6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2016	2017	2018	2019R	2020 P	2016	2017	2018	2019R	2020 P
Liabilities										
Capital	**548.6**	**657.6**	**519.4**	**541.9**	**556.8**	**3.2**	**3.4**	**2.5**	**2.6**	**2.3**
Reserves	**620.4**	**639.5**	**773.9**	**901.3**	**1,041.6**	**3.6**	**3.3**	**3.8**	**4.4**	**4.4**
Demand Deposits	**8,026.6**	**9,287.3**	**10,291.7**	**11,249.4**	**13,375.1**	**46.4**	**47.6**	**50.5**	**54.7**	**56.0**
(a) Scheduled Banks	125.7	137.3	135.5	45.7	337.5	0.7	0.7	0.7	0.2	1.4
(b) Others	7,900.9	9,150.0	10,156.2	11,203.6	13,037.6	45.6	46.9	49.8	54.5	54.6
Time Deposits	**2,270.3**	**2,454.2**	**2,508.7**	**2,841.4**	**3,183.6**	**13.1**	**12.6**	**12.3**	**13.8**	**13.3**
(a) Scheduled Banks	13.6	12.0	15.8	8.1	15.8	0.1	0.1	0.1	..	0.1
(b) Others	2,256.7	2,442.2	2,492.9	2,833.4	3,167.8	13.0	12.5	12.2	13.8	13.3
Borrowings from:	**2,205.5**	**2,598.6**	**2,967.7**	**2,392.2**	**2,776.2**	**12.7**	**13.3**	**14.5**	**11.6**	**11.6**
(a) State Bank of Pakistan	1,787.9	1,852.6	2,025.9	1,313.5	1,698.2	10.3	9.5	9.9	6.4	7.1
(b) Banks Abroad	172.6	318.2	358.3	509.3	440.0	1.0	1.6	1.8	2.5	1.8
(c) Other Scheduled Banks	245.0	427.7	583.5	557.1	619.0	1.4	2.2	2.9	2.7	2.6
(d) Other Institutions	…	…	…	12.2	19.0	-	-	-	0.1	0.1
Head Office and Inter-Bank Adjustment	**134.4**	**145.8**	**373.1**	**398.4**	**136.7**	**0.8**	**0.7**	**1.8**	**1.9**	**0.6**
Other Liabilities	**3,508.1**	**3,743.4**	**2,964.9**	**2,239.7**	**2,792.9**	**20.3**	**19.2**	**14.5**	**10.9**	**11.7**
Total Liabilities / Assets	**17,313.9**	**19,526.4**	**20,399.4**	**20,564.3**	**23,862.9**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Assets										
Cash:	**821.9**	**1,215.1**	**1,424.8**	**2,029.0**	**1,906.2**	**4.7**	**6.2**	**7.0**	**9.9**	**8.0**
(a) Notes, Coins and Silver	256.7	294.3	291.1	403.7	392.7	1.5	1.5	1.4	2.0	1.6
(b) Balances with State Bank of Pakistan	380.2	650.6	788.0	1,239.1	1,144.2	2.2	3.3	3.9	6.0	4.8
(c) Balances with other Scheduled Banks	185.0	270.2	345.7	385.2	369.3	1.1	1.4	1.7	1.9	1.5
(d) Balances with other institutions	…	…	…	1.0	-	-	-	-	0.0	-
Balances held Abroad	**188.9**	**217.5**	**207.6**	**159.6**	**181.8**	**1.1**	**1.1**	**1.0**	**0.8**	**0.8**
Bills Purchased and Discounted	**190.1**	**209.0**	**241.4**	**271.6**	**246.1**	**1.1**	**1.1**	**1.2**	**1.3**	**1.0**
Advances to	**5,198.1**	**6,047.1**	**7,201.2**	**7,906.1**	**8,255.7**	**30.0**	**31.0**	**35.3**	**38.4**	**34.6**
(a) Scheduled Banks	119.9	81.2	78.4	96.6	291.0	0.7	0.4	0.4	0.5	1.2
(b) Others	5,078.2	5,965.9	7,122.8	7,809.5	7,964.7	29.3	30.6	34.9	38.0	33.4
Investment in Securities and Shares:	**7,610.3**	**8,227.8**	**8,320.9**	**7,833.4**	**10,610.4**	**44.0**	**42.1**	**40.8**	**38.1**	**44.5**
(a) Federal Government Securities	3,784.3	3,374.8	2,454.5	2,289.9	4,079.7	21.9	17.3	12.0	11.1	17.1
(b) Treasury Bills	2,666.1	3,783.6	4,773.5	4,413.3	5,171.6	15.4	19.4	23.4	21.5	21.7
(c) Provincial Governments Securities	-	-	-			-	-	-	-	-
(d) Others	1,159.9	1,069.4	1,092.9	1,130.1	1,359.2	6.7	5.5	5.4	5.5	5.7
Bank Premises	**268.3**	**295.3**	**312.6**	**397.7**	**486.2**	**1.5**	**1.5**	**1.5**	**1.9**	**2.0**
Head Office and Inter-Bank Adjustment	**791.7**	**999.5**	**100.7**	**21.0**	**34.3**	**4.6**	**5.1**	**0.5**	**0.1**	**0.1**
Other Assets	**2,244.6**	**2,315.1**	**2,590.2**	**1,945.9**	**2,142.3**	**13.0**	**11.9**	**12.7**	**9.5**	**9.0**
Contingent Liabilities/Assets as per contra	**4,446.9**	**5,092.3**	**8,415.6**	**10,503.0**	**10,018.7**					

Note: "Data on "Borrowings from other institutions" and "Balances with other institutions" was part of "Other Liabilities" and "Other Assets" respectively before June-2019."

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2019 R						2020 P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
1. FOREIGN CONSTITUENTS	**0.4**	**..**	**0.4**	**..**	**-**	**-**	**2.0**	**..**	**2.0**	**..**	**-**	**-**
2. DOMESTIC CONSTITUENTS	**7,809.0**	**100.0**	**7,651.1**	**100.0**	**76.4**	**100.0**	**7,962.7**	**100.0**	**7,812.7**	**100.0**	**90.0**	**100.0**
I. GOVERNMENT	**802.0**	**10.3**	**801.0**	**10.5**	**-**	**-**	**878.6**	**11.0**	**877.6**	**11.2**	**0.5**	**0.6**
A. Federal Government	268.4	3.4	268.4	3.5	-	-	272.2	3.4	272.2	3.5	0.5	0.6
B. Provincial Governments	533.7	6.8	532.7	7.0	-	-	606.4	7.6	605.4	7.7	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,186.5**	**15.2**	**1,186.5**	**15.5**	**-**	**-**	**1,160.2**	**14.6**	**1,160.2**	**14.8**	**-**	**-**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**104.0**	**1.3**	**103.8**	**1.4**	**-**	**-**	**101.3**	**1.3**	**101.2**	**1.3**	**-**	**-**
MFIs and DFIs	42.0	0.5	42.0	0.5	-	-	45.2	0.6	45.2	0.6	-	-
Others	62.0	0.8	61.8	0.8	-	-	56.2	0.7	56.0	0.7	-	-
IV. PRIVATE SECTOR (BUSINESS)	**5,020.8**	**64.3**	**4,866.8**	**63.6**	**75.8**	**99.2**	**5,126.0**	**64.4**	**4,979.8**	**63.7**	**88.9**	**98.8**
A. Agriculture, forestry and fishing	300.6	3.8	160.2	2.1	..	..	279.8	3.5	150.8	1.9	..	..
B. Mining and quarrying	67.8	0.9	67.8	0.9	-	-	81.5	1.0	81.4	1.0	-	-
C. Manufacturing	3,014.7	38.6	3,007.9	39.3	54.2	70.9	3,187.8	40.0	3,177.8	40.7	72.7	80.8
D. Electricity, gas, steam and air conditioning supply	482.8	6.2	482.8	6.3	7.4	9.7	490.3	6.2	490.3	6.3	5.9	6.6
E. Water supply; sewerage, waste management and remediation activities	20.2	0.3	20.2	0.3	-	-	15.1	0.2	15.1	0.2	-	-
F. Construction	153.2	2.0	152.8	2.0	-	-	125.6	1.6	125.4	1.6	..	..
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	461.4	5.9	457.3	6.0	5.0	6.6	413.8	5.2	409.8	5.2	5.5	6.1
H. Transportation and storage	106.7	1.4	105.1	1.4	0.1	0.2	119.4	1.5	116.8	1.5	..	..
I. Accommodation and food service activities	34.3	0.4	34.1	0.4	0.1	0.2	38.8	0.5	38.6	0.5	2.4	2.6
J. Information and communication	132.2	1.7	132.1	1.7	7.8	10.2	150.9	1.9	150.9	1.9	1.4	1.6
K. Real estate activities	28.3	0.4	28.3	0.4	-	-	30.9	0.4	30.9	0.4	-	-
L. Professional, scientific and technical activities	51.0	0.7	51.0	0.7	1.1	1.5	49.2	0.6	49.2	0.6	0.9	1.0
M. Administrative and support service activities	71.8	0.9	71.7	0.9	..	..	55.8	0.7	55.7	0.7	..	..
N. Education	20.7	0.3	20.5	0.3	-	-	22.5	0.3	22.4	0.3	-	-
O. Human health and social work activities	11.3	0.1	11.2	0.1	-	-	14.6	0.2	14.5	0.2	-	-
P. Arts, entertainment and recreation	0.8	..	0.8	..	-	-	2.5	..	2.5	..	-	-
Q. Other service activities	63.1	0.8	63.0	0.8	-	-	47.8	0.6	47.7	0.6	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**18.5**	**0.2**	**18.4**	**0.2**	**-**	**-**	**17.9**	**0.2**	**17.9**	**0.2**	**-**	**-**
VI. PERSONAL	**674.1**	**8.6**	**671.8**	**8.8**	**0.6**	**0.8**	**677.1**	**8.5**	**674.9**	**8.6**	**0.5**	**0.6**
A. Bank Employees	131.3	1.7	129.0	1.7	0.5	0.6	140.8	1.8	138.6	1.8	0.4	0.4
B. Consumer Financing	541.3	6.9	541.3	7.1	0.2	0.2	535.4	6.7	535.4	6.9	0.2	0.2
1) For house building	92.4	1.2	92.4	1.2	0.1	0.2	83.2	1.0	83.2	1.1	0.1	0.2
2) For transport i.e. purchase of car etc	215.1	2.8	215.1	2.8	..	..	211.1	2.7	211.1	2.7	..	..
3) Credit cards	44.4	0.6	44.4	0.6	-	-	43.0	0.5	43.0	0.6	-	-
4) Consumers durable	6.6	0.1	6.6	0.1	-	-	7.9	0.1	7.9	0.1	-	-
5) Personal loans	182.8	2.3	182.8	2.4	..	..	190.1	2.4	190.1	2.4	..	..
C) Other	**1.5**	**..**	**1.5**	**..**	**-**	**-**	**0.9**	**..**	**0.9**	**..**	**-**	**-**
VII. OTHER	**3.2**	**..**	**2.8**	**..**	**-**	**-**	**1.5**	**..**	**1.2**	**..**	**-**	**-**
Total	**7,809.4**	**100.0**	**7,651.6**	**100.0**	**76.4**	**100.0**	**7,964.7**	**100.0**	**7,814.7**	**100.0**	**90.0**	**100.0**
Growth (%)	**20.7**		**20.2**		**0.2**		**2.0**		**2.1**		**17.7**	
As % of GDP (bp)	**22.6**		**22.1**		**0.2**		**20.7**		**20.3**		**0.2**	

