168.1	2,978,020	44,560.5	2,980,938	44,611.6	3,424,775	57,228.4
20,000 to 25,000	1,360,187	30,523.0	1,458,278	32,775.6	1,454,397	32,729.5	1,458,265	33,984.5
25,000 to 30,000	1,153,990	31,703.1	1,279,311	35,068.8	1,191,206	32,720.5	1,553,267	43,945.4
30,000 to 40,000	2,198,623	76,913.4	2,532,621	88,567.6	2,245,416	78,464.0	2,451,085	88,442.8
40,000 to 50,000	1,943,396	87,355.3	2,057,770	92,199.4	2,006,164	90,050.4	2,192,947	100,116.1
50,000 to 60,000	1,707,144	93,560.0	1,736,437	95,297.1	1,831,175	100,464.4	1,818,052	102,150.4
60,000 to 70,000	1,444,347	93,852.4	1,501,747	97,347.9	1,560,749	101,271.6	1,622,448	107,210.7
70,000 to 80,000	1,200,320	89,812.3	1,277,652	95,704.7	1,401,319	104,962.2	1,430,765	110,392.7
80,000 to 90,000	984,078	83,388.2	1,123,753	95,286.3	1,103,125	93,753.9	1,205,220	104,695.2
90,000 to 100,000	926,782	88,039.5	963,847	91,513.2	1,003,464	95,357.4	1,035,207	100,330.5
100,000 to 200,000	4,301,145	588,944.3	4,394,881	605,365.7	5,005,844	690,957.4	4,847,908	683,296.4
200,000 to 300,000	1,160,828	279,085.1	1,237,950	299,315.1	1,426,686	346,244.5	1,313,388	324,696.0
300,000 to 400,000	503,419	173,612.9	501,272	172,478.0	609,718	210,305.0	567,666	199,331.5
400,000 to 500,000	251,979	112,097.2	290,437	128,907.1	326,306	146,116.1	304,620	138,014.0
50,000 to 600,000	163,672	88,917.5	184,513	100,550.3	204,200	111,394.1	203,195	110,282.9
600,000 to 700,000	116,229	74,718.7	123,805	79,980.2	132,133	85,560.9	134,245	86,084.2
700,000 to 800,000	81,683	61,094.9	93,913	70,331.5	107,834	80,452.2	112,991	83,683.9
800,000 to 900,000	63,361	53,543.3	68,024	57,731.6	86,809	73,601.0	77,339	64,765.0
900,000 to 1,000,000	47,466	44,863.6	46,634	44,137.0	65,062	61,809.2	60,702	58,812.5
1,000,000 to 2,000,000	199,478	270,661.2	227,933	309,498.3	246,040	333,547.5	236,216	318,702.7
2,000,000 to 3,000,000	56,206	134,937.3	65,014	156,756.7	67,239	162,820.5	68,541	164,546.9
3,000,000 to 4,000,000	23,432	80,654.2	28,053	96,732.8	32,303	110,233.6	31,413	109,134.6
4,000,000 to 5,000,000	18,616	82,702.7	16,615	74,214.7	19,729	88,546.5	22,296	95,610.5
5,000,000 to 6,000,000	13,444	71,924.2	12,046	64,741.0	16,699	90,111.0	13,791	74,096.1
6,000,000 to 7,000,000	6,085	39,261.6	7,188	46,422.1	8,558	55,336.8	8,998	57,838.7
7,000,000 to 8,000,000	3,961	29,448.0	5,330	39,576.5	6,088	45,389.7	6,536	48,662.5
8,000,000 to 9,000,000	3,879	32,796.4	4,086	34,483.0	4,844	40,976.2	4,838	40,954.8
9,000,000 to 10,000,000	2,673	25,217.1	2,958	27,835.0	4,274	40,498.7	3,923	37,126.3
10,000,000 and over	29,058	1,713,306.	30,840	1,788,444.	35,619	1,923,730.	41,884	2,114,434.0
TOTAL	26,575,854	4,693,117.1	28,150,460	4,983,915.5	28,741,943	5,489,315.2	30,456,728	5,688,255.9

