

## 6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2015	2016	2017	2018	2019 <sup>P</sup>	2015	2016	2017	2018	2019 <sup>P</sup>
<b>Liabilities</b>										
<b>Capital</b>	501.1	548.6	657.6	519.4	545.8	2.6	2.5	2.7	1.8	1.8
<b>Reserves</b>	615.8	620.4	639.5	773.9	877.1	3.2	2.9	2.6	2.7	2.9
<b>Demand Deposits</b>	7,234.0	8,026.6	9,287.3	10,291.7	11,511.8	37.8	36.9	37.7	35.7	38.6
(a) Scheduled Banks	100.1	125.7	137.3	135.5	298.6	0.5	0.6	0.6	0.5	1.0
(b) Others	7,133.9	7,900.9	9,150.0	10,156.2	11,213.2	37.3	36.3	37.2	35.2	37.6
<b>Time Deposits</b>	2,034.4	2,270.3	2,454.2	2,508.7	2,838.6	10.6	10.4	10.0	8.7	9.5
(a) Scheduled Banks	15.3	13.6	12.0	15.8	39.8	0.1	0.1	0.0	0.1	0.1
(b) Others	2,019.1	2,256.7	2,442.2	2,492.9	2,798.8	10.6	10.4	9.9	8.7	9.4
<b>Borrowings from:</b>	1,270.9	2,205.5	2,598.6	2,967.7	2,407.9	6.6	10.1	10.6	10.3	8.1
(a) State Bank of Pakistan	918.0	1,787.9	1,852.6	2,025.9	1,329.3	4.8	8.2	7.5	7.0	4.5
(b) Banks Abroad	107.4	172.6	318.2	358.3	508.7	0.6	0.8	1.3	1.2	1.7
(c) Other Scheduled Banks	245.5	245.0	427.7	583.5	569.9	1.3	1.1	1.7	2.0	1.9
<b>Head Office and Inter-Bank Adjustment</b>	169.7	134.4	145.8	373.1	185.2	0.9	0.6	0.6	1.3	0.6
<b>Contingent Liabilities as per contra</b>	4,193.3	4,446.9	5,092.3	8,415.6	8,495.8	21.9	20.4	20.7	29.2	28.5
<b>Other Liabilities</b>	3,115.5	3,508.0	3,743.4	2,964.9	2,979.5	16.3	16.1	15.2	10.3	10.0
<b>Total Liabilities / Assets</b>	19,134.7	21,760.9	24,618.6	28,815.0	29,841.7	100.0	100.0	100.0	100.0	100.0
<b>Assets</b>										
<b>Cash:</b>	937.6	821.9	1,215.1	1,424.8	2,031.9	4.9	3.8	4.9	4.9	6.8
(a) Notes, Coins and Silver	188.0	256.7	294.3	291.1	403.7	1.0	1.2	1.2	1.0	1.4
(b) Balances with State Bank of Pakistan	405.5	380.2	650.6	788.0	1,243.0	2.1	1.7	2.6	2.7	4.2
(c) Balances with other Scheduled Banks	344.2	185.0	270.2	345.7	385.3	1.8	0.9	1.1	1.2	1.3
<b>Balances held Abroad</b>	186.5	188.9	217.5	207.6	159.5	1.0	0.9	0.9	0.7	0.5
<b>Bills Purchased and Discounted</b>	201.4	190.1	209.0	241.4	271.7	1.1	0.9	0.8	0.8	0.9
<b>Advances to</b>	4,643.6	5,198.1	6,047.1	7,201.2	8,146.7	24.3	23.9	24.6	25.0	27.3
(a) Scheduled Banks	139.7	119.9	81.2	78.4	330.3	0.7	0.6	0.3	0.3	1.1
(b) Others	4,503.9	5,078.2	5,965.9	7,122.8	7,816.4	23.5	23.3	24.2	24.7	26.2
<b>Investment in Securities and Shares:</b>	6,011.8	7,610.3	8,227.8	8,320.9	7,889.1	31.4	35.0	33.4	28.9	26.4
(a) Federal Government Securities	3,017.0	3,784.3	3,374.8	2,454.5	2,285.5	15.8	17.4	13.7	8.5	7.7
(b) Treasury Bills	2,164.4	2,666.1	3,783.6	4,773.5	4,413.7	11.3	12.3	15.4	16.6	14.8
(c) Provincial Governments Securities	-	-	-	-	-	-	-	-	-	-
(d) Others	830.4	1,159.9	1,069.4	1,092.9	1,189.9	4.3	5.3	4.3	3.8	4.0
<b>Bank Premises</b>	238.7	268.3	295.3	312.6	399.9	1.2	1.2	1.2	1.1	1.3
<b>Head Office and Inter-Bank Adjustment</b>	615.9	791.7	999.5	100.7	189.2	3.2	3.6	4.1	0.3	0.6
<b>Contingent Assets as per contra</b>	4,193.3	4,446.9	5,092.3	8,415.6	8,495.8	21.9	20.4	20.7	29.2	28.5
<b>Other Assets</b>	2,105.9	2,244.6	2,315.0	2,590.2	2,258.0	11.0	10.3	9.4	9.0	7.6

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	2018						2019					
	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>	<b>0.1</b>	<b>..</b>	<b>0.1</b>	<b>..</b>	<b>-</b>	<b>-</b>	<b>0.4</b>	<b>..</b>	<b>0.4</b>	<b>..</b>	<b>-</b>	<b>-</b>
<b>I. Government</b>	<b>833.7</b>	<b>11.7</b>	<b>832.7</b>	<b>12.0</b>	<b>-</b>	<b>-</b>	<b>808.2</b>	<b>10.3</b>	<b>807.2</b>	<b>10.5</b>	<b>-</b>	<b>-</b>
1. Federal Government	237.8	3.3	237.8	3.4	-	-	269.3	3.4	269.3	3.5	-	-
2. Provincial Governments	595.9	8.4	594.9	8.6	-	-	538.9	6.9	537.9	7.0	-	-
<b>II. Non-Financial Public Sector Enterprises</b>	<b>1,046.8</b>	<b>14.7</b>	<b>1,046.8</b>	<b>15.1</b>	<b>-</b>	<b>-</b>	<b>1,183.3</b>	<b>15.1</b>	<b>1,183.3</b>	<b>15.5</b>	<b>-</b>	<b>-</b>
<b>III. Non-Bank Financial Institutions</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>	<b>102.8</b>	<b>1.3</b>	<b>102.6</b>	<b>1.3</b>	<b>-</b>	<b>-</b>
a. Development Financial Institutions	19.7	0.3	19.7	0.3	-	-	25.5	0.3	25.5	0.3	-	-
b. Others	61.0	0.9	60.9	0.9	0.1	0.3	77.2	1.0	77.2	1.0	-	-
<b>IV. Private Sector Enterprises</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>	<b>5,020.1</b>	<b>64.2</b>	<b>4,860.4</b>	<b>63.5</b>	<b>75.8</b>	<b>99.2</b>
a. Agriculture, Hunting and Forestry	305.5	4.3	153.4	2.2	..	..	299.9	3.8	159.3	2.1	..	..
b. Fishing and Fish Farming etc.	0.5	..	0.5	..	-	-	1.0	..	1.0	..	-	-
c. Mining and Quarrying	42.6	0.6	42.5	0.6	-	-	64.7	0.8	64.7	0.8	-	-
d. Manufacturing	2,632.7	37.0	2,623.4	37.8	31.4	60.1	3,013.5	38.6	3,001.4	39.2	54.6	71.4
e. Ship Breaking and Waste / Scrape etc.	51.8	0.7	51.8	0.7	-	-	20.0	0.3	20.0	0.3	-	-
f. Electricity, Gas and Water Supply	447.0	6.3	447.0	6.4	10.2	19.6	492.8	6.3	492.8	6.4	7.4	9.7
g. Construction	165.3	2.3	165.1	2.4	-	-	151.0	1.9	150.7	2.0	-	-
h. Commerce and Trade	360.3	5.1	356.8	5.1	2.0	3.9	423.8	5.4	420.3	5.5	4.6	6.1
i. Hotels, Restaurants and Clubs etc	37.3	0.5	37.1	0.5	0.3	0.5	34.1	0.4	34.0	0.4	0.1	0.2
j. Transport, Storage and Communications	224.7	3.2	223.9	3.2	6.4	12.3	222.7	2.8	221.1	2.9	7.9	10.3
k. Real Estate, Renting and Business activities	164.1	2.3	163.9	2.4	0.8	1.5	185.6	2.4	185.4	2.4	0.9	1.1
l. Education	23.0	0.3	22.8	0.3	-	-	20.4	0.3	20.3	0.3	-	-
m. Health and Social Work	8.7	0.1	8.6	0.1	-	-	10.5	0.1	10.5	0.1	-	-
n. Other community, Social and Personal Service activities	26.9	0.4	26.8	0.4	..	0.1	33.5	0.4	33.4	0.4	0.3	0.4
o. Other Private Business n.e.s	41.5	0.6	40.8	0.6	0.3	0.5	46.5	0.6	45.8	0.6	..	..
<b>V. Trust Funds And Non Profit Institutions</b>	<b>19.3</b>	<b>0.3</b>	<b>19.2</b>	<b>0.3</b>	<b>-</b>	<b>-</b>	<b>18.4</b>	<b>0.2</b>	<b>18.3</b>	<b>0.2</b>	<b>-</b>	<b>-</b>
<b>VI. Personal</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>	<b>680.3</b>	<b>8.7</b>	<b>678.1</b>	<b>8.9</b>	<b>0.6</b>	<b>0.8</b>
a. Bank Employees	122.7	1.7	120.4	1.7	0.5	1.0	137.9	1.8	135.7	1.8	0.5	0.6
b. Consumer Financing	476.0	6.7	476.0	6.9	0.2	0.3	533.3	6.8	533.3	7.0	0.2	0.2
i) House building	82.9	1.2	82.9	1.2	0.1	0.3	93.4	1.2	93.4	1.2	0.1	0.2
ii) Transport	193.6	2.7	193.6	2.8	..	..	215.8	2.8	215.8	2.8	..	..
iii) Credit cards	37.4	0.5	37.4	0.5	-	-	44.5	0.6	44.5	0.6	-	-
iv) Consumer durable	2.8	..	2.8	..	-	-	6.5	0.1	6.5	0.1	-	-
v) Personal loans	159.3	2.2	159.2	2.3	..	..	173.2	2.2	173.2	2.3	..	..
c. Others	7.5	0.1	7.5	0.1	-	-	9.1	0.1	9.1	0.1	-	-
<b>VII. Others</b>	<b>4.0</b>	<b>0.1</b>	<b>3.6</b>	<b>0.1</b>	<b>-</b>	<b>-</b>	<b>2.8</b>	<b>..</b>	<b>2.4</b>	<b>..</b>	<b>-</b>	<b>-</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>7,816.4</b>	<b>100.0</b>	<b>7,652.4</b>	<b>100.0</b>	<b>76.5</b>	<b>100.0</b>
<b>Growth (%)</b>	<b>19.4</b>		<b>19.9</b>		<b>54.7</b>		<b>9.7</b>		<b>10.1</b>		<b>46.2</b>	
<b>As % of GDP (bp)</b>	<b>20.6</b>		<b>20.1</b>		<b>0.2</b>		<b>20.3</b>		<b>19.8</b>		<b>0.2</b>	

\* All Banks excluding specialised banks

Source: Statistics &amp; Data Warehouse Department, SBP

Note: This data of Advances Classified by Borrowers will not match with the data of Credit Classified by Borrowers uploaded on SBP website due to differences in data definitions i.e. "Credit" includes bills and investments along with advances."

