

## 6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2014	2015	2016	2017	2018 <sup>P</sup>	2014	2015	2016	2017	2018 <sup>P</sup>
<b>Liabilities</b>										
<b>Capital</b>	505.7	501.1	548.6	657.6	519.4	3.1	2.6	2.5	2.7	1.8
<b>Reserves</b>	381.5	615.8	620.4	639.5	773.9	2.3	3.2	2.9	2.6	2.7
<b>Demand Deposits</b>	4,466.6	5,172.5	5,561.2	6,625.0	8,068.0	27.0	27.0	25.6	26.9	28.0
(a) Scheduled Banks	91.2	100.1	125.7	137.3	135.5	0.6	0.5	0.6	0.6	0.5
(b) Others	4,375.4	5,072.4	5,435.5	6,487.7	7,932.4	26.5	26.5	25.0	26.4	27.5
<b>Time Deposits</b>	3,686.8	4,095.9	4,735.7	5,116.4	4,732.4	22.3	21.4	21.8	20.8	16.4
(a) Scheduled Banks	10.6	15.3	13.6	12.0	15.8	0.1	0.1	0.1	..	0.1
(b) Others	3,676.1	4,080.6	4,722.1	5,104.4	4,716.6	22.3	21.3	21.7	20.7	16.4
<b>Borrowings from:</b>	651.7	1,270.9	2,205.5	2,598.6	2,967.7	3.9	6.6	10.1	10.6	10.3
(a) State Bank of Pakistan	300.7	918.0	1,787.9	1,852.6	2,025.9	1.8	4.8	8.2	7.5	7.0
(b) Banks Abroad	53.5	107.4	172.6	318.2	358.3	0.3	0.6	0.8	1.3	1.2
(c) Other Scheduled Banks	297.5	245.5	245.0	427.7	583.5	1.8	1.3	1.1	1.7	2.0
<b>Head Office and Inter-Bank Adjustment</b>	112.1	169.7	134.4	145.8	373.1	0.7	0.9	0.6	0.6	1.3
<b>Contingent Liabilities as per contra</b>	3,143.4	4,193.3	4,446.9	5,092.3	8,415.6	19.0	21.9	20.4	20.7	29.2
<b>Other Liabilities</b>	3,571.2	3,115.5	3,508.0	3,743.4	2,964.9	21.6	16.3	16.1	15.2	10.3
<b>Total Liabilities / Assets</b>	16,519.1	19,134.7	21,760.9	24,618.6	28,815.0	100.0	100.0	100.0	100.0	100.0
<b>Assets</b>										
<b>Cash:</b>	851.7	937.6	821.9	1,215.1	1,424.8	5.2	4.9	3.8	4.9	4.9
(a) Notes, Coins and Silver	163.8	188.0	256.7	294.3	291.1	1.0	1.0	1.2	1.2	1.0
(b) Balances with State Bank of Pakistan	525.3	405.5	380.2	650.6	788.0	3.2	2.1	1.7	2.6	2.7
(c) Balances with other Scheduled Banks	162.7	344.2	185.0	270.2	345.7	1.0	1.8	0.9	1.1	1.2
<b>Balances held Abroad</b>	202.0	186.5	188.9	217.5	207.6	1.2	1.0	0.9	0.9	0.7
<b>Bills Purchased and Discounted</b>	224.0	201.4	190.1	209.0	241.4	1.4	1.1	0.9	0.8	0.8
<b>Advances to</b>	4,211.2	4,643.6	5,198.1	6,047.1	7,201.2	25.5	24.3	23.9	24.6	25.0
(a) Scheduled Banks	78.3	139.7	119.9	81.2	78.4	0.5	0.7	0.6	0.3	0.3
(b) Others	4,133.0	4,503.9	5,078.2	5,965.9	7,122.8	25.0	23.5	23.3	24.2	24.7
<b>Investment in Securities and Shares:</b>	4,490.3	6,011.8	7,610.3	8,227.8	8,320.9	27.2	31.4	35.0	33.4	28.9
(a) Federal Government Securities	2,125.7	3,017.0	3,784.3	3,374.8	2,454.5	12.9	15.8	17.4	13.7	8.5
(b) Treasury Bills	1,547.3	2,164.4	2,666.1	3,783.6	4,773.5	9.4	11.3	12.3	15.4	16.6
(c) Provincial Governments Securities	-	-	-	-	-	-	-	-	-	-
(d) Others	817.3	830.4	1,159.9	1,069.4	1,092.9	4.9	4.3	5.3	4.3	3.8
<b>Bank Premises</b>	214.1	238.7	268.3	295.3	312.6	1.3	1.2	1.2	1.2	1.1
<b>Head Office and Inter-Bank Adjustment</b>	734.8	615.9	791.7	999.5	100.7	4.4	3.2	3.6	4.1	0.3
<b>Contingent Assets as per contra</b>	3,143.4	4,193.3	4,446.9	5,092.3	8,415.6	19.0	21.9	20.4	20.7	29.2
<b>Other Assets</b>	2,447.6	2,105.9	2,244.6	2,315.0	2,590.2	14.8	11.0	10.3	9.4	9.0

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

Source: Statistics &amp; Data Warehouse Department, SBP

## 6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2017						2018					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>Foreign Constituents</b>	-	-	-	-	-	-	0.1	..	0.1	..	-	-
<b>I. Government</b>	<b>691.4</b>	<b>11.6</b>	<b>690.5</b>	<b>11.9</b>	-	-	<b>833.7</b>	<b>11.7</b>	<b>832.7</b>	<b>12.0</b>	-	-
1. Federal Government	233.1	3.9	233.1	4.0	-	-	237.8	3.3	237.8	3.4	-	-
2. Provincial Governments	458.3	7.7	457.3	7.9	-	-	595.9	8.4	594.9	8.6	-	-
<b>II. Non-Financial Public Sector Enterprises</b>	<b>808.8</b>	<b>13.6</b>	<b>808.8</b>	<b>14.0</b>	-	-	<b>1,046.8</b>	<b>14.7</b>	<b>1,046.8</b>	<b>15.1</b>	-	-
<b>III. Non-Bank Financial Institutions</b>	<b>81.4</b>	<b>1.4</b>	<b>81.3</b>	<b>1.4</b>	-	-	<b>80.7</b>	<b>1.1</b>	<b>80.6</b>	<b>1.2</b>	<b>0.1</b>	<b>0.3</b>
a. Development Financial Institutions	5.4	0.1	5.4	0.1	-	-	19.7	0.3	19.7	0.3	-	-
b. Others	76.0	1.3	75.9	1.3	-	-	61.0	0.9	60.9	0.9	0.1	0.3
<b>IV. Private Sector Enterprises</b>	<b>3,856.8</b>	<b>64.6</b>	<b>3,690.3</b>	<b>63.7</b>	<b>33.0</b>	<b>97.7</b>	<b>4,532.0</b>	<b>63.6</b>	<b>4,364.3</b>	<b>62.8</b>	<b>51.4</b>	<b>98.4</b>
a. Agriculture, Hunting and Forestry	297.5	5.0	145.7	2.5	-	-	305.5	4.3	153.4	2.2	..	..
b. Fishing and Fish Farming etc.	0.9	..	0.8	..	-	-	0.5	..	0.5	..	-	-
c. Mining and Quarrying	40.2	0.7	40.1	0.7	-	-	42.6	0.6	42.5	0.6	-	-
d. Manufacturing	2,238.4	37.5	2,229.9	38.5	23.7	70.2	2,632.7	37.0	2,623.4	37.8	31.4	60.1
e. Ship Breaking and Waste / Scrape etc.	26.0	0.4	26.0	0.4	-	-	51.8	0.7	51.8	0.7	-	-
f. Electricity, Gas and Water Supply	359.6	6.0	359.6	6.2	1.1	3.1	447.0	6.3	447.0	6.4	10.2	19.6
g. Construction	131.5	2.2	131.2	2.3	-	-	165.3	2.3	165.1	2.4	-	-
h. Commerce and Trade	296.6	5.0	293.0	5.1	3.2	9.4	360.3	5.1	356.8	5.1	2.0	3.9
i. Hotels, Restaurants and Clubs etc	33.9	0.6	33.8	0.6	0.4	1.1	37.3	0.5	37.1	0.5	0.3	0.5
j. Transport, Storage and Communications	202.7	3.4	202.1	3.5	3.7	10.8	224.7	3.2	223.9	3.2	6.4	12.3
k. Real Estate, Renting and Business activities	129.1	2.2	129.0	2.2	0.5	1.4	164.1	2.3	163.9	2.4	0.8	1.5
l. Education	17.4	0.3	17.3	0.3	-	-	23.0	0.3	22.8	0.3	-	-
m. Health and Social Work	4.9	0.1	4.8	0.1	-	-	8.7	0.1	8.6	0.1	-	-
n. Other community, Social and Personal Service activities	29.5	0.5	29.4	0.5	0.3	0.9	26.9	0.4	26.8	0.4	..	0.1
o. Other Private Business n.e.s	48.7	0.8	48.0	0.8	0.3	0.8	41.5	0.6	40.8	0.6	0.3	0.5
<b>V. Trust Funds And Non Profit Institutions</b>	<b>16.8</b>	<b>0.3</b>	<b>16.7</b>	<b>0.3</b>	-	-	<b>19.3</b>	<b>0.3</b>	<b>19.2</b>	<b>0.3</b>	-	-
<b>VI. Personal</b>	<b>504.4</b>	<b>8.5</b>	<b>501.9</b>	<b>8.7</b>	<b>0.8</b>	<b>2.3</b>	<b>606.2</b>	<b>8.5</b>	<b>603.8</b>	<b>8.7</b>	<b>0.7</b>	<b>1.3</b>
a. Bank Employees	110.7	1.9	108.2	1.9	0.6	1.8	122.7	1.7	120.4	1.7	0.5	1.0
b. Consumer Financing	389.6	6.5	389.5	6.7	0.2	0.5	476.0	6.7	476.0	6.9	0.2	0.3
i) House building	61.7	1.0	61.7	1.1	0.1	0.4	82.9	1.2	82.9	1.2	0.1	0.3
ii) Transport	151.3	2.5	151.3	2.6	..	..	193.6	2.7	193.6	2.8	..	..
iii) Credit cards	30.0	0.5	30.0	0.5	-	-	37.4	0.5	37.4	0.5	-	-
iv) Consumer durable	1.5	..	1.5	..	-	-	2.8	..	2.8	..	-	-
v) Personal loans	145.0	2.4	145.0	2.5	..	..	159.3	2.2	159.2	2.3	..	..
c. Others	4.1	0.1	4.1	0.1	-	-	7.5	0.1	7.5	0.1	-	-
<b>VII. Others</b>	<b>6.2</b>	<b>0.1</b>	<b>5.8</b>	<b>0.1</b>	-	-	<b>4.0</b>	<b>0.1</b>	<b>3.6</b>	<b>0.1</b>	-	-
	<b>5,965.9</b>	<b>100.0</b>	<b>5,795.4</b>	<b>100.0</b>	<b>33.8</b>	<b>100.0</b>	<b>7,122.8</b>	<b>100.0</b>	<b>6,951.1</b>	<b>100.0</b>	<b>52.3</b>	<b>100.0</b>
<b>Growth (%)</b>	<b>17.5</b>		<b>17.9</b>		<b>(4.3)</b>		<b>19.4</b>		<b>19.9</b>		<b>54.7</b>	
<b>As % of GDP (bp)</b>	<b>18.7</b>		<b>18.2</b>		<b>0.1</b>		<b>20.7</b>		<b>20.2</b>		<b>0.2</b>	

