

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Liabilities										
Capital	494.5	505.7	501.1	548.6	657.6	3.1	3.1	2.6	2.5	2.7
Reserves	328.6	381.5	615.8	620.4	639.5	2.0	2.3	3.2	2.9	2.6
Demand Deposits	3,751.9	4,466.6	5,172.5	5,561.2	6,625.0	23.3	27.0	27.0	25.6	26.9
(a) Scheduled Banks	77.8	91.2	100.1	125.7	137.3	0.5	0.6	0.5	0.6	0.6
(b) Others	3,674.2	4,375.4	5,072.4	5,435.5	6,487.7	22.8	26.5	26.5	25.0	26.4
Time Deposits	3,472.4	3,686.8	4,095.9	4,735.7	5,116.4	21.6	22.3	21.4	21.8	20.8
(a) Scheduled Banks	12.2	10.6	15.3	13.6	12.0	0.1	0.1	0.1	0.1	..
(b) Others	3,460.3	3,676.1	4,080.6	4,722.1	5,104.4	21.5	22.3	21.3	21.7	20.7
Borrowings from:	765.1	651.7	1,270.9	2,205.5	2,598.6	4.8	3.9	6.6	10.1	10.6
(a) State Bank of Pakistan	487.0	300.7	918.0	1,787.9	1,852.6	3.0	1.8	4.8	8.2	7.5
(b) Banks Abroad	43.0	53.5	107.4	172.6	318.2	0.3	0.3	0.6	0.8	1.3
(c) Other Scheduled Banks	235.1	297.5	245.5	245.0	427.7	1.5	1.8	1.3	1.1	1.7
Head Office and Inter-Bank Adjustment	67.2	112.1	169.7	134.4	145.8	0.4	0.7	0.9	0.6	0.6
Contingent Liabilities as per contra	2,921.2	3,143.4	4,193.3	4,446.9	5,092.3	18.2	19.0	21.9	20.4	20.7
Other Liabilities	4,285.2	3,571.2	3,115.5	3,508.0	3,743.4	26.6	21.6	16.3	16.1	15.2
Total Liabilities / Assets	16,086.1	16,519.1	19,134.7	21,760.9	24,618.6	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	740.8	851.7	937.6	821.9	1,215.1	4.6	5.2	4.9	3.8	4.9
(a) Notes, Coins and Silver	129.6	163.8	188.0	256.7	294.3	0.8	1.0	1.0	1.2	1.2
(b) Balances with State Bank of Pakistan	489.7	525.3	405.5	380.2	650.6	3.0	3.2	2.1	1.7	2.6
(c) Balances with other Scheduled Banks	121.4	162.7	344.2	185.0	270.2	0.8	1.0	1.8	0.9	1.1
Balances held Abroad	103.0	202.0	186.5	188.9	217.5	0.6	1.2	1.0	0.9	0.9
Bills Purchased and Discounted	1,791.6	224.0	201.4	190.1	209.0	11.1	1.4	1.1	0.9	0.8
Advances to	3,739.9	4,211.2	4,643.6	5,198.1	6,047.1	23.2	25.5	24.3	23.9	24.6
(a) Scheduled Banks	75.5	78.3	139.7	119.9	81.2	0.5	0.5	0.7	0.6	0.3
(b) Others	3,664.5	4,133.0	4,503.9	5,078.2	5,965.9	22.8	25.0	23.5	23.3	24.2
Investment in Securities and Shares:	4,213.7	4,490.3	6,011.8	7,610.3	8,227.8	26.2	27.2	31.4	35.0	33.4
(a) Federal Government Securities	720.9	2,125.7	3,017.0	3,784.3	3,374.8	4.5	12.9	15.8	17.4	13.7
(b) Treasury Bills	2,604.3	1,547.3	2,164.4	2,666.1	3,783.6	16.2	9.4	11.3	12.3	15.4
(c) Provincial Governments Securities	-	-	-	-	-	-	-	-	-	-
(d) Others	888.5	817.3	830.4	1,159.9	1,069.4	5.5	4.9	4.3	5.3	4.3
Bank Premises	182.8	214.1	238.7	268.3	295.3	1.1	1.3	1.2	1.2	1.2
Head Office and Inter-Bank Adjustment	150.8	734.8	615.9	791.7	999.5	0.9	4.4	3.2	3.6	4.1
Contingent Assets as per contra	2,921.2	3,143.4	4,193.3	4,446.9	5,092.3	18.2	19.0	21.9	20.4	20.7
Other Assets	2,242.3	2,447.6	2,105.9	2,244.6	2,315.0	13.9	14.8	11.0	10.3	9.4

Note: Total may differ due to rounding off and percentages (%) are arrived at from original value.

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2016						2017					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Government	644.9	12.7	643.9	13.1	-	-	691.4	11.6	690.5	11.9	-	-
1. Federal Government	232.3	4.6	232.3	4.7	-	-	233.1	3.9	233.1	4.0	-	-
2. Provincial Governments	412.6	8.1	411.6	8.4	-	-	458.3	7.7	457.3	7.9	-	-
II. Non-Financial Public Sector Enterprises	649.2	12.8	649.2	13.2	-	-	804.4	13.5	804.4	13.9	-	-
III. Non-Bank Financial Institutions	68.6	1.4	68.5	1.4	0.1	0.3	81.4	1.4	81.3	1.4	-	-
a. Development Financial Institutions	18.3	0.4	18.3	0.4	-	-	19.8	0.3	19.8	0.3	-	-
b. Others	50.3	1.0	50.2	1.0	0.1	0.3	61.7	1.0	61.6	1.0	-	-
IV. Private Sector Enterprises	3,270.1	64.4	3,110.7	63.3	34.3	97.2	3,861.3	64.7	3,694.8	63.8	33.0	97.7
a. Agriculture, Hunting and Forestry	292.9	5.8	148.0	3.0	-	-	297.5	5.0	145.7	2.5	-	-
b. Fishing and Fish Farming etc.	0.8	0.0	0.8	0.0	-	-	0.9	..	0.8	..	-	-
c. Mining and Quarrying	26.5	0.5	26.4	0.5	-	-	40.2	0.7	40.1	0.7	-	-
d. Manufacturing	1,865.8	36.7	1,857.5	37.8	14.0	39.7	2,238.4	37.5	2,229.9	38.5	23.7	70.2
e. Ship Breaking and Waste / Scrape etc.	25.9	0.5	25.9	0.5	-	-	26.0	0.4	26.0	0.4	-	-
f. Electricity, Gas and Water Supply	304.5	6.0	304.5	6.2	2.4	6.8	364.0	6.1	364.0	6.3	1.1	3.1
g. Construction	96.3	1.9	96.0	2.0	-	-	131.5	2.2	131.2	2.3	-	-
h. Commerce and Trade	259.6	5.1	256.0	5.2	2.8	7.9	296.6	5.0	293.0	5.1	3.2	9.4
i. Hotels, Restaurants and Clubs etc	28.0	0.6	27.8	0.6	0.5	1.4	33.9	0.6	33.8	0.6	0.4	1.1
j. Transport, Storage and Communications	178.3	3.5	177.6	3.6	13.6	38.5	202.7	3.4	202.1	3.5	3.7	10.8
k. Real Estate, Renting and Business activities	111.9	2.2	111.7	2.3	0.9	2.5	129.1	2.2	129.0	2.2	0.5	1.4
l. Education	17.7	0.3	17.5	0.4	-	-	17.4	0.3	17.3	0.3	-	-
m. Health and Social Work	5.0	0.1	4.9	0.1	-	-	4.9	0.1	4.8	0.1	-	-
n. Other community, Social and Personal Service activities	24.0	0.5	23.8	0.5	-	-	29.5	0.5	29.4	0.5	0.3	0.9
o. Other Private Business n.e.s	32.9	0.6	32.2	0.7	-	-	48.7	0.8	48.0	0.8	0.3	0.8
V. Trust Funds And Non Profit Institutions	14.2	0.3	14.2	0.3	-	-	16.8	0.3	16.7	0.3	-	-
VI. Personal	423.0	8.3	420.4	8.6	0.9	2.5	504.4	8.5	501.9	8.7	0.8	2.3
a. Bank Employees	106.5	2.1	104.0	2.1	0.7	2.0	110.7	1.9	108.2	1.9	0.6	1.8
b. Consumer Financing	309.0	6.1	308.9	6.3	0.2	0.6	389.6	6.5	389.5	6.7	0.2	0.5
i) House building	48.6	1.0	48.6	1.0	0.2	0.6	61.7	1.0	61.7	1.1	0.1	0.4
ii) Transport	109.7	2.2	109.7	2.2	-	-	151.3	2.5	151.3	2.6	..	..
iii) Credit cards	25.6	0.5	25.6	0.5	-	-	30.0	0.5	30.0	0.5	-	-
iv) Consumer durable	0.6	0.0	0.6	0.0	-	-	1.5	..	1.5	..	-	-
v) Personal loans	124.5	2.5	124.5	2.5	-	-	145.0	2.4	145.0	2.5	..	..
c. Others	7.5	0.1	7.5	0.2	-	-	4.1	0.1	4.1	0.1	-	-
VII. Others	8.2	0.2	7.8	0.2	-	-	6.2	0.1	5.8	0.1	-	-
	5,078.2	100.0	4,914.7	100.0	35.3	100.0	5,965.9	100.0	5,795.4	100.0	33.8	100.0
Growth (%)	12.7		13.0		(8.1)		17.5		17.9		(4.3)	
As % of GDP (bp)	17.4		16.6		0.1		18.7		18.2		0.1	