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

(End June: Billion Rupees)

Security	2018						2019					
	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	85.75	1.20	85.75	1.23	-	-	73.1	0.9	73.1	1.0	-	-
<b>II. Securities, Shares and other</b>												
<b>Financial Instruments:</b>	<b>318.27</b>	<b>4.47</b>	<b>318.27</b>	<b>4.58</b>	-	-	<b>89.4</b>	<b>1.1</b>	<b>89.4</b>	<b>1.2</b>	-	-
<b>A. Quoted on the Stock Exchange</b>	<b>263.45</b>	<b>3.70</b>	<b>263.45</b>	<b>3.79</b>	-	-	<b>63.8</b>	<b>0.8</b>	<b>63.8</b>	<b>0.8</b>	-	-
1.To Stock Brokers and Dealers	117.40	1.65	117.40	1.69	-	-	19.2	0.2	19.2	0.3	-	-
2.To Others	146.05	2.05	146.05	2.10	-	-	44.5	0.6	44.5	0.6	-	-
<b>B.Unquoted on the Stock Exchange</b>	<b>54.82</b>	<b>0.77</b>	<b>54.82</b>	<b>0.79</b>	-	-	<b>25.7</b>	<b>0.3</b>	<b>25.7</b>	<b>0.3</b>	-	-
1.To Stock Brokers and Dealers	9.64	0.14	9.64	0.14	-	-	7.9	0.1	7.9	0.1	-	-
2.To others	45.18	0.63	45.18	0.65	-	-	17.8	0.2	17.8	0.2	-	-
<b>III. Merchandise</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>2,228.4</b>	<b>28.5</b>	<b>2,228.2</b>	<b>29.1</b>	<b>4.8</b>	<b>6.2</b>
<b>A.Food Items:</b>	<b>630.34</b>	<b>8.85</b>	<b>630.32</b>	<b>9.07</b>	-	-	<b>569.8</b>	<b>7.3</b>	<b>569.8</b>	<b>7.4</b>	-	-
1.Wheat	159.32	2.24	159.32	2.29	-	-	96.7	1.2	96.7	1.3	-	-
2.Rice and Paddy	83.26	1.17	83.26	1.20	-	-	101.6	1.3	101.6	1.3	-	-
3.Other Grain and Pulses	5.94	0.08	5.93	0.09	-	-	8.2	0.1	8.2	0.1	-	-
4.Edible Oil	50.78	0.71	50.77	0.73	-	-	66.8	0.9	66.7	0.9	-	-
5.Sugar	231.76	3.25	231.76	3.33	-	-	221.5	2.8	221.5	2.9	-	-
6.Kariana and Spices	2.41	0.03	2.41	0.03	-	-	2.9	..	2.9	..	-	-
7.Fish and Fish Preparation	1.58	0.02	1.58	0.02	-	-	1.3	..	1.3	..	-	-
8.Other Food Items	95.30	1.34	95.30	1.37	-	-	70.9	0.9	70.9	0.9	-	-
<b>B.Raw Materials</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>	<b>599.7</b>	<b>7.7</b>	<b>599.6</b>	<b>7.8</b>	<b>2.1</b>	<b>2.7</b>
1.Cotton Raw	133.78	1.88	133.78	1.92	-	-	162.7	2.1	162.7	2.1	-	-
2.Synthetic Fibres	14.48	0.20	14.44	0.21	-	-	14.9	0.2	14.9	0.2	-	-
3.Fertilizers	72.08	1.01	72.08	1.04	-	-	74.3	1.0	74.3	1.0	-	-
4.Petroleum Crude	44.75	0.63	44.75	0.64	0.04	0.08	116.8	1.5	116.8	1.5	..	0.1
5.Iron and Steel	122.75	1.72	122.72	1.77	-	-	121.4	1.6	121.4	1.6	-	-
6.Wool and Goat Hair	1.53	0.02	1.53	0.02	-	-	1.3	..	1.3	..	-	-
7.Hides and Skins	4.66	0.07	4.62	0.07	-	-	4.7	0.1	4.7	0.1	-	-
8.Oil Seeds	12.14	0.17	12.14	0.17	-	-	11.4	0.1	11.4	0.1	-	-
9.Pesticides and Insecticides	2.48	0.03	2.47	0.04	-	-	2.3	..	2.3	..	-	-
10.Other Raw Materials	80.24	1.13	80.24	1.15	0.89	1.70	89.6	1.1	89.6	1.2	2.0	2.6
<b>C.Finished/Manufactured Goods</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>	<b>1,059.0</b>	<b>13.5</b>	<b>1,058.9</b>	<b>13.8</b>	<b>2.7</b>	<b>3.5</b>
1.Cotton Textiles	175.05	2.46	175.04	2.52	0.95	1.81	203.2	2.6	203.2	2.7	0.9	1.2
2.Cotton Yarn	85.14	1.20	85.14	1.22	0.12	0.22	115.9	1.5	115.9	1.5	0.1	0.2
3.Other Textiles	176.79	2.48	176.76	2.54	0.24	0.46	176.5	2.3	176.5	2.3	0.3	0.4
4.Machinery	31.60	0.44	31.60	0.45	0.02	0.03	34.9	0.4	34.9	0.5	..	0.1
5.Handloom Products	0.14	..	0.14	..	-	-	0.2	..	0.2	..	-	-
6.Carpets and Rugs	10.27	0.14	10.27	0.15	-	-	12.3	0.2	12.3	0.2	-	-
7.Readymade Garments	74.22	1.04	74.22	1.07	0.20	0.39	49.6	0.6	49.6	0.6	0.2	0.3
8.Cement and Cement Products	54.58	0.77	54.58	0.79	-	-	85.4	1.1	85.4	1.1	-	-
9.Sports Goods	5.61	0.08	5.61	0.08	-	-	5.2	0.1	5.2	0.1	-	-
10.Surgical Instruments	5.47	0.08	5.47	0.08	0.18	0.34	6.8	0.1	6.8	0.1	0.3	0.3
11.Chemicals and Dyes	38.30	0.54	38.30	0.55	-	-	37.0	0.5	37.0	0.5	-	-
12.Other finished goods	298.57	4.19	298.52	4.29	1.61	3.08	331.9	4.2	331.8	4.3	0.8	1.1
<b>IV. Fixed Assets Including Machinery</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>1,541.5</b>	<b>19.7</b>	<b>1,538.7</b>	<b>20.1</b>	<b>2.2</b>	<b>2.9</b>
<b>V. Real Estate</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>789.1</b>	<b>10.1</b>	<b>646.8</b>	<b>8.5</b>	<b>0.9</b>	<b>1.2</b>
<b>VI. Fixed Deposits &amp; Insurance Policies</b>	<b>35.75</b>	<b>0.50</b>	<b>35.73</b>	<b>0.51</b>	-	-	<b>48.6</b>	<b>0.6</b>	<b>48.6</b>	<b>0.6</b>	-	-
<b>VII. Others</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>3,046.2</b>	<b>39.0</b>	<b>3,027.9</b>	<b>39.6</b>	<b>68.6</b>	<b>89.7</b>
<b>Total</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>	<b>7,816.4</b>	<b>100.0</b>	<b>7,652.4</b>	<b>100.0</b>	<b>76.5</b>	<b>100.0</b>

\* All Banks excluding specialised banks

Source: Statistics &amp; Data Warehouse Department, SBP

## 6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2018						2019					
	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	303	1.6	5.4	275	1.5	5.6	129	0.3	2.4	100	0.2	2.0
10 to 20	191	2.8	14.5	181	2.6	14.5	329	5.2	15.8	319	5.0	15.8
20 to 25	30	0.7	21.8	25	0.5	21.6	111	2.3	20.7	107	2.2	20.6
25 to 30	254	7.4	29.0	249	7.2	29.0	112	3.2	28.9	109	3.2	29.0
30 to 40	193	6.4	32.9	184	6.1	32.9	269	8.8	32.7	261	8.5	32.6
40 to 50	188	8.3	43.8	181	7.9	43.8	77	3.6	46.4	74	3.4	46.5
50 to 60	86	4.6	53.8	76	4.1	53.7	205	11.0	53.9	197	10.6	53.9
60 to 70	55	3.6	65.2	48	3.1	65.2	62	4.0	64.8	54	3.5	64.8
70 to 80	30	2.2	74.8	20	1.5	74.5	36	2.6	74.3	29	2.1	74.1
80 to 90	139	11.8	84.8	127	10.7	84.8	33	2.8	84.8	23	2.0	84.5
90 to 100	51	4.9	94.5	40	3.8	94.5	49	4.6	94.0	40	3.8	93.9
100 to 200	590	90.5	153.3	299	44.9	150.4	582	90.5	155.5	298	44.7	150.0
200 to 300	397	95.1	239.6	136	32.8	241.0	461	111.5	242.1	219	54.1	246.7
300 to 400	171	59.9	349.2	104	37.1	356.4	167	56.4	338.0	90	29.9	332.4
400 to 500	91	40.7	447.1	65	29.0	448.8	70	31.6	450.6	55	24.8	454.4
500 to 600	70	38.7	557.3	64	35.8	558.3	78	43.5	558.5	73	40.7	559.3
600 to 700	93	61.0	652.8	88	57.4	652.2	85	54.9	643.5	79	50.9	643.2
700 to 800	51	38.2	749.3	47	35.5	749.9	63	46.7	742.7	60	44.7	743.1
800 to 900	32	27.5	849.1	31	26.6	849.4	43	36.1	844.6	42	35.5	844.7
900 to 1,000	34	32.1	949.5	33	31.8	949.5	28	26.8	953.4	28	26.6	953.5
1,000 to 2,000	115	155.7	1,350.4	114	153.5	1,350.0	107	144.0	1,350.7	105	142.4	1,350.5
2,000 to 3,000	40	99.0	2,462.0	40	97.7	2,461.4	32	77.6	2,460.5	31	76.4	2,460.5
3,000 to 4,000	15	51.8	3,489.2	15	50.8	3,490.0	17	57.6	3,487.5	16	56.8	3,488.5
4,000 to 5,000	11	50.3	4,537.7	11	49.8	4,537.5	12	54.3	4,543.2	12	53.8	4,543.4
5,000 to 6,000	8	44.8	5,466.0	8	44.5	5,465.8	8	45.7	5,438.5	8	45.2	5,439.1
6,000 to 7,000	6	37.6	6,443.9	6	37.4	6,443.8	8	52.0	6,479.3	8	51.9	6,479.0
7,000 to 8,000	4	31.5	7,484.2	4	31.3	7,483.4	8	58.6	7,675.0	8	58.3	7,675.2
8,000 to 9,000	4	33.2	8,469.0	4	33.0	8,468.9	4	35.9	8,480.6	4	35.7	8,479.8
9,000 to 10,000	4	35.1	9,508.2	4	34.9	9,508.8	6	56.8	9,579.7	6	56.5	9,580.0
10,000 to 100,000	32	973.6	30,049.9	32	970.3	30,076.2	42	1,262.2	29,850.4	42	1,259.0	29,865.8
100,000 to 500,000	7	1,469.6	213,850.1	7	1,466.4	213,787.3	7	1,510.2	213,574.4	7	1,507.0	213,521.3
500,000 and above	2	3,602.9	1,943,331.1	2	3,601.4	1,944,608.4	2	3,915.0	1,875,009.6	2	3,913.5	1,876,078.1
<b>Total</b>	<b>3,298</b>	<b>7,122.8</b>	<b>2,159.4</b>	<b>2,519</b>	<b>6,951.1</b>	<b>2,759.1</b>	<b>3,239</b>	<b>7,816.4</b>	<b>2,412.9</b>	<b>2,506</b>	<b>7,652.8</b>	<b>3,053.3</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 & Data Warehouse 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	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
<b>a. Foreign Constituents:</b>	<b>173.1</b>	<b>248.4</b>	<b>109.4</b>	<b>146.9</b>	<b>0.4</b>	<b>0.4</b>	<b>-</b>	<b>1.1</b>	<b>42.6</b>	<b>60.7</b>	<b>20.6</b>	<b>39.2</b>
I. Official	24.6	33.4	8.5	15.6	..	..	-	-	9.9	10.6	6.3	7.2
II. Business	82.7	102.0	69.4	82.9	0.1	0.2	-	0.8	5.9	6.4	7.3	11.7
III. Personal	65.7	113.0	31.5	48.4	0.3	0.3	-	0.3	26.8	43.7	7.0	20.3
<b>b. Domestic Constituents</b>	<b>12,476.0</b>	<b>13,763.6</b>	<b>4,314.1</b>	<b>4,759.1</b>	<b>235.7</b>	<b>185.5</b>	<b>81.1</b>	<b>219.9</b>	<b>5,372.8</b>	<b>5,839.4</b>	<b>2,472.3</b>	<b>2,759.6</b>
<b>I. Government</b>	<b>1,828.6</b>	<b>2,077.9</b>	<b>346.2</b>	<b>309.0</b>	<b>33.2</b>	<b>25.9</b>	<b>50.0</b>	<b>121.7</b>	<b>764.4</b>	<b>954.4</b>	<b>634.8</b>	<b>666.9</b>
a. Federal Government	1,083.8	1,228.3	229.4	189.5	20.9	21.8	48.8	76.3	447.8	571.3	336.8	369.4
b. Provincial Governments	686.3	771.7	101.3	102.1	12.3	4.0	1.2	44.7	277.4	326.3	294.1	294.7
c. Local Bodies ( City Governments )	58.6	77.8	15.5	17.4	..	..	-	0.7	39.3	56.8	3.8	2.9
<b>II. Non-Financial Public Sector Enterprises</b>	<b>767.0</b>	<b>854.6</b>	<b>32.2</b>	<b>81.0</b>	<b>24.5</b>	<b>18.3</b>	<b>27.4</b>	<b>77.1</b>	<b>248.9</b>	<b>237.3</b>	<b>434.0</b>	<b>440.9</b>
<b>III. Non-Bank Financial Companies</b>	<b>405.9</b>	<b>445.5</b>	<b>24.0</b>	<b>24.6</b>	<b>14.2</b>	<b>14.5</b>	<b>..</b>	<b>..</b>	<b>293.3</b>	<b>310.8</b>	<b>74.4</b>	<b>95.6</b>
a. Development Financial Institutions	5.9	0.4	0.8	..	0.1	..	-	-	1.1	0.3	3.8	-
b. Others	301.2	445.5	11.3	24.6	9.8	14.5	..	..	251.1	310.8	29.0	95.6
<b>IV. Private Sector Enterprises</b>	<b>2,980.7</b>	<b>3,013.1</b>	<b>1,227.3</b>	<b>1,303.7</b>	<b>87.2</b>	<b>75.1</b>	<b>1.9</b>	<b>10.3</b>	<b>1,088.6</b>	<b>1,029.7</b>	<b>575.7</b>	<b>594.2</b>
a. Agriculture, Hunting and Forestry	252.3	233.3	96.4	90.0	1.7	2.0	..	0.7	130.9	122.3	23.2	18.3
b. Fishing and Fish Farming etc.	1.6	1.2	1.3	0.8	0.1	..	..	..	0.1	0.4	0.1	..
c. Mining and Quarrying	83.5	118.0	22.9	27.5	0.1	0.2	..	..	25.7	25.9	34.8	64.4
d. Manufacturing	833.4	721.6	336.4	318.2	31.5	22.3	0.4	1.4	256.7	183.9	208.4	195.8
e. Ship Breaking and Waste / Scrape (junk) etc.	3.1	3.0	1.3	1.5	0.3	0.4	-	-	0.3	0.5	1.2	0.5
f. Electricity, Gas and Water Supply	98.7	111.4	38.3	39.7	4.0	1.1	..	0.4	40.2	55.6	16.1	14.6
g. Construction	281.3	305.0	121.5	118.0	11.7	10.4	1.0	3.1	109.7	116.0	37.5	57.5
h. Commerce and Trade	404.4	452.7	237.7	272.2	8.3	9.8	0.2	0.3	116.0	132.6	42.3	37.8
i. Hotels, Restaurants and Clubs etc	21.0	15.9	6.3	5.4	0.3	0.4	..	..	7.1	4.2	7.2	5.8
J. Transport, Storage and Communications	203.1	172.8	51.5	51.8	1.4	1.7	..	1.2	88.5	82.8	61.7	35.3
k. Real Estate, Renting and Business activities	341.5	382.4	163.1	201.6	9.3	7.7	..	0.1	122.0	115.2	47.1	57.9
l. Education	83.5	80.2	18.5	19.8	2.5	2.9	..	0.4	37.5	30.8	25.0	26.3
m. Health and social work	47.4	45.8	11.3	13.0	0.5	1.1	..	..	16.8	15.2	18.8	16.4
n. Other community, social and personal service activities	126.9	118.9	42.1	42.2	2.8	1.4	..	0.3	47.6	38.0	34.4	37.0
o. Other Private Business n.e.c	199.1	250.9	78.7	101.9	12.6	13.7	0.4	2.6	89.5	106.3	17.9	26.5
<b>V. Trust Funds and Non Profit Institutions</b>	<b>380.9</b>	<b>408.3</b>	<b>44.4</b>	<b>44.4</b>	<b>5.6</b>	<b>6.0</b>	<b>..</b>	<b>..</b>	<b>162.1</b>	<b>130.5</b>	<b>168.8</b>	<b>227.5</b>
<b>VI. Personal</b>	<b>6,047.6</b>	<b>6,896.4</b>	<b>2,612.2</b>	<b>2,964.7</b>	<b>70.3</b>	<b>45.2</b>	<b>1.0</b>	<b>10.3</b>	<b>2,783.7</b>	<b>3,148.8</b>	<b>580.3</b>	<b>727.4</b>
<b>VII. Others</b>	<b>65.2</b>	<b>67.7</b>	<b>27.8</b>	<b>31.7</b>	<b>0.8</b>	<b>0.5</b>	<b>0.6</b>	<b>0.5</b>	<b>31.7</b>	<b>28.0</b>	<b>4.4</b>	<b>7.1</b>
<b>Total</b>	<b>12,649.0</b>	<b>14,012.0</b>	<b>4,423.5</b>	<b>4,906.0</b>	<b>236.2</b>	<b>186.0</b>	<b>81.1</b>	<b>221.0</b>	<b>5,415.4</b>	<b>5,900.1</b>	<b>2,492.9</b>	<b>2,798.8</b>
<b>Growth (%)</b>	<b>9.1</b>	<b>10.8</b>	<b>14.1</b>	<b>10.9</b>	<b>(3.1)</b>	<b>(21.3)</b>	<b>(10.0)</b>	<b>172.5</b>	<b>9.6</b>	<b>9.0</b>	<b>2.1</b>	<b>12.3</b>
<b>As % of GDP (bp)</b>	<b>36.5</b>	<b>36.3</b>	<b>12.8</b>	<b>12.7</b>	<b>0.7</b>	<b>0.5</b>	<b>0.2</b>	<b>0.6</b>	<b>15.6</b>	<b>15.3</b>	<b>7.2</b>	<b>7.3</b>