\* All Banks excluding specialised banks

Source: Statistics &amp; DWH Department, SBP

### 6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2017						2018					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
<b>I. Gold, Bullion, Gold &amp; Silver</b>												
Ornaments and Precious Metals	63.73	1.07	63.73	1.10	-	-	85.75	1.20	85.75	1.23	-	-
<b>II. Securities, Shares and other</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Financial Instruments:</b>	<b>237.48</b>	<b>3.98</b>	<b>237.48</b>	<b>4.10</b>	-	-	<b>318.27</b>	<b>4.47</b>	<b>318.27</b>	<b>4.58</b>	-	-
<b>A. Quoted on the Stock Exchange</b>	<b>185.85</b>	<b>3.12</b>	<b>185.85</b>	<b>3.21</b>	-	-	<b>263.45</b>	<b>3.70</b>	<b>263.45</b>	<b>3.79</b>	-	-
1.To Stock Brokers and Dealers	38.60	0.65	38.60	0.67	-	-	117.40	1.65	117.40	1.69	-	-
2.To Others	147.25	2.47	147.25	2.54	-	-	146.05	2.05	146.05	2.10	-	-
<b>B.Unquoted on the Stock Exchange</b>	<b>51.64</b>	<b>0.87</b>	<b>51.64</b>	<b>0.89</b>	-	-	<b>54.82</b>	<b>0.77</b>	<b>54.82</b>	<b>0.79</b>	-	-
1.To Stock Brokers and Dealers	9.50	0.16	9.50	0.16	-	-	9.64	0.14	9.64	0.14	-	-
2.To others	42.14	0.71	42.14	0.73	-	-	45.18	0.63	45.18	0.65	-	-
<b>III. Merchandise</b>	<b>1,732.83</b>	<b>29.05</b>	<b>1,732.61</b>	<b>29.90</b>	<b>7.80</b>	<b>23.09</b>	<b>2,074.96</b>	<b>29.13</b>	<b>2,074.75</b>	<b>29.85</b>	<b>4.24</b>	<b>8.11</b>
<b>A.Food Items:</b>	<b>549.27</b>	<b>9.21</b>	<b>549.25</b>	<b>9.48</b>	-	-	<b>630.34</b>	<b>8.85</b>	<b>630.32</b>	<b>9.07</b>	-	-
1.Wheat	126.00	2.11	126.00	2.17	-	-	159.32	2.24	159.32	2.29	-	-
2.Rice and Paddy	65.86	1.10	65.86	1.14	-	-	83.26	1.17	83.26	1.20	-	-
3.Other Grain and Pulses	6.20	0.10	6.19	0.11	-	-	5.94	0.08	5.93	0.09	-	-
4.Edible Oil	28.82	0.48	28.81	0.50	-	-	50.78	0.71	50.77	0.73	-	-
5.Sugar	215.66	3.61	215.66	3.72	-	-	231.76	3.25	231.76	3.33	-	-
6.Kariana and Spices	1.33	0.02	1.33	0.02	-	-	2.41	0.03	2.41	0.03	-	-
7.Fish and Fish Preparation	1.99	0.03	1.99	0.03	-	-	1.58	0.02	1.58	0.02	-	-
8.Other Food Items	103.41	1.73	103.41	1.78	-	-	95.30	1.34	95.30	1.37	-	-
<b>B.Raw Materials</b>	<b>437.64</b>	<b>7.34</b>	<b>437.53</b>	<b>7.55</b>	<b>0.35</b>	<b>1.04</b>	<b>488.88</b>	<b>6.86</b>	<b>488.77</b>	<b>7.03</b>	<b>0.93</b>	<b>1.77</b>
1.Cotton Raw	128.30	2.15	128.30	2.21	-	-	133.78	1.88	133.78	1.92	-	-
2.Synthetic Fibres	25.96	0.44	25.92	0.45	-	-	14.48	0.20	14.44	0.21	-	-
3.Fertilizers	63.80	1.07	63.80	1.10	-	-	72.08	1.01	72.08	1.04	-	-
4.Petroleum Crude	43.05	0.72	43.05	0.74	0.04	0.12	44.75	0.63	44.75	0.64	0.04	0.08
5.Iron and Steel	79.12	1.33	79.09	1.36	-	-	122.75	1.72	122.72	1.77	-	-
6.Wool and Goat Hair	0.86	0.01	0.86	0.01	-	-	1.53	0.02	1.53	0.02	-	-
7.Hides and Skins	5.57	0.09	5.53	0.10	-	-	4.66	0.07	4.62	0.07	-	-
8.Oil Seeds	15.37	0.26	15.37	0.27	-	-	12.14	0.17	12.14	0.17	-	-
9.Pesticides and Insecticides	2.77	0.05	2.76	0.05	-	-	2.48	0.03	2.47	0.04	-	-
10.Other Raw Materials	72.84	1.22	72.84	1.26	0.31	0.92	80.24	1.13	80.24	1.15	0.89	1.70
<b>C.Finished/Manufactured Goods</b>	<b>745.92</b>	<b>12.50</b>	<b>745.84</b>	<b>12.87</b>	<b>7.45</b>	<b>22.05</b>	<b>955.74</b>	<b>13.42</b>	<b>955.66</b>	<b>13.75</b>	<b>3.31</b>	<b>6.34</b>
1.Cotton Textiles	133.29	2.23	133.29	2.30	1.22	3.61	175.05	2.46	175.04	2.52	0.95	1.81
2.Cotton Yarn	72.52	1.22	72.52	1.25	0.12	0.35	85.14	1.20	85.14	1.22	0.12	0.22
3.Other Textiles	121.74	2.04	121.71	2.10	0.22	0.66	176.79	2.48	176.76	2.54	0.24	0.46
4.Machinery	22.68	0.38	22.68	0.39	-	-	31.60	0.44	31.60	0.45	0.02	0.03
5.Handloom Products	0.13	..	0.13	..	-	-	0.14	..	0.14	..	-	-
6.Carpets and Rugs	2.24	0.04	2.24	0.04	-	-	10.27	0.14	10.27	0.15	-	-
7.Readymade Garments	56.96	0.95	56.96	0.98	0.24	0.70	74.22	1.04	74.22	1.07	0.20	0.39
8.Cement and Cement Products	36.56	0.61	36.56	0.63	-	-	54.58	0.77	54.58	0.79	-	-
9.Sports Goods	4.06	0.07	4.06	0.07	-	-	5.61	0.08	5.61	0.08	-	-
10.Surgical Instruments	5.17	0.09	5.17	0.09	0.03	0.08	5.47	0.08	5.47	0.08	0.18	0.34
11.Chemicals and Dyes	30.47	0.51	30.47	0.53	-	-	38.30	0.54	38.30	0.55	-	-
12.Other finished goods	260.09	4.36	260.04	4.49	5.63	16.66	298.57	4.19	298.52	4.29	1.61	3.08
<b>IV. Fixed Assets Including Machinery</b>	<b>1,294.81</b>	<b>21.70</b>	<b>1,291.93</b>	<b>22.29</b>	<b>2.88</b>	<b>8.54</b>	<b>1,231.15</b>	<b>17.28</b>	<b>1,228.34</b>	<b>17.67</b>	<b>2.32</b>	<b>4.44</b>
<b>V. Real Estate</b>	<b>681.51</b>	<b>11.42</b>	<b>532.30</b>	<b>9.18</b>	<b>0.66</b>	<b>1.94</b>	<b>808.12</b>	<b>11.35</b>	<b>658.15</b>	<b>9.47</b>	<b>0.65</b>	<b>1.24</b>
<b>VI. Fixed Deposits &amp; Insurance Policies</b>	<b>33.53</b>	<b>0.56</b>	<b>33.52</b>	<b>0.58</b>	-	-	<b>35.75</b>	<b>0.50</b>	<b>35.73</b>	<b>0.51</b>	-	-
<b>VII. Others</b>	<b>1,922.05</b>	<b>32.22</b>	<b>1,903.85</b>	<b>32.85</b>	<b>22.43</b>	<b>66.43</b>	<b>2,568.81</b>	<b>36.06</b>	<b>2,550.08</b>	<b>36.69</b>	<b>45.05</b>	<b>86.21</b>
<b>Total</b>	<b>5,965.94</b>	<b>100.00</b>	<b>5,795.42</b>	<b>100.00</b>	<b>33.77</b>	<b>100.00</b>	<b>7,122.82</b>	<b>100.00</b>	<b>6,951.07</b>	<b>100.00</b>	<b>52.25</b>	<b>100.00</b>

\* All Banks excluding specialised banks

Source: Statistics &amp; 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)	2017						2018					
	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	369.5	1.1	3.0	354.6	1.0	2.9	303.1	1.6	5.4	274.7	1.5	5.6
10 to 20	33.7	0.5	14.6	25.3	0.4	14.5	190.6	2.8	14.5	181.3	2.6	14.5
20 to 25	25.3	0.6	23.1	19.7	0.5	23.4	30.1	0.7	21.8	24.9	0.5	21.6
25 to 30	168.6	4.6	27.4	165.4	4.5	27.4	254.1	7.4	29.0	248.5	7.2	29.0
30 to 40	105.9	3.9	36.4	92.3	3.4	36.5	192.8	6.4	32.9	184.4	6.1	32.9
40 to 50	266.3	12.0	45.2	257.2	11.6	45.3	188.3	8.3	43.8	180.8	7.9	43.8
50 to 60	59.3	3.2	54.5	50.2	2.7	54.5	86.2	4.6	53.8	76.3	4.1	53.7
60 to 70	113.4	7.5	66.0	102.6	6.8	66.1	55.1	3.6	65.2	48.0	3.1	65.2
70 to 80	42.9	3.2	74.8	27.6	2.1	74.5	30.0	2.2	74.8	20.0	1.5	74.5
80 to 90	61.9	5.3	85.7	40.8	3.5	85.9	138.9	11.8	84.8	126.7	10.7	84.8
90 to 100	59.2	5.6	94.7	34.9	3.3	94.6	51.5	4.9	94.5	40.1	3.8	94.5
100 to 200	803.2	121.3	151.1	461.4	69.4	150.5	590.0	90.5	153.3	298.6	44.9	150.4
200 to 300	482.1	117.0	242.7	247.7	60.3	243.5	396.9	95.1	239.6	136.3	32.8	241.0
300 to 400	164.5	55.8	339.3	105.2	35.8	339.9	171.5	59.9	349.2	104.2	37.1	356.4
400 to 500	149.7	67.7	452.7	131.3	59.6	453.9	91.1	40.7	447.1	64.7	29.0	448.8
500 to 600	83.2	45.3	544.5	68.1	37.2	546.5	69.5	38.7	557.3	64.1	35.8	558.3
600 to 700	30.0	19.4	647.9	26.1	16.9	648.0	93.4	61.0	652.8	88.0	57.4	652.2
700 to 800	57.4	42.5	740.8	54.2	40.1	740.2	50.9	38.2	749.3	47.3	35.5	749.9
800 to 900	37.0	31.2	843.3	35.8	30.2	843.5	32.4	27.5	849.1	31.4	26.6	849.4
900 to 1,000	21.7	20.6	950.9	21.4	20.3	950.9	33.8	32.1	949.5	33.5	31.8	949.5
1,000 to 2,000	77.9	104.6	1,343.1	76.9	103.2	1,342.5	115.3	155.7	1,350.4	113.7	153.5	1,350.0
2,000 to 3,000	31.1	74.5	2,392.8	30.7	73.3	2,390.6	40.2	99.0	2,462.0	39.7	97.7	2,461.4
3,000 to 4,000	14.6	52.1	3,558.5	14.5	51.7	3,559.9	14.8	51.8	3,489.2	14.6	50.8	3,490.0
4,000 to 5,000	10.5	47.5	4,534.3	10.4	47.0	4,535.4	11.1	50.3	4,537.7	11.0	49.8	4,537.5
5,000 to 6,000	6.4	35.1	5,456.0	6.4	34.9	5,456.8	8.2	44.8	5,466.0	8.1	44.5	5,465.8
6,000 to 7,000	5.6	36.1	6,437.8	5.6	36.0	6,437.5	5.8	37.6	6,443.9	5.8	37.4	6,443.8
7,000 to 8,000	4.6	34.5	7,432.2	4.6	34.4	7,431.7	4.2	31.5	7,484.2	4.2	31.3	7,483.4
8,000 to 9,000	3.0	25.1	8,442.0	3.0	25.0	8,441.3	3.9	33.2	8,469.0	3.9	33.0	8,468.9
9,000 to 10,000	3.5	33.0	9,534.5	3.4	32.9	9,535.0	3.7	35.1	9,508.2	3.7	34.9	9,508.8
10,000 to 100,000	27.9	850.8	30,547.7	27.7	847.8	30,571.2	32.4	973.6	30,049.9	32.3	970.3	30,076.2
100,000 to 500,000	5.8	1,232.7	211,696.6	5.8	1,229.7	211,655.1	6.9	1,469.6	213,850.1	6.9	1,466.4	213,787.3
500,000 and above	1.6	2,871.3	1,793,462.6	1.6	2,869.9	1,794,782.0	1.9	3,602.9	1,943,331.1	1.9	3,601.4	1,944,608.4
<b>Total</b>	<b>3,327.3</b>	<b>5,965.9</b>	<b>1,793.0</b>	<b>2,512.5</b>	<b>5,795.4</b>	<b>2,306.6</b>	<b>3,298.5</b>	<b>7,122.8</b>	<b>2,159.4</b>	<b>2,519.4</b>	<b>6,951.1</b>	<b>2,759.1</b>