* All Banks excluding specialised banks

Source: Statistics & DWH Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2016						2017					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver												
Ornaments and Precious Metals	69.9	1.4	69.9	1.4	-	-	63.7	1.1	63.7	1.1	-	-
II. Securities, Shares and other												
Financial Instruments:	312.0	6.1	312.0	6.3	-	-	237.5	4.0	237.5	4.1	-	-
A. Quoted on the Stock Exchange	163.6	3.2	163.6	3.3	-	-	185.8	3.1	185.8	3.2	-	-
1.To Stock Brokers and Dealers	23.0	0.5	23.0	0.5	-	-	38.6	0.6	38.6	0.7	-	-
2.To Others	140.6	2.8	140.6	2.9	-	-	147.3	2.5	147.3	2.5	-	-
B.Unquoted on the Stock Exchange	148.4	2.9	148.4	3.0	-	-	51.6	0.9	51.6	0.9	-	-
1.To Stock Brokers and Dealers	101.4	2.0	101.4	2.1	-	-	9.5	0.2	9.5	0.2	-	-
2.To others	47.1	0.9	47.1	1.0	-	-	42.1	0.7	42.1	0.7	-	-
III. Merchandise	1,404.1	27.6	1,403.8	28.6	5.5	15.5	1,732.8	29.0	1,732.6	29.9	7.8	23.1
A.Food Items:	403.1	7.9	403.1	8.2	-	-	549.3	9.2	549.3	9.5	-	-
1.Wheat	104.8	2.1	104.8	2.1	-	-	126.0	2.1	126.0	2.2	-	-
2.Rice and Paddy	71.4	1.4	71.4	1.5	-	-	65.9	1.1	65.9	1.1	-	-
3.Other Grain and Pulses	11.8	0.2	11.8	0.2	-	-	6.2	0.1	6.2	0.1	-	-
4.Edible Oil	30.8	0.6	30.8	0.6	-	-	28.8	0.5	28.8	0.5	-	-
5.Sugar	117.5	2.3	117.5	2.4	-	-	215.7	3.6	215.7	3.7	-	-
6.Kariana and Spices	2.1	..	2.1	..	-	-	1.3	..	1.3	..	-	-
7.Fish and Fish Preparation	1.7	..	1.7	..	-	-	2.0	..	2.0	..	-	-
8.Other Food Items	63.1	1.2	63.0	1.3	-	-	103.4	1.7	103.4	1.8	-	-
B.Raw Materials	422.4	8.3	422.2	8.6	0.4	1.1	437.6	7.3	437.5	7.5	0.4	1.0
1.Cotton Raw	107.6	2.1	107.6	2.2	-	-	128.3	2.2	128.3	2.2	-	-
2.Synthetic Fibres	21.1	0.4	21.0	0.4	-	-	26.0	0.4	25.9	0.4	-	-
3.Fertilizers	79.5	1.6	79.5	1.6	-	-	63.8	1.1	63.8	1.1	-	-
4.Petroleum Crude	58.9	1.2	58.9	1.2	-	-	43.0	0.7	43.0	0.7	..	0.1
5.Iron and Steel	67.3	1.3	67.3	1.4	-	-	79.1	1.3	79.1	1.4	-	-
6.Wool and Goat Hair	1.0	..	1.0	..	-	-	0.9	..	0.9	..	-	-
7.Hides and Skins	6.5	0.1	6.5	0.1	-	-	5.6	0.1	5.5	0.1	-	-
8.Oil Seeds	14.8	0.3	14.8	0.3	-	-	15.4	0.3	15.4	0.3	-	-
9.Pesticides and Insecticides	5.2	0.1	5.2	0.1	-	-	2.8	..	2.8	..	-	-
10.Other Raw Materials	60.5	1.2	60.5	1.2	0.4	1.1	72.8	1.2	72.8	1.3	0.3	0.9
C.Finished/Manufactured Goods	578.6	11.4	578.6	11.8	5.1	14.4	745.9	12.5	745.8	12.9	7.4	22.0
1.Cotton Textiles	108.0	2.1	108.0	2.2	1.0	2.8	133.3	2.2	133.3	2.3	1.2	3.6
2.Cotton Yarn	60.5	1.2	60.5	1.2	0.1	0.3	72.5	1.2	72.5	1.3	0.1	0.3
3.Other Textiles	87.0	1.7	87.0	1.8	0.2	0.6	121.7	2.0	121.7	2.1	0.2	0.7
4.Machinery	32.4	0.6	32.4	0.7	-	-	22.7	0.4	22.7	0.4	-	-
5.Handloom Products	-	-	-	-	-	-	0.1	..	0.1	..	-	-
6.Carpets and Rugs	10.2	0.2	10.2	0.2	-	-	2.2	..	2.2	..	-	-
7.Readymade Garments	34.3	0.7	34.3	0.7	0.2	0.6	57.0	1.0	57.0	1.0	0.2	0.7
8.Cement and Cement Products	37.2	0.7	37.2	0.8	-	-	36.6	0.6	36.6	0.6	-	-
9.Sports Goods	3.8	0.1	3.8	0.1	-	-	4.1	0.1	4.1	0.1	-	-
10.Surgical Instruments	2.7	0.1	2.7	0.1	-	-	5.2	0.1	5.2	0.1	..	0.1
11.Chemicals and Dyes	36.2	0.7	36.2	0.7	-	-	30.5	0.5	30.5	0.5	-	-
12.Other finished goods	166.3	3.3	166.2	3.4	3.4	9.6	260.1	4.4	260.0	4.5	5.6	16.7
IV. Fixed Assets Including Machinery	899.6	17.7	896.6	18.2	1.8	5.1	1,294.8	21.7	1,291.9	22.3	2.9	8.5
V. Real Estate	626.7	12.3	484.3	9.9	0.7	2.0	681.5	11.4	532.3	9.2	0.7	1.9
VI. Fixed Deposits & Insurance Policies	90.8	1.8	90.8	1.8	-	-	33.5	0.6	33.5	0.6	-	-
VII. Others	1,675.1	33.0	1,657.3	33.7	27.4	77.4	1,922.1	32.2	1,903.9	32.9	22.4	66.4
Total	5,078.2	100.0	4,914.7	100.0	35.4	100.0	5,965.9	100.0	5,795.4	100.0	33.8	100.0

* All Banks excluding specialised banks

Source: Statistics & DWH Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2016						2017					
	All Banks			Commercial Banks*			All Banks			Commercial Banks*		
	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)
Less Than 10	110	0.5	4.3	97	0.4	4.3	369	1.1	3.0	355	1.0	2.9
10 to 20	389	5.6	14.4	380	5.5	14.4	34	0.5	14.6	25	0.4	14.5
20 to 25	130	2.8	21.3	124	2.6	21.2	25	0.6	23.1	20	0.5	23.4
25 to 30	115	3.0	26.4	108	2.8	26.3	169	4.6	27.4	165	4.5	27.4
30 to 40	151	5.4	35.8	130	4.7	35.9	106	3.9	36.4	92	3.4	36.5
40 to 50	141	6.1	43.0	120	5.1	42.8	266	12.0	45.2	257	11.6	45.3
50 to 60	79	4.6	57.5	66	3.8	58.2	59	3.2	54.5	50	2.7	54.5
60 to 70	54	3.6	65.6	43	2.8	65.6	113	7.5	66.0	103	6.8	66.1
70 to 80	34	2.5	75.1	24	1.8	75.0	43	3.2	74.8	28	2.1	74.5
80 to 90	62	5.3	85.8	40	3.5	86.1	62	5.3	85.7	41	3.5	85.9
90 to 100	73	6.9	94.7	43	4.1	94.3	59	5.6	94.7	35	3.3	94.6
100 to 200	950	139.4	146.8	547	79.8	145.8	803	121.3	151.1	461	69.4	150.5
200 to 300	442	106.5	240.7	249	60.1	241.5	482	117.0	242.7	248	60.3	243.5
300 to 400	141	47.5	336.5	91	30.7	337.0	165	55.8	339.3	105	35.8	339.9
400 to 500	84	37.7	451.0	71	31.9	451.8	150	67.7	452.7	131	59.6	453.9
500 to 600	120	66.4	555.3	105	58.3	554.4	83	45.3	544.5	68	37.2	546.5
600 to 700	33	21.3	650.1	28	18.3	652.9	30	19.4	647.9	26	16.9	648.0
700 to 800	48	34.8	731.5	46	33.3	731.2	57	42.5	740.8	54	40.1	740.2
800 to 900	23	19.8	844.8	22	18.9	845.4	37	31.2	843.3	36	30.2	843.5
900 to 1,000	18	16.9	953.9	17	16.3	954.7	22	20.6	950.9	21	20.3	950.9
1,000 to 2,000	72	97.6	1,351.1	71	96.1	1,350.5	78	104.6	1,343.1	77	103.2	1,342.5
2,000 to 3,000	28	67.3	2,436.4	27	66.1	2,434.7	31	74.5	2,392.8	31	73.3	2,390.6
3,000 to 4,000	12	42.4	3,496.8	12	41.9	3,498.6	15	52.1	3,558.5	15	51.7	3,559.9
4,000 to 5,000	9	42.1	4,485.0	9	41.8	4,484.7	10	47.5	4,534.3	10	47.0	4,535.4
5,000 to 6,000	6	33.7	5,396.2	6	33.5	5,396.1	6	35.1	5,456.0	6	34.9	5,456.8
6,000 to 7,000	6	37.5	6,558.2	6	37.4	6,558.6	6	36.1	6,437.8	6	36.0	6,437.5
7,000 to 8,000	3	24.3	7,480.7	3	24.1	7,480.5	5	34.5	7,432.2	5	34.4	7,431.7
8,000 to 9,000	3	21.6	8,435.5	3	21.5	8,434.4	3	25.1	8,442.0	3	25.0	8,441.3
9,000 to 10,000	3	25.3	9,523.4	3	25.2	9,523.8	3	33.0	9,534.5	3	32.9	9,535.0
10,000 to 100,000	25	753.0	30,545.4	25	749.9	30,573.6	28	850.8	30,546.7	28	847.8	30,570.1
100,000 to 500,000	5	1,069.2	209,942.4	5	1,066.8	209,958.6	6	1,232.1	211,663.9	6	1,229.1	211,622.4
500,000 and above	1	2,327.7	1,789,160.2	1	2,325.5	1,791,582.0	2	2,871.9	1,792,725.7	2	2,870.5	1,794,043.4
Total	3,369	5,078.2	1,507.3	2,523	4,914.7	1,947.9	3,327	5,965.9	1,793.0	2,512	5,795.4	2,306.6

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 thousand and over but less than Rs.40 thousand