Note: Total may differ due to rounding off.

Source: Statistics &amp; Data Warehouse 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	2016			2017			2018			2019		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
<b>Current Deposits</b>	22,952	3,320.8	144.7	26,106	3,875.8	148.5	30,027	4,423.5	147.3	32,239.0	4,906.0	152.2
<b>Call Deposits</b>	237	160.3	676.6	264	243.6	921.2	315	236.2	749.9	270.0	186.0	689.0
<b>Other Deposit Accounts</b>	105	50.6	482.0	109	90.1	824.0	18	81.1	4,469.5	57.2	221.0	3,866.2
<b>Saving Deposits</b>	20,202	4,369.2	216.3	20,711	4,940.5	238.5	21,447	5,415.4	252.5	20,867.8	5,900.1	282.7
<b>Fixed Deposits</b>	1,523	2,256.7	1,481.9	1,815	2,442.2	1,345.5	1,304	2,492.9	1,911.9	1,297.0	2,798.8	2,157.9
Less than 6 months	551	803.4	1,459.2	779	814.3	1,045.5	596	920.2	1,543.7	576.1	1,229.1	2,133.5
For 6 months and over												
but less than 1 year	166	381.5	2,299.8	139	442.0	3,179.2	134	398.1	2,975.8	153.7	439.7	2,860.8
For 1 year and over												
but less than 2 years	379	763.5	2,014.6	341	913.8	2,683.6	238	916.2	3,850.9	260.0	863.8	3,322.5
For 2 years and over												
but less than 3 years	75	42.7	570.1	57	30.1	532.4	50	29.1	580.2	50.6	33.2	656.7
For 3 years and over												
but less than 4 years	108	83.1	767.2	96	68.7	717.7	63	58.9	941.4	49.1	67.2	1,366.9
For 4 years and over												
but less than 5 years	15	5.0	334.1	14	4.8	355.5	27	9.8	358.1	24.7	7.6	308.2
For 5 years and over	229	177.6	774.2	391	168.4	430.9	196	160.6	819.1	182.8	158.2	865.2
<b>All Deposits</b>	<b>45,019</b>	<b>10,157.7</b>	<b>225.6</b>	<b>49,006</b>	<b>11,592.1</b>	<b>236.5</b>	<b>53,112</b>	<b>12,649.0</b>	<b>238.2</b>	<b>54,731.0</b>	<b>14,012.0</b>	<b>256.0</b>
	<b>Growth (%)</b>											
<b>Current Deposits</b>	11.4	10.0	(1.3)	13.7	16.7	2.6	15.0	14.1	(0.8)	7.4	10.9	3.3
<b>Call Deposits</b>	29.6	5.3	(18.8)	11.6	52.0	36.1	19.1	(3.1)	(18.6)	(14.3)	(21.3)	(8.1)
<b>Other Deposit Accounts</b>	5.2	36.2	29.4	4.1	78.0	71.0	(83.4)	(10.0)	442.4	217.6	172.5	(13.5)
<b>Saving Deposits</b>	3.6	11.3	7.5	2.5	13.1	10.3	3.6	9.6	5.9	(2.7)	9.0	12.0
<b>Fixed Deposits</b>	9.3	11.8	2.2	19.2	8.2	(9.2)	(28.2)	2.1	42.1	(0.5)	12.3	12.9
Less than 6 months	0.7	4.3	3.6	41.5	1.4	(28.4)	(23.5)	13.0	47.7	(3.3)	33.6	38.2
For 6 months and over												
but less than 1 year	17.5	39.5	18.6	(16.2)	15.9	38.2	(3.8)	(9.9)	(6.4)	14.7	10.5	(3.9)
For 1 year and over												
but less than 2 years	39.6	11.1	(20.4)	(10.1)	19.7	33.2	(30.1)	0.3	43.5	9.2	(5.7)	(13.7)
For 2 years and over												
but less than 3 years	(0.4)	12.7	13.1	(24.4)	(29.4)	(6.6)	(11.5)	(3.4)	9.0	1.2	14.2	13.2
For 3 years and over												
but less than 4 years	(20.9)	(22.7)	(2.2)	(11.6)	(17.3)	(6.4)	(34.7)	(14.3)	31.2	(22.0)	14.0	45.2
For 4 years and over												
but less than 5 years	(21.5)	(33.0)	(14.6)	(8.8)	(3.4)	6.4	101.1	104.0	0.7	(8.4)	(22.3)	(13.9)
For 5 years and over	13.2	31.2	15.9	70.4	(5.2)	(44.3)	(49.8)	(4.6)	90.1	(6.7)	(1.5)	5.6
<b>All Deposits</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>	<b>3.0</b>	<b>10.8</b>	<b>7.5</b>

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

Source: Statistics &amp; Data Warehouse Department, SBP

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

(Billion Rupees)