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,479,683	7,384.9	2,112,432	5,016.9	2,030,954	5,342.4	2,074,895	5,129.0
5,000 to 10,000	1,693,763	12,486.5	2,028,997	14,966.4	2,126,113	15,612.9	2,193,033	16,470.6
10,000 to 20,000	3,256,295	48,695.3	3,131,511	46,833.9	3,278,245	48,986.8	3,268,311	49,547.8
20,000 to 25,000	1,476,430	33,265.1	1,559,406	35,073.2	1,707,358	38,354.8	1,706,830	38,429.2
25,000 to 30,000	1,451,055	39,793.3	1,561,989	42,895.7	1,528,015	41,942.1	1,657,735	45,602.6
30,000 to 40,000	2,537,380	88,476.3	2,724,899	95,324.6	2,732,520	95,180.8	2,892,123	101,267.7
40,000 to 50,000	2,230,738	100,264.3	2,286,902	102,481.8	2,347,089	105,524.9	2,535,268	114,082.6
50,000 to 60,000	2,006,791	110,124.8	2,047,566	112,136.3	2,100,936	115,282.7	2,432,064	133,232.0
60,000 to 70,000	1,735,006	112,361.5	1,816,416	117,881.9	1,853,130	120,169.7	2,153,545	139,755.1
70,000 to 80,000	1,455,464	108,958.9	1,606,194	120,171.8	1,634,576	122,497.3	1,822,184	136,474.9
80,000 to 90,000	1,193,775	101,446.9	1,364,519	116,033.5	1,472,751	124,837.8	1,572,404	133,428.3
90,000 to 100,000	1,067,111	101,334.9	1,155,766	109,552.3	1,321,200	125,295.4	1,356,282	128,647.9
100,000 to 200,000	5,394,449	742,525.4	5,723,875	790,765.9	6,392,857	882,695.8	6,815,589	944,784.3
200,000 to 300,000	1,499,008	362,880.0	1,850,168	450,029.3	1,955,945	472,489.2	2,048,122	495,614.0
300,000 to 400,000	638,983	218,306.2	932,791	318,325.9	893,159	306,488.8	939,297	324,205.7
400,000 to 500,000	339,814	150,955.2	383,333	170,572.0	430,406	190,570.5	460,770	205,117.8
50,000 to 600,000	253,621	138,739.9	288,163	157,160.5	270,708	147,132.9	264,131	143,728.5
600,000 to 700,000	202,614	130,710.3	159,023	102,784.7	175,402	113,479.2	170,904	110,595.6
700,000 to 800,000	134,506	100,689.7	142,508	106,519.2	133,152	99,252.4	127,048	94,785.9
800,000 to 900,000	97,295	82,484.9	95,078	80,566.1	99,072	83,940.3	108,787	92,189.2
900,000 to 1,000,000	76,728	72,572.8	73,332	69,527.4	75,154	71,408.5	77,791	73,863.7
1,000,000 to 2,000,000	303,371	409,681.2	295,071	397,562.7	324,194	443,896.6	322,548	442,950.0
2,000,000 to 3,000,000	85,059	204,225.3	83,839	201,419.8	107,421	257,943.3	96,077	228,370.5
3,000,000 to 4,000,000	35,973	123,331.3	35,389	121,165.3	37,365	127,606.3	40,472	137,822.7
4,000,000 to 5,000,000	23,037	103,428.7	22,250	100,213.7	26,003	117,172.2	27,671	124,148.2
5,000,000 to 6,000,000	13,755	73,888.2	14,129	75,721.4	19,197	102,312.4	19,122	101,918.2
6,000,000 to 7,000,000	8,950	57,622.2	9,520	61,471.5	10,348	66,933.4	10,178	65,844.1
7,000,000 to 8,000,000	6,364	47,458.8	6,798	50,823.7	7,947	59,188.6	8,211	61,095.6
8,000,000 to 9,000,000	4,989	42,135.9	4,932	41,578.1	5,498	46,383.1	6,509	55,300.1
9,000,000 to 10,000,000	4,383	41,416.7	4,573	43,261.8	6,115	57,683.0	5,666	53,402.1
10,000,000 and over	39,983	2,251,727.3	40,858	2,374,747.9	45,071	2,528,804.3	51,539	2,785,221.6
TOTAL	31,746,373	6,219,372.9	33,562,227	6,632,585.2	35,147,901	7,134,408.2	37,265,106	7,583,025.2

