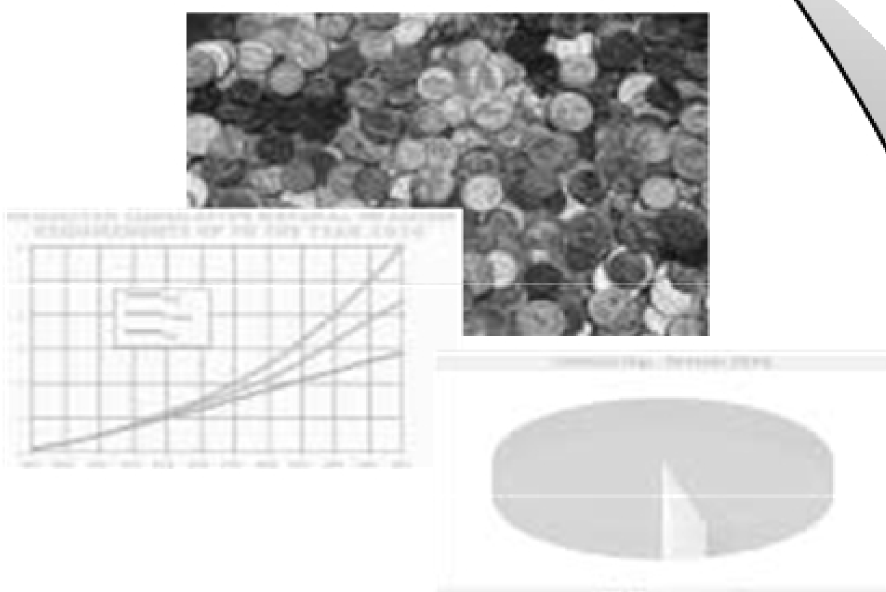
Statistics on Scheduled Banks in Pakistan
June 2009



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I. Introduction

Background

Banking sector plays a pivotal role in the economic development of a country. State Bank being a central bank and regulator of the banking system has to compile and disseminate statistics on the scheduled banks operating in Pakistan.

Statistics & DWH Department of the State Bank has been assigned this responsibility. The compiled data is disseminated through publications. Keeping up the pace with the increased use of electronic media, the data is also placed on the State Bank's website (www.sbp.org.pk). The publication is based on the revised reporting system effective from June 1982. It was based on quarterly reporting of the banks that was subsequently changed to biannual from December 1992.

Standards and Classifications

Effective from December 2001, the category of deposit holders and advances classified by borrower for domestic constituents has been reclassified as Government, Non-Financial Public Sector Enterprises, Non-Bank Financial Companies, Private Sector Business, Trust Funds & Non-Profit Institutions, Personal, and Others.

Major changes are carried out in the classification of banking sector attributes.

The classification of economic groups under private sector has been enhanced in the light of International Standard Industrial Classification (ISIC)-Rev.3.1 of the United Nations Statistics Division.

Composition of Banking Groups

All the scheduled banks operating in Pakistan are classified into three main groups for presentation of statistical data namely public sector banks, domestic private banks, and foreign banks. Public sector banks are further divided into public sector commercial banks and specialized banks.

Scheduled Banks

In terms of Section 37(2) of the State Bank of Pakistan Act -1956, banks operating in Pakistan with capital and reserve of an aggregate value not less than Rs 1 billion (Rs 1.5 billion by December 31, 2004, Rs 2 billion by December 31, 2005, Rs 3 billion by December 31, 2006, Rs 4 billion by December 31, 2007 & Rs 5 billion by December 31, 2008) and conducting their affairs in a manner not detrimental to the interest of their depositors have been declared as scheduled banks.

Public Sector Banks

The banks incorporated in Pakistan of shares / capital controlled by the

Government units are referred to Public sector banks (Appendix II).

Commercial Banks

These are the scheduled banks mainly involved in the activities of deposits mobilization through a branch network and extending credit. They deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients.

With the liberalization of banking rules and laws, commercial banks are now allowed to undertake related activities i.e. underwriting, portfolio investment, securities market operations, specialized financing, and related services.

Specialized Banks

Specialized banks are development finance institutions. These are established to provide credit facilities, assistance, and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, housing sector, SME sector.

These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead of being chartered as a bank under the banking law.

Domestic Private Banks

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

Foreign Banks

Bank branches not having head offices in Pakistan are called foreign banks.

Islamic banks, subsidiaries, and Stand-alone branches of existing commercial banks.

Islamic banking

For the promotion of Islamic Banking in Pakistan, SBP issued policies/ guidelines as per BPD circular No.1 of January 2003. Wherein a three-pronged strategy was adopted as under:

I. Establishment of full-fledged Islamic Bank(s) in the private sector.

II. Setting up subsidiaries for Islamic banking by existing commercial banks.

III. Allowing Stand-alone branches for Islamic banking in the existing commercial banks.

All Islamic banks, subsidiaries, and stand-alone branches offer Sharia compliant products and services only.

"Sharia compliant products and services" means banking product and services offered by banks to their clients which are duly approved by their Sharia advisers/ Sharia Supervisory Committee.

Scope

This publication contains statistical tables prepared from the half-yearly data supplied by the operating branches of the scheduled banks in Pakistan.

The publication has been revised from December 2003 in the light of feedback received from the internal and external stakeholders and as a result some changes have been made.

The publication starts with introduction followed by explanatory notes and review which includes summary tables on major statistics related to scheduled banks. The main variables are discussed in details aided by suitable graphs.

Some of the other major changes include:

i. Key Statistics of Scheduled Banks at a Glance.

ii. Distribution of Deposits, Advances, Bills Purchased & Discounted and Investments of Scheduled Banks by Group.

iii. Distribution of Type of Deposits of Scheduled Banks by Group.

iv. Maturity Breakup of Term Deposits of Scheduled Banks by Group.

v. Advances Classified by Securities & Borrower.

vi. Advances by Modes of Financing.