Provinces/Regions	Categories	Jun-18			Dec-18			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	2.33	170.72	173.06	4.34	187.27	191.61	8.23	240.16	248.39
	Govt.	51.64	1,777.01	1,828.64	75.85	1,870.45	1,946.29	69.48	2,008.43	2,077.91
	NFPSEs	5.12	761.86	766.98	3.99	738.73	742.72	7.09	847.47	854.56
	NBFCs & Fin Aux.	3.00	402.90	405.90	2.61	454.75	457.35	4.27	441.27	445.54
	Private Sector	280.66	2,700.08	2,980.73	290.98	2,617.08	2,908.06	275.83	2,737.27	3,013.09
	Trust Fund	6.48	374.44	380.92	9.02	367.61	376.63	8.47	399.87	408.34
	Personal	920.85	5,126.79	6,047.65	1,019.68	5,480.35	6,500.03	1,045.64	5,850.74	6,896.38
	Others	27.26	37.90	65.17	31.24	30.07	61.31	22.47	45.26	67.73
	<b>Total</b>	<b>1,297.35</b>	<b>11,351.70</b>	<b>12,649.05</b>	<b>1,437.69</b>	<b>11,746.3</b>	<b>13,184.00</b>	<b>1,441.49</b>	<b>12,570.47</b>	<b>14,011.96</b>
<b>Punjab</b>	Foreign	1.69	35.59	37.28	3.12	45.25	48.37	4.47	57.43	61.90
	Govt.	7.04	795.06	802.10	10.12	852.19	862.32	16.59	842.49	859.08
	NFPSEs	1.56	212.44	214.00	1.57	212.74	214.31	2.55	321.90	324.45
	NBFCs & Fin Aux.	0.13	25.59	25.72	0.25	47.81	48.05	0.17	42.89	43.06
	Private Sector	165.70	1,098.90	1,264.60	175.26	1,135.37	1,310.62	163.99	1,156.77	1,320.76
	Trust Fund	2.59	109.64	112.24	2.61	120.26	122.88	3.27	120.11	123.38
	Personal	518.28	2,523.89	3,042.17	568.48	2,639.53	3,208.01	590.48	2,832.92	3,423.41
	Others	2.47	5.24	7.72	3.06	5.51	8.57	1.05	4.73	5.77
	<b>Total</b>	<b>699.47</b>	<b>4,806.36</b>	<b>5,505.83</b>	<b>764.46</b>	<b>5,058.67</b>	<b>5,823.13</b>	<b>782.57</b>	<b>5,379.23</b>	<b>6,161.80</b>
<b>Sindh</b>	Foreign	0.06	89.34	89.40	0.06	93.83	93.90	2.49	109.65	112.14
	Govt.	10.28	235.22	245.50	13.16	258.30	271.46	10.84	298.28	309.13
	NFPSEs	2.79	325.72	328.51	1.94	290.08	292.02	4.21	324.18	328.39
	NBFCs & Fin Aux.	0.56	358.34	358.90	0.24	386.42	386.65	1.80	368.46	370.27
	Private Sector	47.45	1,088.12	1,135.57	44.81	970.04	1,014.85	42.13	1,038.30	1,080.43
	Trust Fund	1.72	183.00	184.72	3.66	175.54	179.20	2.48	179.22	181.70
	Personal	94.02	1,538.27	1,632.29	101.86	1,737.59	1,839.44	92.55	1,819.39	1,911.95
	Others	0.10	1.87	1.97	0.09	1.16	1.25	0.08	5.05	5.13
	<b>Total</b>	<b>156.97</b>	<b>3,819.88</b>	<b>3,976.86</b>	<b>165.82</b>	<b>3,912.96</b>	<b>4,078.78</b>	<b>156.58</b>	<b>4,142.55</b>	<b>4,299.13</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	0.31	2.47	2.79	0.50	3.00	3.50	0.52	3.61	4.13
	Govt.	10.02	217.24	227.26	11.37	245.94	257.32	10.24	247.69	257.93
	NFPSEs	0.23	23.04	23.27	0.23	12.21	12.44	0.05	14.12	14.17
	NBFCs & Fin Aux.	0.02	1.22	1.24	0.02	2.11	2.13	1.30	6.35	7.65
	Private Sector	32.52	134.32	166.84	34.79	124.30	159.09	30.05	137.12	167.17
	Trust Fund	1.10	12.49	13.59	1.62	12.22	13.85	1.68	24.12	25.80
	Personal	145.59	400.09	545.68	172.07	406.25	578.31	174.68	446.60	621.28
	Others	8.30	11.37	19.67	11.71	8.18	19.89	2.82	6.46	9.27
	<b>Total</b>	<b>198.09</b>	<b>802.24</b>	<b>1,000.33</b>	<b>232.31</b>	<b>814.21</b>	<b>1,046.51</b>	<b>221.33</b>	<b>886.07</b>	<b>1,107.40</b>
<b>Balochistan</b>	Foreign	..	0.45	0.45	0.02	0.36	0.39	..	0.38	0.38
	Govt.	11.81	72.69	84.50	28.95	79.01	107.96	17.21	51.03	68.24
	NFPSEs	0.24	5.61	5.85	0.04	9.81	9.84	0.05	5.20	5.25
	NBFCs & Fin Aux.	0.67	1.10	1.77	0.67	0.19	0.86	-	0.23	0.23
	Private Sector	7.27	44.94	52.21	7.06	44.40	51.46	7.35	48.50	55.85
	Trust Fund	0.35	2.59	2.94	0.39	4.50	4.90	0.26	3.92	4.18
	Personal	21.32	111.44	132.76	23.08	114.56	137.64	23.44	114.81	138.25
	Others	16.06	3.62	19.69	16.09	4.97	21.06	18.29	0.48	18.76
	<b>Total</b>	<b>57.72</b>	<b>242.45</b>	<b>300.17</b>	<b>76.31</b>	<b>257.81</b>	<b>334.11</b>	<b>66.60</b>	<b>224.54</b>	<b>291.15</b>
<b>Islamabad</b>	Foreign	0.03	41.76	41.79	0.04	43.20	43.25	0.07	67.41	67.48
	Govt.	6.30	432.88	439.18	4.95	411.83	416.79	7.03	546.81	553.83
	NFPSEs	..	194.25	194.25	0.06	212.95	213.02	-	181.02	181.02
	NBFCs & Fin Aux.	0.01	7.86	7.87	0.01	9.79	9.80	0.01	16.65	16.66
	Private Sector	3.10	293.21	296.31	3.13	308.76	311.89	2.81	317.03	319.84
	Trust Fund	0.26	64.78	65.05	0.24	52.88	53.12	0.28	70.55	70.82
	Personal	14.98	399.20	414.17	16.19	421.62	437.81	15.08	463.27	478.35
	Others	0.02	15.50	15.52	0.02	9.97	9.99	0.03	27.25	27.28
	<b>Total</b>	<b>24.70</b>	<b>1,449.44</b>	<b>1,474.14</b>	<b>24.64</b>	<b>1,471.00</b>	<b>1,495.65</b>	<b>25.30</b>	<b>1,689.98</b>	<b>1,715.28</b>
<b>FATA</b>	Foreign	..	..	..	..	..	..	0.02	..	0.02
	Govt.	0.72	0.10	0.82	1.16	0.10	1.26	1.76	0.70	2.46
	NFPSEs	0.27	0.13	0.40	0.12	0.13	0.26	0.14	..	0.14
	NBFCs & Fin Aux.	-	0.02	0.02	-	0.03	0.03	..	0.75	0.75
	Private Sector	5.40	3.39	8.79	5.94	2.96	8.90	3.67	1.78	5.45
	Trust Fund	..	0.05	0.05	..	0.05	0.05	0.01	0.05	0.05
	Personal	12.21	5.08	17.29	13.11	4.98	18.09	17.26	9.19	26.45
	Others	0.30	0.25	0.55	0.26	0.25	0.50	0.21	1.25	1.47
	<b>Total</b>	<b>18.90</b>	<b>9.01</b>	<b>27.91</b>	<b>20.60</b>	<b>8.49</b>	<b>29.10</b>	<b>23.07</b>	<b>13.71</b>	<b>36.79</b>

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

(Billion Rupees)

Provinces/Regions	Categories	Jun-18			Dec-18			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	..	0.03	0.04	0.01	0.01	0.02	0.01	0.03	0.04
	Govt.	5.09	10.42	15.51	5.73	9.99	15.72	4.71	5.57	10.27
	NFPSEs	0.01	0.17	0.18	0.03	0.33	0.36	0.04	0.35	0.38
	NBFCs & Fin Aux.	1.59	4.95	6.54	1.36	4.85	6.21	0.86	2.82	3.69
	Private Sector	3.74	8.97	12.71	4.53	7.96	12.49	3.71	9.19	12.90
	Trust Fund	0.13	0.31	0.43	0.14	0.33	0.47	0.10	0.34	0.44
	Personal	6.21	11.84	18.05	6.27	12.07	18.34	6.31	13.19	19.50
	Others	-	..	..	-	..	..	..	0.01	0.01
	<b>Total</b>		<b>16.78</b>	<b>36.68</b>	<b>53.46</b>	<b>18.06</b>	<b>35.55</b>	<b>53.61</b>	<b>15.74</b>	<b>31.49</b>
<b>AJK</b>	Foreign	0.24	1.08	1.32	0.59	1.61	2.20	0.66	1.64	2.30
	Govt.	0.37	13.41	13.78	0.39	13.08	13.46	1.09	15.87	16.96
	NFPSEs	0.01	0.51	0.52	0.01	0.47	0.48	0.06	0.71	0.77
	NBFCs & Fin Aux.	0.02	3.82	3.85	0.06	3.55	3.61	0.13	3.12	3.25
	Private Sector	15.47	28.23	43.71	15.47	23.29	38.76	22.11	28.58	50.69
	Trust Fund	0.34	1.57	1.91	0.34	1.83	2.17	0.40	1.57	1.97
	Personal	108.26	136.97	245.23	118.63	143.76	262.39	125.83	151.37	277.20
	Others	0.01	0.05	0.06	0.01	0.03	0.05	..	0.03	0.03
	<b>Total</b>		<b>124.71</b>	<b>185.64</b>	<b>310.35</b>	<b>135.49</b>	<b>187.62</b>	<b>323.11</b>	<b>150.28</b>	<b>202.90</b>

\*End Position

Source: Statistics &amp; Data Warehouse Department, SBP

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

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

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

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

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

**NBFCs & 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-18			Dec-18			Jun-19		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	0.08	0.08	-	0.48	0.48	-	0.44	0.44
	Govt.	-	833.70	833.70	10.00	763.14	773.14	0.08	808.13	808.21
	NFPSEs	0.28	1,046.49	1,046.78	38.50	1,181.05	1,219.56	0.28	1,182.98	1,183.26
	NBFCs & Fin Aux.	0.65	80.07	80.72	0.50	107.46	107.95	1.01	101.78	102.79
	Private Sector	197.90	4,334.07	4,531.97	220.21	4,734.08	4,954.29	224.14	4,795.99	5,020.13
	Trust Fund	0.02	19.28	19.30	0.82	19.32	20.15	0.03	18.35	18.38
	Personal	49.91	556.32	606.24	49.02	590.94	639.95	48.15	632.16	680.31
	Others	0.12	3.91	4.03	0.15	3.20	3.35	0.05	2.78	2.84
	<b>Total</b>	<b>248.89</b>	<b>6,873.93</b>	<b>7,122.82</b>	<b>319.19</b>	<b>7,399.68</b>	<b>7,718.87</b>	<b>273.75</b>	<b>7,542.62</b>	<b>7,816.36</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	538.22	538.22	10.00	495.42	505.42	0.03	525.01	525.04
	NFPSEs	0.28	189.42	189.71	38.50	231.68	270.19	0.28	237.51	237.79
	NBFCs & Fin Aux.	0.14	13.95	14.10	0.50	11.18	11.68	-	13.18	13.18
	Private Sector	150.05	2,133.37	2,283.42	163.51	2,300.73	2,464.24	153.56	2,283.48	2,437.04
	Trust Fund	-	4.35	4.35	-	3.67	3.67	0.00	2.96	2.97
	Personal	11.43	176.37	187.79	12.14	188.36	200.51	11.61	200.81	212.42
	Others	0.01	1.57	1.59	0.04	0.81	0.85	0.02	1.36	1.38
	<b>Total</b>	<b>161.92</b>	<b>3,057.25</b>	<b>3,219.17</b>	<b>224.69</b>	<b>3,231.86</b>	<b>3,456.56</b>	<b>165.51</b>	<b>3,264.30</b>	<b>3,429.82</b>
<b>Sindh</b>	Foreign	-	-	-	-	0.40	0.40	-	0.36	0.36
	Govt.	-	246.84	246.84	-	240.46	240.46	0.05	233.61	233.65
	NFPSEs	-	587.29	587.29	-	663.59	663.59	-	661.19	661.19
	NBFCs & Fin Aux.	-	60.83	60.83	-	89.25	89.25	-	71.84	71.84
	Private Sector	40.46	1,806.31	1,846.77	46.88	2,060.43	2,107.31	60.64	2,165.82	2,226.46
	Trust Fund	0.02	6.32	6.34	0.82	4.46	5.29	0.02	4.77	4.80
	Personal	31.36	322.20	353.56	28.52	337.83	366.34	27.44	368.43	395.87
	Others	..	1.06	1.07	0.01	1.57	1.58	0.01	1.12	1.13
	<b>Total</b>	<b>71.84</b>	<b>3,030.85</b>	<b>3,102.69</b>	<b>76.22</b>	<b>3,398.00</b>	<b>3,474.22</b>	<b>88.16</b>	<b>3,507.14</b>	<b>3,595.29</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	0.00	0.00
	NFPSEs	-	0.68	0.68	-	19.76	19.76	-	19.44	19.44
	NBFCs & Fin Aux.	0.50	1.88	2.38	-	0.46	0.46	1.01	4.12	5.13
	Private Sector	4.48	45.02	49.50	5.52	44.16	49.68	5.32	43.98	49.30
	Trust Fund	-	0.05	0.05	-	0.10	0.10	-	0.03	0.03
	Personal	1.94	16.58	18.52	2.02	19.59	21.61	1.94	16.66	18.60
	Others	0.04	0.45	0.49	0.04	0.35	0.39	0.00	0.14	0.15
	<b>Total</b>	<b>6.96</b>	<b>64.66</b>	<b>71.62</b>	<b>7.58</b>	<b>84.43</b>	<b>92.00</b>	<b>8.27</b>	<b>84.37</b>	<b>92.64</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.60	5.60	-	4.44	4.44	-	4.04	4.04
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.86	4.44	5.30	1.89	4.19	6.08	2.17	5.83	8.00
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.83	2.40	5.23	3.91	3.43	7.34	4.70	3.13	7.83
	Others	-	-	-	-	0.00	0.00	-	0.00	0.00
	<b>Total</b>	<b>3.69</b>	<b>12.44</b>	<b>16.13</b>	<b>5.80</b>	<b>12.06</b>	<b>17.86</b>	<b>6.86</b>	<b>13.01</b>	<b>19.87</b>
<b>Islamabad</b>	Foreign	-	0.08	0.08	-	0.08	0.08	-	0.08	0.08
	Govt.	-	42.95	42.95	-	22.71	22.71	-	45.37	45.37
	NFPSEs	-	268.86	268.86	-	265.78	265.78	-	264.60	264.60
	NBFCs & Fin Aux.	-	3.23	3.23	-	6.56	6.56	-	12.14	12.14
	Private Sector	0.55	337.85	338.40	0.62	317.81	318.44	0.91	289.40	290.31
	Trust Fund	-	8.57	8.57	0.00	11.08	11.08	0.00	10.59	10.59
	Personal	0.54	32.42	32.96	0.40	35.44	35.84	0.39	34.84	35.23
	Others	0.04	0.81	0.85	0.04	0.45	0.49	-	0.15	0.15
	<b>Total</b>	<b>1.13</b>	<b>694.76</b>	<b>695.89</b>	<b>1.06</b>	<b>659.92</b>	<b>660.98</b>	<b>1.30</b>	<b>657.18</b>	<b>658.48</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	0.01	0.16	0.17	-	-	-	-	0.51	0.51
	Private Sector	0.29	0.14	0.42	0.32	0.13	0.45	0.27	0.15	0.42
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.06	0.02	0.07	0.06	0.02	0.08	0.08	0.01	0.09
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.35</b>	<b>0.32</b>	<b>0.67</b>	<b>0.38</b>	<b>0.15</b>	<b>0.53</b>	<b>0.35</b>	<b>0.67</b>	<b>1.02</b>