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2014				2015			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	2,644,191	5,909.9	2,065,868	5,451.3	2,492,408	5,297.7	2,584,903	6,047.8
5,000 to 10,000	2,111,649	15,552.7	2,145,830	15,874.6	2,242,578	17,103.7	2,581,518	19,098.8
10,000 to 20,000	3,563,214	53,617.6	3,555,218	52,835.5	3,563,253	53,390.4	3,615,619	53,597.2
20,000 to 25,000	1,805,586	40,690.5	1,692,567	37,926.1	1,937,730	43,385.0	1,861,158	41,854.7
25,000 to 30,000	1,686,505	46,141.5	1,642,750	45,092.4	1,625,758	44,737.7	1,768,551	48,562.9
30,000 to 40,000	2,947,747	102,714.5	3,201,286	111,618.8	3,194,767	111,114.0	3,351,748	116,931.7
40,000 to 50,000	2,603,871	117,043.1	2,870,467	128,537.1	2,864,173	128,939.4	2,817,668	126,341.2
50,000 to 60,000	2,377,818	130,328.9	2,712,269	148,513.6	2,484,582	136,760.2	2,671,747	146,404.7
60,000 to 70,000	1,945,566	126,159.2	2,347,959	152,508.3	2,208,678	143,326.9	2,184,627	141,489.7
70,000 to 80,000	1,659,475	124,033.4	1,930,062	144,510.2	1,956,863	146,692.3	2,014,715	150,851.9
80,000 to 90,000	1,431,984	121,447.6	1,660,078	140,725.8	1,560,894	132,444.6	1,729,257	146,708.7
90,000 to 100,000	1,297,114	123,064.5	1,439,979	136,731.8	1,460,946	138,725.4	1,479,171	140,417.7
100,000 to 200,000	6,590,339	917,107.7	7,467,828	1,029,778.0	8,123,428	1,136,490.8	8,444,702	1,183,282.3
200,000 to 300,000	2,088,214	504,305.6	2,162,717	521,381.5	2,573,060	624,342.8	2,737,952	661,303.6
300,000 to 400,000	1,004,394	346,507.4	1,006,289	347,395.1	1,199,392	413,676.2	1,199,514	412,990.0
400,000 to 500,000	528,094	234,403.7	484,428	215,112.3	608,817	271,746.8	614,574	273,201.3
50,000 to 600,000	316,093	171,903.1	289,624	157,728.3	368,260	200,738.1	374,168	203,804.1
600,000 to 700,000	206,230	133,409.8	178,399	115,503.1	216,946	140,307.8	239,932	155,241.2
700,000 to 800,000	167,862	125,558.5	143,660	107,470.2	165,543	124,081.4	177,787	132,669.4
800,000 to 900,000	117,977	99,611.1	105,635	89,275.0	111,802	94,580.8	124,409	105,339.3
900,000 to 1,000,000	94,420	89,588.2	81,883	77,529.8	86,866	82,314.1	92,084	87,341.9
1,000,000 to 2,000,000	383,550	516,826.8	373,546	512,369.1	392,471	539,469.0	391,809	533,445.4
2,000,000 to 3,000,000	120,377	291,873.4	117,846	283,240.5	135,426	321,727.9	117,771	285,030.7
3,000,000 to 4,000,000	46,219	157,998.3	46,874	159,682.1	47,416	161,435.3	49,437	168,514.8
4,000,000 to 5,000,000	30,787	139,745.2	31,012	139,950.7	40,764	187,061.0	38,468	176,525.2
5,000,000 to 6,000,000	22,020	117,474.2	24,060	129,149.3	22,462	120,304.2	19,528	105,058.8
6,000,000 to 7,000,000	11,930	77,129.5	13,472	87,247.0	14,900	96,119.4	11,350	73,188.6
7,000,000 to 8,000,000	10,125	75,576.6	8,883	65,976.4	9,214	68,507.8	8,217	61,267.3
8,000,000 to 9,000,000	6,732	56,891.7	7,038	59,441.3	6,990	59,168.9	7,190	60,729.2
9,000,000 to 10,000,000	5,573	52,829.1	5,190	49,066.5	5,711	54,051.2	5,107	48,349.4
10,000,000 and over	52,217	2,936,121.6	53,637	3,135,731.2	57,427	3,354,968.6	58,159	3,544,290.4
TOTAL	37,877,873	8,051,565.0	39,866,354	8,403,353.0	41,779,525	9,153,009.0	43,372,840	9,409,879.7