II. Explanatory notes on statistical tables

The scheduled banks statistics are based on the half-yearly branch-wise data reported by the scheduled banks in Pakistan. The data is collected on various dimensions of major sources (deposits) and resources (advances, bills purchased & discounted and investments) along with liabilities and assets statement. The data dimensions and terminology that need some explanation is discussed for information of the users.

Liabilities and Assets

The items of C*apital* and *Reserves* on the liability side pertain to the principal or head office of the bank.

Capital comprises paid-up capital of Pakistani Banks. In case of Foreign Banks, it is the equivalent Pakistani rupee amount kept with the State Bank of Pakistan as reserve capital required to be maintained under the rules.

Reserves include all types of reserves maintained by the scheduled banks.

Balances with Other Scheduled Banks This includes the branches of all Scheduled Banks and excludes the balances with National Bank of Pakistan as an agent of State Bank of Pakistan. These balances are included in 'Balances with State Bank of Pakistan'.

As per established accounting procedure, the reporting branches of Scheduled Banks adjust certain entries with their Principal/Head (inter-bank) offices to balance their positions. The gross amounts of credits and debits of these adjustments tend to be large compared with other heads of accounts. These adjustments of 'Head office / inter-banks are netted out to consolidate bank-wise position that have been added to arrive at overall position. It is significant to mention that the data on liabilities and assets in this publication may differ when compared with Weekly Press Communiqué due to difference in timing and coverage of the two sets of data.

Deposits

The data on Deposits is collected and compiled on various dimensions explained as under:

Types of Accounts. Deposits accounts are classified under five main types namely current, call, other deposit, saving, and fixed deposits.

Category of Deposit Holders. This describes the main business or profession of the deposit account holder. They are broadly classified as foreign and domestic constituents, which is cascaded down to Government, Non-financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-profit Institutions, Personal, and Others. The Private sector has been further distributed in sub-heads such as Agriculture, Fishing, Mining & Quarrying, Manufacturing, Ship breaking, Electricity, and Construction.

according to the ISIC classification of United Nations.

Rate of Interest. It is the rate offered by Scheduled Banks on various types of deposits like foreign currency accounts scheme, over five years maturity and unclaimed, overdue or matured fixed deposits maintained under conventional banking.

Rate of Return on PLS Deposits. It is the rate of profit given by the Scheduled Banks on various types of deposits such as call, saving, and fixed deposits maintained under the scheme "Elimination of Riba from the Banking System". The rates are announced after the completion of the period of investment usually a half year based on June and December end in July and January.

Size of Accounts for Deposits. The deposits accounts are classified under various classes on the basis of the balances in the respective accounts. As the number of accounts is considerably large, for reporting ease, the banks have option to club the accounts and amounts in cases where, the "Nature", "Type of Accounts", "Category of Deposit Holders" and "Rate of Interest/Return" is the same. For such grouped accounts it is the average size of the group instead of actual size of the component that determines the class to which it belongs. It is believed that the estimates would not differ significantly from the actual position.

Debits to Deposit and Turnover. The deposits are reported on net basis at the end of half-year. The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the banks.

Advances

The main attributes of advances are as under:

Type of Securities. In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables.

Category of Borrowers. Borrowers are first classified on the basis of foreign and domestic constituents. The later is then further classified into government, non-financial public sector enterprises, non-bank financial companies, private sector (business), trust funds & non-profit institutions, personal and others.

Rate of Interest / Return.. This is the cost of using borrowed money expressed as a rate, or a percentage of the principal amount for a period of time usually a year. In case of Islamic modes of financing it is referred as rate of mark-up.

Size of Accounts for Advances. The classification and system for size of accounts for advances is identical to the size of accounts.

for deposit as explained above.

Rate of Margin. Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and substantial losses with performing collateral; hence a margin of collateral is maintained.

Bills Purchased & Discounted

Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Export Bills, Import Bills, Inland Bills, Foreign Bills and Others. The nature of bills purchased and discounted may be interest based or Financing under Islamic modes which includes Purchase of Trade Bills on Exchange Rate Differential or Purchase of Trade Bills on Commission

Investments

The banks report their investment in domestic and foreign securities/shares with details of holdings of each type of securities/shares and classify them as free or encumbered according to disposability. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares and debentures, NIT units, participation term certificates, mutual fund and modarba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value), and market value (market price) in case of tradable securities/shares are also reported.

III. Review

Overview

Banking sector of Pakistan is playing pivotal role in the growth of Pakistan economy. The progress of banking industry is due to the vigilant supervision of State Bank of Pakistan. Advances, deposits, investment in securities & shares, weighted average rates on advances & deposits are some important indicators of banking industry of Pakistan. Deposits of end June 2009 showed increase of 9.1 percent and 8.5 percent from December 2008 and June 2008. Loan comprising Advances and Bills has shown upward trend from the previous and corresponding period by 0.9 percent & 9.7 percent. Similarly, investments in Securities and Shares increased from the previous two periods with a volume of Rs 1359.2 billions, increased by 33.1 percent & 31.1 percent as compared with December 2008 and June 2008.

Weighted average interest rates of advances decreased by 38 basis points and stood at 14.25 percent (P.a) in June 2009 when compared with December 2008 when it was 14.63 percent (P.a). Similarly, weighted average interest rates of deposits have moved to 6.44 percent at end June 2009 from the previous period when it was 6.37 percent.