* All Banks excluding specialised banks

Source: Statistics & 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	2019 R						2020 P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**60.7**	**0.8**	**60.7**	**0.8**	**-**	**-**	**46.7**	**0.6**	**46.7**	**0.6**	**-**	**-**
II. Securities, Shares and other Financial Instruments:	**75.7**	**1.0**	**75.7**	**1.0**	**-**	**-**	**74.0**	**0.9**	**73.9**	**0.9**	**-**	**-**
A. Quoted on the Stock Exchange	**55.9**	**0.7**	**55.9**	**0.7**	**-**	**-**	**44.9**	**0.6**	**44.9**	**0.6**	**-**	**-**
1.To Stock Brokers and Dealers	23.7	0.3	23.7	0.3	-	-	20.6	0.3	20.6	0.3	-	-
2.To Others	32.1	0.4	32.1	0.4	-	-	24.2	0.3	24.2	0.3	-	-
B. Unquoted on the Stock Exchange	**19.8**	**0.3**	**19.8**	**0.3**	**-**	**-**	**29.1**	**0.4**	**29.1**	**0.4**	**-**	**-**
1.To Stock Brokers and Dealers	13.9	0.2	13.9	0.2	-	-	18.8	0.2	18.8	0.2	-	-
2.To others	6.0	0.1	5.9	0.1	-	-	10.3	0.1	10.3	0.1	-	-
III. Merchandise	**2,059.6**	**26.4**	**2,058.6**	**26.9**	**4.8**	**6.2**	**2,078.8**	**26.1**	**2,077.9**	**26.6**	**5.8**	**6.5**
A. Food Items:	**583.7**	**7.5**	**582.7**	**7.6**	**-**	**-**	**583.1**	**7.3**	**582.2**	**7.4**	**-**	**-**
1.Wheat	156.8	2.0	155.8	2.0	-	-	160.9	2.0	159.9	2.0	-	-
2.Rice and Paddy	89.0	1.1	89.0	1.2	-	-	85.1	1.1	85.1	1.1	-	-
3.Other Grain and Pulses	10.4	0.1	10.4	0.1	-	-	4.7	0.1	4.7	0.1	-	-
4.Edible Oil	61.7	0.8	61.7	0.8	-	-	56.3	0.7	56.3	0.7	-	-
5.Sugar	171.8	2.2	171.8	2.2	-	-	170.4	2.1	170.4	2.2	-	-
6.Kariana and Spices	1.5	..	1.5	..	-	-	4.4	0.1	4.4	0.1	-	-
7.Fish and Fish Preparation	0.9	..	0.9	..	-	-	0.7	..	0.7	..	-	-
8.Other Food Items	91.7	1.2	91.7	1.2	-	-	100.6	1.3	100.6	1.3	-	-
B. Raw Materials	**603.1**	**7.7**	**603.1**	**7.9**	**2.1**	**2.7**	**633.0**	**7.9**	**633.0**	**8.1**	**1.5**	**1.6**
1.Cotton Raw	157.5	2.0	157.5	2.1	-	-	159.4	2.0	159.4	2.0	-	-
2.Synthetic Fibres	16.9	0.2	16.9	0.2	-	-	27.8	0.3	27.8	0.4	-	-
3.Fertilizers	74.6	1.0	74.6	1.0	-	-	78.5	1.0	78.5	1.0	-	-
4.Petroleum Crude	89.8	1.1	89.8	1.2	..	0.1	91.2	1.1	91.2	1.2	..	..
5.Iron and Steel	111.5	1.4	111.5	1.5	-	-	117.7	1.5	117.7	1.5	-	-
6.Wool and Goat Hair	..	..	..	..	-	-	..	..	..	..	-	-
7.Hides and Skins	4.1	0.1	4.1	0.1	-	-	4.7	0.1	4.7	0.1	-	-
8.Oil Seeds	14.8	0.2	14.8	0.2	-	-	11.6	0.1	11.6	0.1	-	-
9.Pesticides and Insecticides	11.1	0.1	11.1	0.1	-	-	4.5	0.1	4.5	0.1	-	-
10.Other Raw Materials	122.8	1.6	122.8	1.6	2.0	2.6	137.6	1.7	137.6	1.8	1.4	1.6
C. Finished/Manufactured Goods	**872.9**	**11.2**	**872.9**	**11.4**	**2.7**	**3.5**	**862.6**	**10.8**	**862.6**	**11.0**	**4.3**	**4.8**
1.Cotton Textiles	196.5	2.5	196.5	2.6	0.9	1.2	149.2	1.9	149.2	1.9	0.9	1.0
2.Cotton Yarn	85.2	1.1	85.2	1.1	0.1	0.2	79.3	1.0	79.3	1.0	0.1	0.1
3.Other Textiles	118.3	1.5	118.3	1.5	0.3	0.4	150.2	1.9	150.2	1.9	0.4	0.4
4.Machinery	28.7	0.4	28.7	0.4	..	0.1	33.8	0.4	33.8	0.4	0.1	0.1
5.Handloom Products	0.2	..	0.2	..	-	-	0.2	..	0.2	..	-	-
6.Carpets and Rugs	3.8	..	3.8	..	-	-	3.6	..	3.6	..	-	-
7.Readymade Garments	40.5	0.5	40.5	0.5	0.2	0.3	39.1	0.5	39.1	0.5	0.2	0.3
8.Cement and Cement Products	78.3	1.0	78.3	1.0	-	-	115.1	1.4	115.1	1.5	-	-
9.Sports Goods	2.2	..	2.2	..	-	-	1.2	..	1.2	..	-	-
10.Surgical Instruments	4.9	0.1	4.9	0.1	0.3	0.3	6.2	0.1	6.2	0.1	0.2	0.2
11.Chemicals and Dyes	44.0	0.6	44.0	0.6	-	-	47.5	0.6	47.5	0.6	..	..
12.Other finished goods	270.2	3.5	270.2	3.5	0.8	1.1	237.2	3.0	237.2	3.0	2.4	2.6
IV. Fixed Assets Including Machinery	**1,263.7**	**16.2**	**1,262.9**	**16.5**	**0.1**	**0.1**	**1,261.4**	**15.8**	**1,260.6**	**16.1**	**1.2**	**1.3**
V. Real Estate	**1,059.5**	**13.6**	**919.4**	**12.0**	**3.3**	**4.3**	**1,176.2**	**14.8**	**1,044.4**	**13.4**	**4.7**	**5.3**
VI. Fixed Deposits & Insurance Policies	**53.8**	**0.7**	**53.8**	**0.7**	**..**	**..**	**53.1**	**0.7**	**53.1**	**0.7**	**..**	**..**
VII. Others	**3,111.6**	**39.8**	**3,097.0**	**40.5**	**68.3**	**89.3**	**3,147.0**	**39.5**	**3,132.1**	**40.1**	**78.3**	**87.0**
VIII. Unsecured Advances	**124.9**	**1.6**	**123.5**	**1.6**	**..**	**..**	**127.4**	**1.6**	**126.1**	**1.6**	**..**	**..**
Total	**7,809.4**	**100.0**	**7,651.6**	**100.0**	**76.4**	**100.0**	**7,964.7**	**100.0**	**7,814.7**	**100.0**	**90.0**	**100.0**

* All Banks excluding specialised banks

Source: Statistics & 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)	2019 R						2020 P					
	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	115	0.2	2.2	89	0.2	1.8	89	0.3	3.6	58	0.2	4.2
10 to 20	218	3.8	17.5	208	3.7	17.6	634	10.3	16.3	629	10.2	16.3
20 to 25	7	0.2	22.8	4	0.1	22.7	57	1.3	22.6	50	1.1	22.6
25 to 30	213	5.9	27.9	210	5.9	27.9	53	1.5	27.7	46	1.3	27.6
30 to 40	203	6.7	33.0	193	6.4	32.9	329	11.2	34.0	321	10.9	34.0
40 to 50	151	6.9	45.9	147	6.8	45.9	217	9.7	44.7	213	9.5	44.7
50 to 60	89	4.9	55.0	82	4.5	55.1	80	4.3	54.4	75	4.1	54.4
60 to 70	34	2.2	64.2	25	1.6	64.1	62	4.0	64.3	58	3.8	64.3
70 to 80	58	4.1	71.8	50	3.5	71.3	35	2.7	75.7	29	2.2	75.8
80 to 90	31	2.6	85.2	19	1.6	85.0	54	4.6	85.5	46	3.9	85.6
90 to 100	48	4.5	94.6	36	3.4	94.4	55	5.2	95.1	44	4.2	95.1
100 to 200	639	93.5	146.5	361	49.7	137.4	741	111.4	150.3	448	66.6	148.6
200 to 300	362	87.7	242.3	125	31.0	248.7	432	104.4	241.7	216	52.3	242.7
300 to 400	164	55.5	338.8	85	28.4	334.4	146	50.8	347.3	75	26.5	353.4
400 to 500	98	43.5	445.9	79	35.6	447.8	97	43.3	444.7	78	34.7	445.9
500 to 600	73	40.4	554.1	67	37.2	554.6	76	41.6	546.1	68	37.0	546.1
600 to 700	65	42.1	650.2	58	38.0	650.4	52	33.3	643.9	48	30.8	644.7
700 to 800	55	40.9	745.8	52	38.8	746.5	61	45.3	745.5	60	44.7	745.5
800 to 900	44	37.2	844.6	43	36.6	844.7	39	33.1	844.9	39	32.6	844.8
900 to 1,000	26	24.8	953.5	26	24.6	953.6	39	36.9	944.6	39	36.4	944.3
1,000 to 2,000	94	125.2	1,337.4	92	123.7	1,337.0	134	179.4	1,340.5	132	177.0	1,339.2
2,000 to 3,000	31	75.0	2,454.3	30	74.2	2,454.9	35	86.7	2,445.5	35	85.8	2,445.2
3,000 to 4,000	15	52.6	3,494.0	15	51.8	3,495.4	18	62.6	3,482.6	18	61.7	3,485.4
4,000 to 5,000	12	54.8	4,554.6	12	54.4	4,554.8	14	62.1	4,552.2	14	61.7	4,553.8
5,000 to 6,000	9	47.1	5,412.1	9	46.7	5,412.4	8	43.7	5,459.1	8	43.6	5,459.3
6,000 to 7,000	6	37.2	6,493.3	6	37.1	6,493.3	6	37.3	6,457.0	6	36.9	6,456.8
7,000 to 8,000	5	40.3	7,479.2	5	40.0	7,478.0	5	40.4	7,477.8	5	40.2	7,477.6
8,000 to 9,000	4	34.4	8,483.9	4	34.2	8,483.5	4	30.6	8,491.9	4	30.5	8,492.6
9,000 to 10,000	4	37.5	9,556.2	4	37.3	9,556.0	4	35.3	9,568.4	4	35.1	9,569.6
10,000 to 100,000	36	1,073.8	29,654.7	36	1,072.2	29,668.2	38	1,168.2	30,390.9	38	1,166.8	30,418.3
100,000 to 500,000	7	1,582.1	215,540.4	7	1,581.9	215,550.5	8	1,648.9	214,725.8	8	1,648.7	214,734.2
500,000 and above	2	4,141.7	1,858,921.2	2	4,140.7	1,859,306.9	2	4,014.4	1,911,642.0	2	4,013.5	1,912,100.1
Total	**2,916**	**7,809.4**	**2,678.6**	**2,183**	**7,651.6**	**3,505.1**	**3,624**	**7,964.7**	**2,197.9**	**2,912**	**7,814.7**	**2,683.8**