Source: Statistics & DWH Department, SBP

* All Banks excluding specialised banks

6.5 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Type of Accounts

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
a. Foreign Constituents:	112.0	126.4	57.0	65.2	0.2	0.9	0.1	..	36.6	39.9	18.1	20.5
I. Official	17.3	18.9	4.2	5.2	..	..	-	-	8.7	8.9	4.5	4.9
II. Business	51.5	57.7	36.9	40.8	..	0.8	-	-	6.3	8.0	8.3	8.1
III. Personal	43.1	49.8	16.0	19.2	0.1	..	0.1	..	21.6	23.0	5.3	7.5
b. Domestic Constituents	10,045.7	11,465.7	3,263.8	3,810.6	160.2	242.7	50.5	90.1	4,332.6	4,900.6	2,238.6	2,421.8
I. Government	1,235.3	1,584.3	188.7	221.0	7.8	11.2	19.6	33.0	552.9	709.9	466.3	609.1
a. Federal Government	744.9	916.8	110.7	111.7	5.8	9.9	10.5	20.2	345.1	423.5	272.8	351.5
b. Provincial Governments	467.3	624.5	68.7	95.5	2.0	1.3	8.9	12.6	197.2	259.6	190.5	255.4
c. Local Bodies (City Governments)	23.1	43.0	9.3	13.8	..	..	0.1	0.2	10.6	26.7	3.0	2.3
II. Non-Financial Public Sector Enterprises	561.8	705.1	23.8	56.7	13.9	18.1	0.9	27.0	170.4	208.5	352.9	394.8
III. Non-Bank Financial Companies	281.4	399.5	20.2	28.5	7.7	16.7	0.7	7.3	179.3	255.6	73.5	91.3
a. Development Financial Institutions	2.9	8.5	..	0.5	0.3	1.7	..	..	0.2	1.2	2.5	5.1
b. Others	278.5	391.1	-	28.0	7.4	15.1	-	7.3	179.1	254.5	71.0	86.2
IV. Private Sector Enterprises	2,540.6	2,881.6	997.8	1,153.4	78.4	113.8	5.4	11.2	922.1	1,027.7	536.9	575.5
a. Agriculture, Hunting and Forestry	242.1	240.7	86.4	88.3	4.8	4.2	0.1	0.1	124.9	123.1	25.9	24.9
b. Fishing and Fish Farming etc.	2.4	2.0	1.0	1.0	0.1	0.1	..	..	1.1	0.8	0.1	0.1
c. Mining and Quarrying	71.8	82.2	20.1	26.0	1.5	0.9	..	..	23.2	24.5	27.0	30.9
d. Manufacturing	687.3	771.9	262.3	297.1	21.8	35.0	4.2	1.2	200.9	256.6	198.2	182.0
e. Ship Breaking and Waste / Scrape (junk) etc.	2.3	3.7	1.0	1.2	..	1.0	-	-	0.6	0.2	0.7	1.2
f. Electricity, Gas and Water Supply	93.7	134.2	25.4	48.7	1.5	7.4	..	..	41.4	61.1	25.3	17.0
g. Construction	184.8	247.2	95.3	106.0	6.2	15.6	0.3	0.3	65.5	85.1	17.4	40.2
h. Commerce and Trade	352.9	375.5	197.2	207.7	10.3	11.0	0.3	0.7	101.0	110.2	44.1	46.0
i. Hotels, Restaurants and Clubs etc	14.4	18.0	4.8	4.1	0.3	0.2	..	0.1	4.7	5.7	4.7	7.9
J. Transport, Storage and Communications	170.8	180.7	38.7	49.6	1.9	1.9	..	..	68.0	64.5	62.1	64.7
k. Real Estate, Renting and Business activities	285.6	301.1	124.6	139.3	8.0	8.6	..	..	116.8	107.1	36.1	46.1
l. Education	59.7	71.5	15.0	17.4	0.9	5.2	..	0.1	24.3	27.2	19.5	21.7
m. Health and social work	37.4	47.6	8.7	10.3	1.3	1.8	..	..	12.4	16.2	15.0	19.3
n. Other community, social and personal service activities	98.3	105.0	33.1	37.4	0.9	0.8	..	0.7	37.3	38.1	27.0	28.0
o. Other Private Business n.e.c	237.2	300.2	84.2	119.3	18.9	20.4	0.4	7.8	100.0	107.2	33.7	45.5
V. Trust Funds and Non Profit Institutions	237.1	284.1	37.0	35.2	3.7	4.7	0.1	0.2	93.8	109.4	102.5	134.6
VI. Personal	5,099.0	5,538.4	1,967.8	2,291.3	47.6	77.4	7.8	8.4	2,381.7	2,565.3	694.1	596.0
VII. Others	90.4	72.7	28.5	24.4	1.1	0.8	15.9	2.9	32.5	24.1	12.4	20.5
Total	10,157.7	11,592.1	3,320.8	3,875.8	160.3	243.6	50.6	90.1	4,369.2	4,940.5	2,256.7	2,442.2
Growth (%)	11.0	14.1	10.0	16.7	5.3	52.0	36.2	78.0	11.3	13.1	11.8	8.2
As % of GDP (bp)	34.9	31.9	11.4	12.2	0.6	0.8	0.1	0.2	15.0	15.5	7.8	7.7

Note: Total may differ due to rounding off.

Source: Statistics and DWH Department, SBP

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June: Accounts and Average per account in Thousand, Amount in Billion Rupees)

Types of Accounts	2014			2015			2016			2017		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	18,591.5	2,729.2	146.8	20,598.6	3,019.6	146.6	22,952.1	3,320.8	144.7	26,106.2	3,875.8	148.5
Call Deposits	238.3	186.7	783.5	182.8	152.3	833.1	237.0	160.3	676.6	264.4	243.6	921.2
Other Deposit Accounts	101.5	29.4	290.0	99.8	37.2	372.4	105.0	50.6	482.0	109.3	90.1	824.0
Saving Deposits	17,658.8	3,157.1	178.8	19,506.2	3,924.9	201.2	20,201.9	4,369.2	216.3	20,711.1	4,940.5	238.5
Fixed Deposits	1,287.9	1,949.1	1,513.5	1,393.0	2,019.1	1,449.5	1,522.8	2,256.7	1,481.9	1,815.1	2,442.2	1,345.5
Less than 6 months	463.9	804.9	1,735.1	546.7	770.1	1,408.5	550.5	803.4	1,459.2	778.9	814.3	1,045.5
For 6 months and over												
but less than 1 year	133.6	220.0	1,646.0	141.1	273.6	1,938.5	165.9	381.5	2,299.8	139.0	442.0	3,179.2
For 1 year and over												
but less than 2 years	262.3	624.9	2,382.8	271.5	687.4	2,531.7	379.0	763.5	2,014.6	340.5	913.8	2,683.6
For 2 years and over												
but less than 3 years	63.9	30.6	479.5	75.1	37.9	504.0	74.8	42.7	570.1	56.6	30.1	532.4
For 3 years and over												
but less than 4 years	137.3	101.0	735.8	136.9	107.4	784.7	108.3	83.1	767.2	95.7	68.7	717.7
For 4 years and over												
but less than 5 years	16.8	7.4	438.7	19.0	7.4	391.4	14.9	5.0	334.1	13.6	4.8	355.5
For 5 years and over	210.0	160.2	762.9	202.6	135.4	668.1	229.4	177.6	774.2	390.8	168.4	430.9
All Deposits	37,877.9	8,051.6	212.6	41,780.4	9,153.0	219.1	45,018.8	10,157.7	225.6	49,006.1	11,592.1	236.5
	Growth (%)											
Current Deposits	14.5	27.7	11.6	10.8	10.6	(0.1)	11.4	10.0	(1.3)	13.7	16.7	2.6
Call Deposits	14.6	96.7	71.6	(23.3)	(18.4)	6.3	29.6	5.3	(18.8)	11.6	52.0	36.1
Other Deposit Accounts	(1.7)	64.4	67.5	(1.6)	26.3	28.4	5.2	36.2	29.4	4.1	78.0	71.0
Saving Deposits	4.1	7.7	3.5	10.5	24.3	12.5	3.6	11.3	7.5	2.5	13.1	10.3
Fixed Deposits	(20.8)	(0.2)	26.0	8.2	3.6	(4.2)	9.3	11.8	2.2	19.2	8.2	(9.2)
Less than 6 months	(39.0)	1.6	66.5	17.9	(4.3)	64.9	0.7	4.3	3.6	41.5	1.4	(28.4)
For 6 months and over												
but less than 1 year	24.4	5.0	(15.6)	5.6	24.4	17.8	17.5	39.5	18.6	(16.2)	15.9	38.2
For 1 year and over												
but less than 2 years	(10.7)	(6.3)	4.9	3.5	10.0	6.2	39.6	11.1	(20.4)	(10.1)	19.7	33.2
For 2 years and over												
but less than 3 years	14.7	15.6	0.8	17.6	23.6	5.1	(0.4)	12.7	13.1	(24.4)	(29.4)	(6.6)
For 3 years and over												
but less than 4 years	(9.4)	3.9	14.5	(0.3)	6.3	6.7	(20.9)	(22.7)	(2.2)	(11.6)	(17.3)	(6.4)
For 4 years and over												
but less than 5 years	(12.2)	5.1	19.6	13.2	1.0	(10.8)	(21.5)	(33.0)	(14.6)	(8.8)	(3.4)	6.4
For 5 years and over	(12.0)	4.0	18.2	(3.5)	(15.5)	(12.4)	13.2	31.2	15.9	70.4	(5.2)	(44.3)
All Deposits	7.8	12.9	4.7	10.3	13.7	3.1	7.8	11.0	3.0	8.9	14.1	4.9

Note: Total may differ due to rounding off and growth (%) / averages are arrived at from original value.