Summary position of selected banking indicators:

Table 1: Selected banking sector indicators

					(Billion Rs.)
Indicator	**Jun-09**	**Dec-08**	**Jun-08**	**HY Growth**	**YOY Growth**
Deposit	4,137.6	3,791.5	3,812.2	9.1%	8.5%
Advances and Bills	3,223.7	3,195.1	2,938.1	0.9%	9.7%
Investments in Securities and Shares	1,359.2	1,021.0	1,036.7	33.1%	31.1%
Advances to Private Sector (Business)	2,096.1	2,240.8	2,075.0	-6.5%	1.0%
Advances to Personals	364.5	396.1	421.2	-8.0%	-13.5%
**WA Deposits Rate – Interest Bearing*	2.31%	2.49%	2.29%	-19.8%	-6.1%
**WA Deposits Rate – PLS *	6.44%	6.37%	5.87%	1.1%	9.7%
**WA Lending Rate	14.25%	14.63%	12.49%	-2.6%	14.1%

* Excluding deposits at zero rate of return

** WA stands for weighted average rates paid/earn per annum

The following sections discuss movements in branch network, liabilities/ assets, deposits, advances, bills and investments, trends and banking activities concentration in various economic groups / sectors of the economy.

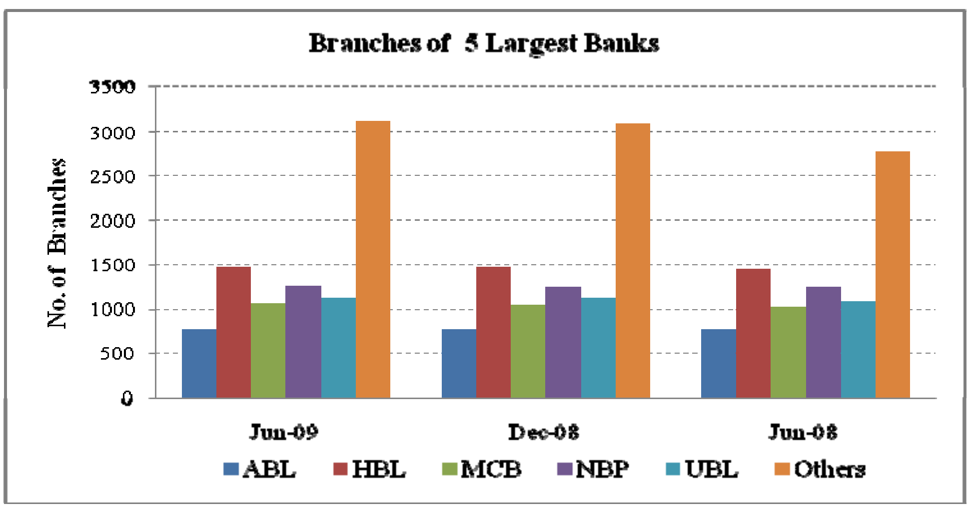
Banking Network

A total of 46 Scheduled Banks were operating in Pakistan at end June 2009. Saudi Pak commercial bank has changed its name as Silkbank Limited from June 1, 2009. The branch network position of operational Scheduled Banks (Table 2) operating in Pakistan is as under:

Table 2: Comparative position of number of banks and branches in the country

						(Numbers)
Group or Type of Bank	**Jun 09**		**Dec 08**		**Jun 08**	
	Banks	Branches	Banks	Branches	Banks	Branches
1. Pakistani Banks	**33**	**8,686**	**33**	**8,655**	**33**	**8,274**
i. Public Sector	8	2,144	8	2,140	8	2,131
a. Commercial	4	1,608	4	1,603	4	1,592
b. Specialized	4	536	4	537	4	539
ii. Domestic Private	25	6,542	25	6,515	25	6,143
2. Foreign Banks*	**13**	**97**	**13**	**89**	**12**	**69**
Total	**46**	**8,783**	**46**	**8,744**	**45**	**8,343**

* Foreign Banks also includes six Indian Banks branches



Liabilities and Assets

Total liabilities/assets of all Scheduled Banks (Table 3) stood at Rs 9,436.1 billion at end June 2009, higher by Rs 58.1 billion or 0.6 percent over December 2008 and Rs 574.7 billion or 6.5 percent over the same period last year. The asset/liabilities position of Public Sector Banks has shown an increase by Rs 344.7 billion or 22.8 percent over December 2008. Domestic Private Banks asset/liabilities decreased by Rs. 300.5 billion or 4.1 percent over December 2008. The liabilities/assets of foreign banks increased by Rs 14 billion or 2.8 percent over the previous half yearly December 2008.

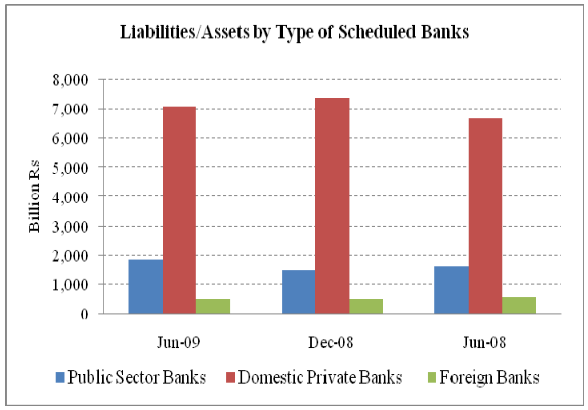


Table 3: Composition of overall liabilities / assets of scheduled banks

(Billion Rs.)