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	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
<b>a. Foreign Constituents:</b>	<b>126.4</b>	<b>173.1</b>	<b>65.2</b>	<b>109.4</b>	<b>0.9</b>	<b>0.4</b>	<b>..</b>	<b>-</b>	<b>39.9</b>	<b>42.6</b>	<b>20.5</b>	<b>20.6</b>
I. Official	18.9	24.6	5.2	8.5	..	..	-	-	8.9	9.9	4.9	6.3
II. Business	57.7	82.7	40.8	69.4	0.8	0.1	-	-	8.0	5.9	8.1	7.3
III. Personal	49.8	65.7	19.2	31.5	..	0.3	..	-	23.0	26.8	7.5	7.0
<b>b. Domestic Constituents</b>	<b>11,465.7</b>	<b>12,476.0</b>	<b>3,810.6</b>	<b>4,314.1</b>	<b>242.7</b>	<b>235.7</b>	<b>90.1</b>	<b>81.1</b>	<b>4,900.6</b>	<b>5,372.8</b>	<b>2,421.8</b>	<b>2,472.3</b>
<b>I. Government</b>	<b>1,584.3</b>	<b>1,828.6</b>	<b>221.0</b>	<b>346.2</b>	<b>11.2</b>	<b>33.2</b>	<b>33.0</b>	<b>50.0</b>	<b>709.9</b>	<b>764.4</b>	<b>609.1</b>	<b>634.8</b>
a. Federal Government	916.8	1,083.8	111.7	229.4	9.9	20.9	20.2	48.8	423.5	447.8	351.5	336.8
b. Provincial Governments	624.5	686.3	95.5	101.3	1.3	12.3	12.6	1.2	259.6	277.4	255.4	294.1
c. Local Bodies ( City Governments )	43.0	58.6	13.8	15.5	..	..	0.2	-	26.7	39.3	2.3	3.8
<b>II. Non-Financial Public Sector Enterprises</b>	<b>705.1</b>	<b>767.0</b>	<b>56.7</b>	<b>32.2</b>	<b>18.1</b>	<b>24.5</b>	<b>27.0</b>	<b>27.4</b>	<b>208.5</b>	<b>248.9</b>	<b>394.8</b>	<b>434.0</b>
<b>III. Non-Bank Financial Companies</b>	<b>399.5</b>	<b>405.9</b>	<b>28.5</b>	<b>24.0</b>	<b>16.7</b>	<b>14.2</b>	<b>7.3</b>	<b>..</b>	<b>255.6</b>	<b>293.3</b>	<b>91.3</b>	<b>74.4</b>
a. Development Financial Institutions	8.5	5.9	0.5	0.8	1.7	0.1	..	-	1.2	1.1	5.1	3.8
b. Others	391.1	301.2	28.0	11.3	15.1	9.8	7.3	..	254.5	251.1	86.2	29.0
<b>IV. Private Sector Enterprises</b>	<b>2,881.6</b>	<b>2,980.7</b>	<b>1,153.4</b>	<b>1,227.3</b>	<b>113.8</b>	<b>87.2</b>	<b>11.2</b>	<b>1.9</b>	<b>1,027.7</b>	<b>1,088.6</b>	<b>575.5</b>	<b>575.7</b>
a. Agriculture, Hunting and Forestry	240.7	252.3	88.3	96.4	4.2	1.7	0.1	..	123.1	130.9	24.9	23.2
b. Fishing and Fish Farming etc.	2.0	1.6	1.0	1.3	0.1	0.1	..	..	0.8	0.1	0.1	0.1
c. Mining and Quarrying	82.2	83.5	26.0	22.9	0.9	0.1	..	..	24.5	25.7	30.9	34.8
d. Manufacturing	771.9	833.4	297.1	336.4	35.0	31.5	1.2	0.4	256.6	256.7	182.0	208.4
e. Ship Breaking and Waste / Scrape (junk) etc.	3.7	3.1	1.2	1.3	1.0	0.3	-	-	0.2	0.3	1.2	1.2
f. Electricity, Gas and Water Supply	134.2	98.7	48.7	38.3	7.4	4.0	..	..	61.1	40.2	17.0	16.1
g. Construction	247.2	281.3	106.0	121.5	15.6	11.7	0.3	1.0	85.1	109.7	40.2	37.5
h. Commerce and Trade	375.5	404.4	207.7	237.7	11.0	8.3	0.7	0.2	110.2	116.0	46.0	42.3
i. Hotels, Restaurants and Clubs etc	18.0	21.0	4.1	6.3	0.2	0.3	0.1	..	5.7	7.1	7.9	7.2
J. Transport, Storage and Communications	180.7	203.1	49.6	51.5	1.9	1.4	..	..	64.5	88.5	64.7	61.7
k. Real Estate, Renting and Business activities	301.1	341.5	139.3	163.1	8.6	9.3	..	..	107.1	122.0	46.1	47.1
l. Education	71.5	83.5	17.4	18.5	5.2	2.5	0.1	..	27.2	37.5	21.7	25.0
m. Health and social work	47.6	47.4	10.3	11.3	1.8	0.5	..	..	16.2	16.8	19.3	18.8
n. Other community, social and personal service activities	105.0	126.9	37.4	42.1	0.8	2.8	0.7	..	38.1	47.6	28.0	34.4
o. Other Private Business n.e.c	300.2	199.1	119.3	78.7	20.4	12.6	7.8	0.4	107.2	89.5	45.5	17.9
<b>V. Trust Funds and Non Profit Institutions</b>	<b>284.1</b>	<b>380.9</b>	<b>35.2</b>	<b>44.4</b>	<b>4.7</b>	<b>5.6</b>	<b>0.2</b>	<b>..</b>	<b>109.4</b>	<b>162.1</b>	<b>134.6</b>	<b>168.8</b>
<b>VI. Personal</b>	<b>5,538.4</b>	<b>6,047.6</b>	<b>2,291.3</b>	<b>2,612.2</b>	<b>77.4</b>	<b>70.3</b>	<b>8.4</b>	<b>1.0</b>	<b>2,565.3</b>	<b>2,783.7</b>	<b>596.0</b>	<b>580.3</b>
<b>VII. Others</b>	<b>72.7</b>	<b>65.2</b>	<b>24.4</b>	<b>27.8</b>	<b>0.8</b>	<b>0.8</b>	<b>2.9</b>	<b>0.6</b>	<b>24.1</b>	<b>31.7</b>	<b>20.5</b>	<b>4.4</b>
<b>Total</b>	<b>11,592.1</b>	<b>12,649.0</b>	<b>3,875.8</b>	<b>4,423.5</b>	<b>243.6</b>	<b>236.2</b>	<b>90.1</b>	<b>81.1</b>	<b>4,940.5</b>	<b>5,415.4</b>	<b>2,442.2</b>	<b>2,492.9</b>
<b>Growth (%)</b>	<b>14.1</b>	<b>9.1</b>	<b>16.7</b>	<b>14.1</b>	<b>52.0</b>	<b>(3.1)</b>	<b>78.0</b>	<b>(10.0)</b>	<b>13.1</b>	<b>9.6</b>	<b>8.2</b>	<b>2.1</b>
<b>As % of GDP (bp)</b>	<b>31.9</b>	<b>36.8</b>	<b>12.2</b>	<b>12.9</b>	<b>0.8</b>	<b>0.7</b>	<b>0.2</b>	<b>0.2</b>	<b>15.5</b>	<b>15.7</b>	<b>7.7</b>	<b>7.2</b>

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	2015			2016			2017			2018		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
<b>Current Deposits</b>	20,598.6	3,019.6	146.6	22,952.1	3,320.8	144.7	26,106.2	3,875.8	148.5	30,027.2	4,423.5	147.3
<b>Call Deposits</b>	182.8	152.3	833.1	237.0	160.3	676.6	264.4	243.6	921.2	314.9	236.2	749.9
<b>Other Deposit Accounts</b>	99.8	37.2	372.4	105.0	50.6	482.0	109.3	90.1	824.0	18.1	81.1	4,469.5
<b>Saving Deposits</b>	19,506.2	3,924.9	201.2	20,201.9	4,369.2	216.3	20,711.1	4,940.5	238.5	21,447.4	5,415.4	252.5
<b>Fixed Deposits</b>	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	1,303.9	2,492.9	1,911.9
Less than 6 months	546.7	770.1	1,408.5	550.5	803.4	1,459.2	778.9	814.3	1,045.5	596.1	920.2	1,543.7
For 6 months and over												
but less than 1 year	141.1	273.6	1,938.5	165.9	381.5	2,299.8	139.0	442.0	3,179.2	133.8	398.1	2,975.8
For 1 year and over												
but less than 2 years	271.5	687.4	2,531.7	379.0	763.5	2,014.6	340.5	913.8	2,683.6	237.9	916.2	3,850.9
For 2 years and over												
but less than 3 years	75.1	37.9	504.0	74.8	42.7	570.1	56.6	30.1	532.4	50.1	29.1	580.2
For 3 years and over												
but less than 4 years	136.9	107.4	784.7	108.3	83.1	767.2	95.7	68.7	717.7	62.5	58.9	941.4
For 4 years and over												
but less than 5 years	19.0	7.4	391.4	14.9	5.0	334.1	13.6	4.8	355.5	27.4	9.8	358.1
For 5 years and over	202.6	135.4	668.1	229.4	177.6	774.2	390.8	168.4	430.9	196.1	160.6	819.1
<b>All Deposits</b>	<b>41,780.4</b>	<b>9,153.0</b>	<b>219.1</b>	<b>45,018.8</b>	<b>10,157.7</b>	<b>225.6</b>	<b>49,006.1</b>	<b>11,592.1</b>	<b>236.5</b>	<b>53,111.5</b>	<b>12,649.0</b>	<b>238.2</b>
	<b>Growth (%)</b>											
<b>Current Deposits</b>	10.8	10.6	(0.1)	11.4	10.0	(1.3)	13.7	16.7	2.6	15.0	14.1	(0.8)
<b>Call Deposits</b>	(23.3)	(18.4)	6.3	29.6	5.3	(18.8)	11.6	52.0	36.1	19.1	(3.1)	(18.6)
<b>Other Deposit Accounts</b>	(1.6)	26.3	28.4	5.2	36.2	29.4	4.1	78.0	71.0	(83.4)	(10.0)	442.4
<b>Saving Deposits</b>	10.5	24.3	12.5	3.6	11.3	7.5	2.5	13.1	10.3	3.6	9.6	5.9
<b>Fixed Deposits</b>	8.2	3.6	(4.2)	9.3	11.8	2.2	19.2	8.2	(9.2)	(28.2)	2.1	42.1
Less than 6 months	17.9	(4.3)	64.9	0.7	4.3	3.6	41.5	1.4	(28.4)	(23.5)	13.0	47.7
For 6 months and over												
but less than 1 year	5.6	24.4	17.8	17.5	39.5	18.6	(16.2)	15.9	38.2	(3.8)	(9.9)	(6.4)
For 1 year and over												
but less than 2 years	3.5	10.0	6.2	39.6	11.1	(20.4)	(10.1)	19.7	33.2	(30.1)	0.3	43.5
For 2 years and over												
but less than 3 years	17.6	23.6	5.1	(0.4)	12.7	13.1	(24.4)	(29.4)	(6.6)	(11.5)	(3.4)	9.0
For 3 years and over												
but less than 4 years	(0.3)	6.3	6.7	(20.9)	(22.7)	(2.2)	(11.6)	(17.3)	(6.4)	(34.7)	(14.3)	31.2
For 4 years and over												
but less than 5 years	13.2	1.0	(10.8)	(21.5)	(33.0)	(14.6)	(8.8)	(3.4)	6.4	101.1	104.0	0.7
For 5 years and over	(3.5)	(15.5)	(12.4)	13.2	31.2	15.9	70.4	(5.2)	(44.3)	(49.8)	(4.6)	90.1
<b>All Deposits</b>	<b>10.3</b>	<b>13.7</b>	<b>3.1</b>	<b>7.8</b>	<b>11.0</b>	<b>3.0</b>	<b>8.9</b>	<b>14.1</b>	<b>4.9</b>	<b>8.4</b>	<b>9.1</b>	<b>0.7</b>