Source: Statistics and DWH Department, SBP

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)										
Provinces/Regions	Categories	Jun-16			Dec-16			Jun-17		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	1.3	110.7	112.0	1.0	111.1	112.1	1.7	124.8	126.4
	Govt.	39.7	1,195.6	1,235.3	41.6	1,302.5	1,344.1	50.7	1,533.5	1,584.2
	NFPSEs	2.3	559.5	561.8	24.9	609.4	634.3	3.3	701.8	705.1
	NBFCs & Fin Aux.	1.8	279.6	281.4	1.7	351.1	352.7	1.9	397.7	399.5
	Private Sector	219.7	2,320.9	2,540.6	243.1	2,529.5	2,772.6	252.3	2,629.3	2,881.6
	Trust Fund	5.4	231.7	237.1	5.8	261.5	267.3	7.1	277.0	284.1
	Personal	701.6	4,397.5	5,099.0	782.2	4,500.1	5,282.3	823.7	4,714.7	5,538.4
	Others	19.8	70.7	90.4	17.4	58.4	75.8	21.0	51.7	72.7
	Total	991.5	9,166.2	10,157.7	1,117.7	9,723.5	10,841.3	1,161.7	10,430.4	11,592.1
	Punjab	Foreign	0.7	19.0	19.7	0.5	20.8	21.3	1.3	25.5	26.8
Govt.		4.8	541.5	546.4	6.0	548.1	554.1	7.8	687.8	695.6
NFPSEs		0.7	170.4	171.0	0.6	170.3	170.8	0.7	221.4	222.2
NBFCs & Fin Aux.		0.3	34.8	35.0	0.4	42.3	42.7	0.2	27.1	27.3
Private Sector		132.0	969.5	1,101.5	145.9	1,072.2	1,218.1	155.9	1,079.0	1,234.9
Trust Fund		2.3	75.4	77.8	3.1	80.1	83.3	3.3	85.1	88.4
Personal		384.9	2,126.1	2,511.0	423.6	2,175.8	2,599.5	448.8	2,273.1	2,721.9
Others		1.1	10.2	11.3	0.4	6.1	6.5	1.0	5.1	6.0
Total		526.8	3,946.9	4,473.7	580.5	4,115.8	4,696.3	618.9	4,404.1	5,023.0
Sindh		Foreign	0.2	62.9	63.1	0.1	69.2	69.3	0.1	74.8	74.9
	Govt.	12.1	188.0	200.1	13.8	205.2	219.0	15.2	213.5	228.8
	NFPSEs	1.4	269.8	271.3	24.1	258.9	283.1	2.5	295.5	298.0
	NBFCs & Fin Aux.	0.1	231.2	231.3	0.2	291.5	291.7	..	346.5	346.6
	Private Sector	40.1	939.7	979.7	46.8	995.0	1,041.8	41.3	1,049.4	1,090.7
	Trust Fund	0.9	114.3	115.1	0.8	131.1	131.9	1.3	142.4	143.7
	Personal	70.9	1,367.4	1,438.3	89.8	1,431.6	1,521.4	82.3	1,438.7	1,521.0
	Others	0.1	8.7	8.9	0.1	7.1	7.2	0.1	5.6	5.7
	Total	125.8	3,181.9	3,307.7	175.8	3,389.6	3,565.4	142.7	3,566.5	3,709.2
	Khyber Pakhtunkhwa	Foreign	0.1	1.8	1.9	0.1	2.4	2.5	0.1	2.0	2.1
Govt.		3.8	130.7	134.6	3.2	197.3	200.6	4.9	192.1	197.0
NFPSEs		..	5.1	5.2	..	11.7	11.7	..	23.2	23.3
NBFCs & Fin Aux.		0.1	0.7	0.8	0.1	0.8	0.9	..	5.3	5.3
Private Sector		19.6	103.7	123.3	22.0	105.7	127.8	24.1	115.8	139.8
Trust Fund		0.8	7.1	7.8	1.0	7.4	8.4	1.0	7.0	8.0
Personal		113.1	337.9	451.0	126.5	346.6	473.1	136.8	361.4	498.2
Others		1.2	32.2	33.4	1.3	5.9	7.2	1.6	3.5	5.1
Total		138.8	619.1	757.9	154.4	677.9	832.3	168.5	710.3	878.8
Balochistan		Foreign	..	0.1	0.1	..	0.2	0.3	..	0.1	0.1
	Govt.	13.6	29.6	43.2	12.2	40.9	53.1	11.0	50.9	61.8
	NFPSEs	0.1	6.9	6.9	0.1	5.4	5.5	0.1	9.7	9.7
	NBFCs & Fin Aux.	..	..	0.1	..	0.1	0.1	-	0.1	0.1
	Private Sector	4.8	36.1	40.9	4.5	40.7	45.1	7.4	49.4	56.8
	Trust Fund	0.2	1.0	1.3	0.2	1.7	1.9	0.3	2.5	2.8
	Personal	11.6	95.6	107.2	12.4	98.8	111.2	15.5	109.6	125.1
	Others	16.6	5.0	21.6	15.5	4.6	20.1	18.3	3.3	21.7
	Total	46.9	174.4	221.3	44.9	192.3	237.2	52.6	225.6	278.3
	Islamabad	Foreign	..	22.0	22.0	..	15.6	15.6	..	20.2
Govt.		2.7	288.8	291.5	1.9	291.9	293.8	5.2	366.3	371.5
NFPSEs		..	106.9	106.9	..	160.4	160.4	..	150.0	150.0
NBFCs & Fin Aux.		..	7.0	7.0	..	9.0	9.0	..	10.0	10.0
Private Sector		2.2	236.8	239.0	3.1	279.9	283.0	2.7	301.2	303.8
Trust Fund		0.2	31.8	32.0	0.3	39.4	39.6	0.3	38.0	38.3
Personal		13.9	343.3	357.2	14.4	313.1	327.5	14.7	364.0	378.7
Others		0.1	14.2	14.3	..	34.4	34.4	..	33.9	33.9
Total		19.2	1,050.7	1,069.9	19.7	1,143.6	1,163.3	22.8	1,283.6	1,306.4
FATA		Foreign
	Govt.	0.2	0.1	0.3	0.6	0.1	0.7	0.6	0.1	0.7
	NFPSEs	0.1	0.1	0.2	0.1	0.1	0.1	..	0.1	0.1
	NBFCs & Fin Aux.	..	..	0.1	..	..	..	..	..	..
	Private Sector	2.8	1.3	4.1	2.9	1.4	4.3	3.1	1.5	4.6
	Trust Fund	..	0.1	0.1	..	..	..	0.2	..	0.3
	Personal	10.4	7.0	17.4	10.9	7.6	18.4	12.1	8.7	20.8
	Others	0.6	0.1	0.6	..	0.2	0.2	0.1	0.2	0.3
	Total	14.1	8.6	22.7	14.4	9.4	23.8	16.1	10.6	26.7

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-16			Dec-16			Jun-17		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	0.1	0.1	0.1	0.1	0.1	..	..	..
	Govt.	2.0	6.3	8.3	3.4	8.3	11.7	5.7	7.6	13.3
	NFPSEs	-	..	..	..	0.1	0.1	..	1.6	1.6
	NBFCs & Fin Aux.	1.1	4.9	6.0	0.8	5.7	6.5	1.6	6.7	8.3
	Private Sector	3.7	9.4	13.0	3.3	10.5	13.9	3.5	7.9	11.3
	Trust Fund	0.7	0.5	1.1	0.2	0.3	0.5	0.3	0.5	0.8
	Personal	7.6	11.2	18.8	9.6	10.0	19.6	5.1	10.6	15.7
	Others	..	0.2	0.2	..	..	..	-	..	..
	Total	15.2	32.4	47.6	17.3	35.1	52.4	16.2	34.8	51.0
AJK	Foreign	0.2	4.9	5.1	0.2	2.8	3.0	0.2	2.1	2.3
	Govt.	0.3	10.6	10.9	0.4	10.7	11.1	0.4	15.2	15.6
	NFPSEs	-	0.3	0.3	..	2.5	2.5	..	0.2	0.2
	NBFCs & Fin Aux.	0.1	1.2	1.3	0.2	1.7	1.8	0.1	2.0	2.1
	Private Sector	14.6	24.4	39.0	14.6	24.0	38.7	14.4	25.2	39.6
	Trust Fund	0.3	1.7	2.0	0.3	1.4	1.7	0.4	1.4	1.8
	Personal	89.1	109.0	198.1	95.0	116.6	211.6	108.5	148.5	257.1
	Others	..	0.1	0.2	..	0.1	0.1	-	..	..
	Total	104.7	152.2	256.9	110.7	159.8	270.5	123.9	194.8	318.7

*End Position

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

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

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

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local). Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

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

NBFCs & Financial Auxiliaries.: 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.