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

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

4.3 Distribution of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2018				2019			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	3,085,922	5,880.2	3,141,444	7,031.3	5,148,719	10,273.7	5,950,352	14,744.7
5,000 to 10,000	2,326,264	17,020.8	2,318,227	17,234.6	1,980,812	14,474.8	1,523,803	11,381.9
10,000 to 20,000	3,892,151	57,617.3	3,742,180	55,904.2	2,770,636	41,736.2	3,380,173	51,612.4
20,000 to 25,000	1,744,337	39,224.9	1,802,575	40,939.3	1,395,248	31,305.5	1,639,634	36,918.7
25,000 to 30,000	1,738,719	48,032.5	1,989,041	54,691.4	1,440,488	39,615.7	1,734,693	47,854.5
30,000 to 40,000	3,767,908	131,440.2	3,893,002	135,759.4	3,346,625	117,709.6	3,705,949	130,342.5
40,000 to 50,000	3,603,252	161,699.1	3,461,467	155,188.8	3,596,179	161,545.4	4,078,923	183,156.5
50,000 to 60,000	3,114,608	171,015.4	3,186,029	174,420.0	3,244,404	178,118.8	3,608,220	198,160.6
60,000 to 70,000	2,975,251	193,286.5	3,119,715	202,237.5	3,169,479	205,113.9	3,330,444	216,097.1
70,000 to 80,000	2,678,235	200,739.7	2,540,105	190,568.3	2,722,098	203,856.1	2,873,331	214,981.2
80,000 to 90,000	2,377,672	201,782.9	2,331,925	197,773.1	2,317,139	196,440.2	2,599,650	220,971.9
90,000 to 100,000	2,152,643	204,572.5	2,128,881	201,669.3	2,342,796	222,058.8	2,286,372	216,904.0
100,000 to 200,000	11,650,741	1,626,681.9	11,686,560	1,641,986.6	12,034,935	1,684,979.9	12,224,834	1,710,058.4
200,000 to 300,000	3,728,715	900,058.8	3,860,857	933,699.2	3,851,058	928,522.3	3,750,906	907,305.9
300,000 to 400,000	1,494,988	513,345.0	1,668,414	574,787.7	1,664,776	573,136.2	1,669,253	575,588.3
400,000 to 500,000	763,756	338,997.7	871,719	387,415.3	800,289	356,055.0	851,818	378,532.8
50,000 to 600,000	436,296	238,161.9	473,679	258,143.0	469,881	257,128.7	483,519	263,711.6
600,000 to 700,000	261,462	168,802.5	308,231	199,183.0	303,269	195,687.7	320,378	206,799.3
700,000 to 800,000	209,934	157,306.1	227,628	169,857.0	190,953	142,793.1	211,923	158,341.8
800,000 to 900,000	163,705	138,913.1	169,487	143,837.0	163,697	138,814.2	176,690	149,456.1
900,000 to 1,000,000	113,729	107,607.7	116,530	110,163.7	121,226	115,071.3	133,229	126,303.7
1,000,000 to 2,000,000	464,580	635,372.1	513,463	699,876.0	590,099	810,096.2	585,482	810,823.7
2,000,000 to 3,000,000	139,217	335,483.9	145,252	348,596.0	185,231	441,564.6	179,966	435,207.4
3,000,000 to 4,000,000	59,735	205,012.2	58,884	202,275.3	86,122	294,231.9	73,871	253,023.7
4,000,000 to 5,000,000	32,974	145,598.2	32,291	143,330.1	37,086	164,704.7	38,082	169,840.3
5,000,000 to 6,000,000	22,606	122,064.7	23,768	128,309.9	26,901	145,203.1	28,000	151,169.5
6,000,000 to 7,000,000	14,133	91,607.7	15,112	97,755.7	17,001	109,339.2	15,485	99,998.9
7,000,000 to 8,000,000	11,503	85,898.6	11,423	85,453.9	13,197	98,229.2	14,395	107,728.6
8,000,000 to 9,000,000	8,471	71,768.2	8,746	74,113.5	11,107	93,934.6	10,025	84,999.7
9,000,000 to 10,000,000	7,265	68,758.3	6,699	63,250.2	7,590	71,294.8	7,966	75,341.2
10,000,000 and over	70,775	5,265,299.3	69,969	5,488,550.2	85,383	5,993,935.1	83,680	6,436,761.9
TOTAL	53,111,547	12,649,049.9	53,923,303	13,184,000.4	54,134,424	14,036,970.5	57,571,046	14,644,118.8

4.4 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

(End of Period: Million Rupees)

RATE OF RETURN	2019	
	Jun	Dec
00.00	4,269,716.4	4,157,920.1
01.00*	668,838.8	559,355.6
02.00*	49,057.0	46,477.9
03.00*	4,058.7	7,487.3
04.00*	7,945.2	43,766.5
05.00*	60,282.0	28,810.5
05.25	1,230.3	3,550.6
05.50	5,327.5	4,008.0
05.75	735.9	18,985.5
06.00	9,168.7	40,806.1
06.25	8,553.3	2,977.1
06.50	62,361.6	60,145.2
06.75	4,047.4	1,326.9
07.00	2,547.2	617.2
07.25	8,724.8	360.9
07.50	8,769.9	3,673.3
07.75	1,669.3	684.4
08.00	767,277.5	1,093.8
08.25	28,967.5	5,068.9
08.50	129,945.7	4,833.8
08.75	28,106.6	2,068.8
09.00	51,645.1	27,293.8
09.25	11,972.1	5,518.0
09.50	73,041.0	865.8
09.75	22,204.9	68,745.5
10.00	22,491.9	14,898.8
10.25	3,695,762.9	20,370.6
10.50	578,374.9	26,161.2
10.75	156,934.7	17,021.7
11.00	206,601.1	19,804.0
11.25	72,588.1	4,629,909.8
11.50	125,713.4	930,891.8
11.75	35,912.9	123,413.8
12.00	183,973.3	233,996.8
12.25	41,715.8	204,296.7
12.50	85,385.0	156,235.4
12.75	27,047.2	69,019.5
13.00	43,588.9	126,957.4
13.25	11,567.5	68,961.7
13.50	27,454.0	46,835.0
13.75	24,339.0	52,900.7
14.00	47,977.4	29,243.1
14.25	55,655.8	15,787.5
14.50	12,820.0	101,956.7
14.75	36,023.9	32,077.1
15.00 & above	10,311.0	173,401.8
Total	11,788,433.0	12,190,582.6