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-17			Dec-17			Jun-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	1.65	124.76	126.42	2.43	133.09	135.52	2.33	170.72	173.06
	Govt.	50.74	1,533.51	1,584.25	45.07	1,624.38	1,669.45	51.64	1,777.01	1,828.64
	NFPSEs	3.33	701.80	705.13	4.20	697.04	701.25	5.12	761.86	766.98
	NBFCs & Fin Aux.	1.85	397.68	399.53	4.64	431.01	435.65	3.00	402.90	405.90
	Private Sector	252.31	2,629.29	2,881.60	255.20	2,654.67	2,909.87	280.66	2,700.08	2,980.73
	Trust Fund	7.12	276.95	284.07	6.77	310.99	317.76	6.48	374.44	380.92
	Personal	823.68	4,714.68	5,538.37	893.69	4,832.56	5,726.26	920.85	5,126.79	6,047.65
	Others	21.03	51.70	72.73	18.63	32.51	51.14	27.26	37.90	65.17
	<b>Total</b>	<b>1,161.72</b>	<b>10,430.38</b>	<b>11,592.10</b>	<b>1,230.63</b>	<b>10,716.2</b>	<b>11,946.89</b>	<b>1,297.35</b>	<b>11,351.70</b>	<b>12,649.05</b>
<b>Punjab</b>	Foreign	1.27	25.53	26.80	2.01	29.42	31.43	1.69	35.59	37.28
	Govt.	7.79	687.78	695.56	6.60	751.68	758.28	7.04	795.06	802.10
	NFPSEs	0.73	221.45	222.18	1.44	226.50	227.94	1.56	212.44	214.00
	NBFCs & Fin Aux.	0.17	27.08	27.25	2.91	44.50	47.41	0.13	25.59	25.72
	Private Sector	155.89	1,078.98	1,234.87	155.23	1,044.17	1,199.40	165.70	1,098.90	1,264.60
	Trust Fund	3.33	85.06	88.40	2.16	96.12	98.28	2.59	109.64	112.24
	Personal	448.75	2,273.13	2,721.88	481.68	2,349.16	2,830.84	518.28	2,523.89	3,042.17
	Others	0.96	5.07	6.03	1.18	7.32	8.49	2.47	5.24	7.72
	<b>Total</b>	<b>618.89</b>	<b>4,404.08</b>	<b>5,022.97</b>	<b>653.21</b>	<b>4,548.86</b>	<b>5,202.07</b>	<b>699.47</b>	<b>4,806.36</b>	<b>5,505.83</b>
<b>Sindh</b>	Foreign	0.05	74.84	74.89	0.05	81.54	81.59	0.06	89.34	89.40
	Govt.	15.22	213.54	228.76	9.62	231.98	241.60	10.28	235.22	245.50
	NFPSEs	2.47	295.51	297.98	2.09	304.90	306.99	2.79	325.72	328.51
	NBFCs & Fin Aux.	0.04	346.51	346.55	0.11	366.64	366.75	0.56	358.34	358.90
	Private Sector	41.30	1,049.45	1,090.74	44.35	1,108.27	1,152.61	47.45	1,088.12	1,135.57
	Trust Fund	1.28	142.38	143.66	1.62	142.88	144.51	1.72	183.00	184.72
	Personal	82.29	1,438.69	1,520.98	111.18	1,509.69	1,620.87	94.02	1,538.27	1,632.29
	Others	0.06	5.59	5.65	0.04	5.82	5.87	0.10	1.87	1.97
	<b>Total</b>	<b>142.71</b>	<b>3,566.50</b>	<b>3,709.22</b>	<b>169.07</b>	<b>3,751.72</b>	<b>3,920.78</b>	<b>156.97</b>	<b>3,819.88</b>	<b>3,976.86</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	0.09	1.97	2.06	0.13	1.53	1.66	0.31	2.47	2.79
	Govt.	4.91	192.13	197.03	4.77	203.91	208.68	10.02	217.24	227.26
	NFPSEs	0.03	23.24	23.27	0.30	12.96	13.26	0.23	23.04	23.27
	NBFCs & Fin Aux.	0.02	5.28	5.30	0.12	4.31	4.43	0.02	1.22	1.24
	Private Sector	24.07	115.77	139.84	25.52	117.50	143.02	32.52	134.32	166.84
	Trust Fund	0.99	7.02	8.01	1.89	9.62	11.51	1.10	12.49	13.59
	Personal	136.76	361.43	498.19	146.47	362.76	509.23	145.59	400.09	545.68
	Others	1.61	3.48	5.09	1.58	3.25	4.83	8.30	11.37	19.67
	<b>Total</b>	<b>168.48</b>	<b>710.31</b>	<b>878.79</b>	<b>180.79</b>	<b>715.82</b>	<b>896.62</b>	<b>198.09</b>	<b>802.24</b>	<b>1,000.33</b>
<b>Balochistan</b>	Foreign	..	0.14	0.15	..	0.34	0.34	..	0.45	0.45
	Govt.	10.97	50.87	61.84	11.30	54.53	65.84	11.81	72.69	84.50
	NFPSEs	0.06	9.67	9.73	0.06	8.57	8.63	0.24	5.61	5.85
	NBFCs & Fin Aux.	-	0.10	0.10	..	0.31	0.31	0.67	1.10	1.77
	Private Sector	7.42	49.40	56.82	5.64	43.19	48.83	7.27	44.94	52.21
	Trust Fund	0.33	2.49	2.82	0.31	2.13	2.44	0.35	2.59	2.94
	Personal	15.48	109.63	125.12	20.04	105.23	125.28	21.32	111.44	132.76
	Others	18.34	3.35	21.69	15.60	3.26	18.86	16.06	3.62	19.69
	<b>Total</b>	<b>52.62</b>	<b>225.64</b>	<b>278.26</b>	<b>52.96</b>	<b>217.56</b>	<b>270.52</b>	<b>57.72</b>	<b>242.45</b>	<b>300.17</b>
<b>Islamabad</b>	Foreign	..	20.22	20.23	0.01	19.50	19.51	0.03	41.76	41.79
	Govt.	5.16	366.31	371.47	5.72	361.55	367.27	6.30	432.88	439.18
	NFPSEs	..	150.04	150.04	..	143.45	143.45	..	194.25	194.25
	NBFCs & Fin Aux.	0.01	9.97	9.98	0.01	7.51	7.51	0.01	7.86	7.87
	Private Sector	2.65	301.17	303.82	2.73	308.74	311.47	3.10	293.21	296.31
	Trust Fund	0.26	38.03	38.28	0.32	58.13	58.44	0.26	64.78	65.05
	Personal	14.67	364.01	378.69	15.39	365.57	380.96	14.98	399.20	414.17
	Others	..	33.89	33.90	0.01	12.59	12.61	0.02	15.50	15.52
	<b>Total</b>	<b>22.76</b>	<b>1,283.64</b>	<b>1,306.40</b>	<b>24.19</b>	<b>1,277.04</b>	<b>1,301.23</b>	<b>24.70</b>	<b>1,449.44</b>	<b>1,474.14</b>
<b>FATA</b>	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.59	0.09	0.68	0.51	0.11	0.62	0.72	0.10	0.82
	NFPSEs	0.03	0.08	0.11	0.21	0.13	0.34	0.27	0.13	0.40
	NBFCs & Fin Aux.	..	0.01	0.01	..	0.02	0.02	-	0.02	0.02
	Private Sector	3.13	1.47	4.60	3.07	1.50	4.57	5.40	3.39	8.79
	Trust Fund	0.22	0.05	0.27	..	0.05	0.05	..	0.05	0.05
	Personal	12.11	8.69	20.80	10.91	4.82	15.73	12.21	5.08	17.29
	Others	0.05	0.23	0.28	0.21	0.22	0.43	0.30	0.25	0.55
	<b>Total</b>	<b>16.13</b>	<b>10.61</b>	<b>26.75</b>	<b>14.92</b>	<b>6.85</b>	<b>21.77</b>	<b>18.90</b>	<b>9.01</b>	<b>27.91</b>

## 6.7 Province/Region wise Deposits by Categories\*

(Billion Rupees)

Provinces/Regions	Categories	Jun-17			Dec-17			Jun-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	0.04	..	0.04	..	..	..	..	0.03	0.04
	Govt.	5.74	7.56	13.30	6.31	7.10	13.41	5.09	10.42	15.51
	NFPSEs	..	1.58	1.58	0.09	0.14	0.23	0.01	0.17	0.18
	NBFCs & Fin Aux.	1.55	6.72	8.27	1.42	5.18	6.60	1.59	4.95	6.54
	Private Sector	3.45	7.86	11.32	3.10	5.34	8.44	3.74	8.97	12.71
	Trust Fund	0.32	0.48	0.80	0.14	0.45	0.59	0.13	0.31	0.43
	Personal	5.10	10.56	15.65	5.17	10.46	15.62	6.21	11.84	18.05
	Others	-	0.04	0.04	..	..	..	-	..	..
<b>Total</b>		<b>16.20</b>	<b>34.80</b>	<b>51.01</b>	<b>16.23</b>	<b>28.67</b>	<b>44.90</b>	<b>16.78</b>	<b>36.68</b>	<b>53.46</b>
<b>AJK</b>	Foreign	0.19	2.07	2.26	0.23	0.76	0.98	0.24	1.08	1.32
	Govt.	0.37	15.24	15.60	0.23	13.51	13.75	0.37	13.41	13.78
	NFPSEs	..	0.24	0.24	0.01	0.40	0.42	0.01	0.51	0.52
	NBFCs & Fin Aux.	0.06	2.02	2.08	0.07	2.55	2.62	0.02	3.82	3.85
	Private Sector	14.38	25.20	39.58	15.56	25.97	41.52	15.47	28.23	43.71
	Trust Fund	0.39	1.44	1.84	0.33	1.62	1.95	0.34	1.57	1.91
	Personal	108.52	148.54	257.06	102.84	124.88	227.72	108.26	136.97	245.23
	Others	-	0.05	0.05	..	0.05	0.05	0.01	0.05	0.06
<b>Total</b>		<b>123.91</b>	<b>194.79</b>	<b>318.71</b>	<b>119.27</b>	<b>169.73</b>	<b>289.00</b>	<b>124.71</b>	<b>185.64</b>	<b>310.35</b>

\*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 major 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-17			Dec-17			Jun-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	..	..	-	..	..	-	0.08	0.08
	Govt.	..	691.42	691.42	0.09	676.60	676.69	-	833.70	833.70
	NFPSEs	-	808.84	808.84	-	887.72	887.72	0.28	1,046.49	1,046.78
	NBFCs & Fin Aux.	0.44	80.99	81.43	-	79.23	79.23	0.65	80.07	80.72
	Private Sector	184.53	3,672.26	3,856.79	205.02	3,888.91	4,093.93	197.90	4,334.07	4,531.97
	Trust Fund	0.04	16.76	16.81	0.02	16.65	16.67	0.02	19.28	19.30
	Personal	43.14	461.30	504.44	47.50	501.87	549.36	49.91	556.32	606.24
	Others	0.85	5.36	6.21	0.06	2.79	2.86	0.12	3.91	4.03
	<b>Total</b>	<b>229.01</b>	<b>5,736.93</b>	<b>5,965.94</b>	<b>252.70</b>	<b>6,053.76</b>	<b>6,306.46</b>	<b>248.89</b>	<b>6,873.93</b>	<b>7,122.82</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	456.23	456.23	-	425.36	425.36	-	538.22	538.22
	NFPSEs	-	118.82	118.82	-	136.08	136.08	0.28	189.42	189.71
	NBFCs & Fin Aux.	-	9.67	9.67	-	11.63	11.63	0.14	13.95	14.10
	Private Sector	137.07	1,817.42	1,954.48	149.87	1,880.09	2,029.96	150.05	2,133.37	2,283.42
	Trust Fund	-	4.05	4.05	-	3.82	3.82	-	4.35	4.35
	Personal	7.59	130.48	138.07	10.77	170.64	181.41	11.43	176.37	187.79
	Others	0.84	1.16	2.00	0.04	1.63	1.67	0.01	1.57	1.59
	<b>Total</b>	<b>145.49</b>	<b>2,537.83</b>	<b>2,683.33</b>	<b>160.68</b>	<b>2,629.26</b>	<b>2,789.94</b>	<b>161.92</b>	<b>3,057.25</b>	<b>3,219.17</b>
<b>Sindh</b>	Foreign	-	..	..	-	..	..	-	-	-
	Govt.	..	210.50	210.50	0.09	191.66	191.76	-	246.84	246.84
	NFPSEs	-	516.85	516.85	-	573.44	573.44	-	587.29	587.29
	NBFCs & Fin Aux.	-	65.95	65.95	-	62.75	62.75	-	60.83	60.83
	Private Sector	40.30	1,535.85	1,576.14	46.53	1,652.93	1,699.46	40.46	1,806.31	1,846.77
	Trust Fund	0.04	2.38	2.42	0.02	3.48	3.50	0.02	6.32	6.34
	Personal	29.57	290.27	319.84	30.11	282.44	312.55	31.36	322.20	353.56
	Others	..	3.27	3.27	0.01	0.77	0.77	..	1.06	1.07
	<b>Total</b>	<b>69.91</b>	<b>2,625.07</b>	<b>2,694.98</b>	<b>76.77</b>	<b>2,767.47</b>	<b>2,844.24</b>	<b>71.84</b>	<b>3,030.85</b>	<b>3,102.69</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.40	0.40	-	0.40	0.40	-	0.68	0.68
	NBFCs & Fin Aux.	0.43	0.91	1.34	-	0.06	0.06	0.50	1.88	2.38
	Private Sector	3.47	35.56	39.03	4.20	36.40	40.60	4.48	45.02	49.50
	Trust Fund	-	-	-	-	0.05	0.05	-	0.05	0.05
	Personal	1.80	11.91	13.70	2.04	13.43	15.47	1.94	16.58	18.52
	Others	0.01	0.40	0.41	0.01	0.18	0.18	0.04	0.45	0.49
	<b>Total</b>	<b>5.70</b>	<b>49.17</b>	<b>54.88</b>	<b>6.25</b>	<b>50.51</b>	<b>56.76</b>	<b>6.96</b>	<b>64.66</b>	<b>71.62</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.85	3.85	-	19.27	19.27	-	5.60	5.60
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.67	2.48	4.15	2.33	2.52	4.84	0.86	4.44	5.30
	Trust Fund	-	-	-	-	0.01	0.01	-	-	-
	Personal	1.95	1.61	3.56	2.45	2.22	4.66	2.83	2.40	5.23
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>3.62</b>	<b>7.94</b>	<b>11.56</b>	<b>4.77</b>	<b>24.02</b>	<b>28.79</b>	<b>3.69</b>	<b>12.44</b>	<b>16.13</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	0.08	0.08
	Govt.	-	20.67	20.67	-	40.13	40.13	-	42.95	42.95
	NFPSEs	-	172.52	172.52	-	177.55	177.55	-	268.86	268.86
	NBFCs & Fin Aux.	-	4.45	4.45	-	4.79	4.79	-	3.23	3.23
	Private Sector	0.61	273.92	274.53	0.64	309.29	309.93	0.55	337.85	338.40
	Trust Fund	..	10.33	10.33	..	9.29	9.29	-	8.57	8.57
	Personal	0.40	22.04	22.45	0.47	27.70	28.16	0.54	32.42	32.96
	Others	-	0.48	0.48	-	0.18	0.18	0.04	0.81	0.85
	<b>Total</b>	<b>1.02</b>	<b>504.41</b>	<b>505.42</b>	<b>1.10</b>	<b>568.92</b>	<b>570.02</b>	<b>1.13</b>	<b>694.76</b>	<b>695.89</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	0.01	0.01	0.02	-	-	-	0.01	0.16	0.17
	Private Sector	0.35	0.26	0.61	0.33	0.12	0.45	0.29	0.14	0.42
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.04	0.01	0.05	0.05	0.01	0.06	0.06	0.02	0.07
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.41</b>	<b>0.28</b>	<b>0.69</b>	<b>0.38</b>	<b>0.13</b>	<b>0.51</b>	<b>0.35</b>	<b>0.32</b>	<b>0.67</b>