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	
	2019 R	2020 P	2019 R	2020 P	2019 R	2020 P	2019 R	2020 P	2019 R	2020 P	2019 R	2020 P
1. FOREIGN CONSTITUENTS	**248.8**	**308.1**	**148.3**	**155.9**	**0.4**	**1.0**	**1.1**	**2.0**	**62.9**	**104.2**	**36.1**	**45.1**
1) Official	33.4	41.9	13.8	16.0	..	..	-	-	12.3	18.0	7.2	7.9
2) Business	102.0	91.3	87.3	72.0	0.2	0.2	0.8	1.3	6.4	8.8	7.4	9.0
3) Personal	113.5	174.8	47.2	67.8	0.3	0.7	0.3	0.7	44.2	77.4	21.5	28.2
2. DOMESTIC CONSTITUENTS	**13,788.1**	**15,897.3**	**4,763.4**	**5,329.8**	**186.1**	**227.8**	**192.5**	**333.7**	**5,848.7**	**6,883.2**	**2,797.5**	**3,122.7**
I. GOVERNMENT	**2,037.4**	**2,388.5**	**288.0**	**336.4**	**25.6**	**32.9**	**132.9**	**233.1**	**933.8**	**1,071.5**	**657.1**	**714.6**
A. Federal Government	1,226.9	1,366.1	160.2	173.7	21.6	24.3	110.7	196.0	561.0	573.7	373.4	398.3
B. Provincial Governments	736.8	917.8	113.7	145.6	4.0	8.5	22.1	37.0	316.4	416.8	280.7	310.0
C. Local Bodies	73.7	104.6	14.0	17.1	..	..	0.2	0.1	56.5	81.1	3.0	6.2
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**892.9**	**1,106.0**	**87.8**	**83.3**	**18.4**	**13.9**	**44.1**	**77.9**	**251.0**	**320.0**	**491.6**	**611.0**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**446.5**	**545.1**	**23.7**	**51.8**	**14.5**	**9.0**	**0.5**	**1.9**	**305.2**	**415.0**	**102.5**	**67.4**
MFIs and DFIs	12.3	27.9	1.0	2.8	..	..	0.4	0.3	7.5	18.2	3.4	6.5
Others	434.2	517.2	22.7	49.0	14.5	9.0	0.1	1.6	297.7	396.7	99.2	60.9
IV. PRIVATE SECTOR (BUSINESS)	**3,017.5**	**3,363.7**	**1,270.3**	**1,420.3**	**74.6**	**103.2**	**6.0**	**6.1**	**1,074.4**	**1,250.6**	**592.2**	**583.6**
A. Agriculture, forestry and fishing	299.9	212.9	71.2	67.1	2.0	2.5	..	0.3	209.5	127.8	17.3	15.2
B. Mining and quarrying	119.8	149.1	22.3	26.1	0.1	0.5	..	0.8	32.9	59.5	64.5	62.2
C. Manufacturing	771.9	852.7	326.6	342.5	22.2	32.5	3.1	2.1	215.6	256.6	204.4	219.0
D. Electricity, gas, steam and air conditioning supply	118.4	155.0	61.5	42.3	1.1	2.0	0.6	0.2	41.4	91.7	13.7	18.9
E. Water supply; sewerage, waste management and remediation activities	14.6	7.2	2.9	3.5	0.4	0.3	..	-	10.2	2.0	1.1	1.4
F. Construction	304.3	338.5	134.3	125.5	10.7	14.8	1.1	1.2	115.8	163.9	42.4	33.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	435.6	518.3	256.9	303.0	9.9	14.4	0.2	0.2	127.6	156.1	41.0	44.6
H. Transportation and storage	102.0	119.9	34.0	39.9	1.1	1.6	..	0.3	51.9	54.4	14.9	23.7
I. Accommodation and food service activities	15.7	19.3	5.8	7.4	0.4	0.4	..	..	3.9	6.4	5.6	5.1
J. Information and communication	92.1	124.6	27.6	35.5	1.5	1.2	..	0.3	42.9	47.4	20.1	40.3
K. Real estate activities	101.9	97.7	53.2	56.1	3.1	7.3	0.1	0.1	20.6	20.6	24.9	13.6
L. Professional, scientific and technical activities	93.7	107.8	44.0	54.6	1.2	1.3	0.2	..	35.5	30.6	12.9	21.2
M. Administrative and support service activities	136.4	91.2	68.2	42.2	11.9	14.2	..	0.1	35.6	24.9	20.7	9.8
N. Education	81.1	81.7	21.7	24.3	2.9	4.3	0.3	0.1	31.2	32.9	24.9	20.1
O. Human health and social work activities	53.9	49.7	13.0	15.1	1.3	1.5	..	..	16.6	19.6	23.0	13.4
P. Arts, entertainment and recreation	0.6	1.3	0.4	0.6	..	..	-	-	0.1	0.5	..	0.1
Q. Other service activities	275.7	436.9	126.6	234.8	4.8	4.3	0.3	0.3	83.1	155.8	60.8	41.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**408.7**	**398.8**	**48.0**	**55.0**	**6.0**	**6.6**	**0.3**	**0.1**	**125.0**	**159.8**	**229.4**	**177.4**
VI. PERSONAL	**6,915.0**	**8,064.4**	**3,008.7**	**3,372.9**	**46.3**	**58.3**	**8.1**	**12.7**	**3,134.8**	**3,654.5**	**717.0**	**965.9**
VII. OTHER	**70.1**	**30.7**	**36.9**	**10.0**	**0.7**	**4.0**	**0.5**	**2.0**	**24.4**	**11.9**	**7.7**	**2.8**
Total	**14,037.0**	**16,205.4**	**4,911.7**	**5,485.7**	**186.5**	**228.8**	**193.5**	**335.7**	**5,911.6**	**6,987.4**	**2,833.6**	**3,167.8**
Growth (%)		**15.4**		**11.7**		**22.6**		**73.5**		**18.2**		**11.8**
As % of GDP (bp)		**42.0**		**14.2**		**0.6**		**0.9**		**18.1**		**8.2**

Source: Statistics & Data Warehouse Department, SBP

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

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	2017			2018			2019 R			2020 P		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	**26,106**	**3,875.8**	**148.5**	**30,027**	**4,423.5**	**147.3**	**33,374**	**4,911.7**	**147.2**	**37,883**	**5,485.7**	**144.8**
Call Deposits	**264**	**243.6**	**921.2**	**315**	**236.2**	**749.9**	**471**	**186.5**	**395.8**	**343**	**228.8**	**667.3**
Other Deposit Accounts	**109**	**90.1**	**824.0**	**18**	**81.1**	**4,469.5**	**259**	**193.5**	**746.9**	**44**	**335.7**	**7,657.3**
Saving Deposits	**20,711**	**4,940.5**	**238.5**	**21,447**	**5,415.4**	**252.5**	**17,968**	**5,911.6**	**329.0**	**19,935**	**6,987.4**	**350.5**
Fixed Deposits	**1,815**	**2,442.2**	**1,345.5**	**1,304**	**2,492.9**	**1,911.9**	**2,062**	**2,833.6**	**1,374.5**	**1,705**	**3,167.8**	**1,857.8**
Less than 6 months	779	814.3	1,045.5	596	920.2	1,543.7	418	1,267.0	3,033.0	512	1,209.9	2,360.8
For 6 months and over but less than 1 year	139	442.0	3,179.2	134	398.1	2,975.8	171	438.1	2,569.6	165	416.0	2,518.5
For 1 year and over but less than 2 years	341	913.8	2,683.6	238	916.2	3,850.9	410	850.3	2,073.3	434	1,208.0	2,782.6
For 2 years and over but less than 3 years	57	30.1	532.4	50	29.1	580.2	93	33.8	363.1	73	44.7	614.9
For 3 years and over but less than 4 years	96	68.7	717.7	63	58.9	941.4	114	79.7	696.6	70	90.7	1,291.2
For 4 years and over but less than 5 years	14	4.8	355.5	27	9.8	358.1	66	2.9	44.1	66	6.0	90.2
For 5 years and over	391	168.4	430.9	196	160.6	819.1	790	161.9	204.9	384	192.6	501.2
All Deposits	**49,006**	**11,592.1**	**236.5**	**53,112**	**12,649.0**	**238.2**	**54,134**	**14,037.0**	**259.3**	**59,911**	**16,205.4**	**270.5**
						Growth (%)						
Current Deposits	**13.7**	**16.7**	**2.6**	**15.0**	**14.1**	**(0.8)**	**11.1**	**11.0**	**(0.1)**	**13.5**	**11.7**	**(1.6)**
Call Deposits	**11.6**	**52.0**	**36.1**	**19.1**	**(3.1)**	**(18.6)**	**49.6**	**(21.0)**	**(47.2)**	**(27.3)**	**22.6**	**68.6**
Other Deposit Accounts	**4.1**	**78.0**	**71.0**	**(83.4)**	**(10.0)**	**442.4**	**1,339.5**	**138.6**	**(83.3)**	**(83.1)**	**73.5**	**925.3**
Saving Deposits	**2.5**	**13.1**	**10.3**	**3.6**	**9.6**	**5.9**	**(16.2)**	**9.2**	**30.3**	**10.9**	**18.2**	**6.5**
Fixed Deposits	**19.2**	**8.2**	**(9.2)**	**(28.2)**	**2.1**	**42.1**	**58.1**	**13.7**	**(28.1)**	**(17.3)**	**11.8**	**35.2**
Less than 6 months	41.5	1.4	(28.4)	(23.5)	13.0	47.7	(29.9)	37.7	96.5	22.7	(4.5)	(22.2)
For 6 months and over but less than 1 year	(16.2)	15.9	38.2	(3.8)	(9.9)	(6.4)	27.2	10.1	(13.7)	(3.1)	(5.1)	(2.0)
For 1 year and over but less than 2 years	(10.1)	19.7	33.2	(30.1)	0.3	43.5	72.3	(7.2)	(46.2)	5.9	42.1	34.2
For 2 years and over but less than 3 years	(24.4)	(29.4)	(6.6)	(11.5)	(3.4)	9.0	85.9	16.0	(37.4)	(21.9)	32.3	69.4
For 3 years and over but less than 4 years	(11.6)	(17.3)	(6.4)	(34.7)	(14.3)	31.2	81.7	35.4	(26.0)	(38.6)	13.8	85.3
For 4 years and over but less than 5 years	(8.8)	(3.4)	6.4	101.1	104.0	0.7	142.7	(70.5)	(87.7)	1.0	106.4	104.4
For 5 years and over	70.4	(5.2)	(44.3)	(49.8)	(4.6)	90.1	303.2	0.8	(75.0)	(51.4)	19.0	144.7
All Deposits	**8.9**	**14.1**	**4.9**	**8.4**	**9.1**	**0.7**	**1.9**	**11.0**	**8.9**	**10.7**	**15.4**	**4.3**