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Note: Classification of deposits by rates of return/interest in table 4.4 to 4.6 has been re-classified into Conventional and Islamic Banking from June 2019

Source: Statistics & Data Warehouse Department, SBP

4.5 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

(Million Rupees)

RATE OF RETURN	2019	
	Jun	Dec
00.00	779,326.5	817,620.6
01.00*	109,725.6	100,933.6
02.00*	9,475.4	15,944.8
03.00*	68,977.4	55,781.5
04.00*	10,665.9	15,670.7
05.00*	71,894.9	8,942.6
05.25	205,420.1	766.2
05.50	32,392.0	8,351.7
05.75	42,663.1	19,338.0
06.00	116,091.5	64,808.7
06.25	15,630.7	6,328.3
06.50	58,828.4	23,769.6
06.75	15,582.9	4,949.2
07.00	24,951.2	210,254.5
07.25	9,531.3	46,402.6
07.50	19,587.5	83,359.1
07.75	70,318.8	24,272.6
08.00	35,676.1	11,217.0
08.25	12,485.0	23,770.4
08.50	23,160.8	13,946.2
08.75	47,797.6	6,842.2
09.00	19,742.8	20,991.8
09.25	10,978.5	18,212.0
09.50	14,875.2	54,601.0
09.75	4,603.7	29,704.2
10.00	15,726.2	18,753.6
10.25	105,030.1	106,280.5
10.50	78,284.7	10,062.0
10.75	57,026.0	21,192.1
11.00	14,595.1	8,577.4
11.25	13,204.0	185,018.1
11.50	38,204.3	22,629.6
11.75	8,704.6	23,336.7
12.00	22,039.3	86,096.1
12.25	23,088.0	40,885.1
12.50	25,311.4	42,509.1
12.75	3,303.2	106,386.1
13.00	10,762.2	32,551.1
13.25	1,875.5	42,685.5
13.50	-	9,254.3
13.75	1,000.0	4,229.9
14.00	-	4,912.1
14.25	-	1,291.4
14.50	-	73.1
14.75	-	33.1
15.00 & above	-	-
Total	2,248,537.5	2,453,536.2

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

4.6 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

(Percent per annum)

TYPE OF DEPOSITS		2019	
		Jun	Dec
I.	Call Deposits	6.76 (2.09)	7.85 (1.92)
II.	Saving Deposits	8.59 (66.19)	10.01 (64.73)
III.	Term or Fixed Deposits		
	(a) Less than 3 months	9.45 (7.60)	10.92 (6.27)
	(b) 3 months and over but less than 6 months	8.99 (6.59)	9.97 (6.64)
	(c) 6 months and over but less than 1 year	8.05 (4.91)	9.86 (5.03)
	(d) 1 year and over but less than 2 years	9.49 (9.52)	10.82 (11.44)
	(e) 2 years and over but less than 3 years	9.44 (0.38)	10.75 (0.97)
	(f) 3 years and over but less than 4 years	9.53 (0.89)	10.62 (0.89)
	(g) 4 years and over but less than 5 years	10.99 (0.03)	9.45 (0.11)
	(h) 5 years and over	9.93 (1.81)	10.80 (2.00)
IV.	Overall		
	(i) Excluding current and other deposits	8.74	10.13
	(ii) Including current and other deposits	5.67	6.77

Source: Statistics & Data Warehouse Department, SBP

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

**4.6a. Scheduled Banks' Weighted Average Rates
of Return on Deposits
Conventional Banking– All Banks**

(Percent per annum)

TYPE OF DEPOSITS	2019	
	Jun	Dec
I. Call Deposits	7.01 (2.41)	8.48 (2.13)
II. Saving Deposits	8.99 (66.53)	10.44 (65.50)
III. Term or Fixed Deposits		
(a) Less than 3 months	10.04 (7.86)	11.37 (6.56)
(b) 3 months and over but less than 6 months	9.42 (6.79)	9.96 (7.14)
(c) 6 months and over but less than 1 year	8.43 (3.52)	9.39 (4.29)
(d) 1 year and over but less than 2 years	9.59 (10.15)	11.02 (11.53)
(e) 2 years and over but less than 3 years	9.58 (0.32)	11.53 (0.33)
(f) 3 years and over but less than 4 years	9.56 (0.68)	10.67 (0.71)
(g) 4 years and over but less than 5 years	10.94 (0.04)	10.07 (0.11)
(h) 5 years and over	10.02 (1.71)	10.42 (1.70)
IV. Overall		
(i) Excluding current and other deposits	9.12	10.45
(ii) Including current and other deposits	5.87	6.96

Source: Statistics & Data Warehouse Department, SBP

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

**4.6b. Scheduled Banks' Weighted Average Rates
of Return on Deposits
Islamic Banking – All Banks**

(Percent per annum)