6.8 Province/Region wise Advances by Borrowers (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-16			Dec-16			Jun-17		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	..	..	-	..	..	-	..	..
	Govt.	0.1	644.8	644.9	0.1	571.4	571.6	..	691.4	691.4
	NFPSEs	-	649.3	649.3	-	683.9	683.9	-	804.4	804.4
	NBFCs & Fin Aux.	-	68.6	68.6	-	79.0	79.0	0.4	81.0	81.4
	Private Sector	165.2	3,104.9	3,270.1	193.2	3,404.2	3,597.5	184.5	3,676.7	3,861.3
	Trust Fund	..	14.2	14.2	..	15.5	15.5	..	16.8	16.8
	Personal	41.0	382.0	423.0	38.2	413.5	451.6	43.1	461.3	504.4
	Others	1.6	6.6	8.2	0.2	3.9	4.2	0.9	5.4	6.2
	Total	207.8	4,870.4	5,078.2	231.8	5,171.5	5,403.2	229.0	5,736.9	5,965.9
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	449.5	449.5	-	390.6	390.6	-	456.2	456.2
	NFPSEs	-	115.6	115.6	-	127.6	127.6	-	114.3	114.3
	NBFCs & Fin Aux.	-	8.9	8.9	-	9.1	9.1	-	9.7	9.7
	Private Sector	125.0	1,584.3	1,709.3	138.6	1,676.9	1,815.5	137.1	1,821.9	1,959.0
	Trust Fund	-	3.6	3.6	-	3.5	3.5	-	4.1	4.1
	Personal	6.5	116.9	123.4	6.8	118.6	125.4	7.6	130.5	138.1
	Others	1.2	2.5	3.6	0.1	1.3	1.4	0.8	1.2	2.0
	Total	132.6	2,281.2	2,413.9	145.5	2,327.5	2,473.0	145.5	2,537.8	2,683.3
Sindh	Foreign	-	..	..	-	..	..	-	..	..
	Govt.	0.1	179.4	179.5	0.1	177.4	177.5	..	210.5	210.5
	NFPSEs	-	402.8	402.8	-	417.5	417.5	-	516.9	516.9
	NBFCs & Fin Aux.	-	57.2	57.2	-	65.2	65.2	-	65.9	65.9
	Private Sector	33.3	1,236.7	1,270.0	45.7	1,411.2	1,456.9	40.3	1,535.8	1,576.1
	Trust Fund	..	2.6	2.6	..	3.7	3.7	..	2.4	2.4
	Personal	28.9	231.7	260.6	25.7	257.2	282.9	29.6	290.3	319.8
	Others	..	2.0	2.0	..	1.8	1.8	..	3.3	3.3
	Total	62.3	2,112.4	2,174.6	71.5	2,334.2	2,405.7	69.9	2,625.1	2,695.0
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.1	0.1	-	-	-	-	-	-
	NFPSEs	-	0.9	0.9	-	0.4	0.4	-	0.4	0.4
	NBFCs & Fin Aux.	-	0.1	0.1	-	0.1	0.1	0.4	0.9	1.3
	Private Sector	3.5	28.9	32.3	3.9	33.4	37.3	3.5	35.6	39.0
	Trust Fund	..	..	..	-	0.1	0.1	-	-	-
	Personal	1.8	10.6	12.4	1.7	11.3	13.0	1.8	11.9	13.7
	Others	0.4	1.6	2.0	..	0.3	0.4	..	0.4	0.4
	Total	5.7	42.1	47.8	5.6	45.6	51.2	5.7	49.2	54.9
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.3	5.3	3.2	3.2	-	3.9	3.9	7.0
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.5	3.2	4.7	2.8	3.0	5.8	1.7	2.5	4.1
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.0	1.4	3.4	2.0	1.5	3.5	2.0	1.6	3.6
	Others	-	..	..	-	..	..	-	..	..
	Total	3.5	10.0	13.4	4.8	7.7	12.5	3.6	7.9	11.6
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	10.4	10.4	-	0.1	0.1	-	20.7	20.7
	NFPSEs	-	129.7	129.7	-	138.3	138.3	-	172.5	172.5
	NBFCs & Fin Aux.	-	2.4	2.4	-	4.6	4.6	-	4.4	4.4
	Private Sector	0.4	245.8	246.2	0.6	273.4	274.0	0.6	273.9	274.5
	Trust Fund	..	8.0	8.0	..	8.3	8.3	..	10.3	10.3
	Personal	0.3	16.9	17.2	0.3	20.4	20.7	0.4	22.0	22.4
	Others	-	0.5	0.5	0.1	0.4	0.5	-	0.5	0.5
	Total	0.7	413.7	414.5	1.0	445.4	446.5	1.0	504.4	505.4
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.1	0.1	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	..	..	..
	Private Sector	0.3	0.1	0.5	0.3	0.3	0.6	0.4	0.3	0.6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	..	..	..	..	..	..	..	..	0.1
	Others	-	-	-	-	-	-	-	-	-
	Total	0.4	0.3	0.6	0.3	0.3	0.6	0.4	0.3	0.7

6.8 Province/Region wise Advances by Borrowers (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-16			Dec-16			Jun-17		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.2	0.2	-	0.1	0.1	-	0.2	0.2
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.4	1.1	1.4	0.4	1.2	1.6	0.5	1.3	1.7
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.4	1.4	1.8	0.4	1.5	1.9	0.5	1.6	2.1
	Others	-	-	-	-	-	-	-	-	-
Total		0.7	2.6	3.4	0.9	2.9	3.7	0.9	3.1	4.1
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.2	0.2	-	0.2	0.2	-	0.2	0.2
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.8	4.9	5.6	0.8	4.8	5.7	0.6	5.5	6.1
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.2	3.0	4.2	1.2	3.0	4.2	1.3	3.4	4.7
	Others	..	0.1	0.1	..	..	0.1	..	..	0.1
Total		2.0	8.1	10.0	2.0	8.0	10.1	1.9	9.1	11.0

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 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. 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.

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 & Financial Auxiliaries.: 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.

6.9 Province/Region-wise 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	(%)	
Jan-Jun 2016	Punjab	3,294.9	3,206.0	97.3	88.8	2.7	138.1	3,344.1	41.7	101.5
	Sindh	4,008.7	3,794.6	94.7	214.1	5.3	69.5	3,864.1	48.2	96.4
	KPK	56.8	56.6	99.6	0.3	0.5	39.3	95.9	1.2	168.7
	Balochistan	9.5	9.5	99.9	..	0.1	30.1	39.5	0.5	416.8
	Islamabad	637.7	599.0	93.9	38.7	6.1	63.5	662.5	8.3	103.9
	FATA	0.1	0.1	100.0	-	-	0.4	0.5	..	375.9
	Gilgit-Baltistan	6.5	6.5	100.0	-	-	..	6.5	0.1	100.0
	AJK	9.8	9.6	98.7	0.1	1.4	1.3	10.9	0.1	111.5
Total		8,024.0	7,682.0	95.7	342.0	4.3	342.0	8,024.0	100.0	
Jul-Dec 2016	Punjab	3,495.3	3,405.9	97.4	89.3	2.6	180.4	3,586.4	41.5	102.6
	Sindh	4,456.2	4,225.0	94.8	231.3	5.2	65.3	4,290.2	49.7	96.3
	KPK	50.0	48.5	96.9	1.6	3.1	42.1	90.6	1.0	181.2
	Balochistan	11.5	11.5	99.9	..	0.1	40.6	52.1	0.6	452.8
	Islamabad	609.8	548.1	89.9	61.7	10.1	52.9	601.0	7.0	98.6
	FATA	0.1	0.1	100.0	-	-	..	0.1	..	100.8
	Gilgit-Baltistan	2.4	2.4	100.0	-	-	..	2.4	..	100.5
	AJK	8.5	8.1	95.5	0.4	4.5	2.9	10.9	0.1	129.3
Total		8,633.7	8,249.5	95.5	384.3	4.5	384.3	8,633.7	100.0	
Jan-Jun 20167	Punjab	4,086.9	3,979.2	97.4	107.7	2.6	177.7	4,156.9	43.2	101.7
	Sindh	4,758.9	4,569.1	96.0	189.7	4.0	70.3	4,639.5	48.3	97.5
	KPK	44.9	44.1	98.4	0.7	1.6	43.1	87.2	0.9	194.4
	Balochistan	8.6	8.6	99.7	..	0.3	43.2	51.8	0.5	602.9
	Islamabad	698.0	603.1	86.4	94.9	13.6	55.8	658.9	6.9	94.4
	FATA	0.2	0.2	100.0	-	-	..	0.2	..	105.2
	Gilgit-Baltistan	3.1	3.1	99.9	..	0.1	..	3.1	..	100.1
	AJK	11.0	10.7	97.0	0.3	3.0	3.3	14.0	0.1	127.1
Total		9,611.5	9,218.1	95.9	393.4	4.1	393.4	9,611.5	100.0	

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

“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.

6.10 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2016		Jul-Dec 2016		Jan-Jun 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,206.0	97.3	3,405.9	97.4	3,979.2	97.4
	Sindh	65.6	2.0	51.9	1.5	65.0	1.6
	KPK	10.3	0.3	8.1	0.2	4.6	0.1
	Balochistan	..	..	0.2	..	..	..
	Islamabad	12.5	0.4	26.7	0.8	34.9	0.9
	Fata	-	-	..	..	..	..
	Gilgit-Baltistan	-	-	..	..	..	..
AJK	0.5	..	2.4	0.1	3.2	0.1	
Punjab Total		3,294.9	100.0	3,495.3	100.0	4,086.9	100.0
Sindh	Punjab	109.3	2.7	140.0	3.1	104.7	2.2
	Sindh	3,794.6	94.7	4,225.0	94.8	4,569.1	96.0
	KPK	23.9	0.6	25.5	0.6	21.2	0.4
	Balochistan	29.9	0.8	40.0	0.9	43.1	0.9
	Islamabad	50.9	1.3	25.5	0.6	20.7	0.4
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.1	..	0.1	..	..	..
Sindh Total		4,008.7	100.0	4,456.2	100.0	4,758.9	100.0
KPK	Punjab	0.1	0.2	0.7	1.4	0.5	1.0
	Sindh	..	..	0.2	0.4	..	..
	KPK	56.6	99.6	48.5	96.9	44.1	98.4
	Balochistan	..	..	-	-	..	..
	Islamabad	..	..	0.7	1.3	0.2	0.6
	FATA	0.1	0.2	-	-	..	..
	Gilgit-Baltistan	-	-	..	..	-	-
AJK	..	..	..	..	..	..
KPK Total		56.8	100.0	50.0	100.0	44.9	100.0
Balochistan	Punjab	..	0.1	..	..	..	0.1
	Sindh	..	..	..	0.1	..	0.1
	KPK	-	-	..	..	..	..
	Balochistan	9.5	99.9	11.5	99.9	8.6	99.7
	Islamabad	-	-	-	-	..	..
	FATA	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
Balochistan Total		9.5	100.0	11.5	100.0	8.6	100.0
Islamabad	Punjab	28.6	4.5	39.5	6.5	72.4	10.4
	Sindh	3.9	0.6	13.2	2.2	5.2	0.7
	KPK	5.0	0.8	8.3	1.4	17.2	2.5
	Balochistan	0.1	..	0.5	0.1	..	..
	Islamabad	599.0	93.9	548.1	89.9	603.1	86.4
	FATA	0.4	0.1	-	-	..	..
	Gilgit-Baltistan	..	..	-	-	..	..
AJK	0.7	0.1	0.3	..	0.1	..	
Islamabad Total		637.7	100.0	609.8	100.0	698.0	100.0
FATA Total	FATA	0.1	100.0	0.1	100.0	0.2	100.0
Gilgit-Baltistan	Punjab	-	-	-	-	..	0.1
	KPK	-	-	-	-	..	..
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	6.5	100.0	2.4	100.0	3.1	99.9
	AJK	-	-	-	-	..	..
Gilgit-Baltistan Total		6.5	100.0	2.4	100.0	3.1	100.0
AJK	Punjab	..	0.1	0.2	1.8	0.1	0.8
	Sindh	..	..	..	0.3	0.1	1.1
	KPK	0.1	1.2	0.2	2.1	0.1	1.0
	Balochistan	-	-	-	-	..	..
	Islamabad	..	..	..	0.3	..	0.1
	FATA	-	-	-	-	..	..
	AJK	9.6	98.7	8.1	95.5	10.7	97.0
AJK Total		9.8	100.0	8.5	100.0	11.0	100.0
Grand Total		8,024.0		8,633.7		9,611.5	