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-18			Dec-18			Jun-19		
		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	0.63	1.72	2.35	0.79	1.70	2.49	0.75	2.56	3.30
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.60	1.86	2.45	0.64	1.90	2.54	0.77	2.96	3.73
	Others	-	-	-	-	-	-	-	0.00	0.00
	<b>Total</b>	<b>1.23</b>	<b>3.82</b>	<b>5.05</b>	<b>1.43</b>	<b>3.85</b>	<b>5.28</b>	<b>1.52</b>	<b>5.76</b>	<b>7.29</b>
<b>AJK</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.09	0.09	-	0.09	0.09	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.58	5.23	5.82	0.67	4.94	5.61	0.53	4.76	5.29
	Trust Fund	-	-	-	-	0.00	0.00	-	0.00	0.00
	Personal	1.17	4.48	5.65	1.32	4.37	5.69	1.22	5.31	6.54
	Others	0.03	0.01	0.04	0.03	0.01	0.04	0.01	0.01	0.03
	<b>Total</b>	<b>1.78</b>	<b>9.82</b>	<b>11.60</b>	<b>2.02</b>	<b>9.41</b>	<b>11.43</b>	<b>1.77</b>	<b>10.18</b>	<b>11.95</b>

Source: Statistics &amp; Data Warehouse Department, SBP

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

**Outstanding 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 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>	
Jul-Dec 2018	Punjab	5,070.90	4,887.22	96.38	183.68	3.62	274.68	5,161.90	37.17	101.79
	Sindh	7,991.89	7,568.76	94.71	423.13	5.29	132.92	7,701.68	55.47	96.37
	KPK	64.29	63.04	98.04	1.26	1.96	45.48	108.51	0.78	168.78
	Balochistan	11.60	11.52	99.38	0.07	0.62	91.97	103.49	0.75	892.51
	Islamabad	726.68	675.38	92.94	51.27	7.06	100.23	775.61	5.59	106.73
	FATA	0.21	0.21	100.00	-	-	0.01	0.22	..	103.82
	Gilgit-Baltistan	3.69	3.69	99.93	..	0.07	0.03	3.72	0.03	100.83
	AJK	16.23	16.07	98.96	0.17	1.04	14.25	30.32	0.22	186.74
<b>Total</b>		<b>13,885.48</b>	<b>13,225.89</b>	<b>95.25</b>	<b>659.57</b>	<b>4.75</b>	<b>659.57</b>	<b>13,885.46</b>	<b>100.00</b>	
Jan-Jun 2019	Punjab	5,542.77	5,156.52	93.03	386.25	6.97	750.14	5,906.65	42.12	106.57
	Sindh	7,564.96	6,727.07	88.92	837.89	11.08	422.66	7,149.73	50.99	94.51
	KPK	125.64	57.60	45.85	68.03	54.15	82.56	140.16	1.00	111.56
	Balochistan	14.02	13.77	98.22	0.25	1.78	92.57	106.34	0.76	758.30
	Islamabad	757.68	543.15	71.69	214.53	28.31	146.79	689.94	4.92	91.06
	FATA	0.11	0.10	90.13	0.01	9.87	0.02	0.12	..	112.09
	Gilgit-Baltistan	2.47	2.40	97.08	0.07	2.92	0.21	2.61	0.02	105.52
	AJK	15.44	14.69	95.15	0.75	4.85	12.83	27.52	0.20	178.25
<b>Total</b>		<b>14,023.08</b>	<b>12,515.30</b>	<b>89.25</b>	<b>1,507.78</b>	<b>10.75</b>	<b>1,507.78</b>	<b>14,023.08</b>	<b>100.00</b>	

Source: Statistics &amp; Data Warehouse Department, SBP

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 2018		Jul-Dec 2018		Jan-Jun 2019	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,673.95	97.69	4,887.22	96.38	5,156.52	93.03
	Sindh	78.06	1.63	129.79	2.56	242.08	4.37
	KPK	4.39	0.09	15.92	0.31	29.29	0.53
	Balochistan	0.02	..	0.69	0.01	0.45	0.01
	Islamabad	27.20	0.57	34.62	0.68	105.90	1.91
	Fata	..	..	..	..	..	..
	Gilgit-Baltistan	0.08	..	0.03	..	0.05	..
	AJK	0.79	0.02	2.63	0.05	8.48	0.15
<b>Punjab Total</b>		<b>4,784.49</b>	<b>100.00</b>	<b>5,070.90</b>	<b>100.00</b>	<b>5,542.77</b>	<b>100.00</b>
Sindh	Punjab	222.55	4.03	234.72	2.94	657.07	8.69
	Sindh	5,172.42	93.63	7,568.76	94.71	6,727.07	88.92
	KPK	13.42	0.24	20.58	0.26	44.22	0.58
	Balochistan	81.03	1.47	91.09	1.14	91.69	1.21
	Islamabad	35.14	0.64	65.14	0.82	40.69	0.54
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	0.16	..
	AJK	0.03	..	11.60	0.15	4.05	0.05
<b>Sindh Total</b>		<b>5,524.60</b>	<b>100.00</b>	<b>7,991.89</b>	<b>100.00</b>	<b>7,564.96</b>	<b>100.00</b>
KPK	Punjab	0.06	0.07	0.73	1.13	5.19	4.13
	Sindh	..	..	0.06	0.09	62.54	49.78
	KPK	86.06	99.72	63.04	98.04	57.60	45.85
	Balochistan	..	..	0.01	0.01	..	..
	Islamabad	0.18	0.21	0.46	0.72	0.12	0.09
	FATA	..	..	..	..	0.02	0.02
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	0.01	0.01	0.16	0.13
<b>KPK Total</b>		<b>86.31</b>	<b>100.00</b>	<b>64.29</b>	<b>100.00</b>	<b>125.64</b>	<b>100.00</b>
Balochistan	Punjab	0.01	0.03	0.02	0.13	0.04	0.26
	Sindh	..	0.02	0.05	0.43	0.19	1.39
	KPK	..	0.01	..	0.03	..	0.02
	Balochistan	28.18	99.94	11.52	99.38	13.77	98.22
	Islamabad	..	..	..	0.03	0.02	0.12
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	..	..	..	..
<b>Balochistan Total</b>		<b>28.20</b>	<b>100.00</b>	<b>11.60</b>	<b>100.00</b>	<b>14.02</b>	<b>100.00</b>
Islamabad	Punjab	39.41	5.03	39.11	5.38	87.16	11.50
	Sindh	0.46	0.06	3.02	0.42	117.84	15.55
	KPK	7.37	0.94	8.93	1.23	8.96	1.18
	Balochistan	0.03	..	0.19	0.03	0.43	0.06
	Islamabad	735.65	93.96	675.38	92.94	543.15	71.69
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.02	..	0.02	..	0.14	0.02
<b>Islamabad Total</b>		<b>782.95</b>	<b>100.00</b>	<b>726.65</b>	<b>100.00</b>	<b>757.68</b>	<b>100.00</b>
FATA	Punjab	-	-	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	-	-	-	-	0.01	9.87
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	0.10	100.00	0.21	100.00	0.10	90.13
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
<b>FATA Total</b>		<b>0.10</b>	<b>100.00</b>	<b>0.21</b>	<b>100.00</b>	<b>0.11</b>	<b>100.00</b>
Gilgit-Baltistan	Punjab	..	0.02	..	0.05	0.01	0.41
	Sindh	..	0.01	..	..	..	0.01
	KPK	..	0.01	..	0.02	0.01	0.59
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	0.05	1.91
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.45	99.95	3.69	99.93	2.40	97.08
	AJK	-	-	..	0.01	-	-
<b>Gilgit-Baltistan Total</b>		<b>3.46</b>	<b>100.00</b>	<b>3.69</b>	<b>100.00</b>	<b>2.47</b>	<b>100.00</b>
AJK	Punjab	0.11	0.74	0.11	0.71	0.67	4.35
	Sindh	..	0.01	..	0.01	0.01	0.08
	KPK	0.07	0.45	0.04	0.28	0.05	0.35
	Balochistan	-	-	..	..	-	-
	Islamabad	..	0.01	0.01	0.03	0.01	0.07
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	0.01	..	0.01	..	..
	AJK	14.33	98.78	16.07	98.96	14.69	95.15
<b>AJK Total</b>		<b>14.53</b>	<b>100.00</b>	<b>16.23</b>	<b>100.00</b>	<b>15.44</b>	<b>100.00</b>
<b>Grand Total</b>		<b>11,224.63</b>		<b>13,885.46</b>		<b>14,023.08</b>	

Source: Statistics &amp; Data Warehouse Department, SBP

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

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

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2018		Jul-Dec 2018		Jan-Jun 2019	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,673.95	94.69	4,887.22	97.54	5,156.52	87.30
	Sindh	222.55	4.51	234.72	1.63	657.07	11.12
	KPK	0.06	..	0.73	0.09	5.19	0.09
	Balochistan	0.01	..	0.02	..	0.04	..
	Islamabad	39.41	0.80	39.11	0.72	87.16	1.48
	FATA	-	-	-	..	-	-
	Gilgit-Baltistan	..	..	..	..	0.01	..
AJK	0.11	..	0.11	0.02	0.67	0.01	
<b>Punjab Total</b>		<b>4,936.08</b>	<b>100.00</b>	<b>5,161.90</b>	<b>100.00</b>	<b>5,906.65</b>	<b>100.00</b>
Sindh	Punjab	78.06	1.49	129.79	4.03	242.08	3.39
	Sindh	5,172.42	98.50	7,568.76	93.62	6,727.07	94.09
	KPK	..	..	0.06	0.24	62.54	0.87
	Balochistan	..	..	0.05	1.47	0.19	..
	Islamabad	0.46	0.01	3.02	0.64	117.84	1.65
	FATA	-	-	-	..	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	..	..	..	..	0.01	..	
<b>Sindh Total</b>		<b>5,250.95</b>	<b>100.00</b>	<b>7,701.68</b>	<b>100.00</b>	<b>7,149.73</b>	<b>100.00</b>
KPK	Punjab	4.39	3.94	15.92	0.07	29.29	20.90
	Sindh	13.42	12.06	20.58	..	44.22	31.55
	KPK	86.06	77.32	63.04	99.72	57.60	41.10
	Balochistan	..	..	..	..	..	..
	Islamabad	7.37	6.62	8.93	0.21	8.96	6.40
	FATA	-	-	-	..	0.01	0.01
	Gilgit-Baltistan	..	..	..	..	0.01	0.01
AJK	0.07	0.06	0.04	..	0.05	0.04	
<b>KPK Total</b>		<b>111.31</b>	<b>100.00</b>	<b>108.51</b>	<b>100.00</b>	<b>140.16</b>	<b>100.00</b>
Balochistan	Punjab	0.02	0.02	0.69	0.03	0.45	0.43
	Sindh	81.03	74.16	91.09	0.02	91.69	86.22
	KPK	..	..	0.01	..	..	..
	Balochistan	28.18	25.79	11.52	99.94	13.77	12.95
	Islamabad	0.03	0.03	0.19	..	0.43	0.40
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	-	-	..	-	-	-	
<b>Balochistan Total</b>		<b>109.26</b>	<b>100.00</b>	<b>103.49</b>	<b>100.00</b>	<b>106.34</b>	<b>100.00</b>
Islamabad	Punjab	27.20	3.41	34.62	5.03	105.90	15.35
	Sindh	35.14	4.40	65.14	0.06	40.69	5.90
	KPK	0.18	0.02	0.46	0.94	0.12	0.02
	Balochistan	..	..	..	..	0.02	..
	Islamabad	735.65	92.17	675.38	93.96	543.15	78.72
	FATA	-	-	-	..	-	-
	Gilgit-Baltistan	-	-	-	..	0.05	0.01
AJK	..	..	0.01	..	0.01	..	
<b>Islamabad Total</b>		<b>798.18</b>	<b>100.00</b>	<b>775.61</b>	<b>100.00</b>	<b>689.94</b>	<b>100.00</b>
FATA	Punjab	..	3.03	..	-	..	0.50
	Sindh	..	0.95	..	-	..	0.42
	KPK	..	0.45	..	-	0.02	17.07
	Balochistan	-	-	-	-	-	-
	Islamabad	..	2.21	..	-	..	1.61
	FATA	0.10	93.09	0.21	-	0.10	80.41
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	..	0.27	..	100.00	-	-	
<b>FATA Total</b>		<b>0.11</b>	<b>100.00</b>	<b>0.22</b>	<b>100.00</b>	<b>0.12</b>	<b>100.00</b>
Gilgit Baltistan	Punjab	0.08	2.14	0.03	0.67	0.05	1.88
	Sindh	..	0.10	..	0.03	0.16	6.07
	KPK	..	0.03	..	0.03	..	0.03
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.10	..	0.10	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.45	97.57	3.69	99.11	2.40	92.00
AJK	..	0.05	..	0.06	..	0.01	
<b>Gilgit-Baltistan Total</b>		<b>3.54</b>	<b>100.00</b>	<b>3.72</b>	<b>100.00</b>	<b>2.61</b>	<b>100.00</b>
AJK	Punjab	0.79	5.22	2.63	8.68	8.48	30.80
	Sindh	0.03	0.18	11.60	38.26	4.05	14.73
	KPK	..	0.01	0.01	0.02	0.16	0.59
	Balochistan	..	0.01	-	-	-	-
	Islamabad	0.02	0.12	0.02	0.05	0.14	0.51
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	0.00	-	-
AJK	14.35	94.47	16.07	52.99	14.69	53.38	
<b>AJK Total</b>		<b>15.19</b>	<b>100.00</b>	<b>30.32</b>	<b>100.00</b>	<b>27.52</b>	<b>100.00</b>
<b>Grand Total</b>		<b>11,224.63</b>		<b>13,885.46</b>		<b>14,023.08</b>	