TYPE OF DEPOSITS		2019	
		Jun	Dec
I.	Call Deposits	0.81 (0.48)	0.89 (0.92)
II.	Saving Deposits	6.52 (64.50)	7.82 (61.13)
III.	Term or Fixed Deposits		
	(a) Less than 3 months	5.82 (6.28)	8.12 (4.89)
	(b) 3 months and over but less than 6 months	6.44 (5.59)	10.09 (4.25)
	(c) 6 months and over but less than 1 year	7.49 (11.78)	10.99 (8.53)
	(d) 1 year and over but less than 2 years	8.75 (6.41)	9.83 (11.04)
	(e) 2 years and over but less than 3 years	9.12 (0.67)	10.45 (4.03)
	(f) 3 years and over but less than 4 years	9.46 (1.94)	10.51 (1.71)
	(g) 4 years and over but less than 5 years	11.78 (0.01)	5.62 (0.09)
	(h) 5 years and over	9.60 (2.33)	11.69 (3.41)
IV.	Overall		
	(i) Excluding current and other deposits	6.85	8.64
	(ii) Including current and other deposits	4.59	5.82

Source: Statistics & Data Warehouse Department, SBP

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

4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return* by Depositor

(Percent per annum)

Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2010					
Over all	4.29	4.25	5.56	3.99	2.90
Foreign Constituents	2.36	1.50	4.24	2.77	-
Government	5.00	6.21	10.81	4.22	6.63
Non-Financial Public Sector	5.68	5.93	11.17	4.73	5.68
Non-Bank Financial Institutions	6.09	6.27	7.81	4.38	3.52
Private Sector(Business)	3.60	3.54	5.86	3.33	1.97
NGO's & Non-Profit Institutions	6.19	6.31	5.37	5.21	6.85
Personal	4.22	4.21	5.06	4.02	3.54
Others	3.19	3.76	-	2.69	2.40
Dec. 2010					
Over all	4.39	4.41	5.83	4.08	3.57
Foreign Constituents	2.30	1.45	3.70	2.86	-
Government	4.86	5.80	10.40	4.28	7.38
Non-Financial Public Sector	6.22	6.45	12.33	5.33	5.63
Non-Bank Financial Institutions	6.32	6.45	5.66	5.69	4.00
Private Sector(Business)	3.69	3.54	7.18	3.42	2.72
NGO's & Non-Profit Institutions	5.89	5.92	5.89	5.28	7.62
Personal	4.31	4.36	4.64	3.85	4.03
Others	2.98	3.09	-	2.86	2.67
Jun. 2011					
Over all	4.53	4.58	5.78	4.14	3.62
Foreign Constituents	2.20	1.33	3.63	3.17	-
Government	5.03	6.39	11.96	4.29	8.34
Non-Financial Public Sector	6.77	6.96	11.97	5.78	6.36
Non-Bank Financial Institutions	6.06	6.16	9.19	5.18	3.92
Private Sector(Business)	3.72	3.58	7.10	3.54	2.60
NGO's & Non-Profit Institutions	5.99	6.13	4.99	5.09	5.73
Personal	4.49	4.55	4.92	3.97	3.63
Others	2.95	3.21	-	2.71	2.91
Dec. 2011					
Over all	4.51	4.52	6.11	4.20	3.48
Foreign Constituents	1.43	0.81	3.33	0.64	-
Government	5.21	6.25	9.53	4.56	8.14
Non-Financial Public Sector	6.35	6.55	11.99	5.31	5.32
Non-Bank Financial Institutions	6.07	6.31	10.03	4.27	4.15
Private Sector(Business)	3.74	3.54	7.65	3.62	2.42
NGO's & Non-Profit Institutions	6.26	6.35	6.28	4.87	5.02
Personal	4.43	4.49	4.91	3.90	3.80
Others	3.60	3.37	-	3.79	3.16
Jun. 2012					
Over all	4.56	4.61	5.26	4.23	3.11
Foreign Constituents	1.36	0.92	1.68	6.71	-
Government	5.20	6.32	11.47	4.55	2.91
Non-Financial Public Sector	6.30	6.44	6.49	5.66	7.76
Non-Bank Financial Institutions	6.14	6.35	2.57	4.53	3.68
Private Sector(Business)	3.92	3.85	6.53	3.58	2.52
NGO's & Non-Profit Institutions	6.58	6.68	5.84	5.27	7.38
Personal	4.46	4.52	4.80	3.88	3.87
Others	3.50	3.79	-	3.21	4.18

* Including zero rate of return.