Group or Type of Banks	Jun-09	Dec-08	Jun-08	HY Growth	YOY Growth
1. Pakistani Banks	**8,913.8**	**8,869.6**	**8,289.9**	**0.5%**	**7.5%**
i. Public Sector Banks	1,857.0	1,512.3	1,623.9	22.8%	14.4%
ii Domestic Private Banks	7,056.8	7,357.3	6,666.0	-4.1%	5.9%
2. Foreign Banks	**522.4**	**508.4**	**571.4**	**2.8%**	**-8.6%**
Overall (1+2)	**9,436.1**	**9,378.0**	**8,861.4**	**0.6%**	**6.5%**

* Total may not match due to rounding

Deposits

Total of demand and time deposits (excluding Inter-Bank) at the end of the period under review (Table 4) amounting to Rs 4,137.6 billion registered an increase of Rs 346.1 billion or 9.1 percent over the previous half-year and an increase of Rs 325.4 billion or 8.5 percent over the same period of the last year. Of this, demand deposits for the period June 2009 stood at Rs 1194.6 billion higher by Rs 119.4 billion or 11.1 percent from previous period. The same trend prevails when compared with June 2008 where it increased by Rs 166.6 billion or 16.2 percent. Time deposits for the period June 2009 stood at Rs 1,337.4 billion higher by Rs 29.2 billion or 2.2 percent and Rs 125.9 billion or 10.4 percent as compared to the previous period and the corresponding period last year (see table 14).

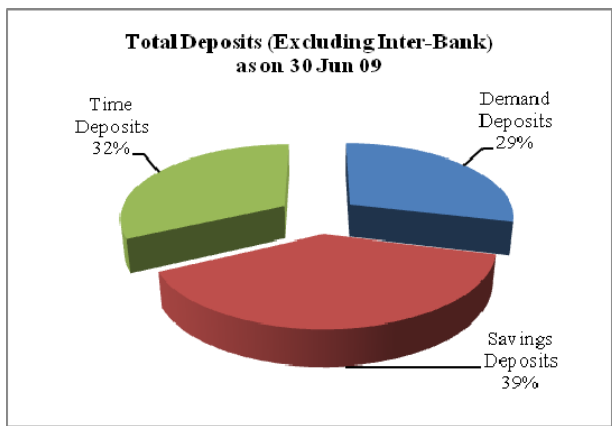
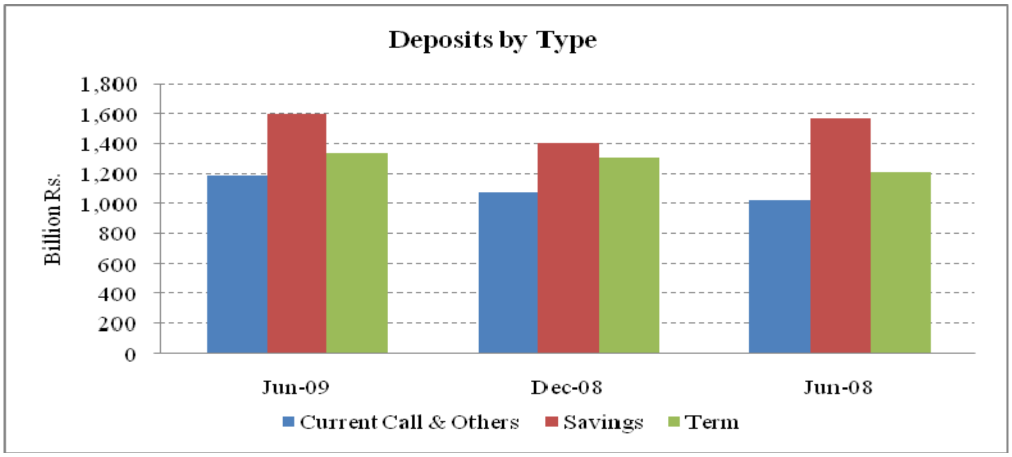


Table 4: Scheduled banks' deposits by type of banks

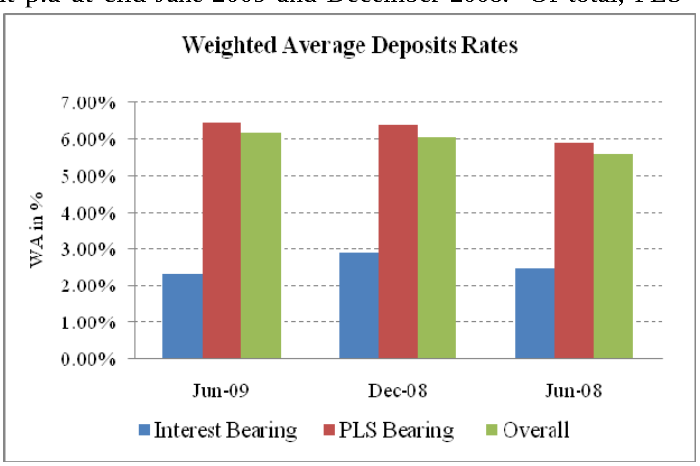
(Billion Rs.)

Group or Type of Banks	Jun-09	Dec-08	Jun-08	HY Growth	YOY Growth
1. Pakistani	**3,984.6**	**3,648.3**	**3,680.4**	**9.2%**	**8.3%**
i. Public Sector	777.1	661.6	706.5	17.5%	10.0%
ii Domestic Private	3,207.5	2,986.7	2,973.9	7.4%	7.9%
2. Foreign	**153.0**	**143.2**	**131.7**	**6.8%**	**16.2%**
Overall (1+2)	**4,137.6**	**3,791.5**	**3,812.2**	**9.1%**	**8.5%**

* Total may not match due to rounding



Rate of Return on deposits: Distribution of deposits by rates of return shows maximum concentration at 5.0 percent p.a at end June 2009 and December 2008. Of total, PLS-based deposits (excluding current and other deposits) of Rs 2746.9 billion held with scheduled banks as on June 30, 2009 of which Rs 1206.2 billion or 29.2 percent of deposits were held at the rate of 5.0 percent p.a, Rs 57.2 billion or 1.2 percent at 6 percent p.a, Rs 50.5 billion or 1.2 percent at 6.5 percent p.a. Weighted average rate of deposits by nature is highlighted in figure.