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

6.11 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2016		Jul-Dec 2016		Jan-Jun 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,206.0	95.9	3,405.9	95.0	3,979.2	95.7
	Sindh	109.3	3.3	140.0	3.9	104.7	2.5
	KPK	0.1	..	0.7	..	0.5	..
	Balochistan	..	..	..	..	..	..
	Islamabad	28.6	0.9	39.5	1.1	72.4	1.7
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	..	..	0.2	..	0.1	..
Punjab Total		3,344.1	100.0	3,586.4	100.0	4,156.9	100.0
Sindh	Punjab	65.6	1.7	51.9	1.2	65.0	1.4
	Sindh	3,794.6	98.2	4,225.0	98.5	4,569.1	98.5
	KPK	..	..	0.2	..	..	..
	Balochistan	..	..	..	..	..	..
	Islamabad	3.9	0.1	13.2	0.3	5.2	0.1
	AJK	..	..	..	..	0.1	..
Sindh Total		3,864.1	100.0	4,290.2	100.0	4,639.5	100.0
KPK	Punjab	10.3	10.7	8.1	9.0	4.6	5.3
	Sindh	23.9	24.9	25.5	28.2	21.2	24.3
	KPK	56.6	59.0	48.5	53.5	44.1	50.6
	Balochistan	-	-	-	-	..	..
	Islamabad	5.0	5.2	8.3	9.2	17.2	19.7
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.1	0.1	0.2	0.2	0.1	0.1
KPK Total		95.9	100.0	90.6	100.0	87.2	100.0
Balochistan	Punjab	..	..	0.2	0.3	..	0.1
	Sindh	29.9	75.7	40.0	76.7	43.1	83.4
	KPK	..	..	-	-	..	..
	Balochistan	9.5	24.0	11.5	22.1	8.6	16.5
	Islamabad	0.1	0.2	0.5	0.9	..	..
	AJK	..	..	-	-	..	..
Balochistan Total		39.5	100.0	52.1	100.0	51.8	100.0
Islamabad	Punjab	12.5	1.9	26.7	4.4	34.9	5.3
	Sindh	50.9	7.7	25.5	4.2	20.7	3.1
	KPK	0.1	..	0.7	0.1	0.2	..
	Balochistan	599.0	90.4	-	-	..	..
	Islamabad	..	-	548.1	91.2	603.1	91.5
	AJK	..	..	..	..	..	..
Islamabad Total		662.5	100.0	601.0	100.0	658.9	100.0
FATA	Punjab	-	-	..	0.8	..	3.1
	KPK	..	0.5	-	-	..	1.0
	Balochistan	-	-	-	-	..	0.2
	Islamabad	0.4	72.9	-	-	..	0.3
	FATA	0.1	26.6	0.1	99.2	0.2	95.0
	Gilgit-Baltistan	-	-	-	-	..	0.3
AJK	-	-	-	-	..	0.1	
FATA Total		0.5	100.0	0.1	100.0	0.2	100.0
Gilgit-Baltistan	Punjab	-	-	..	0.5	..	0.1
	Sindh	-	-	..	..	-	-
	KPK	-	-	..	..	-	-
	Islamabad	..	..	-	-	..	0.1
	Gilgit-Baltistan	6.5	100.0	2.4	99.5	3.1	99.8
Gilgit-Baltistan Total		6.5	100.0	2.4	100.0	3.1	100.0
AJK	Punjab	0.5	4.2	2.4	22.4	3.2	22.7
	Sindh	0.1	0.5	0.1	1.3	..	0.2
	KPK	-	-	..	..	..	..
	Balochistan	-	-	-	-	..	..
	Islamabad	0.7	6.8	0.3	2.4	0.1	0.8
	Gilgit-Baltistan	-	-	-	-	..	..
AJK	9.6	88.5	8.1	73.9	10.7	76.3	
AJK Total		10.9	100.0	10.9	100.0	14.0	100.0
Grand Total		8,024.0		8,633.7		9,611.5	

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

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2014			2015			2016			2017			
	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	
Less Than	10	4,756	21.5	4.5	4,735	22.4	4.7	4,839	23.1	4.8	4,491.1	21.1	4.7
10 to	20	3,563	53.6	15.0	3,563	53.4	15.0	3,825	56.1	14.7	3,898.3	58.0	14.9
20 to	25	1,806	40.7	22.5	1,938	43.4	22.4	1,789	40.2	22.5	2,239.0	50.1	22.4
25 to	30	1,687	46.1	27.4	1,626	44.7	27.5	1,791	49.4	27.6	2,009.3	55.2	27.5
30 to	40	2,948	102.7	34.8	3,195	111.1	34.8	3,482	122.2	35.1	3,724.3	130.1	34.9
40 to	50	2,604	117.0	44.9	2,864	128.9	45.0	3,110	139.7	44.9	3,413.5	153.0	44.8
50 to	60	2,378	130.3	54.8	2,485	136.8	55.0	2,636	144.6	54.9	2,918.2	160.4	55.0
60 to	70	1,946	126.2	64.8	2,209	143.3	64.9	2,409	156.3	64.9	2,648.4	171.8	64.9
70 to	80	1,659	124.0	74.7	1,957	146.7	75.0	2,109	158.5	75.2	2,294.2	171.9	74.9
80 to	90	1,432	121.5	84.8	1,561	132.4	84.9	1,756	148.8	84.7	2,101.3	178.1	84.8
90 to	100	1,297	123.1	94.9	1,461	138.7	95.0	1,694	160.8	94.9	1,733.9	164.4	94.8
100 to	200	6,590	917.1	139.2	8,123	1,136.5	139.9	8,869	1,244.5	140.3	10,137.9	1,425.7	140.6
200 to	300	2,088	504.3	241.5	2,573	624.3	242.6	2,992	721.3	241.1	3,238.2	784.4	242.2
300 to	400	1,004	346.5	345.0	1,199	413.7	344.9	1,245	428.8	344.3	1,429.8	493.7	345.3
400 to	500	528	234.4	443.9	609	271.8	446.4	644	286.9	445.4	736.8	327.9	445.1
500 to	600	316	171.9	543.8	368	200.7	545.1	415	226.9	546.7	453.6	246.7	543.9
600 to	700	206	133.4	646.9	217	140.3	646.7	259	167.3	647.0	274.8	177.4	645.6
700 to	800	168	125.6	748.0	166	124.1	749.5	169	126.2	748.3	210.0	156.3	744.5
800 to	900	118	99.6	844.3	112	94.6	846.0	139	117.7	849.4	144.9	122.6	846.2
900 to	1,000	94	89.6	948.8	87	82.3	947.6	94	88.9	947.3	113.1	107.1	946.8
1,000 to	2,000	384	516.8	1,347.5	392	539.5	1,374.5	427	582.2	1,364.2	448.3	607.4	1,354.8
2,000 to	3,000	120	291.9	2,424.7	135	321.7	2,375.7	123	299.6	2,439.2	129.6	311.2	2,400.5
3,000 to	4,000	46	158.0	3,418.5	47	161.4	3,404.7	53	180.8	3,431.6	54.1	185.8	3,434.5
4,000 to	5,000	31	139.8	4,539.1	41	187.1	4,588.9	32	141.4	4,408.3	30.0	133.2	4,447.6
5,000 to	6,000	22	117.5	5,334.9	22	120.3	5,355.9	22	117.4	5,364.5	25.2	136.1	5,399.3
6,000 to	7,000	12	77.1	6,465.2	15	96.1	6,451.0	13	82.2	6,429.4	13.8	89.3	6,459.2
7,000 to	8,000	10	75.6	7,464.4	9	68.5	7,435.2	8	63.3	7,460.5	11.0	82.1	7,455.7
8,000 to	9,000	7	56.9	8,450.9	7	59.2	8,464.8	8	67.2	8,457.2	9.5	80.7	8,453.6
9,000 to	10,000	6	52.8	9,479.5	6	54.1	9,464.4	6	57.2	9,454.9	7.1	67.6	9,452.4
10,000 and over		52	2,936.1	56,229.2	57	3,355.0	58,421.4	62	3,958.3	64,005.8	66.7	4,742.7	71,063.8
Total	37,878	8,051.6	212.6	41,780	9,153.0	219.1	45,019	10,157.7	225.6	49,006.1	11,592.1	236.5	

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 thousand

Source: Statistics & DWH Department, SBP

and over but less than Rs.40 thousand.