4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return* by Depositor

(Percent per annum)

Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec. 2012					
Over all	4.61	4.60	4.05	4.76	3.15
Foreign Constituents	1.28	0.80	2.80	3.05	-
Government	5.61	6.49	3.66	5.13	6.27
Non-Financial Public Sector	6.45	6.64	6.70	5.65	7.32
Non-Bank Financial Institutions	6.16	6.26	3.76	5.44	3.43
Private Sector(Business)	4.00	3.95	4.43	4.20	2.32
NGO's & Non-Profit Institutions	6.23	6.31	5.28	5.51	6.60
Personal	4.44	4.46	3.55	4.44	3.71
Others	4.06	3.61	9.25	4.51	4.67
Jun. 2013					
Over all	4.38	4.15	4.51	5.36	3.13
Foreign Constituents	1.06	0.96	1.89	0.54	-
Government	5.38	5.79	8.67	5.14	3.44
Non-Financial Public Sector	5.95	5.89	8.01	6.10	5.91
Non-Bank Financial Institutions	6.08	6.25	5.00	5.58	3.77
Private Sector(Business)	3.86	3.60	5.09	5.11	2.06
NGO's & Non-Profit Institutions	5.35	5.33	5.19	5.60	5.48
Personal	4.25	4.06	3.98	5.70	4.49
Others	4.33	3.64	-	4.73	4.39
Dec. 2013					
Over all	4.63	4.52	4.60	5.15	3.62
Foreign Constituents	1.46	1.34	2.29	1.20	-
Government	5.77	5.99	9.70	5.63	6.74
Non-Financial Public Sector	6.46	6.41	8.40	6.61	6.84
Non-Bank Financial Institutions	6.84	6.81	4.34	7.60	5.16
Private Sector(Business)	4.11	4.01	4.96	4.56	2.03
NGO's & Non-Profit Institutions	6.14	6.20	5.69	5.60	6.75
Personal	4.36	4.31	4.13	4.80	4.24
Others	3.86	4.24	1.62	3.54	4.85
Jun. 2014					
Over all	4.29	4.19	4.74	4.73	2.97
Foreign Constituents	1.21	1.08	2.35	0.23	-
Government	5.52	6.23	9.39	5.07	4.21
Non-Financial Public Sector	6.07	6.02	8.33	6.22	6.01
Non-Bank Financial Institutions	5.23	5.19	4.09	6.95	2.06
Private Sector(Business)	3.59	3.45	5.24	4.19	1.74
NGO's & Non-Profit Institutions	5.87	5.89	5.22	5.73	7.03
Personal	4.18	4.14	4.32	4.47	3.60
Others	3.82	4.29	2.62	3.62	4.14
Dec. 2014					
Over all	4.31	4.25	5.08	4.55	3.83
Foreign Constituents	1.47	1.30	3.11	2.81	-
Government	5.34	6.04	8.61	4.84	6.48
Non-Financial Public Sector	5.95	5.99	7.60	5.75	6.50
Non-Bank Financial Institutions	6.40	6.42	5.96	6.34	4.58
Private Sector(Business)	3.83	3.73	5.13	4.23	1.83
NGO's & Non-Profit Institutions	5.72	5.70	5.99	5.79	6.46
Personal	4.10	4.08	4.92	4.22	3.26
Others	3.78	4.33	2.69	3.64	4.53

* Including zero rate of return.

4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return* by Depositor

(Percent per annum)

Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Jun. 2015					
Over all	3.41	3.37	2.86	3.61	2.83
Foreign Constituents	1.31	1.36	0.31	2.21	-
Government	4.27	4.80		3.91	1.40
Non-Financial Public Sector Enterprises	5.13	4.98	2.96	5.66	7.48
Non-Bank Financial Institutions	5.32	5.33	5.29	5.39	4.90
Private Sector(Business)	2.97	2.94	3.02	3.15	1.59
NGO's & Non-Profit Institutions	4.68	4.68	4.41	4.72	5.09
Personal	3.20	3.19	3.85	3.23	4.98
Others	2.90	3.85	1.76	2.65	2.61
Dec. 2015					
Over all	3.07	2.99	3.03	3.44	3.10
Foreign Constituents	1.07	1.05	0.56	2.26	-
Government	3.93	4.28	-	3.64	4.61
Non-Financial Public Sector Enterprises	4.48	4.35	0.40	5.17	4.82
Non-Bank Financial Institutions	4.86	4.85	5.08	5.67	3.89
Private Sector(Business)	2.85	2.75	3.14	3.38	1.29
NGO's & Non-Profit Institutions	4.07	3.99	3.49	4.93	4.99
Personal	2.76	2.72	2.29	3.03	3.12
Others	2.67	3.58	1.79	2.37	2.73
Jun. 2016					
Over all	2.75	2.73	2.63	2.78	3.76
Foreign Constituents	1.22	1.29	0.03	1.48	-
Government	3.49	3.94	0.00	3.13	5.01
Non-Financial Public Sector Enterprises	4.37	4.36	2.80	4.40	4.69
Non-Bank Financial Institutions	4.47	4.52	3.96	3.64	4.75
Private Sector(Business)	2.50	2.48	2.76	2.59	1.97
NGO's & Non-Profit Institutions	3.74	3.68	3.54	4.48	4.60
Personal	2.41	2.43	2.15	2.24	3.97
Others	2.08	3.29	1.74	1.81	2.58
Dec. 2016					
Over all	2.62	2.57	2.55	2.80	3.65
Foreign Constituents	1.13	1.14	0.37	1.78	-
Government	3.44	3.70	0.00	3.23	4.78
Non-Financial Public Sector Enterprises	3.71	3.90	3.16	3.22	4.68
Non-Bank Financial Institutions	4.06	4.09	4.29	3.70	4.38
Private Sector(Business)	2.47	2.45	2.62	2.57	1.65
NGO's & Non-Profit Institutions	3.63	3.52	3.56	4.57	4.71
Personal	2.24	2.24	0.80	2.23	2.12
Others	2.23	3.23	1.16	2.06	2.59
Jun. 2017					
Over all	2.53	2.47	2.32	2.76	3.43
Foreign Constituents	1.18	1.21	-	1.94	-
Government	3.42	3.70	-	3.20	4.77
Non-Financial Public Sector Enterprises	3.52	3.79	1.05	2.80	4.34
Non-Bank Financial Institutions	3.83	3.93	3.50	2.60	4.42
Private Sector(Business)	2.31	2.29	2.41	2.42	1.77
NGO's & Non-Profit Institutions	3.72	3.65	3.33	4.46	4.62
Personal	2.14	2.11	1.98	2.33	1.99
Others	2.47	4.09	0.53	2.17	2.53