Source: Statistics &amp; Data Warehouse Department, SBP

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

## 6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2016			2017			2018			2019			
	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	4,839	23.1	4.8	4,491	21.1	4.7	5,412	22.9	4.2	5,001	21.1	4.2
10 to	20	3,825	56.1	14.7	3,898	58.0	14.9	3,892	57.6	14.8	3,609	54.4	15.1
20 to	25	1,789	40.2	22.5	2,239	50.1	22.4	1,744	39.2	22.5	1,793	40.3	22.5
25 to	30	1,791	49.4	27.6	2,009	55.2	27.5	1,739	48.0	27.6	1,916	52.7	27.5
30 to	40	3,482	122.2	35.1	3,724	130.1	34.9	3,768	131.4	34.9	4,134	145.2	35.1
40 to	50	3,110	139.7	44.9	3,414	153.0	44.8	3,603	161.7	44.9	3,543	159.3	45.0
50 to	60	2,636	144.6	54.9	2,918	160.4	55.0	3,115	171.0	54.9	3,291	180.6	54.9
60 to	70	2,409	156.3	64.9	2,648	171.8	64.9	2,975	193.3	65.0	3,170	206.0	65.0
70 to	80	2,109	158.5	75.2	2,294	171.9	74.9	2,678	200.7	75.0	2,555	191.4	74.9
80 to	90	1,756	148.8	84.7	2,101	178.1	84.8	2,378	201.8	84.9	2,401	204.1	85.0
90 to	100	1,694	160.8	94.9	1,734	164.4	94.8	2,153	204.6	95.0	2,168	205.9	95.0
100 to	200	8,869	1,244.5	140.3	10,138	1,425.7	140.6	11,651	1,626.7	139.6	12,272	1,729.8	141.0
200 to	300	2,992	721.3	241.1	3,238	784.4	242.2	3,729	900.1	241.4	4,080	979.9	240.2
300 to	400	1,245	428.8	344.3	1,430	493.7	345.3	1,495	513.3	343.4	1,694	583.0	344.2
400 to	500	644	286.9	445.4	737	327.9	445.1	764	339.0	443.9	867	385.0	444.2
500 to	600	415	226.9	546.7	454	246.7	543.9	436	238.2	545.9	503	274.4	545.1
600 to	700	259	167.3	647.0	275	177.4	645.6	261	168.8	645.6	297	191.7	644.4
700 to	800	169	126.2	748.3	210	156.3	744.5	210	157.3	749.3	208	155.1	746.4
800 to	900	139	117.7	849.4	145	122.6	846.2	164	138.9	848.6	168	142.2	847.3
900 to	1,000	94	88.9	947.3	113	107.1	946.8	114	107.6	946.2	115	108.8	948.6
1,000 to	2,000	427	582.2	1,364.2	448	607.4	1,354.8	465	635.4	1,367.6	524	719.2	1,371.4
2,000 to	3,000	123	299.6	2,439.2	130	311.2	2,400.5	139	335.5	2,409.8	167	401.1	2,403.7
3,000 to	4,000	53	180.8	3,431.6	54	185.8	3,434.5	60	205.0	3,432.0	74	253.0	3,431.7
4,000 to	5,000	32	141.4	4,408.3	30	133.2	4,447.6	33	145.6	4,415.5	36	160.2	4,421.8
5,000 to	6,000	22	117.4	5,364.5	25	136.1	5,399.3	23	122.1	5,399.7	26	139.4	5,398.7
6,000 to	7,000	13	82.2	6,429.4	14	89.3	6,459.2	14	91.6	6,481.8	16	102.5	6,455.1
7,000 to	8,000	8	63.3	7,460.5	11	82.1	7,455.7	12	85.9	7,467.5	13	95.5	7,478.8
8,000 to	9,000	8	67.2	8,457.2	10	80.7	8,453.6	8	71.8	8,472.2	9	80.1	8,453.6
9,000 to	10,000	6	57.2	9,454.9	7	67.6	9,452.4	7	68.8	9,464.3	7	69.0	9,437.9
10,000 and over	62	3,958.3	64,005.8	67	4,742.7	71,063.8	71	5,265.3	74,394.9	75	5,981.1	80,202.3	
<b>Total</b>	<b>45,019</b>	<b>10,157.7</b>	<b>225.6</b>	<b>49,006</b>	<b>11,592.1</b>	<b>236.5</b>	<b>53,112</b>	<b>12,649.0</b>	<b>238.2</b>	<b>54,731</b>	<b>14,012.0</b>	<b>256.0</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 & Data Warehouse 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 - 2018</b>																
Public	8.86	9.33	8.93	9.43	8.70	8.72	9.10	9.11	5.15	5.35	5.60	5.60	3.60	3.77	5.30	5.28
Private	7.71	7.98	7.86	8.18	7.78	7.79	8.07	8.08	3.74	3.58	5.25	5.13	3.03	3.01	4.83	4.82
Foreign	6.97	7.34	6.97	7.34	7.12	7.12	7.46	7.46	3.88	3.88	5.88	5.88	3.48	3.48	5.63	5.63
Specialised	13.97	13.97	13.97	13.97	13.15	13.15	14.00	14.00	4.52	4.52	4.88	4.88	4.01	4.00	4.82	4.81
<b>All Banks</b>	<b>7.72</b>	<b>8.02</b>	<b>7.87</b>	<b>8.21</b>	<b>8.08</b>	<b>8.09</b>	<b>8.40</b>	<b>8.41</b>	<b>3.99</b>	<b>3.90</b>	<b>5.34</b>	<b>5.26</b>	<b>3.15</b>	<b>3.16</b>	<b>4.94</b>	<b>4.92</b>
<b>Aug - 2018</b>																
Public	9.22	9.93	9.24	9.96	8.73	8.75	9.16	9.16	5.53	5.83	6.07	6.07	3.76	4.03	5.63	5.62
Private	7.91	8.02	8.03	8.17	8.02	8.03	8.29	8.31	4.75	4.70	5.67	5.63	3.35	3.33	5.34	5.33
Foreign	7.47	7.87	7.47	7.87	7.25	7.27	7.56	7.62	4.37	4.26	6.41	6.38	3.92	3.85	6.12	6.09
Specialised	14.22	14.22	14.22	14.22	13.17	13.17	14.01	14.01	4.31	4.31	5.12	5.12	3.98	3.97	4.80	4.79
<b>All Banks</b>	<b>7.94</b>	<b>8.07</b>	<b>8.05</b>	<b>8.21</b>	<b>8.27</b>	<b>8.29</b>	<b>8.58</b>	<b>8.60</b>	<b>4.85</b>	<b>4.84</b>	<b>5.75</b>	<b>5.72</b>	<b>3.44</b>	<b>3.47</b>	<b>5.41</b>	<b>5.40</b>
<b>Sep - 2018</b>																
Public	9.50	9.62	9.59	9.73	8.52	8.55	9.03	9.03	5.16	5.42	6.03	6.00	3.79	4.08	5.73	5.72
Private	8.09	8.34	8.26	8.60	8.16	8.21	8.42	8.49	4.30	4.21	5.99	5.93	3.42	3.41	5.46	5.45
Foreign	7.72	8.13	7.72	8.13	7.64	7.66	7.94	8.01	4.91	4.91	6.91	6.90	4.05	4.07	6.46	6.47
Specialised	14.23	14.23	14.24	14.24	13.19	13.19	14.03	14.03	3.28	3.28	6.46	6.46	3.99	3.99	4.78	4.78
<b>All Banks</b>	<b>8.12</b>	<b>8.39</b>	<b>8.28</b>	<b>8.64</b>	<b>8.33</b>	<b>8.39</b>	<b>8.65</b>	<b>8.72</b>	<b>4.47</b>	<b>4.44</b>	<b>6.04</b>	<b>5.99</b>	<b>3.51</b>	<b>3.54</b>	<b>5.53</b>	<b>5.51</b>
<b>Oct - 2018</b>																
Public	10.03	10.24	10.04	10.24	9.05	9.09	9.52	9.52	5.90	5.79	6.61	6.44	4.07	4.33	6.04	6.04
Private	8.80	9.12	8.93	9.34	8.71	8.74	8.98	9.04	5.43	5.37	6.41	6.37	3.77	3.75	6.03	6.03
Foreign	8.30	8.77	8.30	8.77	8.22	8.22	8.59	8.59	5.03	4.97	7.17	7.12	4.69	4.74	7.10	7.11
Specialised	14.15	14.15	14.23	14.23	13.21	13.21	14.05	14.05	4.99	4.99	6.65	6.65	4.03	4.03	4.79	4.79
<b>All Banks</b>	<b>8.81</b>	<b>9.15</b>	<b>8.94</b>	<b>9.37</b>	<b>8.87</b>	<b>8.91</b>	<b>9.19</b>	<b>9.24</b>	<b>5.47</b>	<b>5.41</b>	<b>6.46</b>	<b>6.40</b>	<b>3.84</b>	<b>3.88</b>	<b>6.04</b>	<b>6.04</b>
<b>Nov - 2018</b>																
Public	9.65	10.06	9.68	10.09	9.00	9.03	9.47	9.46	6.11	6.15	7.18	6.97	4.17	4.43	6.25	6.24
Private	9.11	9.46	9.29	9.72	8.98	9.02	9.27	9.34	4.38	4.26	5.95	5.85	3.85	3.84	6.15	6.14
Foreign	8.52	8.64	8.52	8.65	8.33	8.33	8.69	8.69	5.14	5.57	6.42	7.36	4.49	4.68	6.64	7.15
Specialised	14.32	14.32	14.39	14.39	13.23	13.23	14.07	14.07	4.54	4.54	5.12	5.12	3.92	3.92	4.82	4.82
<b>All Banks</b>	<b>9.13</b>	<b>9.48</b>	<b>9.30</b>	<b>9.73</b>	<b>9.07</b>	<b>9.11</b>	<b>9.40</b>	<b>9.46</b>	<b>4.63</b>	<b>4.52</b>	<b>6.14</b>	<b>6.05</b>	<b>3.92</b>	<b>3.96</b>	<b>6.17</b>	<b>6.17</b>
<b>Dec - 2018</b>																
Public	10.37	10.36	10.43	10.43	9.63	9.67	10.11	10.11	5.34	6.09	7.52	7.37	4.06	4.53	6.58	6.58
Private	9.69	9.69	9.82	9.84	9.57	9.56	9.89	9.89	6.92	6.82	8.17	8.10	4.56	4.54	7.32	7.30
Foreign	10.38	10.56	10.38	10.57	9.80	9.78	10.17	10.17	5.29	5.77	7.19	8.35	5.07	5.30	7.49	8.11
Specialised	14.52	14.52	14.59	14.59	13.24	13.24	14.10	14.10	4.93	4.93	6.27	6.27	3.84	3.84	4.92	4.92
<b>All Banks</b>	<b>9.73</b>	<b>9.72</b>	<b>9.86</b>	<b>9.87</b>	<b>9.66</b>	<b>9.66</b>	<b>10.02</b>	<b>10.02</b>	<b>6.72</b>	<b>6.73</b>	<b>8.09</b>	<b>8.04</b>	<b>4.46</b>	<b>4.55</b>	<b>7.16</b>	<b>7.16</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 - 2019</b>																
Public	10.66	11.34	10.78	11.53	9.41	9.42	9.94	9.94	7.19	7.42	8.00	7.79	4.59	4.83	7.09	7.08
Private	10.66	11.13	10.80	11.35	10.31	10.35	10.64	10.71	5.99	5.79	7.64	7.51	4.80	4.78	7.55	7.54
Foreign	10.26	10.51	10.26	10.51	10.24	10.25	10.61	10.62	6.95	6.80	9.13	9.09	5.71	5.58	8.76	8.71
Specialised	14.21	14.21	14.21	14.21	13.26	13.26	14.14	14.14	7.06	7.06	8.80	8.80	6.85	6.85	8.57	8.57
<b>All Banks</b>	<b>10.66</b>	<b>11.13</b>	<b>10.80</b>	<b>11.35</b>	<b>10.20</b>	<b>10.23</b>	<b>10.58</b>	<b>10.63</b>	<b>6.25</b>	<b>6.11</b>	<b>7.78</b>	<b>7.64</b>	<b>4.78</b>	<b>4.81</b>	<b>7.48</b>	<b>7.47</b>
<b>Feb - 2019</b>																
Public	11.47	11.47	11.53	11.53	10.30	10.32	10.98	10.99	6.02	6.05	7.78	7.18	5.10	5.39	7.73	7.72
Private	10.47	10.68	10.68	10.98	10.43	10.46	10.79	10.83	6.41	6.28	8.31	8.24	4.90	4.88	7.78	7.77
Foreign	10.35	10.67	10.35	10.68	10.28	10.28	10.74	10.74	7.32	7.34	8.70	8.67	6.05	6.05	8.84	8.82
Specialised	14.32	14.32	14.32	14.32	13.29	13.29	14.15	14.15	6.94	6.94	9.20	9.20	6.88	6.88	8.62	8.62
<b>All Banks</b>	<b>10.49</b>	<b>10.71</b>	<b>10.70</b>	<b>11.00</b>	<b>10.46</b>	<b>10.49</b>	<b>10.89</b>	<b>10.93</b>	<b>6.42</b>	<b>6.31</b>	<b>8.30</b>	<b>8.21</b>	<b>4.96</b>	<b>5.00</b>	<b>7.79</b>	<b>7.78</b>
<b>Mar - 2019</b>																
Public	11.85	12.33	11.89	12.37	10.97	10.97	11.65	11.65	7.02	7.49	7.97	7.97	5.09	5.42	7.78	7.77
Private	10.67	10.84	10.88	11.13	10.57	10.60	10.92	10.99	6.18	6.06	8.56	8.52	4.97	4.96	7.88	7.88
Foreign	8.55	8.32	8.55	8.32	9.86	9.87	10.24	10.24	5.13	5.21	7.79	8.17	6.13	6.22	8.73	8.88
Specialised	14.22	14.22	14.22	14.22	13.31	13.31	14.17	14.17	5.54	5.54	9.34	9.34	6.58	6.58	8.62	8.62
<b>All Banks</b>	<b>10.67</b>	<b>10.83</b>	<b>10.87</b>	<b>11.10</b>	<b>10.69</b>	<b>10.73</b>	<b>11.11</b>	<b>11.18</b>	<b>6.28</b>	<b>6.25</b>	<b>8.44</b>	<b>8.41</b>	<b>5.01</b>	<b>5.07</b>	<b>7.88</b>	<b>7.88</b>
<b>Apr - 2019</b>																
Public	11.89	12.32	11.91	12.34	11.30	11.33	12.10	12.11	5.92	6.49	7.75	7.75	5.37	5.72	8.04	8.04
Private	11.20	11.48	11.35	11.71	11.08	10.78	11.34	11.19	7.20	7.14	8.83	8.79	5.87	5.16	7.90	8.18
Foreign	8.92	8.52	8.92	8.52	10.99	11.00	11.42	11.46	9.05	9.06	9.55	9.55	6.56	6.58	9.32	9.32
Specialised	14.32	14.32	14.33	14.33	13.32	13.32	14.18	14.18	6.71	6.71	9.46	9.46	6.77	6.77	8.69	8.69
<b>All Banks</b>	<b>11.18</b>	<b>11.44</b>	<b>11.32</b>	<b>11.66</b>	<b>11.15</b>	<b>10.95</b>	<b>11.49</b>	<b>11.43</b>	<b>7.19</b>	<b>7.17</b>	<b>8.80</b>	<b>8.76</b>	<b>5.81</b>	<b>5.29</b>	<b>7.93</b>	<b>8.17</b>
<b>May - 2019</b>																
Public	12.74	12.74	12.75	12.75	11.28	11.30	12.01	12.01	8.07	8.27	8.75	8.75	5.49	5.83	8.31	8.31
Private	11.58	11.80	11.75	12.02	11.01	11.01	11.39	11.39	7.18	7.10	9.35	9.30	5.30	5.28	8.38	8.38
Foreign	11.10	11.64	11.10	11.64	11.29	11.25	11.68	11.66	9.21	9.25	10.50	10.42	5.64	5.72	9.43	9.43
Specialised	14.19	14.19	14.19	14.19	13.33	13.33	14.20	14.20	7.76	7.76	8.91	8.91	7.03	7.03	8.67	8.67
<b>All Banks</b>	<b>11.60</b>	<b>11.84</b>	<b>11.76</b>	<b>12.04</b>	<b>11.12</b>	<b>11.12</b>	<b>11.57</b>	<b>11.58</b>	<b>7.38</b>	<b>7.34</b>	<b>9.27</b>	<b>9.23</b>	<b>5.34</b>	<b>5.39</b>	<b>8.38</b>	<b>8.38</b>
<b>Jun - 2019</b>																
Public	12.69	12.69	12.77	12.77	11.41	11.43	12.20	12.20	7.52	8.69	9.85	9.85	5.52	6.14	9.04	9.04
Private	12.42	12.50	12.64	12.75	11.46	11.46	11.86	11.87	8.38	8.33	10.26	10.24	5.75	5.72	9.27	9.27
Foreign	12.17	12.07	12.17	12.08	12.13	12.14	12.54	12.57	9.66	9.98	10.71	10.68	5.82	5.97	10.19	10.16
Specialised	14.37	14.37	14.38	14.38	13.35	13.35	14.22	14.22	8.41	8.41	9.64	9.64	6.89	6.89	8.96	8.96
<b>All Banks</b>	<b>12.43</b>	<b>12.51</b>	<b>12.64</b>	<b>12.75</b>	<b>11.49</b>	<b>11.50</b>	<b>11.98</b>	<b>11.99</b>	<b>8.30</b>	<b>8.39</b>	<b>10.22</b>	<b>10.20</b>	<b>5.71</b>	<b>5.81</b>	<b>9.23</b>	<b>9.23</b>