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

Source: Statistics & Data Warehouse Department, SBP

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-19 R Rural	Jun-19 R Urban	Jun-19 R Total	Dec-19 P Rural	Dec-19 P Urban	Dec-19 P Total	Jun-20 P Rural	Jun-20 P Urban	Jun-20 P Total
Overall	Foreign	7.0	241.8	248.8	10.6	253.6	264.1	10.7	297.4	308.1
	Govt.	122.2	1,915.2	2,037.4	68.3	2,002.3	2,070.6	89.3	2,299.2	2,388.5
	NFPSEs	67.9	825.0	892.9	7.1	1,027.4	1,034.6	11.2	1,094.9	1,106.0
	NBFCs & Fin Aux.	11.3	435.2	446.5	11.2	611.4	622.6	3.7	541.5	545.1
	Private Sector	270.3	2,747.2	3,017.5	268.1	2,765.9	3,034.0	276.7	3,087.0	3,363.7
	Trust Fund	9.2	399.5	408.7	9.0	373.1	382.1	11.1	387.8	398.8
	Personal	1,133.9	5,781.1	6,915.0	1,162.0	6,046.2	7,208.1	1,281.9	6,782.5	8,064.4
	Others	32.8	37.3	70.1	9.6	18.4	28.0	5.8	24.9	30.7
	Total	**1,654.7**	**12,382.3**	**14,037.0**	**1,545.9**	**13,098.2**	**14,644.1**	**1,690.3**	**14,515.1**	**16,205.4**
Punjab	Foreign	4.6	59.3	63.9	6.6	76.0	82.7	8.1	92.4	100.5
	Govt.	14.7	841.4	856.2	14.9	877.9	892.8	18.0	982.6	1,000.6
	NFPSEs	8.7	267.0	275.7	4.0	425.3	429.3	4.1	396.0	400.2
	NBFCs & Fin Aux.	1.8	41.6	43.4	0.5	60.3	60.8	0.6	52.1	52.7
	Private Sector	198.9	1,122.5	1,321.4	162.1	1,182.5	1,344.6	167.2	1,273.7	1,440.8
	Trust Fund	4.1	122.4	126.5	4.5	132.4	136.8	6.2	140.7	146.8
	Personal	653.3	2,844.0	3,497.2	644.4	2,942.3	3,586.7	715.0	3,315.2	4,030.2
	Others	5.1	3.6	8.7	0.6	3.9	4.5	0.6	4.4	5.1
	Total	**891.4**	**5,301.7**	**6,193.1**	**837.6**	**5,700.6**	**6,538.2**	**919.7**	**6,257.1**	**7,176.8**
Sindh	Foreign	1.1	108.8	109.9	0.4	122.9	123.3	0.2	140.4	140.6
	Govt.	28.5	306.8	335.3	12.3	287.3	299.6	11.6	290.8	302.4
	NFPSEs	55.9	353.9	409.8	2.3	360.4	362.7	5.1	413.9	419.0
	NBFCs & Fin Aux.	5.3	368.4	373.7	1.6	523.5	525.1	1.3	467.4	468.7
	Private Sector	25.0	1,101.6	1,126.7	48.7	1,093.2	1,141.8	50.0	1,175.0	1,225.0
	Trust Fund	2.5	177.4	179.9	2.1	154.0	156.1	1.5	163.2	164.6
	Personal	105.9	1,813.2	1,919.1	103.5	1,853.9	1,957.4	113.3	2,084.7	2,198.0
	Others	0.4	2.7	3.2	..	1.1	1.1	0.1	3.8	3.9
	Total	**224.7**	**4,232.8**	**4,457.5**	**170.9**	**4,396.3**	**4,567.2**	**183.1**	**4,739.1**	**4,922.2**
Khyber Pakhtunkhwa	Foreign	0.5	4.3	4.9	0.8	5.8	6.6	1.1	8.1	9.2
	Govt.	26.9	237.1	263.9	13.7	265.9	279.6	25.2	324.7	349.8
	NFPSEs	..	15.4	15.5	0.2	17.4	17.5	0.9	27.0	27.9
	NBFCs & Fin Aux.	3.2	3.0	6.3	7.9	1.2	9.1	..	2.5	2.5
	Private Sector	26.1	112.2	138.3	28.9	94.6	123.5	31.0	116.5	147.5
	Trust Fund	1.9	23.4	25.2	1.6	7.9	9.4	1.7	11.3	12.9
	Personal	193.8	416.7	610.5	201.5	455.3	656.8	214.9	506.9	721.8
	Others	1.2	13.8	15.0	1.3	5.9	7.3	1.0	9.3	10.4
	Total	**253.6**	**825.9**	**1,079.6**	**255.9**	**854.0**	**1,109.8**	**275.8**	**1,006.2**	**1,282.1**
Balochistan	Foreign	..	0.4	0.4	..	0.5	0.5	..	0.5	0.5
	Govt.	37.7	52.5	90.2	13.7	78.1	91.8	17.7	103.0	120.6
	NFPSEs	2.8	5.2	7.9	0.2	6.3	6.6	0.3	12.3	12.6
	NBFCs & Fin Aux.	-	0.2	0.2	..	0.2	0.2	..	0.1	0.1
	Private Sector	6.1	47.1	53.2	6.9	44.9	51.8	11.1	53.6	64.7
	Trust Fund	0.3	4.0	4.3	0.1	3.9	4.1	0.4	4.3	4.6
	Personal	21.2	115.3	136.5	36.0	129.6	165.7	42.3	139.7	182.0
	Others	25.7	0.4	26.2	7.3	0.7	7.9	3.7	0.8	4.5
	Total	**93.8**	**225.1**	**318.9**	**64.3**	**264.2**	**328.5**	**75.4**	**314.2**	**389.7**
Islamabad	Foreign	0.1	67.4	67.4	0.1	45.6	45.7	0.1	52.4	52.5
	Govt.	5.6	452.5	458.1	4.9	463.5	468.4	7.3	548.1	555.4
	NFPSEs	-	182.1	182.1	0.1	216.1	216.2	..	244.2	244.2
	NBFCs & Fin Aux.	..	16.4	16.4	..	21.3	21.4	..	13.1	13.1
	Private Sector	2.7	324.1	326.8	2.7	319.4	322.1	3.0	438.2	441.1
	Trust Fund	0.3	70.5	70.7	0.5	73.2	73.7	0.3	66.3	66.5
	Personal	18.6	443.1	461.7	16.2	484.2	500.3	17.8	532.4	550.2
	Others	..	15.6	15.6	0.2	5.9	6.0	0.2	6.0	6.2
	Total	**27.3**	**1,571.5**	**1,598.8**	**24.6**	**1,629.3**	**1,653.9**	**28.6**	**1,900.6**	**1,929.2**
FATA	Foreign	..	..	..	..	..	..	..	..	0.1
	Govt.	1.4	1.9	3.3	2.3	2.9	5.2	3.0	3.1	6.2
	NFPSEs	0.1	..	0.1	0.2	..	0.2	0.2	0.1	0.3
	NBFCs & Fin Aux.	..	..	..	..	..	..	..	..	..
	Private Sector	2.8	1.5	4.3	2.9	1.6	4.5	3.4	1.8	5.2
	Trust Fund	..	..	0.1	..	0.1	0.1	..	0.1	0.1
	Personal	15.0	4.8	19.8	17.6	9.0	26.6	18.7	10.3	29.0
	Others	0.2	0.9	1.1	0.2	0.3	0.5	0.2	0.2	0.5
	Total	**19.6**	**9.2**	**28.8**	**23.3**	**13.9**	**37.2**	**25.7**	**15.7**	**41.4**

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-19 R			Dec-19 P			Jun-20 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	..	..	..	1.6	..	1.7	..	0.1	0.1
	Govt.	5.4	4.5	9.9	5.3	8.4	13.7	5.4	25.4	30.7
	NFPSEs	..	0.3	0.4	..	0.2	0.2	0.1	0.1	0.2
	NBFCs & Fin Aux.	0.9	2.9	3.8	1.0	2.9	3.9	1.5	3.3	4.9
	Private Sector	1.4	17.7	19.1	1.6	5.4	7.0	2.2	5.2	7.4
	Trust Fund	0.1	0.3	0.4	0.1	0.5	0.6	0.1	0.6	0.7
	Personal	6.3	13.6	20.0	9.6	20.0	29.6	10.7	22.1	32.8
	Others	-	..	..	-	0.1	0.1	-	0.1	0.1
	Total	**14.1**	**39.6**	**53.7**	**19.3**	**37.5**	**56.8**	**20.0**	**56.9**	**76.8**
AJK	Foreign	0.7	1.6	2.3	0.9	2.6	3.5	1.1	3.5	4.7
	Govt.	1.9	18.5	20.4	1.2	18.3	19.5	1.1	21.6	22.7
	NFPSEs	0.3	1.2	1.5	0.1	1.7	1.8	0.3	1.3	1.7
	NBFCs & Fin Aux.	0.1	2.5	2.7	0.2	2.0	2.2	0.2	2.9	3.1
	Private Sector	7.2	20.4	27.7	14.4	24.3	38.7	8.8	23.1	31.9
	Trust Fund	0.1	1.4	1.5	0.2	1.1	1.3	1.0	1.5	2.5
	Personal	119.8	130.4	250.2	133.1	151.9	285.0	149.3	171.2	320.5
	Others	..	0.3	0.3	..	0.5	0.5	..	0.1	0.1
	Total	**130.2**	**176.4**	**306.6**	**150.1**	**202.4**	**352.5**	**162.0**	**225.3**	**387.2**