6.13 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
Jul. - 2016																
Public	6.53	9.61	6.55	9.77	9.83	9.91	10.10	10.12	5.10	5.21	5.57	5.57	3.67	3.81	5.26	5.26
Private	7.02	7.18	7.22	7.42	7.60	7.63	8.07	8.10	3.55	3.46	4.72	4.67	3.05	3.04	4.63	4.62
Foreign	6.02	6.70	6.09	6.70	6.55	6.58	7.07	7.12	2.46	3.00	4.55	4.55	2.68	3.14	4.34	4.34
Specialised	13.74	13.74	13.78	13.78	13.23	13.23	14.13	14.13	4.22	4.22	5.50	5.50	4.03	4.02	5.13	5.13
All Banks	6.95	7.22	7.14	7.45	8.23	8.26	8.68	8.71	3.65	3.65	4.84	4.80	3.17	3.19	4.75	4.74
Aug. - 2016																
Public	7.38	8.83	7.39	8.86	9.61	9.70	9.87	9.90	4.49	4.50	4.99	4.98	3.54	3.68	5.12	5.12
Private	6.80	7.05	6.96	7.26	7.66	7.68	8.10	8.13	3.33	3.20	4.77	4.69	3.04	3.02	4.61	4.59
Foreign	5.97	6.65	6.12	6.65	6.52	6.56	7.08	7.08	2.66	3.12	4.61	4.61	2.79	3.23	4.38	4.38
Specialised	13.81	13.81	13.87	13.87	13.23	13.23	14.13	14.13	3.05	3.05	5.87	5.87	4.02	4.01	5.13	5.12
All Banks	6.82	7.12	6.97	7.33	8.23	8.27	8.65	8.69	3.36	3.30	4.79	4.72	3.14	3.15	4.71	4.70
Sep. - 2016																
Public	7.25	9.07	7.46	9.71	9.45	9.53	9.69	9.73	3.72	4.33	4.90	4.89	3.48	3.68	5.10	5.10
Private	6.91	7.04	7.12	7.29	7.57	7.59	8.00	8.03	3.71	3.59	4.94	4.87	3.02	3.00	4.59	4.57
Foreign	6.00	6.59	6.26	6.59	6.44	6.50	7.03	7.09	2.55	2.75	4.04	4.61	2.96	3.21	3.87	4.34
Specialised	13.54	13.54	13.65	13.65	13.22	13.22	14.12	14.12	2.16	1.93	5.69	5.52	3.90	3.89	4.90	4.89
All Banks	6.90	7.09	7.12	7.33	8.12	8.16	8.54	8.57	3.59	3.55	4.86	4.85	3.11	3.13	4.68	4.68
Oct. - 2016																
Public	7.71	8.45	7.85	8.67	9.90	9.99	10.14	10.17	4.26	4.21	4.96	4.93	3.55	3.71	5.15	5.14
Private	6.97	7.16	7.17	7.39	7.52	7.55	7.93	7.96	3.52	3.39	4.69	4.60	3.03	3.00	4.58	4.55
Foreign	5.92	6.61	6.11	6.61	6.32	6.49	6.82	7.06	2.59	2.59	4.72	4.72	3.23	3.23	4.41	4.41
Specialised	13.62	13.62	13.62	13.62	13.22	13.22	14.12	14.12	4.30	4.30	4.83	4.83	3.92	3.91	4.89	4.88
All Banks	6.96	7.19	7.16	7.42	8.17	8.22	8.57	8.61	3.46	3.35	4.72	4.64	3.14	3.14	4.69	4.67
Nov. - 2016																
Public	7.57	8.57	7.64	8.69	9.69	9.80	9.96	10.00	4.22	4.40	4.73	4.71	3.41	3.57	5.06	5.05
Private	6.86	7.06	7.10	7.36	7.43	7.45	7.87	7.91	3.67	3.38	4.95	4.78	3.01	2.97	4.55	4.52
Foreign	5.69	6.61	5.89	6.62	6.26	6.48	6.71	7.07	2.45	2.60	4.26	4.80	3.01	3.30	3.94	4.48
Specialised	13.61	13.61	13.61	13.61	13.22	13.22	14.11	14.11	4.06	4.06	4.85	4.85	3.99	3.98	4.86	4.86
All Banks	6.84	7.12	7.08	7.41	8.06	8.11	8.50	8.54	3.55	3.40	4.83	4.77	3.09	3.10	4.64	4.63
Dec. - 2016																
Public	7.11	8.40	7.28	8.74	9.46	9.59	9.79	9.83	4.64	4.85	5.50	5.50	3.23	3.50	4.99	4.98
Private	7.00	7.17	7.31	7.52	7.46	7.49	7.87	7.91	3.62	3.54	5.09	5.05	2.95	2.92	4.56	4.54
Foreign	5.95	6.76	6.08	6.76	6.51	6.54	7.07	7.13	2.19	2.32	4.19	4.84	3.01	3.31	3.98	4.57
Specialised	13.85	13.85	13.87	13.87	13.21	13.21	14.11	14.11	2.20	2.04	5.53	5.41	3.79	3.78	4.85	4.85
All Banks	7.00	7.25	7.29	7.60	8.04	8.09	8.45	8.50	3.56	3.54	5.07	5.09	3.02	3.04	4.64	4.63

6.13 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
Jan. - 2017																
Public	7.51	8.26	7.56	8.34	9.74	9.80	9.97	10.01	5.12	5.15	5.46	5.45	3.45	3.57	4.99	4.98
Private	7.11	7.28	7.37	7.57	7.36	7.38	7.74	7.78	3.42	3.27	4.69	4.59	2.94	2.91	4.50	4.47
Foreign	5.64	6.64	5.73	6.64	6.22	6.54	6.71	7.10	3.31	3.65	4.06	4.63	2.57	2.76	3.84	4.39
Specialised	13.53	13.53	13.53	13.53	13.19	13.19	14.08	14.08	3.09	3.09	5.17	5.17	3.97	3.97	4.85	4.84
All Banks	7.09	7.33	7.33	7.61	8.01	8.05	8.39	8.43	3.56	3.49	4.70	4.70	3.05	3.05	4.59	4.58
Feb. - 2017																
Public	7.68	8.86	7.87	9.22	9.53	9.58	9.75	9.76	4.36	4.72	5.18	5.18	3.61	3.71	5.02	4.98
Private	6.99	7.09	7.29	7.41	7.39	7.41	7.80	7.83	3.16	2.89	4.60	4.42	2.87	2.84	4.43	4.40
Foreign	5.80	6.61	5.86	6.61	6.10	6.35	6.51	6.98	2.26	2.48	3.81	4.72	2.57	2.79	3.82	4.45
Specialised	13.41	13.41	13.46	13.46	13.16	13.16	14.04	14.04	3.53	3.53	5.00	5.00	4.00	3.99	4.85	4.84
All Banks	6.95	7.19	7.22	7.50	7.99	8.03	8.38	8.42	3.21	3.07	4.61	4.57	3.02	3.02	4.55	4.53
Mar. - 2017																
Public	7.68	8.68	8.14	9.54	9.57	9.60	9.77	9.79	4.06	4.42	5.20	5.16	3.55	3.70	5.01	4.97
Private	6.92	7.05	7.14	7.30	7.32	7.35	7.71	7.75	3.56	3.47	4.73	4.67	2.85	2.83	4.41	4.39
Foreign	5.90	6.62	5.97	6.62	6.26	6.32	6.87	6.96	2.45	2.78	3.58	4.52	2.46	2.68	3.83	4.51
Specialised	13.41	13.41	13.42	13.42	13.12	13.12	13.99	13.99	1.64	1.37	5.40	5.11	3.93	3.92	4.79	4.78
All Banks	6.93	7.12	7.14	7.37	7.94	7.98	8.31	8.36	3.53	3.52	4.71	4.72	2.99	3.00	4.53	4.52
Apr. - 2017																
Public	6.81	7.54	6.88	7.67	9.54	9.59	9.78	9.80	3.98	3.90	5.03	4.96	3.54	3.66	4.96	4.95
Private	6.93	7.06	7.13	7.29	7.22	7.25	7.61	7.64	3.24	3.13	4.75	4.68	2.84	2.80	4.37	4.35
Foreign	6.04	6.72	6.04	6.72	6.09	6.33	6.48	6.98	2.95	3.34	3.76	4.58	2.81	3.07	3.85	4.48
Specialised	13.55	13.55	13.59	13.59	13.10	13.10	13.97	13.97	3.45	3.45	4.94	4.94	3.86	3.85	4.79	4.79
All Banks	6.90	7.11	7.08	7.33	7.85	7.90	8.23	8.28	3.27	3.19	4.70	4.70	2.98	2.98	4.49	4.48
May - 2017																
Public	7.90	8.39	7.98	8.50	9.56	9.59	9.76	9.78	3.62	3.33	4.69	4.28	3.45	3.58	4.92	4.89
Private	6.94	7.12	7.13	7.35	7.26	7.29	7.62	7.66	3.07	2.98	4.76	4.70	2.75	2.72	4.34	4.31
Foreign	5.90	6.61	5.90	6.61	6.11	6.32	6.45	6.91	2.39	2.53	4.15	4.90	2.71	2.94	3.97	4.66
Specialised	13.61	13.61	13.61	13.61	13.07	13.07	13.93	13.93	4.27	4.27	4.76	4.76	3.81	3.80	4.80	4.79
All Banks	6.93	7.21	7.10	7.43	7.87	7.92	8.22	8.27	3.06	2.97	4.70	4.69	2.89	2.90	4.46	4.45
Jun. - 2017																
Public	7.40	7.79	7.73	8.23	9.44	9.48	9.64	9.65	3.11	3.96	5.19	5.12	3.18	3.38	4.81	4.77
Private	7.04	7.21	7.24	7.44	7.26	7.29	7.61	7.65	3.59	3.43	5.07	5.01	2.74	2.73	4.38	4.37
Foreign	6.07	6.60	6.07	6.61	6.12	6.13	6.60	6.63	2.27	2.38	4.07	4.67	2.71	2.87	4.08	4.58
Specialised	13.66	13.66	13.67	13.67	13.03	13.03	13.88	13.88	2.69	2.60	4.94	4.85	3.58	3.57	4.80	4.80
All Banks	7.07	7.28	7.26	7.51	7.86	7.89	8.20	8.23	3.43	3.38	5.02	5.00	2.84	2.86	4.47	4.46

Notes:

Source: Statistics & DWH 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.

6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs					
	31-12-2012	31-12-2013	31-12-2014	31-12-2015	30-06-2016	30-06-2017
All Banks	618.2	607.4	604.7	605.4	634.5	6 14.8
Commercial Banks	585.4	575.4	572.2	575.3	591.3	5 62.5
Public Sector	166.4	180.2	182.3	190.1	200.9	1 87.6
Commercial Banks	409.9	388.9	385.1	382.0	387.3	3 72.0
Local Private Banks	9.1	6.2	4.8	3.2	3.0	2 9
Foreign Banks						
Specialised Banks	32.8	32.0	32.5	30.2	43.3	5 2.3

(End Period Billion Rupees)

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-2012	31-12-2013	31-12-2014	31-12-2015	30-06-2015	30-06-2017	31-12-2012	31-12-2013	31-12-2014	31-12-2015	30-06-2016	30-06-2017
All Banks	176.1	138.9	122.0	91.1	111.6	100.1	4.63	3.38	2.74	1.89	2.15	1.64
Commercial Banks	163.4	126.9	109.4	78.8	86.5	66.9	4.41	3.17	2.53	1.69	1.72	1.12
Public Sector	61.3	58.7	52.5	39.8	43.3	28.5	7.15	6.95	5.88	4.48	4.46	2.49
Commercial Banks	101.5	68.3	57.0	39.0	43.2	38.5	3.64	2.20	1.69	1.04	1.07	0.80
Local Private Banks	0.5	(0.1)	(0.1)	..	..	(..)	0.92	(0.13)	(0.16)	(0.03)	(0.04)	(0.03)
Foreign Banks												
Specialised Banks	12.7	12.0	12.7	12.3	25.0	33.2	12.87	11.30	10.55	8.68	17.23	21.91

Source: Financial Stability Department, SBP

Note: * Data for CY10 through CY14 is Audited as of Dec 31, data for CY15 is unaudited as of Dec 31, while data for 2016 is Unaudited as of June 30.