Borrowings

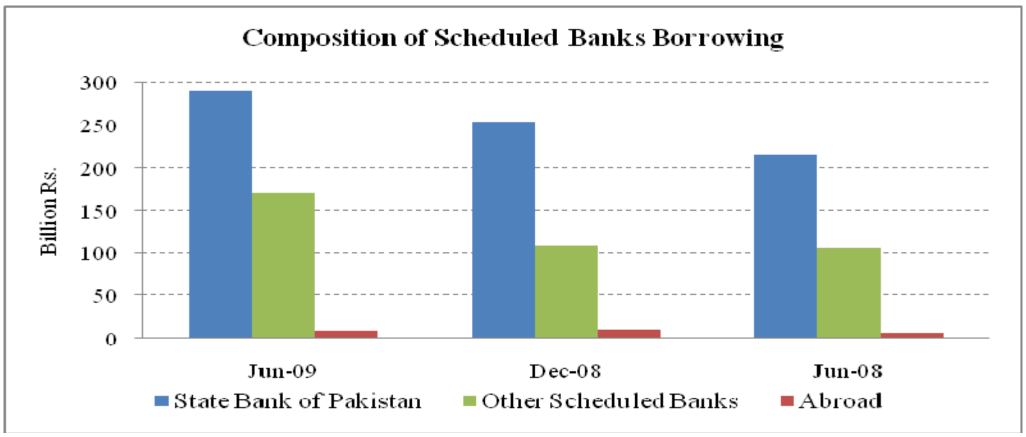
Scheduled banks borrowings during half year ended June 2009 increased by Rs 96.5 billion or 25.8 percent and Rs 140.6 billion or 42.7 percent compared to December 2008 and June 2008 (Table 5).

Table 5: Composition of scheduled banks' borrowings

(Billion Rs.)

Source	Jun-09	Dec-08	Jun-08	HY Growth	YOY Growth
State Bank of Pakistan (SBP)	290.6	254.9	216.5	14.0%	34.2%
Abroad	8.9	10.5	6.9	-15.2%	29.0%
Other Scheduled Banks	170.8	108.3	106.2	57.7%	60.8%
Total	**470.2**	**373.7**	**329.6**	**25.8%**	**42.7%**

* Total may not match due to rounding



Cash and Balances

Cash and balances of scheduled banks including those held with the State Bank of Pakistan amounted to Rs 462.9 billion at the end of the period under review as against Rs 431.2 billion at end of previous half year and Rs 549.3 billion at the end of the corresponding period of last year. Of these, balances held with State Bank of Pakistan increased by Rs 29 billion and stood at Rs 266.6 billion at end June 2009 compared with Rs 237.6 billion at end December 2008.

Loans

***Advances and Bills**:* Bank loans (Advances + Bills) of all scheduled banks stood at Rs 3,223.7 and increased by Rs 28.6 billion or 0.9 percent at end June 2009 compared to December 2008. Loans increased by Rs 285.6 billion or 9.7 percent when compared with

June 2008. Increases of Rs 23.9 billion and Rs 4.7 billion in advances and bills purchased & discounted have contributed to an overall increase of Rs 28.6 billion in June 2009.

Table 6: Advances and Bills

					(Billion Rs.)
Source	**Jun-09**	**Dec-08**	**Jun-08**	**HY Growth**	**YOY Growth**
Advances	3,080.3	3,056.4	2,815.6	0.8%	9.4%
Bills	143.4	138.7	122.5	3.4%	17.1%
Total	**3,223.7**	**3,195.1**	**2,938.1**	**0.9%**	**9.7%**

***Advances by Securities**:* Classification of scheduled banks' advances by securities (Table 7) indicates that an amount of Rs 929.9 billion or 30.2 percent of the total was advanced against "Merchandise". Its share was Rs 46.1 billion or 5.2 percent at the end of the previous period and Rs 123.1 billion or 15.3 percent at the end of the corresponding period last year. The residual group "Others" which includes 'Other secured advances' and 'Advances secured by institutional & individual guarantee(s)' ranked first and accounted for Rs 938.4 billion or 30.5 percent of the total. It was Rs 88.7 billion or 10.4 percent and Rs 99.1 billion or 11.8 percent at end December 2008 and June 2008 respectively. "Real Estate" accepted as security by banks against advances accounted for Rs 759.8 billion or 24.7 percent at end June 2009 and Rs 711.8 billion or 23.3 percent at end of previous half year and Rs 621.3 billion or 22.1 percent at end June 2008.

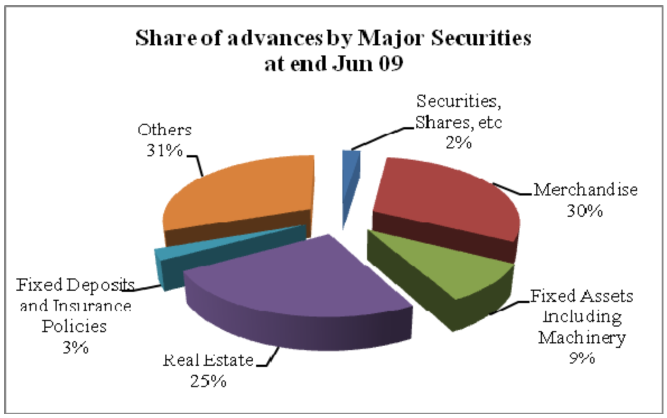


Table 7: Scheduled banks' advances by major securities and their percentage share

		(Billion Rs.)
Type of Security	**Jun-09**	**% Share**
Gold, Bullion, Gold and Silver Ornaments, Precious Metals	7.3	0.2%
Securities, Shares, and Other Financial Instruments	73.9	2.4%
Merchandise	929.9	30.2%
Fixed Assets Including Machinery	289.5	9.4%
Real Estate	759.8	24.7%
Fixed Deposits and Insurance Policies	81.7	2.7%
Others	938.4	30.5%
Total	**3,080.4**	**100.0%**

Advances by Borrowers*:* Classification of advances by borrowers can be viewed in Table 8 below showing the position as at end period under review compared with previous period and the corresponding period at end June 2009.