*End Position

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

NBFCs & Financial Auxiliaries.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-19 R			Dec-19 P			Jun-20 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0.4	0.4	-	0.3	0.3	-	2.0	2.0
	Govt.	-	802.0	802.0	0.5	770.8	771.2	0.4	878.2	878.6
	NFPSEs	-	1,186.5	1,186.5	-	1,242.6	1,242.6	-	1,160.2	1,160.2
	NBFCs & Fin Aux.	1.1	102.9	104.0	-	124.6	124.6	..	101.3	101.3
	Private Sector	258.5	4,762.3	5,020.8	244.4	4,886.5	5,131.0	223.0	4,903.0	5,126.0
	Trust Fund	..	18.4	18.5	..	19.9	20.0	..	17.9	17.9
	Personal	48.6	625.4	674.1	55.0	644.9	699.8	53.2	624.0	677.1
	Others	0.1	3.1	3.2	..	1.4	1.5	0.8	0.8	1.5
	Total	**308.4**	**7,501.0**	**7,809.4**	**299.9**	**7,691.0**	**7,990.9**	**277.3**	**7,687.3**	**7,964.7**
Punjab	Foreign	-	0.1	0.1	-	-	-	-	-	-
	Govt.	-	478.8	478.8	-	497.2	497.2	-	561.3	561.3
	NFPSEs	-	214.5	214.5	-	264.6	264.6	-	244.7	244.7
	NBFCs & Fin Aux.	0.3	12.3	12.6	-	14.3	14.3	-	11.9	11.9
	Private Sector	157.3	2,262.4	2,419.7	166.8	2,226.2	2,393.0	133.8	2,212.4	2,346.2
	Trust Fund	..	3.0	3.0	..	2.1	2.1	..	3.8	3.8
	Personal	11.5	193.4	204.9	21.1	204.1	225.1	16.1	208.8	224.9
	Others	..	1.3	1.4	..	1.3	1.3	..	0.4	0.4
	Total	**169.2**	**3,165.7**	**3,334.8**	**187.9**	**3,209.8**	**3,397.7**	**150.0**	**3,243.2**	**3,393.2**
Sindh	Foreign	-	0.4	0.4	-	0.2	0.2	-	1.9	1.9
	Govt.	-	270.1	270.1	0.4	217.1	217.5	0.3	259.4	259.7
	NFPSEs	-	686.4	686.4	-	674.6	674.6	-	614.6	614.6
	NBFCs & Fin Aux.	-	72.8	72.8	-	92.7	92.7	..	70.8	70.8
	Private Sector	83.5	2,132.3	2,215.8	56.6	2,278.3	2,335.0	76.5	2,289.5	2,366.0
	Trust Fund	..	4.8	4.8	..	4.3	4.3	..	5.3	5.4
	Personal	27.4	371.2	398.6	27.0	389.6	416.6	27.4	357.1	384.6
	Others	-	1.2	1.2	-	0.1	0.1	0.7	0.3	0.9
	Total	**110.9**	**3,539.1**	**3,650.0**	**84.1**	**3,657.1**	**3,741.1**	**105.0**	**3,598.9**	**3,703.9**
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	..	..	-	-	-	-	-	-
	NFPSEs	-	20.5	20.5	-	22.0	22.0	-	22.0	22.0
	NBFCs & Fin Aux.	0.8	4.0	4.8	-	0.1	0.1	-	0.1	0.1
	Private Sector	5.9	56.5	62.4	5.2	43.4	48.6	5.2	44.4	49.7
	Trust Fund	-	..	..	-	0.2	0.2	-	0.3	0.3
	Personal	2.2	17.9	20.1	1.9	14.2	16.1	2.9	19.5	22.3
	Others	..	0.4	0.5	-	-	-	-	0.1	0.1
	Total	**8.9**	**99.4**	**108.3**	**7.1**	**80.0**	**87.1**	**8.1**	**86.4**	**94.5**
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.		4.0	4.0	0.1	3.2	3.3	0.1	3.0	3.1
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	7.4	6.9	14.3	12.5	4.8	17.3	2.9	3.8	6.7
	Trust Fund	-	-	-	-	..	..	-	-	-
	Personal	5.0	3.1	8.1	2.9	3.0	5.9	4.2	3.4	7.6
	Others	-	..	..	-	-	-	..	-	..
	Total	**12.4**	**14.1**	**26.4**	**15.4**	**11.1**	**26.5**	**7.2**	**10.2**	**17.4**
Islamabad	Foreign	-	-	-	-	0.1	0.1	-	0.1	0.1
	Govt.	-	49.0	49.0	-	53.2	53.2	-	54.5	54.5
	NFPSEs	-	265.0	265.0	-	281.0	281.0	-	278.6	278.6
	NBFCs & Fin Aux.	-	13.5	13.5	-	17.5	17.5	-	18.5	18.5
	Private Sector	0.7	296.8	297.4	0.6	327.5	328.1	3.2	345.9	349.0
	Trust Fund	..	10.7	10.7	-	13.3	13.3	-	8.5	8.5
	Personal	0.4	31.8	32.1	0.4	29.0	29.3	0.4	29.2	29.6
	Others	-	0.1	0.1	-	-	-	-	..	..
	Total	**1.0**	**666.8**	**667.8**	**1.0**	**721.6**	**722.6**	**3.6**	**735.3**	**738.9**
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	0.3	0.3	-	-	-	-	-	-
	Private Sector	0.2	0.2	0.3	0.1	0.1	0.2	0.1	0.1	0.2
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.2	..	0.2	0.1	..	0.2	0.2	0.4	0.5
	Others	-	-	-	-	-	-	-	-	-
	Total	**0.4**	**0.5**	**0.8**	**0.3**	**0.2**	**0.4**	**0.3**	**0.5**	**0.7**

6.8 Province/Region wise Advances by Borrowers

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-19 R			Dec-19 P			Jun-20 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	0.2	0.2	-	0.3	0.3
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.9	1.5	4.4	2.2	1.9	4.1	0.8	2.7	3.5
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.8	3.0	3.7	0.6	1.3	1.8	0.7	1.7	2.5
	Others	-	..	..	-	-	-	-	-	-
	Total	**3.7**	**4.4**	**8.1**	**2.8**	**3.4**	**6.2**	**1.5**	**4.7**	**6.2**
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.1	0.1	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.7	5.8	6.4	0.4	4.2	4.6	0.5	4.2	4.6
	Trust Fund	-	..	..	-	..	..	-	-	-
	Personal	1.2	5.2	6.4	1.1	3.6	4.7	1.2	3.9	5.1
	Others	..	..	0.1	-	-	-	..	..	..
	Total	**1.9**	**11.1**	**13.0**	**1.4**	**7.8**	**9.3**	**1.7**	**8.1**	**9.8**

Source: Statistics & Data Warehouse Department, SBP

Urban Area means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.
Outstanding 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 2019	Punjab	5,542.8	5,156.5	93.0	386.2	7.0	750.1	5,906.7	42.1	106.6
	Sindh	7,565.0	6,727.1	88.9	837.9	11.1	422.7	7,149.7	51.0	94.5
	KPK	125.6	57.6	45.9	68.0	54.1	82.6	140.2	1.0	111.6
	Balochistan	14.0	13.8	98.2	0.2	1.8	92.6	106.3	0.8	758.3
	Islamabad	757.7	543.1	71.7	214.5	28.3	146.8	689.9	4.9	91.1
	FATA	0.1	0.1	90.1	..	9.9	..	0.1	..	112.1
	Gilgit-Baltistan	2.5	2.4	97.1	0.1	2.9	0.2	2.6	..	105.5
	AJK	15.4	14.7	95.1	0.7	4.9	12.8	27.5	0.2	178.3
	Total	**14,023.1**	**12,515.3**	**89.2**	**1,507.8**	**10.8**	**1,507.8**	**14,023.1**	**100.0**	
Jul-Dec 2019	Punjab	5,835.1	5,620.5	96.3	214.6	3.7	287.7	5,908.2	38.5	101.3
	Sindh	8,505.9	8,158.5	95.9	347.4	4.1	214.0	8,372.5	54.6	98.4
	KPK	81.8	79.7	97.5	2.0	2.5	57.3	137.1	0.9	167.6
	Balochistan	12.4	12.2	98.2	0.2	1.8	74.4	86.6	0.6	699.7
	Islamabad	873.2	713.9	81.8	159.3	18.2	87.8	801.7	5.2	91.8
	FATA	0.1	0.1	86.8	..	13.2	..	0.1	..	110.1
	Gilgit-Baltistan	5.2	5.2	99.8	..	0.2	0.1	5.3	..	101.7
	AJK	19.6	19.4	98.7	0.3	1.3	2.5	21.9	0.1	111.3
	Total	**15,333.3**	**14,609.5**	**95.3**	**723.9**	**4.7**	**723.9**	**15,333.3**	**100.0**	
Jan-Jun 2020	Punjab	5,342.0	5,137.2	96.2	204.8	3.8	266.0	5,403.2	38.2	101.1
	Sindh	7,894.5	7,585.1	96.1	309.4	3.9	205.2	7,790.3	55.1	98.7
	KPK	66.8	63.4	94.9	3.4	5.1	55.4	118.8	0.8	177.9
	Balochistan	9.7	9.4	97.4	0.2	2.6	76.8	86.2	0.6	893.2
	Islamabad	804.2	646.1	80.3	158.2	19.7	71.1	717.2	5.1	89.2
	FATA	0.1	0.1	77.2	..	22.8	0.1	0.1	..	159.1
	Gilgit-Baltistan	3.9	3.9	99.5	..	0.5	..	3.9	..	100.1
	AJK	9.8	9.7	99.2	0.1	0.8	1.5	11.2	0.1	114.7
	Total	**14,130.9**	**13,454.7**	**95.2**	**676.2**	**4.8**	**676.2**	**14,130.9**	**100.0**	

Source: Statistics & 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 2019 Amount	Jan-Jun 2019 (%)	Jul-Dec 2019 Amount	Jul-Dec 2019 (%)	Jan-Jun 2020 Amount	Jan-Jun 2020 (%)
Punjab	Punjab	5,156.5	93.0	5,620.5	96.3	5,137.2	96.2
	Sindh	242.1	4.4	139.5	2.4	132.5	2.5
	KPK	29.3	0.5	15.1	0.3	19.3	0.4
	Balochistan	0.5	..	0.7	..	1.1	..
	Islamabad	105.9	1.9	58.9	1.0	51.1	1.0
	Fata	..	..	..	..	..	..
	Gilgit-Baltistan	0.1	..	0.1	..	..	..
	AJK	8.5	0.2	0.3	..	0.9	..
Punjab Total		**5,542.8**	**100.0**	**5,835.1**	**100.0**	**5,342.0**	**100.0**
Sindh	Punjab	657.1	8.7	217.3	2.6	195.2	2.5
	Sindh	6,727.1	88.9	8,158.5	95.9	7,585.1	96.1
	KPK	44.2	0.6	26.8	0.3	20.0	0.3
	Balochistan	91.7	1.2	73.4	0.9	75.6	1.0
	Islamabad	40.7	0.5	27.7	0.3	18.1	0.2
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.2	..	..	..	..	..
	AJK	4.1	0.1	2.1	..	0.5	..
Sindh Total		**7,565.0**	**100.0**	**8,505.9**	**100.0**	**7,894.5**	**100.0**
KPK	Punjab	5.2	4.1	0.6	0.8	0.8	1.3
	Sindh	62.5	49.8	0.3	0.4	0.7	1.1
	KPK	57.6	45.9	79.7	97.5	63.4	94.9
	Balochistan	..	..	..	..	..	..
	Islamabad	0.1	0.1	1.1	1.3	1.8	2.7
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	0.2	0.1	..	..	..	..
KPK Total		**125.6**	**100.0**	**81.8**	**100.0**	**66.8**	**100.0**
Balochistan	Punjab	..	0.3	..	0.1	..	0.1
	Sindh	0.2	1.4	0.2	1.7	0.2	2.5
	KPK	..	..	..	..	..	..
	Balochistan	13.8	98.2	12.2	98.2	9.4	97.4
	Islamabad	..	0.1	..	..	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	0.0	..	..	..
Balochistan Total		**14.0**	**100.0**	**12.4**	**100.0**	**9.7**	**100.0**
Islamabad	Punjab	87.2	11.5	69.6	8.0	69.9	8.7
	Sindh	117.8	15.6	73.9	8.5	71.8	8.9
	KPK	9.0	1.2	15.4	1.8	16.1	2.0
	Balochistan	0.4	0.1	0.3	..	0.1	..
	Islamabad	543.2	71.7	713.9	81.8	646.1	80.3
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.1	..	0.1	..	0.2	..
Islamabad Total		**757.7**	**100.0**	**873.2**	**100.0**	**804.2**	**100.0**
FATA	Punjab	-	-	-	-	-	-
	Sindh	-	-	-	-	-	-
	KPK	..	9.9	..	13.2	..	22.8
	Balochistan	-	-	-	-	-	-
	Islamabad	-	-	-	-	-	-
	FATA	0.1	90.1	0.1	86.8	0.1	77.2
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		**0.1**	**100.0**	**0.1**	**100.0**	**0.1**	**100.0**
Gilgit-Baltistan	Punjab	..	0.4	..	0.2	..	0.1
	Sindh	..	..	..	..	-	-
	KPK	..	0.6	..	..	..	..
	Balochistan	-	-	..	..	..	0.3
	Islamabad	0.1	1.9	-	-	..	..
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	2.4	97.1	5.2	99.8	3.9	99.5
	AJK	-	-	-	-	..	0.1
Gilgit-Baltistan Total		**2.5**	**100.0**	**5.2**	**100.0**	**3.9**	**100.0**
AJK	Punjab	0.7	4.4	0.2	0.9	..	0.1
	Sindh	..	0.1	..	0.1	..	..
	KPK	0.1	0.4	..	0.1	..	..
	Balochistan	-	-	..	..	-	-
	Islamabad	..	0.1	..	0.2	0.1	0.7
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	14.7	95.2	19.4	98.7	9.7	99.2
AJK Total		**15.4**	**100.0**	**19.6**	**100.0**	**9.8**	**100.0**
Grand Total		**14,023.1**		**15,333.3**		**14,130.9**	