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-17			Dec-17			Jun-18		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.25	0.25	-	0.25	0.25	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.45	1.28	1.74	0.50	1.43	1.93	0.63	1.72	2.35
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.48	1.59	2.08	0.54	1.65	2.19	0.60	1.86	2.45
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.94</b>	<b>3.13</b>	<b>4.06</b>	<b>1.04</b>	<b>3.33</b>	<b>4.37</b>	<b>1.23</b>	<b>3.82</b>	<b>5.05</b>
<b>AJK</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.17	0.17	-	0.17	0.17	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.61	5.50	6.10	0.63	6.13	6.75	0.58	5.23	5.82
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.31	3.38	4.69	1.07	3.78	4.85	1.17	4.48	5.65
	Others	0.01	0.04	0.05	0.01	0.04	0.05	0.03	0.01	0.04
	<b>Total</b>	<b>1.92</b>	<b>9.10</b>	<b>11.02</b>	<b>1.71</b>	<b>10.13</b>	<b>11.83</b>	<b>1.78</b>	<b>9.82</b>	<b>11.60</b>

**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 2017	Punjab	3,495.30	3,405.90	97.40	89.30	2.60	180.40	3,586.40	41.50	102.60
	Sindh	4,456.20	4,225.00	94.80	231.30	5.20	65.30	4,290.20	49.70	96.30
	KPK	50.00	48.50	96.90	1.60	3.10	42.10	90.60	1.00	181.20
	Balochistan	11.50	11.50	99.90	..	0.10	40.60	52.10	0.60	452.80
	Islamabad	609.80	548.10	89.90	61.70	10.10	52.90	601.00	7.00	98.60
	FATA	0.10	0.10	100.00	-	-	..	0.10	..	100.80
	Gilgit-Baltistan	2.40	2.40	100.00	-	-	..	2.40	..	100.50
	AJK	8.50	8.10	95.50	0.40	4.50	2.90	10.90	0.10	129.30
<b>Total</b>		<b>8,633.70</b>	<b>8,249.50</b>	<b>95.50</b>	<b>384.30</b>	<b>4.50</b>	<b>384.30</b>	<b>8,633.70</b>	<b>100.00</b>	
Jul-Dec 2017	Punjab	4,086.88	3,979.20	97.37	107.68	2.63	177.68	4,156.88	43.25	101.71
	Sindh	4,758.89	4,569.15	96.01	189.74	3.99	70.31	4,639.46	48.27	97.49
	KPK	44.87	44.14	98.37	0.73	1.63	43.09	87.23	0.91	194.39
	Balochistan	8.59	8.56	99.73	0.02	0.27	43.20	51.76	0.54	602.91
	Islamabad	697.98	603.07	86.40	94.91	13.60	55.81	658.88	6.86	94.40
	FATA	0.18	0.18	100.00	-	-	0.01	0.19	..	105.22
	Gilgit-Baltistan	3.11	3.11	99.91	..	0.09	0.01	3.11	0.03	100.11
	AJK	11.02	10.69	97.04	0.33	2.96	3.31	14.01	0.15	127.11
<b>Total</b>		<b>9,611.52</b>	<b>9,218.11</b>	<b>95.91</b>	<b>393.41</b>	<b>4.09</b>	<b>393.41</b>	<b>9,611.52</b>	<b>100.00</b>	
Jan-Jun 2018	Punjab	4,125.20	4,008.77	97.18	116.44	2.82	199.16	4,207.92	42.98	102.01
	Sindh	4,919.76	4,648.32	94.48	271.44	5.52	85.68	4,734.00	48.36	96.22
	KPK	53.25	53.12	99.75	0.13	0.25	41.21	94.32	0.96	177.13
	Balochistan	10.19	10.16	99.74	0.03	0.26	61.04	71.20	0.73	698.81
	Islamabad	665.87	612.29	91.95	53.58	8.05	54.13	666.42	6.81	100.08
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	103.15
	Gilgit-Baltistan	3.42	3.42	99.94	..	0.06	0.01	3.44	0.04	100.34
	AJK	11.59	11.45	98.83	0.14	1.17	0.52	11.98	0.12	103.35
<b>Total</b>		<b>9,789.43</b>	<b>9,347.68</b>	<b>95.49</b>	<b>441.75</b>	<b>4.51</b>	<b>441.75</b>	<b>9,789.43</b>	<b>100.00</b>	

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

"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 2017		Jul-Dec 2017		Jan-Jun 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,979.20	97.37	4,008.77	97.18	4,673.95	97.69
	Sindh	64.99	1.59	84.32	2.04	78.06	1.63
	KPK	4.59	0.11	4.56	0.11	4.39	0.09
	Balochistan	0.04	..	0.56	0.01	0.02	..
	Islamabad	34.88	0.85	26.50	0.64	27.20	0.57
	Fata	0.01	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.08	..
AJK	3.18	0.08	0.49	0.01	0.79	0.02	
<b>Punjab Total</b>		<b>4,086.88</b>	<b>100.00</b>	<b>4,125.20</b>	<b>100.00</b>	<b>4,784.49</b>	<b>100.00</b>
Sindh	Punjab	104.72	2.20	156.01	3.17	222.55	4.03
	Sindh	4,569.15	96.01	4,648.32	94.48	5,172.42	93.63
	KPK	21.17	0.44	27.32	0.56	13.42	0.24
	Balochistan	43.15	0.91	60.47	1.23	81.03	1.47
	Islamabad	20.68	0.43	27.61	0.56	35.14	0.64
	FATA	-	-	..	..	..	..
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	0.03	..	0.02	..	0.03	..
<b>Sindh Total</b>		<b>4,758.89</b>	<b>100.00</b>	<b>4,919.76</b>	<b>100.00</b>	<b>5,524.60</b>	<b>100.00</b>
KPK	Punjab	0.46	1.04	0.09	0.18	0.06	0.07
	Sindh	0.02	0.04	0.01	0.02	..	..
	KPK	44.14	98.37	53.12	99.75	86.06	99.72
	Balochistan	..	..	..	..	..	..
	Islamabad	0.25	0.55	0.02	0.04	0.18	0.21
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	-	-	..	..	..	..
AJK	..	..	..	0.01	..	..	
<b>KPK Total</b>		<b>44.87</b>	<b>100.00</b>	<b>53.25</b>	<b>100.00</b>	<b>86.31</b>	<b>100.00</b>
Balochistan	Punjab	0.01	0.13	0.01	0.14	0.01	0.03
	Sindh	0.01	0.12	0.01	0.08	..	0.02
	KPK	..	..	..	0.01	..	0.01
	Balochistan	8.56	99.73	10.16	99.74	28.18	99.94
	Islamabad	..	..	..	0.01	..	..
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	..	..	..	..	..	..	
<b>Balochistan Total</b>		<b>8.59</b>	<b>100.00</b>	<b>10.19</b>	<b>100.00</b>	<b>28.20</b>	<b>100.00</b>
Islamabad	Punjab	72.40	10.37	43.00	6.46	39.41	5.03
	Sindh	5.17	0.74	1.34	0.20	0.46	0.06
	KPK	17.22	2.47	9.23	1.39	7.37	0.94
	Balochistan	0.01	..	..	..	0.03	..
	Islamabad	603.07	86.40	612.29	91.95	735.65	93.96
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	0.11	0.02	..	..	0.02	..	
<b>Islamabad Total</b>		<b>697.98</b>	<b>100.00</b>	<b>665.87</b>	<b>100.00</b>	<b>782.95</b>	<b>100.00</b>
FATA	Punjab	-	-	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	-	-	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	0.18	100.00	0.15	100.00	0.10	100.00
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	-	-	-	-	-	-	
<b>FATA Total</b>		<b>0.18</b>	<b>100.00</b>	<b>0.15</b>	<b>100.00</b>	<b>0.10</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	..	0.05	..	0.04	..	0.02
	Sindh	-	-	..	0.01	..	0.01
	KPK	..	0.01	..	0.01	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	..	0.02	..	..	..	..
	Gilgit-Baltistan	3.11	99.91	3.42	99.94	3.45	99.95
AJK	..	0.01	..	0.01	-	-	
<b>Gilgit-Baltistan Total</b>		<b>3.11</b>	<b>100.00</b>	<b>3.42</b>	<b>100.00</b>	<b>3.46</b>	<b>100.00</b>
AJK	Punjab	0.09	0.81	0.03	0.29	0.11	0.74
	Sindh	0.12	1.05	0.01	0.04	..	0.01
	KPK	0.11	1.04	0.09	0.78	0.07	0.45
	Balochistan	..	..	0.01	0.05	-	-
	Islamabad	0.01	0.05	..	0.01	..	0.01
	FATA	..	..	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	0.01
AJK	10.69	97.04	11.45	98.83	14.35	98.78	
<b>AJK Total</b>		<b>11.02</b>	<b>100.00</b>	<b>11.59</b>	<b>100.00</b>	<b>14.53</b>	<b>100.00</b>
<b>Grand Total</b>		<b>9,611.52</b>		<b>9,789.43</b>		<b>11,224.63</b>	