Notes:

Source: Statistics &amp; Data Warehouse Department, SBP

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

## 6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs*					
	31-12-2014	31-12-2015	30-06-2016	30-06-2017	30-06-2018	30-06-2019
<b>All Banks</b>	<b>608.6</b>	<b>605.4</b>	<b>634.5</b>	<b>614.8</b>	<b>623.6</b>	<b>768.0</b>
<b>Commercial Banks</b>	<b>576.1</b>	<b>575.3</b>	<b>591.0</b>	<b>562.5</b>	<b>562.1</b>	<b>697.3</b>
Public Sector Commercial Banks	182.6	190.1	200.9	187.6	188.0	226.1
Local Private Banks	388.8	382.0	387.3	372.0	371.3	468.3
Foreign Banks	4.8	3.2	3.0	2.9	2.8	2.8
<b>Specialised Banks</b>	<b>32.5</b>	<b>30.2</b>	<b>43.3</b>	<b>52.3</b>	<b>61.5</b>	<b>70.7</b>

(End Period Billion Rupees)

Banks	Net NPLs*						Net NPLs to Net Loans (%)*					
	31-12-2014	31-12-2015	30-06-2015	30-06-2017	30-06-2018	30-06-2019	31-12-2014	31-12-2015	30-06-2016	30-06-2017	30-06-2018	30-06-2019
<b>All Banks</b>	<b>122.0</b>	<b>91.1</b>	<b>111.6</b>	<b>100.1</b>	<b>80.6</b>	<b>166.2</b>	<b>2.74</b>	<b>1.89</b>	<b>2.15</b>	<b>1.64</b>	<b>1.10</b>	<b>2.05</b>
<b>Commercial Banks</b>	<b>109.4</b>	<b>78.8</b>	<b>86.5</b>	<b>66.9</b>	<b>39.9</b>	<b>120.0</b>	<b>2.53</b>	<b>1.69</b>	<b>1.72</b>	<b>1.12</b>	<b>0.56</b>	<b>1.51</b>
Public Sector Commercial Banks	52.5	39.8	43.3	28.5	11.1	27.5	5.88	4.48	4.46	2.49	0.84	1.80
Local Private Banks	57.0	39.0	43.2	38.5	29.0	92.7	1.69	1.04	1.07	0.80	0.50	1.46
Foreign Banks	(0.1)	..	..	(..)	(0.2)	(0.2)	(0.16)	(0.03)	(0.04)	(0.03)	(0.33)	(0.22)
<b>Specialised Banks</b>	<b>12.7</b>	<b>12.3</b>	<b>25.0</b>	<b>33.2</b>	<b>40.7</b>	<b>46.2</b>	<b>10.55</b>	<b>8.68</b>	<b>17.23</b>	<b>21.91</b>	<b>26.98</b>	<b>33.22</b>

Note: \* Based on un-audited data submitted by the banks and DFIs

Source: Financial Stability Department, SBP

## 6.15 Electronic Banking Statistics

Product/Item	FY15	FY16	FY17	FY18	FY19 <sup>p</sup>
<b>Number in Actual</b>					
<b>1. Banking Infrastructure</b>					
Number of Banks' Branches	11,937	13,179	14,293	14,970	15,598
Real Time Online Branches (RTOB)	11,315	12,674	14,150	14,850	15,481
Automated Teller Machines (ATM)	9,597	11,381	12,689	14,019	14,722
Point of Sale (POS)	41,183	50,769	54,490	53,511	56,911
<b>2. Payment Cards (Total Cards)</b>	<b>27,294,463</b>	<b>33,659,736</b>	<b>36,632,969</b>	<b>40,918,993</b>	<b>42,237,999</b>
Credit Cards	1,369,958	1,450,095	1,292,136	1,453,867	1,589,120
Debit Cards	25,024,235	27,411,117	17,857,561	21,712,069	24,831,777
Proprietary ATMs only Cards	900,270	4,798,524	8,043,044	8,586,819	8,485,391
Pre-Paid Cards	...	...	315,865	234,098	228,417
Social Welfare Cards	...	...	9,124,363	8,932,140	7,103,294
<b>3. Registered Users (Total)</b>	<b>20,703,772</b>	<b>23,609,459</b>	<b>27,671,280</b>	<b>29,433,957</b>	<b>38,653,491</b>
Internet Banking Users	1,811,707	1,958,034	2,347,026	3,113,728	3,278,611
Mobile Phone Banking Users	2,267,688	2,451,420	2,484,044	3,385,889	5,626,137
Call Center / IVR Users	16,624,377	19,200,005	22,840,210	26,484,765	29,748,743
<b>4. Number of e-Merchants Registered with Banks (Number in Thousands &amp; Amount in Million Rs.)</b>	...	...	571	1,094	1,362
<b>5. E-Banking Financial Transactions</b>					
Number of Transactions	469,057	543,750	625,846	756,401	869,767
Amount	35,848,242	37,224,822	37,061,942	47,403,741	58,820,699
<b>5.1 ATM Transactions</b>					
Number of Transactions	300,248	342,692	397,754	470,571	523,291
Amount	3,202,326	3,681,573	4,562,247	5,549,353	6,399,557
i. Cash Withdrawal					
Number of Transactions	288,897	330,135	375,246	446,694	498,714
Amount	2,662,020	3,242,495	3,880,310	4,838,294	5,669,020
ii. Cash Deposit					
Number of Transactions	4	11	219	350	470
Amount	39	123	5,438	12,133	20,245
iii. Deposit of Payment Instrument					
Number of Transactions	-	-	5,257	6,160	7,933
Amount	-	-	10,734	13,601	20,545
iv. Utility Bills Payment					
Number of Transactions	869	1,243	7,521	9,301	8,723
Amount	2,934	4,512	232,098	304,068	340,003
v. A/c to A/c Funds Transfer					
Number of Transactions	4,522	5,198	9,478	-	7,422
Amount	218,353	170,783	433,129	380,718	349,122
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	5,956	6,105	33	29	29
Amount	318,979	263,660	538	538	621
<b>5.2 POS Transactions</b>					
Number of Transactions	32,106	39,222	50,524	63,494	72,372
Amount	172,142	199,751	246,012	297,028	366,199
<b>5.3 RTOB Transactions</b>					
Number of Transactions	113,800	135,290	143,550	165,674	187,387
Amount	31,559,708	32,339,773	31,126,446	39,857,737	49,430,653
i. Real Time Cash Withdrawals					
Number of Transactions	24,508	31,362	31,878	34,480	37,076
Amount	2,094,900	3,012,680	2,502,038	2,927,127	3,559,484
ii. Real Time Cash Deposits					
Number of Transactions	38,178	47,784	65,892	75,850	89,003
Amount	3,076,650	4,617,123	6,652,936	7,815,791	9,790,722
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	32,618	37,903	45,781	55,344	61,309
Amount	18,235,977	17,819,233	21,971,473	29,114,819	36,080,448