Source: Statistics & 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 2019		Jul-Dec 2019		Jan-Jun 2020	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,156.5	87.3	5,620.5	95.1	5,137.2	95.1
	Sindh	657.1	11.1	217.3	3.7	195.2	3.6
	KPK	5.2	0.1	0.6	..	0.8	..
	Balochistan	..	..	..	..	..	..
	Islamabad	87.2	1.5	69.6	1.2	69.9	1.3
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.7	..	0.2	..	..	..
Punjab Total		**5,906.7**	**100.0**	**5,908.2**	**100.0**	**5,403.2**	**100.0**
Sindh	Punjab	242.1	3.4	139.5	1.7	132.5	1.7
	Sindh	6,727.1	94.1	8,158.5	97.4	7,585.1	97.4
	KPK	62.5	0.9	0.3	..	0.7	..
	Balochistan	0.2	..	0.2	..	0.2	..
	Islamabad	117.8	1.7	73.9	0.9	71.8	0.9
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	..	..	..	..	..	..
Sindh Total		**7,149.7**	**100.0**	**8,372.5**	**100.0**	**7,790.3**	**100.0**
KPK	Punjab	29.3	20.9	15.1	11.0	19.3	16.2
	Sindh	44.2	31.6	26.8	19.5	20.0	16.8
	KPK	57.6	41.1	79.7	58.2	63.4	53.4
	Balochistan	..	..	..	..	..	..
	Islamabad	9.0	6.4	15.4	11.3	16.1	13.6
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.1	..	..	..	..	..
KPK Total		**140.2**	**100.0**	**137.1**	**100.0**	**118.8**	**100.0**
Balochistan	Punjab	0.5	0.4	0.7	0.8	1.1	1.2
	Sindh	91.7	86.2	73.4	84.8	75.6	87.7
	KPK	..	..	..	..	..	..
	Balochistan	13.8	13.0	12.2	14.0	9.4	10.9
	Islamabad	0.4	0.4	0.3	0.3	0.1	0.1
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	..	..
	AJK	-	-	..	..	-	-
Balochistan Total		**106.3**	**100.0**	**86.6**	**100.0**	**86.2**	**100.0**
Islamabad	Punjab	105.9	15.4	58.9	7.4	51.1	7.1
	Sindh	40.7	5.9	27.7	3.5	18.1	2.5
	KPK	0.1	..	1.1	0.1	1.8	0.2
	Balochistan	..	..	..	..	-	-
	Islamabad	543.2	78.7	713.9	89.1	646.1	90.1
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.1	..	-	-	..	..
	AJK	..	..	..	..	0.1	..
Islamabad Total		**689.9**	**100.0**	**801.7**	**100.0**	**717.2**	**100.0**
FATA	Punjab	..	0.5	..	15.1	..	23.2
	Sindh	..	0.4	..	0.4	..	3.4
	KPK	..	17.1	..	1.8	..	24.4
	Balochistan	-	-	-	-	-	-
	Islamabad	..	1.6	..	3.8	..	0.4
	FATA	0.1	80.4	0.1	78.9	0.1	48.5
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	..	0.1
FATA Total		**0.1**	**100.0**	**0.1**	**100.0**	**0.1**	**100.0**
Gilgit Baltistan	Punjab	0.1	1.9	0.1	1.6	..	0.4
	Sindh	0.2	6.1	..	..	..	0.1
	KPK	..	..	..	..	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	..	..	0.2	..	0.1
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	2.4	92.0	5.2	98.1	3.9	99.3
	AJK	..	..	..	..	..	..
Gilgit-Baltistan Total		**2.6**	**100.0**	**5.3**	**100.0**	**3.9**	**100.0**
AJK	Punjab	8.5	30.8	0.3	1.5	0.9	7.7
	Sindh	4.1	14.7	2.1	9.6	0.5	4.3
	KPK	0.2	0.6	..	..	..	..
	Balochistan	-	-	..	..	..	..
	Islamabad	0.1	0.5	0.1	0.3	0.2	1.5
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	14.7	53.4	19.4	88.6	9.7	86.4
AJK Total		**27.5**	**100.0**	**21.9**	**100.0**	**11.2**	**100.0**
Grand Total		**14,023.1**		**15,333.3**		**14,130.9**	

Source: Statistics & 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)	2017			2018			2019 [R]			2020 [P]		
	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	4,491	21.1	4.7	5,412	22.9	4.2	7,130	24.7	3.5	9,946	24.3	2.4
10 to 20	3,898	58.0	14.9	3,892	57.6	14.8	2,771	41.7	15.1	2,767	41.7	15.1
20 to 25	2,239	50.1	22.4	1,744	39.2	22.5	1,395	31.3	22.4	1,469	33.1	22.6
25 to 30	2,009	55.2	27.5	1,739	48.0	27.6	1,440	39.6	27.5	1,665	45.6	27.4
30 to 40	3,724	130.1	34.9	3,768	131.4	34.9	3,347	117.7	35.2	3,135	109.7	35.0
40 to 50	3,414	153.0	44.8	3,603	161.7	44.9	3,596	161.5	44.9	3,670	165.8	45.2
50 to 60	2,918	160.4	55.0	3,115	171.0	54.9	3,244	178.1	54.9	3,397	186.6	54.9
60 to 70	2,648	171.8	64.9	2,975	193.3	65.0	3,169	205.1	64.7	3,234	210.0	64.9
70 to 80	2,294	171.9	74.9	2,678	200.7	75.0	2,722	203.9	74.9	3,065	229.7	75.0
80 to 90	2,101	178.1	84.8	2,378	201.8	84.9	2,317	196.4	84.8	2,569	218.0	84.9
90 to 100	1,734	164.4	94.8	2,153	204.6	95.0	2,343	222.1	94.8	2,339	222.0	94.9
100 to 200	10,138	1,425.7	140.6	11,651	1,626.7	139.6	12,035	1,685.0	140.0	12,665	1,779.4	140.5
200 to 300	3,238	784.4	242.2	3,729	900.1	241.4	3,851	928.5	241.1	4,295	1,037.0	241.4
300 to 400	1,430	493.7	345.3	1,495	513.3	343.4	1,665	573.1	344.3	1,911	657.4	344.0
400 to 500	737	327.9	445.1	764	339.0	443.9	800	356.1	444.9	968	432.0	446.2
500 to 600	454	246.7	543.9	436	238.2	545.9	470	257.1	547.2	574	312.9	545.2
600 to 700	275	177.4	645.6	261	168.8	645.6	303	195.7	645.3	381	245.7	645.1
700 to 800	210	156.3	744.5	210	157.3	749.3	191	142.8	747.8	266	198.6	747.4
800 to 900	145	122.6	846.2	164	138.9	848.6	164	138.8	848.0	202	170.6	846.3
900 to 1,000	113	107.1	946.8	114	107.6	946.2	121	115.1	949.2	163	153.8	945.6
1,000 to 2,000	448	607.4	1,354.8	465	635.4	1,367.6	590	810.1	1,372.8	686	947.0	1,379.5
2,000 to 3,000	130	311.2	2,400.5	139	335.5	2,409.8	185	441.6	2,383.9	212	512.1	2,413.2
3,000 to 4,000	54	185.8	3,434.5	60	205.0	3,432.0	86	294.2	3,416.5	90	309.6	3,435.2
4,000 to 5,000	30	133.2	4,447.6	33	145.6	4,415.5	37	164.7	4,441.2	50	221.3	4,444.1
5,000 to 6,000	25	136.1	5,399.3	23	122.1	5,399.7	27	145.2	5,397.7	40	213.8	5,368.7
6,000 to 7,000	14	89.3	6,459.2	14	91.6	6,481.8	17	109.3	6,431.3	23	144.7	6,414.7
7,000 to 8,000	11	82.1	7,455.7	12	85.9	7,467.5	13	98.2	7,443.3	15	111.5	7,452.0
8,000 to 9,000	10	80.7	8,453.6	8	71.8	8,472.2	11	93.9	8,457.2	13	112.3	8,469.5
9,000 to 10,000	7	67.6	9,452.4	7	68.8	9,464.3	8	71.3	9,393.3	10	92.8	9,445.0
10,000 and over	67	4,742.7	71,063.8	71	5,265.3	74,394.9	85	5,993.9	70,200.6	92	7,066.3	76,637.3
Total	**49,006**	**11,592.1**	**236.5**	**53,112**	**12,649.0**	**238.2**	**54,134**	**14,037.0**	**259.3**	**59,911**	**16,205.4**	**270.5**

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
Jul - 2019																
Public	13.04	13.04	13.09	13.09	11.89	11.91	12.62	12.63	9.69	10.04	10.81	10.81	6.60	6.97	9.65	9.63
Private	13.32	13.44	13.53	13.67	12.26	12.26	12.69	12.69	7.73	7.61	9.89	9.82	6.04	6.02	9.51	9.51
Foreign	11.44	10.67	11.45	10.67	12.29	12.26	12.69	12.68	11.03	11.20	11.83	12.03	7.71	7.92	11.32	11.45
Specialised	14.44	14.44	14.45	14.45	13.36	13.36	14.24	14.24	7.36	7.36	11.25	11.25	8.62	8.62	10.96	10.96
All Banks	**13.26**	**13.37**	**13.45**	**13.59**	**12.21**	**12.21**	**12.71**	**12.71**	**8.10**	**8.05**	**10.10**	**10.06**	**6.18**	**6.23**	**9.57**	**9.57**
Aug - 2019																
Public	12.73	12.73	12.74	12.74	12.09	12.09	12.78	12.78	9.54	10.39	10.94	10.94	6.63	7.19	10.04	10.04
Private	13.08	13.09	13.23	13.25	12.41	12.41	12.98	12.99	9.18	9.12	10.76	10.71	6.39	6.37	9.99	9.99
Foreign	13.76	14.20	13.76	14.20	13.38	13.38	13.84	13.84	11.04	11.07	12.04	12.04	8.04	8.18	11.80	11.80
Specialised	14.43	14.43	14.44	14.44	13.37	13.37	14.25	14.25	8.84	8.84	11.60	11.60	8.82	8.82	11.11	11.11
All Banks	**13.09**	**13.10**	**13.23**	**13.26**	**12.37**	**12.37**	**12.98**	**12.98**	**9.28**	**9.32**	**10.82**	**10.79**	**6.47**	**6.55**	**10.03**	**10.03**
Sep - 2019																
Public	12.94	12.94	12.97	12.97	12.13	12.14	12.82	12.82	7.88	8.71	9.53	9.53	6.70	7.26	10.22	10.22
Private	13.53	13.59	13.76	13.85	12.81	12.80	13.31	13.31	7.68	7.50	10.54	10.44	6.45	6.42	10.17	10.15
Foreign	13.55	14.04	13.56	14.05	13.46	13.46	13.91	13.91	9.23	9.23	12.42	12.42	7.50	7.57	12.20	12.20
Specialised	14.71	14.71	14.71	14.71	13.39	13.39	14.27	14.27	9.15	9.15	11.13	11.13	9.01	9.01	11.13	11.13
All Banks	**13.51**	**13.58**	**13.74**	**13.83**	**12.69**	**12.69**	**13.23**	**13.24**	**7.74**	**7.64**	**10.50**	**10.42**	**6.52**	**6.60**	**10.21**	**10.20**
Oct - 2019																
Public	13.47	13.47	13.63	13.63	12.35	12.35	12.99	13.00	8.74	9.09	9.67	9.67	6.92	7.42	10.49	10.49
Private	13.68	13.93	13.96	14.25	12.91	12.92	13.50	13.52	7.55	7.40	10.74	10.66	6.60	6.55	10.26	10.23
Foreign	13.50	14.07	13.51	14.07	13.66	13.67	14.11	14.12	10.25	10.64	11.59	12.03	7.72	8.03	11.52	12.04
Specialised	14.53	14.53	14.53	14.53	13.75	13.75	14.24	14.24	6.39	6.39	11.78	11.78	9.48	9.48	11.22	11.22
All Banks	**13.67**	**13.92**	**13.94**	**14.24**	**12.82**	**12.83**	**13.42**	**13.44**	**7.87**	**7.78**	**10.74**	**10.72**	**6.69**	**6.75**	**10.33**	**10.32**
Nov - 2019																
Public	14.15	14.15	14.19	14.20	12.25	12.26	12.95	12.96	7.49	7.84	9.93	9.93	6.76	7.27	10.40	10.39
Private	13.87	14.06	14.05	14.29	12.84	12.83	13.47	13.49	7.54	7.36	10.58	10.48	6.71	6.66	10.34	10.32
Foreign	13.35	13.77	13.35	13.78	13.57	13.58	14.00	14.02	9.81	10.08	11.53	11.91	7.03	7.15	11.45	11.66
Specialised	14.50	14.50	14.50	14.50	13.76	13.76	14.25	14.25	8.36	8.36	11.67	11.67	9.59	9.59	11.24	11.24
All Banks	**13.84**	**14.06**	**14.01**	**14.27**	**12.75**	**12.74**	**13.39**	**13.40**	**7.61**	**7.51**	**10.54**	**10.47**	**6.73**	**6.79**	**10.37**	**10.35**
Dec - 2019																
Public	14.36	14.36	14.43	14.43	12.08	12.08	12.98	12.99	6.12	8.41	10.76	10.76	6.46	7.33	10.40	10.40
Private	13.83	13.99	14.07	14.27	12.86	12.87	13.47	13.49	7.67	7.56	10.97	10.98	6.70	6.67	10.46	10.44
Foreign	13.34	13.91	13.34	13.92	13.62	13.62	14.03	14.03	6.99	7.22	9.38	9.93	6.13	6.29	10.11	10.50
Specialised	17.29	17.29	17.30	17.30	13.99	13.99	14.48	14.48	5.88	5.88	11.49	11.49	9.27	9.27	11.33	11.33
All Banks	**13.84**	**14.01**	**14.07**	**14.28**	**12.74**	**12.74**	**13.40**	**13.42**	**7.49**	**7.61**	**10.89**	**10.92**	**6.66**	**6.79**	**10.44**	**10.43**