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 2017		Jul-Dec 2017		Jan-Jun 2018	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,979.20	95.73	4,008.77	95.27	4,673.95	94.69
	Sindh	104.72	2.52	156.01	3.71	222.55	4.51
	KPK	0.46	0.01	0.09	..	0.06	..
	Balochistan	0.01	..	0.01	..	0.01	..
	Islamabad	72.40	1.74	43.00	1.02	39.41	0.80
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.09	..	0.03	..	0.11	..
<b>Punjab Total</b>		<b>4,156.88</b>	<b>100.00</b>	<b>4,207.92</b>	<b>100.00</b>	<b>4,936.08</b>	<b>100.00</b>
Sindh	Punjab	64.99	1.40	84.32	1.78	78.06	1.49
	Sindh	4,569.15	98.48	4,648.32	98.19	5,172.42	98.50
	KPK	0.02	..	0.01	..	..	..
	Balochistan	0.01	..	0.01	..	..	..
	Islamabad	5.17	0.11	1.34	0.03	0.46	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.12	..	0.01	..	..	..
<b>Sindh Total</b>		<b>4,639.46</b>	<b>100.00</b>	<b>4,734.00</b>	<b>100.00</b>	<b>5,250.95</b>	<b>100.00</b>
KPK	Punjab	4.59	5.26	4.56	4.84	4.39	3.94
	Sindh	21.17	24.27	27.32	28.97	13.42	12.06
	KPK	44.14	50.60	53.12	56.31	86.06	77.32
	Balochistan	..	..	..	..	..	..
	Islamabad	17.22	19.74	9.23	9.79	7.37	6.62
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.11	0.13	0.09	0.10	0.07	0.06
<b>KPK Total</b>		<b>87.23</b>	<b>100.00</b>	<b>94.32</b>	<b>100.00</b>	<b>111.31</b>	<b>100.00</b>
Balochistan	Punjab	0.04	0.08	0.56	0.78	0.02	0.02
	Sindh	43.15	83.36	60.47	84.93	81.03	74.16
	KPK	..	..	..	..	..	..
	Balochistan	8.56	16.54	10.16	14.27	28.18	25.79
	Islamabad	0.01	0.03	..	0.01	0.03	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	0.01	0.01	-	-
<b>Balochistan Total</b>		<b>51.76</b>	<b>100.00</b>	<b>71.20</b>	<b>100.00</b>	<b>109.26</b>	<b>100.00</b>
Islamabad	Punjab	34.88	5.29	26.50	3.98	27.20	3.41
	Sindh	20.68	3.14	27.61	4.14	35.14	4.40
	KPK	0.25	0.04	0.02	..	0.18	0.02
	Balochistan	..	..	..	..	..	..
	Islamabad	603.07	91.53	612.29	91.88	735.65	92.17
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.01	..	..	..	..	..
<b>Islamabad Total</b>		<b>658.88</b>	<b>100.00</b>	<b>666.42</b>	<b>100.00</b>	<b>798.18</b>	<b>100.00</b>
FATA	Punjab	0.01	3.06	..	0.52	..	3.03
	Sindh	-	-	..	1.50	..	0.95
	KPK	..	1.04	..	1.04	..	0.45
	Balochistan	..	0.21	-	-	-	-
	Islamabad	..	0.26	-	-	..	2.21
	FATA	0.18	95.04	0.15	96.94	0.10	93.09
	Gilgit-Baltistan	..	0.26	-	-	-	-
	AJK	..	0.13	-	-	..	0.27
<b>FATA Total</b>		<b>0.19</b>	<b>100.00</b>	<b>0.15</b>	<b>100.00</b>	<b>0.11</b>	<b>100.00</b>
Gilgit Baltistan	Punjab	..	0.12	0.01	0.35	0.08	2.14
	Sindh	-	-	..	..	..	0.10
	KPK	-	-	..	0.02	..	0.03
	Balochistan	-	-	..	0.01	-	-
	Islamabad	..	0.08	..	0.03	..	0.10
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.11	99.80	3.42	99.60	3.45	97.57
	AJK	-	-	-	-	..	0.05
<b>Gilgit-Baltistan Total</b>		<b>3.11</b>	<b>100.00</b>	<b>3.44</b>	<b>100.00</b>	<b>3.54</b>	<b>100.00</b>
AJK	Punjab	3.18	22.69	0.49	4.11	0.79	5.22
	Sindh	0.03	0.20	0.02	0.21	0.03	0.18
	KPK	..	0.01	..	0.03	..	0.01
	Balochistan	..	..	-	-	..	0.01
	Islamabad	0.11	0.76	..	0.03	0.02	0.12
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	10.69	76.35	11.45	95.62	14.35	94.47
<b>AJK Total</b>		<b>14.01</b>	<b>100.00</b>	<b>11.98</b>	<b>100.00</b>	<b>15.19</b>	<b>100.00</b>
<b>Grand Total</b>		<b>9,611.52</b>		<b>9,789.43</b>		<b>11,224.63</b>	

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)	2015			2016			2017			2018			
	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	4,735	22.4	4.7	4,839	23.1	4.8	4,491.1	21.1	4.7	5,412.2	22.9	4.2
10 to	20	3,563	53.4	15.0	3,825	56.1	14.7	3,898.3	58.0	14.9	3,892.2	57.6	14.8
20 to	25	1,938	43.4	22.4	1,789	40.2	22.5	2,239.0	50.1	22.4	1,744.3	39.2	22.5
25 to	30	1,626	44.7	27.5	1,791	49.4	27.6	2,009.3	55.2	27.5	1,738.7	48.0	27.6
30 to	40	3,195	111.1	34.8	3,482	122.2	35.1	3,724.3	130.1	34.9	3,767.9	131.4	34.9
40 to	50	2,864	128.9	45.0	3,110	139.7	44.9	3,413.5	153.0	44.8	3,603.3	161.7	44.9
50 to	60	2,485	136.8	55.0	2,636	144.6	54.9	2,918.2	160.4	55.0	3,114.6	171.0	54.9
60 to	70	2,209	143.3	64.9	2,409	156.3	64.9	2,648.4	171.8	64.9	2,975.3	193.3	65.0
70 to	80	1,957	146.7	75.0	2,109	158.5	75.2	2,294.2	171.9	74.9	2,678.2	200.7	75.0
80 to	90	1,561	132.4	84.9	1,756	148.8	84.7	2,101.3	178.1	84.8	2,377.7	201.8	84.9
90 to	100	1,461	138.7	95.0	1,694	160.8	94.9	1,733.9	164.4	94.8	2,152.6	204.6	95.0
100 to	200	8,123	1,136.5	139.9	8,869	1,244.5	140.3	10,137.9	1,425.7	140.6	11,650.7	1,626.7	139.6
200 to	300	2,573	624.3	242.6	2,992	721.3	241.1	3,238.2	784.4	242.2	3,728.7	900.1	241.4
300 to	400	1,199	413.7	344.9	1,245	428.8	344.3	1,429.8	493.7	345.3	1,495.0	513.3	343.4
400 to	500	609	271.8	446.4	644	286.9	445.4	736.8	327.9	445.1	763.8	339.0	443.9
500 to	600	368	200.7	545.1	415	226.9	546.7	453.6	246.7	543.9	436.3	238.2	545.9
600 to	700	217	140.3	646.7	259	167.3	647.0	274.8	177.4	645.6	261.5	168.8	645.6
700 to	800	166	124.1	749.5	169	126.2	748.3	210.0	156.3	744.5	209.9	157.3	749.3
800 to	900	112	94.6	846.0	139	117.7	849.4	144.9	122.6	846.2	163.7	138.9	848.6
900 to	1,000	87	82.3	947.6	94	88.9	947.3	113.1	107.1	946.8	113.7	107.6	946.2
1,000 to	2,000	392	539.5	1,374.5	427	582.2	1,364.2	448.3	607.4	1,354.8	464.6	635.4	1,367.6
2,000 to	3,000	135	321.7	2,375.7	123	299.6	2,439.2	129.6	311.2	2,400.5	139.2	335.5	2,409.8
3,000 to	4,000	47	161.4	3,404.7	53	180.8	3,431.6	54.1	185.8	3,434.5	59.7	205.0	3,432.0
4,000 to	5,000	41	187.1	4,588.9	32	141.4	4,408.3	30.0	133.2	4,447.6	33.0	145.6	4,415.5
5,000 to	6,000	22	120.3	5,355.9	22	117.4	5,364.5	25.2	136.1	5,399.3	22.6	122.1	5,399.7
6,000 to	7,000	15	96.1	6,451.0	13	82.2	6,429.4	13.8	89.3	6,459.2	14.1	91.6	6,481.8
7,000 to	8,000	9	68.5	7,435.2	8	63.3	7,460.5	11.0	82.1	7,455.7	11.5	85.9	7,467.5
8,000 to	9,000	7	59.2	8,464.8	8	67.2	8,457.2	9.5	80.7	8,453.6	8.5	71.8	8,472.2
9,000 to	10,000	6	54.1	9,464.4	6	57.2	9,454.9	7.1	67.6	9,452.4	7.3	68.8	9,464.3
10,000 and over	57	3,355.0	58,421.4	62	3,958.3	64,005.8	66.7	4,742.7	71,063.8	70.8	5,265.3	74,394.9	
<b>Total</b>	<b>41,780</b>	<b>9,153.0</b>	<b>219.1</b>	<b>45,019</b>	<b>10,157.7</b>	<b>225.6</b>	<b>49,006.1</b>	<b>11,592.1</b>	<b>236.5</b>	<b>53,111.5</b>	<b>12,649.0</b>	<b>238.2</b>	

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

## 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
<b>Jul. - 2017</b>																
Public	7.88	8.24	7.93	8.30	9.09	9.11	9.29	9.30	5.06	5.06	5.47	5.44	3.33	3.47	4.78	4.75
Private	7.02	7.15	7.23	7.38	7.39	7.42	7.74	7.78	3.16	3.05	4.54	4.47	2.80	2.78	4.36	4.34
Foreign	6.16	6.56	6.16	6.56	6.30	6.31	6.77	6.80	2.80	2.92	3.99	4.56	3.06	3.19	4.19	4.60
Specialised	13.45	13.45	13.49	13.49	13.02	13.02	13.87	13.87	3.85	3.85	4.81	4.81	3.75	3.74	4.72	4.71
<b>All Banks</b>	<b>7.03</b>	<b>7.19</b>	<b>7.22</b>	<b>7.41</b>	<b>7.88</b>	<b>7.91</b>	<b>8.22</b>	<b>8.25</b>	<b>3.33</b>	<b>3.24</b>	<b>4.62</b>	<b>4.60</b>	<b>2.91</b>	<b>2.93</b>	<b>4.45</b>	<b>4.44</b>
<b>Aug. - 2017</b>																
Public	8.58	9.21	8.64	9.28	9.03	9.05	9.22	9.23	5.40	5.32	5.59	5.54	3.35	3.44	4.80	4.78
Private	6.83	6.97	6.93	7.09	7.44	7.47	7.78	7.82	3.17	3.06	4.56	4.50	2.82	2.81	4.36	4.35
Foreign	6.18	6.67	6.18	6.67	6.33	6.35	6.86	6.90	1.54	1.58	3.80	4.64	3.00	3.19	4.01	4.54
Specialised	13.43	13.43	13.45	13.45	13.01	13.01	13.85	13.85	3.84	3.84	4.76	4.76	3.81	3.81	4.67	4.67
<b>All Banks</b>	<b>6.86</b>	<b>7.03</b>	<b>6.96</b>	<b>7.14</b>	<b>7.91</b>	<b>7.94</b>	<b>8.24</b>	<b>8.27</b>	<b>3.12</b>	<b>3.02</b>	<b>4.61</b>	<b>4.62</b>	<b>2.93</b>	<b>2.94</b>	<b>4.45</b>	<b>4.44</b>
<b>Sep. - 2017</b>																
Public	8.85	9.50	8.93	9.60	8.87	8.90	9.07	9.08	4.75	4.49	5.47	5.39	3.43	3.49	4.66	4.82
Private	6.87	7.02	7.08	7.26	7.37	7.39	7.66	7.69	3.45	3.44	4.65	4.63	2.79	2.78	4.34	4.33
Foreign	6.27	6.56	6.27	6.56	6.19	6.23	6.68	6.74	2.96	3.44	3.91	4.95	3.22	3.47	4.08	4.65
Specialised	13.58	13.58	13.60	13.60	13.01	13.01	13.85	13.85	4.26	4.23	4.75	4.73	3.95	3.94	4.68	4.67
<b>All Banks</b>	<b>6.92</b>	<b>7.08</b>	<b>7.11</b>	<b>7.31</b>	<b>7.83</b>	<b>7.86</b>	<b>8.12</b>	<b>8.14</b>	<b>3.57</b>	<b>3.54</b>	<b>4.70</b>	<b>4.73</b>	<b>2.93</b>	<b>2.93</b>	<b>4.41</b>	<b>4.44</b>
<b>Oct. - 2017</b>																
Public	8.23	9.20	8.33	9.36	8.86	8.89	9.06	9.07	5.05	5.09	5.31	5.36	3.34	3.48	4.81	4.78
Private	7.01	7.15	7.20	7.37	7.38	7.41	7.68	7.71	3.16	3.00	4.49	4.38	2.79	2.78	4.33	4.32
Foreign	6.01	6.62	6.01	6.62	6.24	6.29	6.72	6.84	2.53	2.65	3.73	4.43	3.17	3.35	4.13	4.56
Specialised	13.52	13.52	13.56	13.56	13.00	13.00	13.84	13.84	4.07	4.03	4.80	4.77	4.05	4.04	4.67	4.67
<b>All Banks</b>	<b>7.01</b>	<b>7.20</b>	<b>7.19</b>	<b>7.41</b>	<b>7.82</b>	<b>7.85</b>	<b>8.11</b>	<b>8.15</b>	<b>3.33</b>	<b>3.23</b>	<b>4.55</b>	<b>4.54</b>	<b>2.91</b>	<b>2.93</b>	<b>4.43</b>	<b>4.43</b>
<b>Nov. - 2017</b>																
Public	7.81	8.47	7.86	8.54	8.80	8.82	8.99	9.00	4.57	4.83	5.20	5.24	3.33	3.47	4.80	4.78
Private	7.10	7.23	7.29	7.44	7.38	7.40	7.67	7.69	3.37	3.13	4.77	4.61	2.78	2.77	4.33	4.32
Foreign	5.94	6.56	5.94	6.56	6.19	6.27	6.58	6.77	2.89	3.24	3.80	4.61	3.35	3.55	4.18	4.59
Specialised	13.56	13.56	13.58	13.58	13.00	13.00	13.84	13.84	3.98	3.98	4.67	4.67	4.10	4.10	4.67	4.66
<b>All Banks</b>	<b>7.07</b>	<b>7.28</b>	<b>7.24</b>	<b>7.49</b>	<b>7.81</b>	<b>7.83</b>	<b>8.09</b>	<b>8.12</b>	<b>3.45</b>	<b>3.29</b>	<b>4.74</b>	<b>4.68</b>	<b>2.91</b>	<b>2.93</b>	<b>4.43</b>	<b>4.42</b>
<b>Dec. - 2017</b>																
Public	7.87	8.18	7.94	8.26	8.78	8.81	9.02	9.02	3.24	4.59	5.18	5.25	3.25	3.52	4.81	4.78
Private	7.02	7.16	7.22	7.39	7.32	7.34	7.58	7.61	3.60	3.46	4.96	4.89	2.79	2.77	4.38	4.37
Foreign	6.08	6.62	6.08	6.62	6.30	6.32	6.73	6.77	2.92	2.99	4.20	4.65	3.33	3.44	4.31	4.63
Specialised	13.81	13.81	13.82	13.82	13.00	13.00	13.84	13.84	3.45	3.40	4.77	4.72	3.89	3.88	4.66	4.66
<b>All Banks</b>	<b>7.04</b>	<b>7.24</b>	<b>7.23</b>	<b>7.46</b>	<b>7.74</b>	<b>7.77</b>	<b>8.01</b>	<b>8.04</b>	<b>3.51</b>	<b>3.51</b>	<b>4.93</b>	<b>4.90</b>	<b>2.89</b>	<b>2.92</b>	<b>4.47</b>	<b>4.46</b>