Table 8: Scheduled banks' advances by borrowers

					(Billion Rs.)
Borrowers	**Jun-09**	**Dec-08**	**Jun-08**	**HY Growth**	**YOY Growth**
Government	341.7	150.4	133.1	127.2%	156.7%
Non-financial Public Sector Enterprises	216.7	186.9	107.9	15.9%	100.8%
Non-bank Financial Companies	39.4	45.7	44.6	-13.8%	-11.7%
Private Sector (Business)	2,096.1	2,240.8	2,075.0	-6.5%	1.0%
Trust Funds & Non-Profit Institutions	12.3	13.6	15.3	-9.6%	-19.6%
Personal	364.5	396.1	421.2	-8.0%	-13.5%
Others	9.8	22.8	18.6	-57.0%	-47.3%
Total	**3,080.3**	**3,056.4**	**2,815.6**	**0.8%**	**9.4%**

Weighted Average Rate of Return*:* The weighted average rate of return on financing under Islamic modes and interest on interest bearing modes at end June 2009 worked out to be 14.25 percent against 14.63 percent at end December 2008 and 12.49 percent at end June 2008.

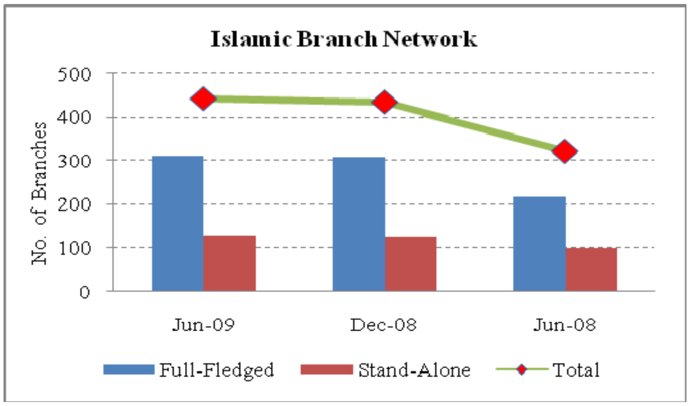
Investments

Scheduled banks total investments (Table 9) stood at Rs 1,359.2 billion as on June 30, 2009 forming 14.4 percent of their total assets. Investment depicts increase of Rs 338.2 billion or 33.1 percent and Rs 322.5 billion or 31.1 percent compared with previous and corresponding half years. The investments in Federal and Provincial Governments' securities including Federal Government bonds and treasury bills at Rs 946.4 billion were 69.6 percent of the total investments against Rs 702.5 billion or 68.8 percent as on December 31, 2008 and Rs 741.6 billion or 71.5 percent as on June 30, 2008.

Table 9: Scheduled banks' investments

					(Billion Rs.)
Securities / Shares	**Jun-09**	**Dec-08**	**Jun-08**	**HY Growth**	**YOY Growth**
Federal Government Securities	-	-	-	-	-
Federal Government Bonds	197.7	161.2	182.2	22.6%	8.5%
Treasury Bills	748.7	541.3	559.4	38.3%	33.8%
Provincial Government Securities	0.1	0.1	0.1	0.0%	0.0%
Others	412.7	318.4	295.1	29.6%	39.9%
Total	**1,359.2**	**1,021.0**	**1,036.7**	**33.1%**	**31.1%**

Islamic Banking



State Bank's initiative to promote Islamic banking in Pakistan commenced in 2003 (BPD Circular No. 1, January 2003). With its growing importance it was necessary to disseminate some of the key statistics of Islamic banking. As on June 30, 2009 there were 18 banks involved in Islamic banking with a network of 441 branches in the country (Table 10). Of these, six are fullfledged Islamic banks with 312 branches and 12 of the existing Scheduled banks have 129 branches working as stand-alone 'Islamic Banking Branches'.

Table 10: Summary of Islamic banking network

			(Numbers)
Name of Banks	**Jun-09**	**Dec-08**	**Jun-08**
A. Full-fledged Islamic Scheduled Banks	**312**	**308**	**218**
1. Al-Baraka Islamic Bank B.C.	29	29	18
2. Bankislami Pakistan Ltd.	70	70	36
3. Dawood Islamic Bank Ltd.	16	15	11
4. Dubai Islamic Bank Ltd.	24	23	18
5. Emirates Global Islamic Bank Ltd.	42	40	25
6. Meezan Bank Ltd	131	131	110
B. Stand-alone Islamic Branches of Existing Scheduled Banks	**129**	**125**	**102**
1. Askari Bank Ltd.	18	18	15
2. Bank Alfalah Ltd.	48	48	32
3. Bank Al Habib Ltd.	6	4	4
4. Habib Bank Ltd.	1	1	1
5. Habib Metropolitan Bank Ltd.	4	4	4
7. MCB Bank Ltd	11	12	8
6. National Bank of Pakistan	5	3	3
8. Soneri Bank Ltd	4	4	4
9. Standard Chartered Bank (Pakistan) Ltd	8	7	7
10. The Bank of Khyber	16	16	16
11.The Royal Bank of Scotland	3	3	3
12. United Bank Ltd.	5	5	5
Total	**441**	**433**	**320**

The activities of Islamic bank's branches have shown improvement at end - June 2009 compared with end December 2008, both in terms of number of accounts and outstanding amount for deposits and financing (Table 11). Investments at Book-value also increased during the half-year under review compared with previous half-year.

Table 11: Deposits, Financing and Investments of Islamic banks on gross basis

(Billion Rs.)