6.13 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jan- 2020																
Public	14.18	14.19	14.32	14.32	12.02	12.02	12.95	12.96	10.50	10.67	11.14	11.14	7.71	8.10	10.70	10.68
Private	13.75	13.92	13.94	14.13	12.77	12.78	13.35	13.37	7.57	7.30	11.16	11.05	6.77	6.73	10.43	10.41
Foreign	13.50	13.90	13.50	13.90	13.56	13.57	13.95	13.97	8.32	8.70	11.42	12.21	5.94	6.04	10.19	10.49
Specialised	17.00	17.00	17.00	17.00	14.11	14.11	14.63	14.63	7.64	7.64	11.32	11.32	9.51	9.51	11.33	11.33
All Banks	**13.76**	**13.94**	**13.94**	**14.14**	**12.65**	**12.66**	**13.30**	**13.32**	**7.83**	**7.63**	**11.17**	**11.11**	**6.95**	**6.99**	**10.49**	**10.47**
Feb - 2020																
Public	13.31	13.31	13.44	13.44	11.98	11.99	12.94	12.95	7.83	7.98	11.15	11.15	7.86	8.21	11.11	11.10
Private	13.08	13.23	13.27	13.45	12.50	12.53	13.23	13.28	6.39	6.13	10.66	10.53	6.79	6.74	10.46	10.43
Foreign	13.41	13.82	13.41	13.82	13.53	13.55	13.92	13.96	8.92	9.15	11.65	11.97	6.62	6.78	11.33	11.85
Specialised	15.92	15.92	15.92	15.92	10.37	10.37	14.91	14.91	7.79	7.79	11.38	11.38	9.43	9.43	11.34	11.34
All Banks	**13.10**	**13.24**	**13.29**	**13.46**	**12.37**	**12.39**	**13.21**	**13.24**	**6.67**	**6.49**	**10.77**	**10.69**	**7.00**	**7.03**	**10.61**	**10.60**
Mar - 2020																
Public	12.20	12.20	12.31	12.31	11.60	11.60	12.93	12.93	8.95	9.04	10.27	10.27	7.56	7.82	10.40	10.38
Private	12.69	12.97	12.85	13.16	12.25	12.28	12.98	13.03	5.23	5.09	10.74	10.74	6.75	6.71	10.33	10.31
Foreign	13.09	13.84	13.09	13.84	13.51	13.54	13.93	13.97	9.16	9.94	10.56	11.50	6.95	7.35	10.64	11.58
Specialised	16.10	16.10	16.10	16.10	10.35	10.35	14.97	14.97	5.32	5.32	11.31	11.31	9.38	9.38	11.35	11.35
All Banks	**12.69**	**12.97**	**12.85**	**13.15**	**12.10**	**12.12**	**13.01**	**13.05**	**6.13**	**6.06**	**10.58**	**10.60**	**6.91**	**6.93**	**10.35**	**10.35**
Apr - 2020																
Public	9.78	9.78	10.23	10.24	10.64	10.63	11.82	11.83	7.76	7.84	9.41	9.41	7.14	7.42	9.76	9.74
Private	11.28	11.78	11.45	12.00	11.34	11.40	11.99	12.07	6.52	6.52	9.14	9.17	5.72	5.69	8.94	8.93
Foreign	11.08	11.30	11.08	11.30	11.59	11.62	11.94	11.97	7.99	8.91	8.50	9.45	5.64	6.30	8.27	9.76
Specialised	15.17	15.17	15.17	15.17	10.36	10.36	14.96	14.96	5.40	5.40	8.82	8.82	6.97	6.97	8.40	8.40
All Banks	**11.24**	**11.72**	**11.41**	**11.94**	**11.18**	**11.23**	**12.00**	**12.06**	**6.70**	**6.72**	**9.16**	**9.21**	**6.00**	**6.03**	**9.11**	**9.12**
May - 2020																
Public	12.17	12.26	12.24	12.33	10.89	10.89	12.15	12.15	6.78	6.85	7.44	7.44	6.15	6.44	8.12	8.10
Private	10.19	10.50	10.37	10.72	10.75	10.78	11.39	11.44	5.33	5.33	7.30	7.31	4.83	4.79	7.55	7.51
Foreign	9.00	9.09	9.00	9.09	9.81	9.81	10.10	10.10	7.41	7.39	7.71	7.69	5.23	5.25	7.82	7.82
Specialised	14.01	14.01	14.02	14.02	10.14	10.14	14.60	14.60	4.00	4.00	7.77	7.77	6.32	6.32	7.46	7.46
All Banks	**10.24**	**10.54**	**10.41**	**10.75**	**10.75**	**10.78**	**11.57**	**11.61**	**5.69**	**5.71**	**7.35**	**7.35**	**5.11**	**5.13**	**7.69**	**7.65**
Jun - 2020																
Public	11.07	11.09	11.45	11.48	10.78	10.77	12.01	12.02	5.11	5.33	6.43	6.40	4.80	5.24	7.20	7.18
Private	9.58	9.85	9.71	10.01	9.95	9.99	10.57	10.62	4.49	4.47	6.52	6.51	4.16	4.14	6.64	6.60
Foreign	8.64	8.69	8.64	8.69	9.07	9.07	9.34	9.34	6.11	6.36	6.72	6.71	5.06	5.11	6.95	6.95
Specialised	13.87	13.87	13.87	13.87	8.73	8.73	14.33	14.33	3.81	3.81	7.29	7.29	5.92	5.92	7.30	7.30
All Banks	**9.60**	**9.87**	**9.74**	**10.03**	**10.08**	**10.11**	**10.88**	**10.93**	**4.65**	**4.68**	**6.50**	**6.49**	**4.31**	**4.37**	**6.77**	**6.74**

Notes:

Source: Statistics & Data Warehouse Department, SBP

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

6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs*					
	31-06-2015	30-06-2016	30-06-2017	30-06-2018	30-06-2019	30-06-2020
All Banks & DFIs	**644.3**	**649.1**	**630.5**	**638.3**	**783.0**	**863.7**
All Banks	**630.0**	**634.5**	**614.8**	**623.6**	**768.0**	**846.6**
Commercial Banks	**591.4**	**591.0**	**562.5**	**562.1**	**697.3**	**767.6**
Public Sector Commercial Banks	196.6	200.9	187.6	188.0	226.1	267.2
Local Private Banks	391.3	387.0	372.0	371.3	468.3	497.7
Foreign Banks	3.6	3.0	2.9	2.8	2.8	2.8
Specialised Banks	**38.6**	**43.3**	**52.3**	**61.5**	**70.7**	**78.9**
DFIs	**14.3**	**14.5**	**15.7**	**14.7**	**15.0**	**17.1**

(End Period Billion Rupees)

Banks	Net NPLs*						Net NPLs to Net Loans (%)*					
	31-06-2015	30-06-2015	30-06-2017	30-06-2018	30-06-2019	30-06-2020	31-06-2015	30-06-2016	30-06-2017	30-06-2018	30-06-2019	30-06-2020
All Banks & DFIs	**123.8**	**115.1**	**104.1**	**84.9**	**170.8**	**161.0**	**2.7**	**2.2**	**1.7**	**1.2**	**2.1**	**2.0**
All Banks	**120.8**	**111.6**	**100.1**	**80.6**	**166.2**	**155.5**	**2.7**	**2.2**	**1.6**	**1.1**	**2.1**	**1.9**
Commercial Banks	**102.2**	**86.2**	**66.9**	**39.9**	**120.0**	**115.3**	**2.4**	**1.7**	**1.1**	**0.6**	**1.5**	**1.5**
Public Sector Commercial Banks	53.2	43.3	28.5	11.1	27.5	42.4	6.0	4.5	2.5	0.8	1.8	2.8
Local Private Banks	49.1	42.9	38.5	29.0	92.7	73.2	1.4	1.1	0.8	0.5	1.5	1.2
Foreign Banks	(0.1)	(0.0)	(0.0)	(0.2)	(0.2)	(0.3)	(0.1)	(0.0)	(0.0)	(0.3)	(0.2)	(0.3)
Specialised Banks	**18.6**	**25.0**	**33.2**	**40.7**	**46.2**	**40.2**	**13.9**	**17.2**	**21.9**	**27.0**	**33.2**	**36.1**
DFIs	**3.0**	**3.5**	**4.0**	**4.3**	**4.6**	**5.5**	**5.7**	**5.6**	**5.3**	**5.5**	**5.4**	**5.7**