* Including zero rate of return

4.7 Distribution of Scheduled Banks' Deposits Weighted Average Rate of Return * by Depositor

(Percent per annum)

Depositor	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialized Banks
Dec. 2017					
Over all	2.64	2.54	2.19	3.06	3.77
Foreign Constituents	1.20	1.24	0.59	1.17	-
Government	3.65	3.87	-	3.47	4.76
Non-Financial Public Sector Enterprises	3.93	3.85	1.39	4.17	4.31
Non-Bank Financial Institutions	4.14	4.10	3.89	4.52	4.32
Private Sector(Business)	2.44	2.43	2.25	2.54	2.57
NGO's & Non-Profit Institutions	3.45	3.33	4.28	4.27	4.42
Personal	2.17	2.13	2.53	2.42	2.99
Others	2.15	3.94	0.66	1.88	2.71
Jun. 2018					
Over all	2.92	2.79	2.90	3.43	3.87
Foreign Constituents	1.10	1.17	0.27	3.39	-
Government	3.96	4.42	-	3.59	4.64
Non-Financial Public Sector Enterprises	4.73	4.63	4.48	5.14	4.28
Non-Bank Financial Institutions	4.54	4.56	5.08	4.29	4.08
Private Sector(Business)	2.63	2.55	3.40	2.85	3.20
NGO's & Non-Profit Institutions	3.92	3.83	4.77	4.70	4.83
Personal	2.39	2.30	2.71	3.14	2.85
Others	2.74	2.74	1.99	2.73	3.19
Dec. 2018					
Over all	4.61	4.44	5.37	5.22	6.71
Foreign Constituents	1.75	1.85	0.46	4.47	-
Government	6.24	6.93	-	5.68	8.53
Non-Financial Public Sector Enterprises	6.54	6.33	7.91	7.27	8.38
Non-Bank Financial Institutions	7.16	7.20	7.58	6.11	5.42
Private Sector(Business)	4.17	4.00	6.18	4.38	3.98
NGO's & Non-Profit Institutions	6.37	6.35	7.14	5.23	8.60
Personal	3.90	3.80	4.38	4.69	5.69
Others	4.07	3.69	4.41	4.02	5.63
Jun. 2019					
Over all	5.67	5.62	5.92	5.83	7.18
Foreign Constituents	1.71	1.83	0.75	1.18	-
Government	8.15	9.17	-	7.32	9.17
Non-Financial Public Sector Enterprises	7.65	8.01	5.50	6.72	8.62
Non-Bank Financial Institutions	9.27	9.35	9.64	7.74	7.86
Private Sector(Business)	5.17	5.11	6.90	5.08	5.10
NGO's & Non-Profit Institutions	8.31	8.30	9.20	7.97	8.86
Personal	4.69	4.77	7.24	4.03	5.29
Others	1.56	2.84	0.94	1.36	7.43
Dec. 2019					
Over all	6.77	6.57	6.26	7.64	9.46
Foreign Constituents	2.67	2.73	2.35	1.01	-
Government	9.59	10.55	-	8.78	11.17
Non-Financial Public Sector Enterprises	9.16	9.27	11.13	8.87	11.09
Non-Bank Financial Institutions	9.72	9.74	11.20	8.71	10.51
Private Sector(Business)	5.91	5.77	6.36	6.69	6.85
NGO's & Non-Profit Institutions	9.13	9.07	10.13	8.86	11.30
Personal	5.75	5.70	7.40	6.07	7.69
Others	7.30	6.55	1.94	7.29	8.36

* Including zero rate of return