	Pakistani Banks		Foreign Banks		Total	
Deposits	**Jun-09**	**Dec -08**	**Jun-09**	**Dec -08**	**Jun-09**	**Dec -08**
No. of Accounts	791,800	609,689	50,054	21,116	841,854	630,805
Amount	204.2	167.2	17.7	15.2	221.8	182.4
Financing*						
No. of Accounts	49,175	45,242	1,738	1,679	50,913	46,921
Amount	127.2	127.0	14.6	14.1	141.8	141.1
Investment (Book-value)	42.6	36.4	1.2	1.1	43.7	37.5

*Includes advances & bills

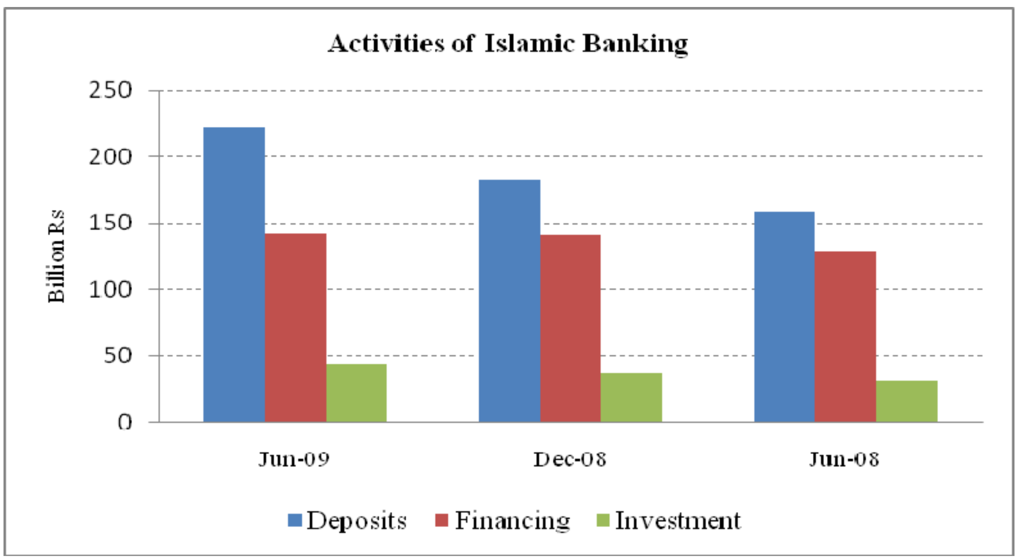


Table 12: Key Statistics of Scheduled Banks at a Glance

			(Billion Rs.)
Item	**30-06-09**	**31-12-08**	**30-06-08**
Number of All Banks	**46**	**46**	**45**
Public Sector Commercial Banks	**4**	**4**	**4**
Domestic Private Banks	**25**	**25**	**25**
Foreign Banks	**13**	**13**	**12**
Specialized Banks	**4**	**4**	**4**
Number of (Reporting) Branches	**8,783**	**8,744**	**8,343**
Total Liabilities/Assets	**9,436.1**	**9,378.0**	**8,861.4**
Total Deposits (Excluding Inter-bank)	**4,137.6**	**3,791.5**	**3,812.2**
Demand	1,194.6	1,075.1	1,028.0
Savings	1,605.6	1,408.1	1,572.7
Time	1,337.4	1,308.2	1,211.5
Number of Accounts of Deposit Holders	**25,163,066**	**25,091,369**	**24,815,675**
Average Deposits per Account (Thousand Rs.)	**164.4**	**151.1**	**153.6**
Total Advances (Excluding Inter-bank)	**3,080.3**	**3,056.4**	**2,815.6**
Number of Accounts of Borrowers	**4,481,308**	**5,219,338**	**4,926,067**
Average Advances (Excluding Interbank Thousand Rs)	**687.4**	**585.6**	**571.6**
Bills Purchased and Discounted	**143.4**	**138.7**	**122.5**
Investments in Securities & Shares	**1,359.2**	**1,021.0**	**1,036.7**
Bank Loan (Advances + Bills)	**3,223.7**	**3195.1**	**2,928.1**
Ratio of Deposits to Total Liabilities	**43.8%**	**40.43%**	**43.03%**
Ratio of Cash to Deposits	**11.19%**	**11.37%**	**14.41%**
Ratio of Advances to Total Assets	**32.64%**	**32.59%**	**31.77%**
Ratio of Term Deposits to Total Deposits	**32.3%**	**34.50%**	**31.78%**
Ratio of Advances to Deposits	**74.4%**	**80.61%**	**73.86%**
Ratio of Investments to Deposits	**32.8%**	**26.93%**	**27.19%**
Ratio of Bank Loan to Deposits	**77.9%**	**84.27%**	**76.81%**
Ratio of (Loan + Investments) to Deposits	**110.8%**	**111.2%**	**104.00%**
Weighted Average:			
Deposits (Excluding Zero Rate)			
i) Interest Bearing	**2.31%**	**2.49%**	**2.29%**
ii) Profit & Loss Sharing	**6.44%**	**6.37%**	**5.87%**
Advances	**14.25%**	**14.63%**	**12.49%**

Table 13: Distribution of Deposits, Advances, Bills Purchased & Discounted and Investments of Scheduled Banks by Group

(Billion Rs)

Group	Deposits		Advances		Bills Purchased & Discounted		Investments	
	30-06-09	31-12-08	30-06-09	31-12-08	30-06-09	31-12-08	30-06-09	31-12-08
All Banks	**4,137.6**	**3,791.5**	**3,080.3**	**3,056.4**	**143.4**	**138.7**	**1,359.2**	**1,021.0**
1. Public Sector Commercial Banks	762.9	648.4	600.0	563.9	15.9	15.0	267.4	176.2
2. Domestic Private Banks	3,207.5	2,986.7	2,286.1	2,292.3	124.3	118.9	1,018.4	796.2
3. Foreign Banks	153.0	143.2	88.9	99.4	3.1	4.8	63.2	36.7
4. Specialized Banks	14.2	13.2	105.4	100.9	0.0	0.0	10.2	11.5
Commercial Banks (1+2+3)	4,123.4	3,778.3	2,975.0	2,955.6	143.4	138.7	1,349.0	1,009.5