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

Source: Financial Stability Department, SBP

6.15 Electronic Banking Statistics

Product/Item	FY16	FY17	FY18	FY19	FY20
Number in Actual					
1. Banking Infrastructure					
Number of Banks' Branches	13,179	14,293	14,970	15,598	16,067
Real Time Online Branches (RTOB)	12,674	14,150	14,850	15,481	15,922
Automated Teller Machines (ATM)	11,381	12,689	14,019	14,722	15,612
Point of Sale (POS)	50,769	54,490	53,511	56,911	49,067
2. Payment Cards (Total Cards)	**33,659,736**	**36,632,969**	**40,918,993**	**42,237,999**	**42,814,427**
Credit Cards	1,450,095	1,292,136	1,453,867	1,589,120	1,655,030
Debit Cards	27,411,117	17,857,561	21,712,069	24,831,777	26,698,046
Proprietary ATMs only Cards	4,798,524	8,043,044	8,586,819	8,485,391	6,943,385
Pre-Paid Cards	...	315,865	234,098	228,417	134,586
Social Welfare Cards	...	9,124,363	8,932,140	7,103,294	7,383,380
3. Registered Users (Total)	**23,609,459**	**27,671,280**	**29,433,957**	**38,653,491**	**44,758,205**
Internet Banking Users	1,958,034	2,347,026	3,113,728	3,278,611	3,983,235
Mobile Phone Banking Users	2,451,420	2,484,044	3,385,889	5,626,137	8,451,997
Call Center / IVR Users	19,200,005	22,840,210	26,484,765	29,748,743	32,322,973
4. Number of e-Merchants Registered with Banks	...	571	1,094	1,362	1,707
(Number in Thousands & Amount in Million Rs.)					
5. E-Banking Financial Transactions					
Number of Transactions	543,750	625,846	756,401	869,767	905,939
Amount	37,224,822	37,061,942	47,403,741	58,820,699	65,987,325
5.1 ATM Transactions					
Number of Transactions	342,692	397,754	470,571	523,291	512,093
Amount	3,681,573	4,562,247	5,549,353	6,399,557	6,429,418
i. Cash Withdrawal					
Number of Transactions	330,135	375,246	446,694	498,714	492,724
Amount	3,242,495	3,880,310	4,838,294	5,669,020	5,833,752
ii. Cash Deposit					
Number of Transactions	11	219	350	470	534
Amount	123	5,438	12,133	20,245	27,422
iii. Deposit of Payment Instrument					
Number of Transactions	-	33	29	29	29
Amount	-	538	538	621	626
iv. Utility Bills Payment					
Number of Transactions	1,243	5,257	6,160	7,933	5,992
Amount	4,512	10,734	13,601	20,545	18,354
v. A/c to A/c Funds Transfer			-		
Number of Transactions	5,198	7,521	9,301	8,723	6,270
Amount	170,783	232,098	304,068	340,003	225,953
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	6,105	9,478	8,037	7,422	6,544
Amount	263,660	433,129	380,718	349,122	323,310
5.2 POS Transactions					
Number of Transactions	39,222	50,524	63,494	72,372	70,338
Amount	199,751	246,012	297,028	366,199	364,229
5.3 RTOB Transactions					
Number of Transactions	135,290	143,550	165,674	187,387	173,712
Amount	32,339,773	31,126,446	39,857,737	49,430,653	54,433,236
i. Real Time Cash Withdrawals					
Number of Transactions	31,362	31,878	34,480	37,076	35,824
Amount	3,012,680	2,502,038	2,927,127	3,559,484	4,461,075
ii. Real Time Cash Deposits					
Number of Transactions	47,784	65,892	75,850	89,003	82,483
Amount	4,617,123	6,652,936	7,815,791	9,790,722	10,906,656
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	37,903	45,781	55,344	61,309	55,405
Amount	17,819,233	21,971,473	29,114,819	36,080,448	39,065,506

6.15 Electronic Banking Statistics

Product/Item	FY16	FY17	FY18	FY19	FY20
5.4 Mobile Banking Transactions					
Number of Transactions	6,633	7,365	21,767	41,070	82,760
Amount	112,484	141,407	409,825	866,846	1,763,621
i. Payment Through Mobile					
Number of Transactions	370	256	905	2,318	4,969
Amount	3,246	6,090	16,663	114,393	224,558
ii. Utility Bills Payment					
Number of Transactions	2,894	3,068	10,089	18,752	34,426
Amount	2,444	6,025	10,529	20,580	43,497
iii. A/c to A/c Funds Transfer					
Number of Transactions	1,396	2,051	5,790	10,920	20,179
Amount	47,959	60,004	186,199	364,709	730,185
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	1,973	1,990	4,984	9,079	23,186
Amount	58,835	69,288	196,434	367,164	765,381
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	715	262	293	276	200
Amount	10,114	7,751	8,736	9,175	9,260
i. Payment Through Call Centre					
Number of Transactions	279	164	180	182	150
Amount	2,852	6,621	7,081	7,267	7,355
ii. Utility Bills Payment					
Number of Transactions	325	84	86	69	27
Amount	1,781	630	882	1,058	451
iii. A/c to A/c Funds Transfer					
Number of Transactions	106	10	26	23	22
Amount	5,338	361	720	814	1,426
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	4	3	2	1	1
Amount	142	138	52	36	28
5.6 Internet Banking Transactions					
Number of Transactions	19,198	25,174	31,179	39,714	56,632
Amount	881,125	968,681	1,262,385	1,722,181	2,952,690
i. Payment Through Internet					
Number of Transactions	2,506	2,077	2,518	2,925	3,178
Amount	336,374	381,752	446,763	453,593	569,929
ii. Utility Bills Payment					
Number of Transactions	5,259	9,041	10,953	12,552	13,487
Amount	12,256	18,634	29,699	63,693	150,116
iii. A/c to A/c Funds Transfer					
Number of Transactions	6,026	6,578	7,740	9,331	22,258
Amount	310,403	258,244	323,838	437,501	1,208,467
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	5,407	7,478	9,968	14,905	17,709
Amount	222,092	310,051	462,086	767,394	1,024,178
5.7 e-Commerce Transactions					
Number of Transactions	...	1,217	3,422	5,657	10,205
Amount	...	9,397	18,677	26,088	34,871
6. E-Banking Non-Financial Transactions('000)	**252,501**	**234,093**	**334,834**	**486,909**	**585,697**
ATMs	111,511	113,135	125,352	168,213	99,363
Internet Banking	67,011	88,236	99,761	111,782	126,307
Mobile Phone Banking	59,247	20,730	93,724	189,060	339,636
Call Centers Banking	14,732	11,992	15,997	17,855	20,391
7. Paper Based Transactions					
Number of Transactions('000)	339,757	451,850	466,505	465,314	424,643
Amount (RS. Billion)	134,410	139,591	150,362	145,854	131,194
8. PRISM System					
Number of Transactions (Actual)	930,501	1,110,173	1,689,609	2,486,676	2,606,861
Amount (Billion Rupees)	231,711	279,464	361,048	398,169	394,293
8.1 Securities Settlement					
Number of Transactions (Actual)	65,129	63,850	63,473	62,315	83,147
Amount (Billion Rupees)	152,799	189,662	256,358	274,900	262,659
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	813,759	985,900	230,416	272,001	290,909
Amount (Billion Rupees)	66,986	76,125	65,616	76,285	80,422
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	...	...	1,334,110	2,091,223	2,173,789
Amount (Billion Rupees)	...	...	24,551	31,353	35,547
8.4 Retails Cheques Clearing					
Number of Transactions (Actual)	51,613	60,423	61,610	61,137	59,016
Amount (Billion Rupees)	11,926	13,677	14,523	15,630	15,665

Source: Payment System Department SBP

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2018		2019		2020[P]
	Jun	Dec	Jun	Dec	Jun
Deposits					
No. of Accounts	5,278,340	5,125,214	6,013,861	6,355,185	7,149,774
Amount	1,843,573.8	2,012,729.3	2,248,537.5	2,453,536.2	2,907,895.8
Percent to Total[1] Deposits	14.6	15.3	16.0	16.8	17.9
Financing [2]					
No. of Accounts	177,592	197,273	193,730	212,202	216,923
Amount	1,303,357.0	1,506,300.9	1,549,395.2	1,656,758.9	1,746,235.5
Percent to Total[1] Financing	17.5	18.9	19.2	20.0	21.3
Investment					
Amount	508,960.8	468,722.5	610,247.7	578,218.2	877,949.0
Percent to Total[1] Investment	6.1	6.0	7.6	6.5	8.3
Liabilities/Assets					
Amount	3,039,780.3	3,392,579.9	3,564,262.9	4,111,439.6	4,511,318.9
Percent to Total[1] Liabilities/Assets	10.5	10.5	11.5	12.2	13.3
Weighted Average Return on					
Advances	8.0	9.1	11.1	12.4	10.4
Deposits	2.6	3.3	4.6	5.8	3.1
Selected Ratios					
Ratio of Deposits to Liabilities	60.6	59.3	63.1	59.7	64.5
Ratio of Financing to Assets	42.9	44.4	43.5	40.3	38.7
Ratio of Financing to Deposits	70.7	74.8	68.9	67.5	60.1
Ratio of Investment to Deposits	27.6	23.3	26.3	23.0	30.2
Infrastructure					
Full-fledged Islamic Scheduled Banks	5	5	5	5	5
Pakistani	5	5	5	5	5
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,361	1,465	1,487	1,616	1,654
Pakistani	1,361	1,465	1,487	1,616	1,654
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	1,088	1,186	1,220	1,396	1,460
Pakistani	1,088	1,186	1,220	1,396	1,460
Foreign	-	-	-	-	-
Total Islamic Branches	**2,449**	**2,651**	**2,707**	**3,012**	**3,114**

1. Total includes all scheduled banks

Source: Statistics & Data Warehouse Department, SBP

2. Financing = Advances +Bills

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2020

	Bank Name	Total Branches	Website
A. Public Sector Commercial Banks		**2,651**	
1	First Women Bank Ltd.	43	www.fwbl.com.pk
2	National Bank of Pakistan	1,509	www.nbp.com.pk
3	Sindh Bank Ltd.	322	www.sindhbankltd.com
4	The Bank of Khyber	170	www.bok.com.pk
5	The Bank of Punjab	607	www.bop.com.pk
B. Local Private Banks		**11,376**	
1	Al Baraka Bank (Pakistan) Ltd.	184	www.albaraka.com.pk
2	Allied Bank Ltd.	1,380	www.abl.com
3	Askari Bank Ltd.	486	www.askaribank.com.pk
4	Bank Al-Falah Ltd.	666	www.bankalfalah.com
5	Bank Al-Habib Ltd.	771	www.bankalhabib.com
6	Bank Islami Pakistan Ltd.	259	www.bankislami.com.pk
8	Dubai Islamic Bank Pakistan Ltd	235	www.dibpak.com
9	Faysal Bank Ltd.	554	www.faysalbank.com
10	Habib Bank Ltd.	1,668	www.hbl.com
11	Habib Metropolitan Bank Ltd	367	www.habibmetro.com
12	JS Bank Ltd.	339	www.jsbl.com
13	MCB Bank Ltd.	1,400	www.mcb.com.pk
14	MCB Islamic Bank Ltd.	179	www.mcbislamicbank.com
15	Meezan Bank Ltd.	798	www.meezanbank.com
16	Samba Bank Ltd.	40	www.samba.com.pk
17	Silkbank Ltd.	123	www.silkbank.com.pk
18	Soneri Bank Ltd.	313	www.soneribank.com
19	Standard Chartered Bank (Pakistan) Ltd.	60	www.sc.com/pk
20	Summit Bank Ltd.	193	www.summitbank.com.pk
21	United Bank Ltd.	1,361	www.ubldirect.com
C. Foreign Banks		**9**	
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/
D. Specialized Banks		**665**	
1	SME Bank Ltd.	13	www.smebank.org
2	The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
3	Zarai Taraqiati Bank Ltd.	501	www.ztbl.com.pk
Commercial Banks (A+B+C)		**14,036**	
All Banks (A+B+C+D)		**14,701**	

Source: Statistics & Data Warehouse Department, SBP