## 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
<b>Jan. - 2018</b>																
Public	7.71	8.67	7.79	8.79	8.65	8.68	8.88	8.89	3.85	4.40	4.73	4.77	3.32	3.48	4.74	4.73
Private	7.18	7.36	7.31	7.50	7.33	7.35	7.60	7.62	3.07	2.87	4.75	4.62	2.76	2.75	4.34	4.33
Foreign	5.81	6.60	5.81	6.60	6.26	6.34	6.62	6.78	3.48	3.77	4.04	4.54	3.36	3.49	4.32	4.64
Specialised	13.53	13.53	13.54	13.54	13.00	13.00	13.84	13.84	3.37	3.37	4.96	4.96	4.08	4.08	4.65	4.65
<b>All Banks</b>	<b>7.11</b>	<b>7.40</b>	<b>7.22</b>	<b>7.55</b>	<b>7.72</b>	<b>7.75</b>	<b>8.00</b>	<b>8.03</b>	<b>3.18</b>	<b>3.07</b>	<b>4.69</b>	<b>4.63</b>	<b>2.89</b>	<b>2.91</b>	<b>4.43</b>	<b>4.42</b>
<b>Feb. - 2018</b>																
Public	8.17	8.69	8.19	8.71	8.41	8.44	8.70	8.71	4.37	4.43	4.61	4.60	3.27	3.43	4.80	4.79
Private	6.99	7.24	7.13	7.41	7.34	7.36	7.62	7.64	3.62	3.55	4.36	4.31	2.81	2.79	4.44	4.43
Foreign	6.08	6.72	6.08	6.72	6.32	6.40	6.71	6.89	3.22	3.21	4.64	4.63	3.54	3.55	4.77	4.77
Specialised	13.66	13.66	13.66	13.66	13.01	13.01	13.85	13.85	4.05	4.05	5.02	5.02	3.98	3.97	4.67	4.66
<b>All Banks</b>	<b>7.01</b>	<b>7.32</b>	<b>7.13</b>	<b>7.48</b>	<b>7.69</b>	<b>7.72</b>	<b>7.98</b>	<b>8.01</b>	<b>3.69</b>	<b>3.63</b>	<b>4.40</b>	<b>4.36</b>	<b>2.92</b>	<b>2.93</b>	<b>4.53</b>	<b>4.51</b>
<b>Mar. - 2018</b>																
Public	8.16	8.28	8.20	8.32	8.15	8.18	8.55	8.55	3.60	3.94	4.96	4.95	3.25	3.46	4.80	4.80
Private	6.95	7.22	7.07	7.38	7.31	7.39	7.55	7.66	3.48	3.39	4.90	4.84	2.86	2.84	4.51	4.50
Foreign	6.22	6.75	6.22	6.75	6.47	6.50	6.93	6.97	3.47	3.67	4.47	4.89	3.53	3.67	4.55	4.83
Specialised	14.11	14.11	14.23	14.23	13.07	13.07	13.90	13.90	3.74	3.74	5.74	5.74	3.82	3.82	4.70	4.70
<b>All Banks</b>	<b>7.00</b>	<b>7.30</b>	<b>7.11</b>	<b>7.45</b>	<b>7.60</b>	<b>7.69</b>	<b>7.89</b>	<b>7.99</b>	<b>3.50</b>	<b>3.47</b>	<b>4.88</b>	<b>4.86</b>	<b>2.95</b>	<b>2.97</b>	<b>4.57</b>	<b>4.56</b>
<b>Apr. - 2018</b>																
Public	7.97	8.15	7.99	8.17	8.30	8.33	8.76	8.77	4.08	4.38	4.96	4.98	3.26	3.43	4.82	4.81
Private	7.21	7.41	7.38	7.62	7.45	7.48	7.71	7.75	3.34	3.12	4.86	4.74	2.81	2.78	4.45	4.43
Foreign	6.28	6.89	6.28	6.89	6.50	6.63	6.82	7.06	2.90	2.95	4.45	4.66	3.36	3.41	4.69	4.82
Specialised	14.40	14.40	14.41	14.41	13.09	13.09	13.92	13.92	3.83	3.83	5.34	5.34	3.84	3.84	4.80	4.80
<b>All Banks</b>	<b>7.22</b>	<b>7.45</b>	<b>7.38</b>	<b>7.65</b>	<b>7.75</b>	<b>7.78</b>	<b>8.06</b>	<b>8.10</b>	<b>3.40</b>	<b>3.25</b>	<b>4.85</b>	<b>4.77</b>	<b>2.91</b>	<b>2.92</b>	<b>4.53</b>	<b>4.52</b>
<b>May - 2018</b>																
Public	7.64	8.27	7.66	8.29	8.32	8.34	8.69	8.70	4.00	4.34	4.70	4.79	3.36	3.58	4.96	4.96
Private	7.15	7.40	7.29	7.58	7.46	7.50	7.72	7.78	3.30	3.17	4.54	4.43	2.79	2.77	4.45	4.43
Foreign	6.21	6.71	6.21	6.71	6.47	6.62	6.75	7.01	3.69	3.91	4.76	5.21	3.32	3.41	4.76	4.99
Specialised	14.18	14.18	14.19	14.19	13.11	13.11	13.95	13.95	4.55	4.55	5.04	5.04	3.90	3.90	4.79	4.79
<b>All Banks</b>	<b>7.16</b>	<b>7.45</b>	<b>7.28</b>	<b>7.62</b>	<b>7.74</b>	<b>7.79</b>	<b>8.04</b>	<b>8.10</b>	<b>3.46</b>	<b>3.43</b>	<b>4.59</b>	<b>4.55</b>	<b>2.92</b>	<b>2.93</b>	<b>4.57</b>	<b>4.55</b>
<b>Jun. - 2018</b>																
Public	8.85	9.91	8.89	9.98	8.39	8.41	8.77	8.77	3.79	4.23	4.81	4.81	3.23	3.58	5.08	5.06
Private	7.43	7.55	7.59	7.74	7.57	7.60	7.85	7.88	4.04	3.96	5.06	5.01	2.93	2.91	4.75	4.73
Foreign	6.76	7.27	6.76	7.27	7.00	7.01	7.32	7.35	3.08	3.08	5.37	5.37	3.10	3.11	5.31	5.31
Specialised	14.31	14.31	14.31	14.31	13.15	13.15	13.99	13.99	4.30	4.26	5.04	5.01	3.95	3.94	4.79	4.79
<b>All Banks</b>	<b>7.45</b>	<b>7.63</b>	<b>7.60</b>	<b>7.82</b>	<b>7.85</b>	<b>7.88</b>	<b>8.16</b>	<b>8.19</b>	<b>3.98</b>	<b>3.97</b>	<b>5.03</b>	<b>4.99</b>	<b>3.00</b>	<b>3.04</b>	<b>4.82</b>	<b>4.81</b>

Notes:

Source: Statistics &amp; 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					
	31-12-2013	31-12-2014	31-12-2015	30-06-2016	30-06-2017	30-06-2018
<b>All Banks</b>	<b>607.4</b>	<b>604.7</b>	<b>605.4</b>	<b>634.5</b>	<b>6 14.8</b>	<b>6 23.6</b>
<b>Commercial Banks</b>	<b>575.4</b>	<b>572.2</b>	<b>575.3</b>	<b>591.0</b>	<b>5 62.5</b>	<b>5 62.1</b>
Public Sector	180.2	182.3	190.1	200.9	1 87.6	188.0
Commercial Banks	388.9	385.1	382.0	387.3	3 72.0	371.3
Local Private Banks	6.2	4.8	3.2	3.0	2 9	2.8
Foreign Banks						
<b>Specialised Banks</b>	<b>32.0</b>	<b>32.5</b>	<b>30.2</b>	<b>43.3</b>	<b>5 2.3</b>	<b>61.5</b>

(End Period Billion Rupees)

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-2013	31-12-2014	31-12-2015	30-06-2015	30-06-2017	30-06-2018	31-12-2013	31-12-2014	31-12-2015	30-06-2016	30-06-2017	30-06-2018
<b>All Banks</b>	<b>138.9</b>	<b>122.0</b>	<b>91.1</b>	<b>111.6</b>	<b>100.1</b>	<b>80.6</b>	<b>3.38</b>	<b>2.74</b>	<b>1.89</b>	<b>2.15</b>	<b>1.64</b>	<b>1.10</b>
<b>Commercial Banks</b>	<b>126.9</b>	<b>109.4</b>	<b>78.8</b>	<b>86.5</b>	<b>66.9</b>	<b>39.9</b>	<b>3.17</b>	<b>2.53</b>	<b>1.69</b>	<b>1.72</b>	<b>1.12</b>	<b>0.56</b>
Public Sector	58.7	52.5	39.8	43.3	28.5	11.1	6.95	5.88	4.48	4.46	2.49	0.84
Commercial Banks	68.3	57.0	39.0	43.2	38.5	29.0	2.20	1.69	1.04	1.07	0.80	0.50
Local Private Banks	(0.1)	(0.1)	..	..	(..)	(0.2)	(0.13)	(0.16)	(0.03)	(0.04)	(0.03)	(0.33)
Foreign Banks												
<b>Specialised Banks</b>	<b>12.0</b>	<b>12.7</b>	<b>12.3</b>	<b>25.0</b>	<b>33.2</b>	<b>40.7</b>	<b>11.30</b>	<b>10.55</b>	<b>8.68</b>	<b>17.23</b>	<b>21.91</b>	<b>26.98</b>

Source: Financial Stability Department, SBP

Note: \* Data for CY13 through CY15 is Audited as of Dec 31, while data for 2016 through 2018 is Unaudited as of June 30.