6.15 Electronic Banking Statistics

Product / Item	Unit	FY13	FY 14	FY15	FY16	FY17 ^P
1. E-Banking Infrastructure (As on Position)						
Real Time online Branches (RTOBs)	Number	10,013	10,640	11,315	12,674	14,150
Automated Teller Machines (ATMs)	Number	6,757	8,240	9,597	11,381	12,689
Point of Sale (POS)	Number	33,748	34,428	41,183	50,769	54,490
2. Credit Cards						
Credit Cards	Thousands	1,088	1,334	1,370	1,450	1,292
Outstanding Amount ¹	Million Rs.	21,795	22,770	23,857	25,566	...
3. Debit Cards²						
	Thousands	20,267	23,061	25,024	27,411	35,341
4. E-Banking (Financial Transactions)						
4.1 ATMs						
Number of Transactions	Thousands	199,779	258,483	300,248	342,877	397,754
Amount	Million Rs.	1,979,417	2,648,194	3,202,326	3,682,272	4,562,247
i. Cash Withdrawal						
Number of Transactions	Thousands	191,960	248,400	288,897	330,316	375,246
Amount	Million Rs.	1,611,596	2,163,163	2,662,020	3,248,387	3,880,310
ii. Cash Deposit						
Number of Transactions	Thousands	13	10	4	15	219
Amount	Million Rs.	113	96	39	158	5,438
iii. Deposit of Payment Instrument						
Number of Transactions	Thousands	..	..	-	-	-
Amount	Million Rs.	5	2	-	-	-
iv. Utility Bills Payment						
Number of Transactions	Thousands	376	627	869	1,243	5,257
Amount	Million Rs.	1,053	1,642	2,934	4,512	10,734
v. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	3,187	4,283	4,522	5,040	7,554
Amount	Million Rs.	152,243	215,923	218,353	170,119	232,635
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	4,243	5,163	5,956	6,263	9,478
Amount	Million Rs.	214,406	267,368	318,979	259,096	433,129
4.2 Points of Sale (POS)						
Number of Transactions	Thousands	17,310	24,293	32,106	39,222	50,524
Amount	Million Rs.	86,585	124,605	172,142	199,752	246,012
4.3 Real Time online Branches (RTOB)						
Number of Transactions	Thousands	89,058	98,491	113,800	135,364	143,550
Amount	Million Rs.	27,091,015	30,173,284	31,559,708	32,339,772	31,126,446
i. Real Time Cash Withdrawals other than the branch (where A/c is being maintained)						
Number of Transactions	Thousands	18,014	21,450	24,508	31,362	31,878
Amount	Million Rs.	1,543,444	1,966,783	2,094,900	3,012,680	2,502,038
ii. Real Time Cash Deposits other than the branch (where A/c is being maintained)						
Number of Transactions	Thousands	32,317	35,964	38,178	47,858	65,892
Amount	Million Rs.	2,552,487	2,838,781	3,076,650	4,617,123	6,652,936
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	Thousands	38,727	41,077	51,114	56,147	45,781
Amount	Million Rs.	22,995,084	25,367,720	26,388,158	24,709,970	21,971,473

6.15 Electronic Banking Statistics

Product / Item	Unit	FY13	FY 14	FY15	FY16	FY17 ^P
4.4 Mobile Transactions						
Number of Transactions	Thousands	4,150	6,167	6,139	6,637	7,365
Amount	Million Rs.	27,022	67,439	106,890	112,534	141,407
i. Payment Through Mobile						
Number of Transactions	Thousands	537	297	352	370	256
Amount	Million Rs.	585	1,043	2,029	3,246	6,090
ii. Utility Bills Payment						
Number of Transactions	Thousands	2,960	4,349	3,197	2,895	3,068
Amount	Million Rs.	3,454	5,619	4,489	2,444	6,025
iii. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	409	702	1,120	1,396	2,051
Amount	Million Rs.	12,540	24,877	43,482	47,951	60,004
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	244	819	1,470	1,975	1,990
Amount	Million Rs.	10,443	35,900	56,890	58,893	69,288
4.5 Call Centre Transactions						
Number of Transactions	Thousands	639	666	766	715	262
Amount	Million Rs.	8,147	9,539	9,524	10,114	7,751
i. Payment Through Call Centre						
Number of Transactions	Thousands	199	227	337	279	98
Amount	Million Rs.	2,223	2,677	2,887	2,852	26,304
ii. Utility Bills Payment						
Number of Transactions	Thousands	340	319	315	325	84
Amount	Million Rs.	1,462	1,507	1,684	1,781	630
iii. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	92	112	106	106	10
Amount	Million Rs.	4,095	4,967	4,572	5,338	361
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	8	7	8	4	3
Amount	Million Rs.	368	388	381	142	138
4.6 Internet Transactions						
Number of Transactions	Thousands	9,589	15,552	15,999	18,992	25,174
Amount	Million Rs.	498,818	675,643	797,651	880,471	968,681
i. Payment Through Internet						
Number of Transactions	Thousands	1,451	2,016	2,292	2,506	2,077
Amount	Million Rs.	229,793	300,282	318,770	336,374	381,752
ii. Utility Bills Payment						
Number of Transactions	Thousands	2,539	3,068	4,270	5,052	9,041
Amount	Million Rs.	8,333	9,763	10,760	11,565	18,634
iii. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	2,550	5,126	4,588	6,026	6,578
Amount	Million Rs.	122,830	177,032	242,257	310,409	258,244
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	3,049	5,342	4,849	5,408	7,478
Amount	Million Rs.	137,863	188,567	225,865	222,123	310,051

Source: Payment System Department SBP

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2015		2016		2017
	Jun.	Dec.	Jun.	Dec.	Jun
Deposits					
No. of Accounts	2,880,553.0	3,379,209.0	3,741,280.0	3,720,381.0	3,976,159.0
Amount	1,170,989.9	1,238,650.8	1,316,240.9	1,433,802.3	1,594,652.7
Percent to Total ¹ Deposits	12.8	13.2	13.0	13.2	13.8
Financing ²					
No. of Accounts	96,717.0	96,482.0	165,824.0	177,931.0	199,611.0
Amount	524,867.4	642,714.5	692,415.3	828,140.4	990,679.3
Percent to Total ¹ Financing	11.2	13.1	12.9	14.8	16.0
Investment					
Amount	337,092.4	461,897.1	621,977.3	445,464.0	489,705.1
Percent to Total ¹ Investment	5.6	6.8	8.2	6.1	6.0
Liabilities/Assets					
Amount	1,816,358.0	1,957,307.8	2,134,940.8	2,407,334.9	2,883,137.6
Percent to Total ¹ Liabilities/Assets	9.5	9.6	9.8	10.6	11.7
Weighted Average Return on					
Advances	8.5	8.5	8.2	7.3	7.8
Deposits	3.7	3.1	2.7	2.6	2.5
Selected Ratios					
Ratio of Deposits to Liabilities	64.5	63.3	61.7	59.6	55.3
Ratio of Financing to Assets	28.9	32.8	32.4	34.4	34.4
Ratio of Financing to Deposits	44.8	51.9	52.6	57.8	62.1
Ratio of Investment to Deposits	28.8	37.3	47.3	31.1	31.0
Infrastructure					
Full-fledged Islamic Scheduled Banks	5	6	6	5	5
Pakistani	5	6	6	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1045	1128	1194	1250	1213
Pakistani	1045	1128	1194	1250	1213
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	606	740	732	891	889
Pakistani	606	740	732	891	889
Foreign	-	-	-	-	-
Total Islamic Branches	1,651	1,868	1,926	2,141	2,102

1. Total includes all scheduled banks

Source: Statistics and DWH Department ,SBP

2. Financing = Advances +Bills

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2017

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks		
	2,360	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,459	www.nbp.com.pk
3 Sindh Bank Ltd.	252	www.sindhbankltd.com
4 The Bank of Khyber	156	www.bok.com.pk
5 The Bank of Punjab	450	www.bop.com.pk
B. Local Private Banks		
	10,043	
1 Al Baraka Bank (Pakistan) Ltd.	173	www.albaraka.com.pk
2 Allied Bank Ltd.	1,162	www.abl.com.pk
3 Askari Bank Ltd.	464	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	601	www.bankalfalah.com
5 Bank Al-Habib Ltd.	557	www.bankalhabib.com
6 BankIslami Pakistan Ltd.	204	www.bankislami.com.pk
8 Dubai Islamic Bank Pakistan Ltd	200	www.dibpak.com
9 Faysal Bank Ltd.	364	www.faysalbank.com.pk
10 Habib Bank Ltd.	1,687	www.habibbankltd.com
11 Habib Metropolitan Bank Ltd	274	www.hmb.com.pk
12 JS Bank Ltd.	272	www.jsbl.com
13 MCB Bank Ltd.	1,233	www.mcb.com.pk
14 MCB Islamic Bank Ltd.	66	www.mcbislamicbank.com
15 Meezan Bank Ltd.	571	www.meezanbank.com
16 NIB Bank Ltd.	171	www.nibpk.com
17 Samba Bank Ltd.	37	www.samba.com.pk
18 Silkbank Ltd.	88	www.silkbank.com.pk
19 Soneri Bank Ltd.	284	www.soneri.com
20 Standard Chartered Bank (Pakistan) Ltd.	97	www.standardchartered.com.pk
21 Summit Bank Ltd.	193	www.summitbank.com.pk
22 United Bank Ltd.	1,345	www.ubl.com.pk
C. Foreign Banks		
	10	
1 Citibank N.A	3	www.citibank.com.pk
2 Deutsche Bank AG	3	www.db.com/pakistan
3 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
4 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialised Banks		
	626	
1 Industrial Development Bank Ltd.	2	www.idbp.com.pk
2 SME Bank Ltd.	13	www.smebank.org
3 The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
4 Zarai Taraqiati Bank Ltd.	460	www.ztbl.com.pk
Commercial Banks (A+B+C)	12,413	
All Banks (A+B+C+D)	13,039	

Source: Statistics & Data Warehouse Department, SBP