## 6.15 Electronic Banking Statistics

Product/Item	FY15	FY16	FY17	FY18	FY19 <sup>P</sup>
<b>5.4 Mobile Banking Transactions</b>					
Number of Transactions	6,139	6,633	7,365	21,767	41,070
Amount	106,890	112,484	141,407	409,825	866,846
i. Payment Through Mobile					
Number of Transactions	352	370	256	905	2,318
Amount	2,029	3,246	6,090	16,663	114,393
ii. Utility Bills Payment					
Number of Transactions	3,197	2,894	3,068	10,089	18,752
Amount	4,489	2,444	6,025	10,529	20,580
iii. A/c to A/c Funds Transfer					
Number of Transactions	1,120	1,396	2,051	5,790	10,920
Amount	43,482	47,959	60,004	186,199	364,709
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	1,470	1,973	1,990	4,984	9,079
Amount	56,890	58,835	69,288	196,434	367,164
<b>5.5 Call Centers /IVR Banking Transactions</b>					
Number of Transactions	766	715	262	293	276
Amount	9,524	10,114	7,751	8,736	9,175
i. Payment Through Call Centre					
Number of Transactions	337	279	164	180	182
Amount	2,887	2,852	6,621	7,081	7,267
ii. Utility Bills Payment					
Number of Transactions	315	325	84	86	69
Amount	1,684	1,781	630	882	1,058
iii. A/c to A/c Funds Transfer					
Number of Transactions	106	106	10	26	23
Amount	4,572	5,338	361	720	814
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	8	4	3	2	1
Amount	381	142	138	52	36
<b>5.6 Internet Banking Transactions</b>					
Number of Transactions	15,999	19,198	25,174	31,179	39,714
Amount	797,651	881,125	968,681	1,262,385	1,722,181
i. Payment Through Internet					
Number of Transactions	2,292	2,506	2,077	2,518	2,925
Amount	318,770	336,374	381,752	446,763	453,593
ii. Utility Bills Payment					
Number of Transactions	4,270	5,259	9,041	10,953	12,552
Amount	10,760	12,256	18,634	29,699	63,693
iii. A/c to A/c Funds Transfer					
Number of Transactions	4,588	6,026	6,578	7,740	9,331
Amount	242,257	310,403	258,244	323,838	437,501
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	4,849	5,407	7,478	9,968	14,905
Amount	225,865	222,092	310,051	462,086	767,394
<b>5.7 e-Commerce Transactions</b>					
Number of Transactions	...	...	1,217	3,422	5,657
Amount	...	...	9,397	18,677	26,088
<b>6. E-Banking Non-Financial Transactions('000)</b>	<b>233,872</b>	<b>252,501</b>	<b>234,093</b>	<b>334,834</b>	<b>486,909</b>
ATMs	107,669	111,511	113,135	125,352	168,213
Internet Banking	59,203	67,011	88,236	99,761	111,782
Mobile Phone Banking	53,430	59,247	20,730	93,724	189,060
Call Centers Banking	13,569	14,732	11,992	15,997	17,855
<b>7. Paper Based Transactions</b>					
Number of Transactions('000)	361,478	339,757	451,850	466,505	465,314
Amount (RS. Billion)	127,160	134,410	139,591	150,362	145,854
<b>8. PRISM System</b>					
Number of Transactions (Actual)	766,113	930,501	1,110,173	1,689,609	2,486,676
Amount (Billion Rupees)	179,612	231,711	279,464	361,048	398,169
<b>8.1 Securities Settlement</b>					
Number of Transactions (Actual)	68,853	65,129	63,850	63,473	62,315
Amount (Billion Rupees)	109,703	152,799	189,662	256,358	274,900
<b>8.2 Interbank Funds Transfer</b>					
Number of Transactions (Actual)	652,952	813,759	985,900	230,416	272,001
Amount (Billion Rupees)	57,701	66,986	76,125	65,616	76,285
<b>8.3 3rd Party Customers Transfers</b>					
Number of Transactions (Actual)	...	...	...	1,334,110	2,091,223
Amount (Billion Rupees)	...	...	...	24,551	31,353
<b>8.4 Retail Cheques Clearing</b>					
Number of Transactions (Actual)	44,308	51,613	60,423	61,610	61,137
Amount (Billion Rupees)	12,209	11,926	13,677	14,523	15,630

Source: Payment System Department SBP

## 6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2017		2018		2019 <sup>P</sup>
	Jun.	Dec.	Jun.	Dec.	Jun
<b>Deposits</b>					
No. of Accounts	3,976,159.0	4,739,579.0	5,278,340.0	5,125,214.0	5,770,224.0
Amount	1,594,652.7	1,729,912.2	1,843,573.8	2,012,729.3	2,140,600.6
Percent to Total <sup>1</sup> Deposits	13.8	14.5	14.6	15.3	15.3
<b>Financing <sup>2</sup></b>					
No. of Accounts	199,611	154,151	177,592	197,273	201,115
Amount	990,679.3	1,207,692.9	1,303,357.0	1,506,300.9	1,506,194.9
Percent to Total <sup>1</sup> Financing	16.0	18.5	17.5	18.9	18.6
<b>Investment</b>					
Amount	489,705.1	502,505.4	508,960.8	468,722.5	569,028.0
Percent to Total <sup>1</sup> Investment	6.0	5.8	6.1	6.0	7.2
<b>Liabilities/Assets</b>					
Amount	2,883,137.6	3,082,364.3	3,039,780.3	3,392,579.9	3,773,486.1
Percent to Total <sup>1</sup> Liabilities/Assets	11.7	11.2	10.5	10.5	12.6
<b>Weighted Average Return on</b>					
Advances	7.8	7.4	8.0	9.1	11.5
Deposits	2.5	2.7	2.6	3.3	4.9
<b>Selected Ratios</b>					
Ratio of Deposits to Liabilities	55.3	56.1	60.6	59.3	56.7
Ratio of Financing to Assets	34.4	39.2	42.9	44.4	39.9
Ratio of Financing to Deposits	62.1	69.8	70.7	74.8	70.4
Ratio of Investment to Deposits	31.0	29.0	27.6	23.3	26.6
<b>Infrastructure</b>					
Full-fledged Islamic Scheduled Banks	5	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1213	1,270	1,361	1,465	1,487
Pakistani	1213	1,270	1,361	1,465	1,487
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	889	1,075	1,088	1,186	1,220
Pakistani	889	1,075	1,088	1,186	1,220
Foreign	-	-	-	-	-
<b>Total Islamic Branches</b>	<b>2,102</b>	<b>2,345</b>	<b>2,449</b>	<b>2,651.0</b>	<b>2,707.0</b>

1. Total includes all scheduled banks

Source: Statistics &amp; Data Warehouse Department, SBP

2. Financing = Advances +Bills

## 6.17 Scheduled Banks operating in Pakistan

As on 30<sup>th</sup> June, 2019

Bank Name	Total Branches	Website
<b>A. Public Sector Commercial Banks</b>	<b>2,620</b>	
1 First Women Bank Ltd.	43	<a href="http://www.fwbl.com.pk">www.fwbl.com.pk</a>
2 National Bank of Pakistan	1,512	<a href="http://www.nbp.com.pk">www.nbp.com.pk</a>
3 Sindh Bank Ltd.	322	<a href="http://www.sindhbankltd.com">www.sindhbankltd.com</a>
4 The Bank of Khyber	170	<a href="http://www.bok.com.pk">www.bok.com.pk</a>
5 The Bank of Punjab	573	<a href="http://www.bop.com.pk">www.bop.com.pk</a>
<b>B. Local Private Banks</b>	<b>10,899</b>	
1 Al Baraka Bank (Pakistan) Ltd.	183	<a href="http://www.albaraka.com.pk">www.albaraka.com.pk</a>
2 Allied Bank Ltd.	1,339	<a href="http://www.abl.com">www.abl.com</a>
3 Askari Bank Ltd.	472	<a href="http://www.askaribank.com.pk">www.askaribank.com.pk</a>
4 Bank Al-Falah Ltd.	640	<a href="http://www.bankalfalah.com">www.bankalfalah.com</a>
5 Bank Al-Habib Ltd.	693	<a href="http://www.bankalhabib.com">www.bankalhabib.com</a>
6 BankIslami Pakistan Ltd.	249	<a href="http://www.bankislami.com.pk">www.bankislami.com.pk</a>
8 Dubai Islamic Bank Pakistan Ltd	200	<a href="http://www.dibpak.com">www.dibpak.com</a>
9 Faysal Bank Ltd.	473	<a href="http://www.faysalbank.com">www.faysalbank.com</a>
10 Habib Bank Ltd.	1,694	<a href="http://www.hbl.com">www.hbl.com</a>
11 Habib Metropolitan Bank Ltd	324	<a href="http://www.habibmetro.com">www.habibmetro.com</a>
12 JS Bank Ltd.	325	<a href="http://www.jsbl.com">www.jsbl.com</a>
13 MCB Bank Ltd.	1,377	<a href="http://www.mcb.com.pk">www.mcb.com.pk</a>
14 MCB Islamic Bank Ltd.	177	<a href="http://www.mcbislamicbank.com">www.mcbislamicbank.com</a>
15 Meezan Bank Ltd.	678	<a href="http://www.meezanbank.com">www.meezanbank.com</a>
16 Samba Bank Ltd.	37	<a href="http://www.samba.com.pk">www.samba.com.pk</a>
17 Silkbank Ltd.	123	<a href="http://www.silkbank.com.pk">www.silkbank.com.pk</a>
18 Soneri Bank Ltd.	295	<a href="http://www.soneribank.com">www.soneribank.com</a>
19 Standard Chartered Bank (Pakistan) Ltd.	68	<a href="http://www.sc.com/pk">www.sc.com/pk</a>
20 Summit Bank Ltd.	193	<a href="http://www.summitbank.com.pk">www.summitbank.com.pk</a>
21 United Bank Ltd.	1,359	<a href="http://www.ubldirect.com">www.ubldirect.com</a>
<b>C. Foreign Banks</b>	<b>10</b>	
1 Bank of China Ltd.	1	<a href="http://www.boc.cn/en/">www.boc.cn/en/</a>
2 Citibank N.A	3	<a href="http://www.citibank.com.pk">www.citibank.com.pk</a>
3 Deutsche Bank AG	2	<a href="http://www.db.com/pakistan">www.db.com/pakistan</a>
4 Industrial and Commercial Bank of China Ltd.	3	<a href="http://www.icbc-ltd.com/ICBCLtd/en/">www.icbc-ltd.com/ICBCLtd/en/</a>
5 MUFG Bank Ltd.	1	<a href="http://www.bk.mufg.jp/global">www.bk.mufg.jp/global</a>
<b>D. Specialised Banks</b>	<b>668</b>	
1 Industrial Development Bank Ltd.	2	<a href="http://www.idbl.com.pk">www.idbl.com.pk</a>
2 SME Bank Ltd.	13	<a href="http://www.smebank.org">www.smebank.org</a>
3 The Punjab Provincial Cooperative Bank Ltd.	151	<a href="http://www.ppcb.com.pk">www.ppcb.com.pk</a>
4 Zarai Taraqati Bank Ltd.	502	<a href="http://www.ztbl.com.pk">www.ztbl.com.pk</a>
<b>Commercial Banks (A+B+C)</b>	<b>13,531</b>	
<b>All Banks (A+B+C+D)</b>	<b>14,197</b>	

Source: Statistics & Data Warehouse Department, SBP