## 6.15 Electronic Banking Statistics

Product/Item	FY14	FY15	FY16	FY17	FY18 <sup>P</sup>
<b>Number in Actual</b>					
<b>1. Banking Infrastructure</b>					
Number of Banks' Branches	11,199	11,937	13,179	14,293	14,970
Real Time Online Branches (RTOB)	10,640	11,315	12,674	14,150	14,850
Automated Teller Machines (ATM)	8,240	9,597	11,381	12,689	14,019
Point of Sale (POS)	34,428	41,183	50,769	54,490	53,511
<b>2. Payment Cards (Total Cards)</b>	<b>25,352,805</b>	<b>27,294,463</b>	<b>33,659,736</b>	<b>36,632,969</b>	<b>40,918,993</b>
Credit Cards	1,333,827	1,369,958	1,450,095	1,292,136	1,453,867
Debit Cards	23,061,171	25,024,235	27,411,117	17,857,561	21,712,069
Proprietary ATMs only Cards	957,807	900,270	4,798,524	8,043,044	8,586,819
Pre-Paid Cards	...	...	...	315,865	234,098
Social Welfare Cards	...	...	...	9,124,363	8,932,140
<b>3. Registered Users (Total)</b>	<b>17,060,773</b>	<b>20,703,772</b>	<b>23,609,459</b>	<b>27,671,280</b>	<b>29,433,957</b>
Internet Banking Users	1,478,301	1,811,707	1,958,034	2,347,026	3,113,728
Mobile Phone Banking Users	1,671,693	2,267,688	2,451,420	2,484,044	3,385,889
Call Center / IVR Users	13,910,779	16,624,377	19,200,005	22,840,210	26,484,765
<b>4. Number of e-Merchants Registered with Banks (Number in Thousands &amp; Amount in Million Rs.)</b>	...	...	...	571	1,094
<b>5. E-Banking Financial Transactions</b>					
Number of Transactions	403,652	469,057	543,750	625,846	756,401
Amount	33,698,705	35,848,242	37,224,822	37,061,942	47,403,741
<b>5.1 ATM Transactions</b>					
Number of Transactions	258,483	300,248	342,692	397,754	470,571
Amount	2,648,194	3,202,326	3,681,573	4,562,247	5,549,353
i. Cash Withdrawal					
Number of Transactions	248,400	288,897	330,135	375,246	446,694
Amount	2,163,163	2,662,020	3,242,495	3,880,310	4,838,294
ii. Cash Deposit					
Number of Transactions	10	4	11	219	350
Amount	96	39	123	5,438	12,133
iii. Deposit of Payment Instrument					
Number of Transactions	0	-	-	5,257	6,160
Amount	2	-	-	10,734	13,601
iv. Utility Bills Payment					
Number of Transactions	627	869	1,243	7,521	9,301
Amount	1,642	2,934	4,512	232,098	304,068
v. A/c to A/c Funds Transfer					
Number of Transactions	4,283	4,522	5,198	9,478	8,037
Amount	215,923	218,353	170,783	433,129	380,718
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	5,163	5,956	6,105	33	29
Amount	267,368	318,979	263,660	538	538
<b>5.2 POS Transactions</b>					
Number of Transactions	24,293	32,106	39,222	50,524	63,494
Amount	124,605	172,142	199,751	246,012	297,028
<b>5.3 RTOB Transactions</b>					
Number of Transactions	98,491	113,800	135,290	143,550	165,674
Amount	30,173,284	31,559,708	32,339,773	31,126,446	39,857,737
i. Real Time Cash Withdrawals					
Number of Transactions	21,450	24,508	31,362	31,878	34,480
Amount	1,966,783	2,094,900	3,012,680	2,502,038	2,927,127
ii. Real Time Cash Deposits					
Number of Transactions	35,964	38,178	47,784	65,892	75,850
Amount	2,838,781	3,076,650	4,617,123	6,652,936	7,815,791
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	24,757	32,618	37,903	45,781	55,344
Amount	18,165,891	18,235,977	17,819,233	21,971,473	29,114,819
iv. Real Time 3rd Party A/c to A/c Funds Transfer					
Number of Transactions	16,321	18,496	18,241	...	...
Amount	7,201,829	8,152,181	6,890,737	...	...

## 6.15 Electronic Banking Statistics

Product/Item	FY14	FY15	FY16	FY17	FY18 <sup>P</sup>
Number of Transactions	6,167	6,139	6,633	7,365	21,767
Amount	67,439	106,890	112,484	141,407	409,825
<b>i. Payment Through Mobile</b>					
Number of Transactions	297	352	370	256	905
Amount	1,043	2,029	3,246	6,090	16,663
<b>ii. Utility Bills Payment</b>					
Number of Transactions	4,349	3,197	2,894	3,068	10,089
Amount	5,619	4,489	2,444	6,025	10,529
<b>iii. A/c to A/c Funds Transfer</b>					
Number of Transactions	702	1,120	1,396	2,051	5,790
Amount	24,877	43,482	47,959	60,004	186,199
<b>iv. Third Party A/c to A/c Funds Transfer</b>					
Number of Transactions	819	1,470	1,973	1,990	4,984
Amount	35,900	56,890	58,835	69,288	196,434
<b>5.5 Call Centers /IVR Banking Transactions</b>					
Number of Transactions	666	766	715	262	293
Amount	9,539	9,524	10,114	7,751	8,736
<b>i. Payment Through Call Centre</b>					
Number of Transactions	227	337	279	164	180
Amount	2,677	2,887	2,852	6,621	7,081
<b>ii. Utility Bills Payment</b>					
Number of Transactions	319	315	325	84	86
Amount	1,507	1,684	1,781	630	882
<b>iii. A/c to A/c Funds Transfer</b>					
Number of Transactions	112	106	106	10	26
Amount	4,967	4,572	5,338	361	720
<b>iv. Third Party A/c to A/c Funds Transfer</b>					
Number of Transactions	7	8	4	3	2
Amount	388	381	142	138	52
<b>5.6 Internet Banking Transactions</b>					
Number of Transactions	15,552	15,999	19,198	25,174	31,179
Amount	675,643	797,651	881,125	968,681	1,262,385
<b>i. Payment Through Internet</b>					
Number of Transactions	2,016	2,292	2,506	2,077	2,518
Amount	300,282	318,770	336,374	381,752	446,763
<b>ii. Utility Bills Payment</b>					
Number of Transactions	3,068	4,270	5,259	9,041	10,953
Amount	9,763	10,760	12,256	18,634	29,699
<b>iii. A/c to A/c Funds Transfer</b>					
Number of Transactions	5,126	4,588	6,026	6,578	7,740
Amount	177,032	242,257	310,403	258,244	323,838
<b>iv. Third Party A/c to A/c Funds Transfer</b>					
Number of Transactions	5,342	4,849	5,407	7,478	9,968
Amount	188,567	225,865	222,092	310,051	462,086
<b>5.7 e-Commerce Transactions</b>					
Number of Transactions	...	...	...	1,217	3,422
Amount	...	...	...	9,397	18,677
<b>6. E-Banking Non-Financial Transactions('000)</b>	<b>192,032</b>	<b>233,872</b>	<b>252,501</b>	<b>234,093</b>	<b>334,834</b>
ATMs	91,429	107,669	111,511	113,135	125,352
Internet Banking	48,740	59,203	67,011	88,236	99,761
Mobile Phone Banking	41,713	53,430	59,247	20,730	93,724
Call Centers Banking	10,150	13,569	14,732	11,992	15,997
<b>7. Paper Based Transactions</b>					
Number of Transactions('000)	362,043	361,478	339,757	451,850	466,505
Amount (RS. Billion)	115,163	127,160	134,410	139,591	150,362
<b>8. PRISM System</b>					
Number of Transactions (Actual)	600,343	766,113	930,501	1,110,173	1,689,609
Amount (Billion Rupees)	149,303	179,612	231,711	279,464	361,048
<b>8.1 Securities Settlement</b>					
Number of Transactions (Actual)	55,442	68,853	65,129	63,850	63,473
Amount (Billion Rupees)	75,081	109,703	152,799	189,662	256,358
<b>8.2 Interbank Funds Transfer</b>					
Number of Transactions (Actual)	499,451	652,952	813,759	985,900	230,416
Amount (Billion Rupees)	61,546	57,701	66,986	76,125	65,616
<b>8.3 3rd Party Customers Transfers</b>					
Number of Transactions (Actual)	...	...	...	...	1,334,110
Amount (Billion Rupees)	...	...	...	...	24,551
<b>8.4 Retails Cheques Clearing</b>					
Number of Transactions (Actual)	45,450	44,308	51,613	60,423	61,610
Amount (Billion Rupees)	12,676	12,209	11,926	13,677	14,523

Source: Payment System Department SBP

## 6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2016		2017		2018 <sup>P</sup>
	Jun.	Dec.	Jun.	Dec.	Jun
<b>Deposits</b>					
No. of Accounts	3,741,280.0	3,720,381.0	3,976,159.0	4,739,579.0	5,278,340.0
Amount	1,316,240.9	1,433,802.3	1,594,652.7	1,729,912.2	1,843,573.8
Percent to Total <sup>1</sup> Deposits	13.0	13.2	13.8	14.5	14.6
<b>Financing <sup>2</sup></b>					
No. of Accounts	165,824.0	177,931.0	199,611.0	154,151.0	177,592.0
Amount	692,415.3	828,140.4	990,679.3	1,207,692.9	1,303,357.0
Percent to Total <sup>1</sup> Financing	12.9	14.8	16.0	18.5	17.5
<b>Investment</b>					
Amount	621,977.3	445,464.0	489,705.1	502,505.4	508,960.8
Percent to Total <sup>1</sup> Investment	8.2	6.1	6.0	5.8	6.1
<b>Liabilities/Assets</b>					
Amount	2,134,940.8	2,407,334.9	2,883,137.6	3,082,364.3	3,039,780.3
Percent to Total <sup>1</sup> Liabilities/Assets	9.8	10.6	11.7	11.2	10.5
<b>Weighted Average Return on</b>					
Advances	8.2	7.3	7.8	7.4	8.0
Deposits	2.7	2.6	2.5	2.7	2.6
<b>Selected Ratios</b>					
Ratio of Deposits to Liabilities	61.7	59.6	55.3	56.1	60.6
Ratio of Financing to Assets	32.4	34.4	34.4	39.2	42.9
Ratio of Financing to Deposits	52.6	57.8	62.1	69.8	70.7
Ratio of Investment to Deposits	47.3	31.1	31.0	29.0	27.6
<b>Infrastructure</b>					
Full-fledged Islamic Scheduled Banks	6	5	5	5	5
Pakistani	6	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1194	1250	1213	1,270	1,361
Pakistani	1194	1250	1213	1,270	1,361
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	732	891	889	1,075	1,088
Pakistani	732	891	889	1,075	1,088
Foreign	-	-	-	-	-
<b>Total Islamic Branches</b>	<b>1,926</b>	<b>2,141</b>	<b>2,102</b>	<b>2,345</b>	<b>2,449</b>

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 30<sup>th</sup> June, 2018

Bank Name	Total Branches	Website
<b>A. Public Sector Commercial Banks</b>	<b>2,543</b>	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,506	www.nbp.com.pk
3 Sindh Bank Ltd.	292	www.sindhbankltd.com
4 The Bank of Khyber	168	www.bok.com.pk
5 The Bank of Punjab	534	www.bop.com.pk
<b>B. Local Private Banks</b>	<b>10,485</b>	
1 Al Baraka Bank (Pakistan) Ltd.	175	www.albaraka.com.pk
2 Allied Bank Ltd.	1,254	www.abl.com
3 Askari Bank Ltd.	472	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	610	www.bankalfalah.com
5 Bank Al-Habib Ltd.	641	www.bankalhabib.com
6 BankIslami Pakistan Ltd.	218	www.bankislami.com.pk
8 Dubai Islamic Bank Pakistan Ltd	200	www.dibpak.com
9 Faysal Bank Ltd.	404	www.faysalbank.com
10 Habib Bank Ltd.	1,703	www.hbl.com
11 Habib Metropolitan Bank Ltd	287	www.habibmetro.com
12 JS Bank Ltd.	295	www.jsbl.com
13 MCB Bank Ltd.	1,349	www.mcb.com.pk
14 MCB Islamic Bank Ltd.	166	www.mcbislamicbank.com
15 Meezan Bank Ltd.	602	www.meezanbank.com
16 Samba Bank Ltd.	37	www.samba.com.pk
17 Silkbank Ltd.	123	www.silkbank.com.pk
18 Soneri Bank Ltd.	290	www.soneribank.com
19 Standard Chartered Bank (Pakistan) Ltd.	89	www.sc.com/pk
20 Summit Bank Ltd.	193	www.summitbank.com.pk
21 United Bank Ltd.	1,377	www.ubldirect.com
<b>C. Foreign Banks</b>	<b>10</b>	
1 Bank of China Ltd.	1	www.boc.cn/en/
2 Citibank N.A	3	www.citibank.com.pk
3 Deutsche Bank AG	2	www.db.com/pakistan
4 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
5 MUFG Bank Ltd.	1	www.bk.mufg.jp/global
<b>D. Specialised Banks</b>	<b>655</b>	
1 Industrial Development Bank Ltd.	2	www.smebank.org
2 SME Bank Ltd.	13	www.ppcb.com.pk
3 The Punjab Provincial Cooperative Bank Ltd.	151	www.ztbl.com.pk
4 Zarai Taraqati Bank Ltd.	489	www.fwbl.com.pk
<b>Commercial Banks (A+B+C)</b>	<b>13,038</b>	
<b>All Banks (A+B+C+D)</b>	<b>13,693</b>	

Source: Statistics & Data Warehouse Department, SBP