* Total may not match due to rounding

Table 14: Distribution of Type of Deposits of Scheduled Banks by Group

(Billion Rs)

Group	Demand		Savings		Term	
	30-06-09	31-12-08	30-06-09	31-12-08	30-06-09	31-12-08
All Banks	**1,194.6**	**1,075.1**	**1,605.6**	**1,408.1**	**1,337.4**	**1,308.2**
1. Public Sector Commercial Banks	207.6	171.2	324.8	283.1	230.5	194.1
2. Domestic Private Banks	949.0	863.0	1,231.3	1,084.3	1,027.4	1,039.3
3. Foreign Banks	32.7	35.4	44.3	37.3	76.0	70.5
4. Specialized Banks	5.3	5.5	5.5	3.4	3.4	4.3
Commercial Banks (1+2+3)	1,189.3	1,069.7	1,600.1	1,404.7	1,333.9	1,303.9

* Total may not match due to rounding

Table 15: Maturity Breakup of Term Deposits of Scheduled Banks by Group

(Billion Rs.)

Period of Maturity	All Banks		Public Sector Commercial Banks		Domestic Private Banks		Foreign Banks		Specialized Banks	
	30-06-09	31-12-08	30-06-09	31-12-08	30-06-09	31-12-08	30-06-09	31-12-08	30-06-09	31-12-08
For Less Than 3 Months	340.9	404.7	17.8	22.5	295.4	359.2	27.4	22.7	0.3	0.4
For 3 Months and Over but Less Than 6 Months	222.1	192.4	41.8	21.9	169.0	157.8	11.1	12.3	0.2	0.3
For 6 Months and Over but less Than 1 Year	183.5	213.4	37.1	41.4	136.1	164.0	9.8	7.6	0.5	0.4
For 1 Year and Over but Less Than 2 Years	376.6	304.6	100.3	73.2	251.5	205.8	23.7	24.2	1.1	1.5
For 2 Years and Over but Less Than 3 Years	36.3	25.5	4.2	5.0	31.3	19.3	0.6	0.6	0.2	0.5
For 3 Years and Over but Less Than 4 Years.	51.4	58.2	6.3	8.1	43.0	48.5	1.4	1.3	0.6	0.4
For 4 Years. and Over but Less Than 5 Years.	23.1	7.0	3.6	0.4	19.5	6.5	0.0	0.0	0.0	0.0
For 5 Years and Over	103.4	102.4	19.3	21.6	81.5	78.2	2.0	1.8	0.5	0.8
Total	**1,337.4**	**1,308.2**	**230.5**	**194.1**	**1,027.4**	**1,039.3**	**76.0**	**70.5**	**3.4**	**4.3**

Table 16: Advances Classified by Securities & Borrowers as on 30th June 2009

(Billion Rs.)

Securities	Government	NFPSE's	NBFC's	PSE's	Trust Funds & Non-profit Institutions	Personals	Others	Total
I. Gold, Bullion & Silver, Ornaments and Precious Metals	-	-	-	7.3	-	-	-	**7.3**
II. Securities, Shares & Other Financial Instruments	1.6	1.9	7.8	58.8	1.8	1.2	0.8	**73.9**
III. Merchandise	228.9	23.9	0.8	673.9	0.0	2.2	0.1	**929.8**
IV. Fixed Assets Including Machinery	2.1	20.0	2.3	255.2	0.2	9.6	0.1	**289.5**
V. Real Estate	2.1	19.3	11.3	657.3	3.1	63.7	3.0	**759.8**
VI. Fixed Deposits and Insurance Policies	1.1	11.5	0.5	33.7	0.0	34.7	0.2	**81.7**
VII. Others	105.8	140.1	16.6	410	7.1	253.1	5.5	**938.4**
Total	**341.7**	**216.7**	**39.4**	**2,096.1**	**12.3**	**364.5**	**9.8**	**3,080.3**

* Total may not match due to rounding

Table 17: Advances by Modes of Financing

(Amount in Billion Rs.)

Modes of Financing	30-06-09		31-12-08		30-06-08	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Interest Based	**359,055**	**234.5**	**389,934**	**253.4**	**414,816**	**221.0**
II. Islamic Modes	**4,122,253**	**2,845.8**	**4,829,404**	**2803.0**	**4,511,251**	**2,594.6**
a) Mark-Up in Price on Deferred Payment Basis	3,179,232	2,254.7	3,295,882	2,127.8	3,449,298	1,976.0
b) Rent-Sharing	428	3.3	272	1.3	1,647	4.9
c) Qarz-e-Hasna	6,587	0.4	16,844	0.4	241	0.4
d) Musharaka or Profit and Loss	1,848	7.2	4,626	12.8	2,184	12.3
e) Leasing	37,322	27.7	65,617	50.3	104,236	33.3
f) Hire Purchase	3,595	2.2	47,114	31.3	37,948	10.8
g) Buy Back	198,735	168.2	591,045	217.0	180,664	238.1
h) Mark Down in Prices	1,065	2.0	488	1.1	1,515	2.9
i) Service Charges	309,163	5.8	378,925	6.9	319,668	6.7
j) Concessional Service Charges	17	2.4	127	6.6	56	0
k) Other Islamic Modes	384,261	371.8	428,464	347.5	413,794	309.2
Total (I+II)	**4,481,308**	**3,080.3**	**5,219,338**	**3,056.4**	**4,926,067**	**2,815.6**

Note: Data are based on Circular No. DS.BS.4 (1)/84-6572
Note: -- <0.0