

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2006	2007	2008	2009	2010	2006	2007	2008	2009	2010
Liabilities										
Capital	121.2	206.1	255.5	341.7	380.8	1.7	2.4	2.9	3.6	3.6
Reserves	112.7	143.7	154.5	226.2	265.1	1.6	1.6	1.7	2.4	2.5
Demand Deposits	1,340.8	1,507.3	1,682.0	1,607.8	2,135.1	19.3	17.2	19.0	17.0	20.0
(a) Scheduled Banks	22.3	27.9	32.2	37.9	57.6	0.3	0.3	0.4	0.4	0.5
(b) Others	1,318.5	1,479.4	1,649.8	1,569.9	2,077.5	19.0	16.9	18.6	16.6	19.4
Time Deposits	1,517.0	1,907.0	2,180.2	2,593.3	2,629.6	21.8	21.8	24.6	27.5	24.6
(a) Scheduled Banks	18.1	13.8	17.8	25.6	14.0	0.3	0.2	0.2	0.3	0.1
(b) Others	1,498.9	1,893.2	2,162.4	2,567.7	2,615.6	21.6	21.7	24.4	27.2	24.5
Borrowings from:	367.3	487.5	329.6	470.2	542.5	5.3	5.6	3.7	5.0	5.1
(a) State Bank of Pakistan	200.3	268.9	216.5	290.6	334.0	2.9	3.1	2.4	3.1	3.1
(b) Banks Abroad	4.2	7.1	6.9	8.9	5.8	0.1	0.1	0.1	0.1	0.1
(c) Other Scheduled Banks	162.8	211.5	106.2	170.7	202.7	2.3	2.4	1.2	1.8	1.9
Head Office and Inter-Bank Adjustment	48.0	20.5	66.7	99.3	66.5	0.7	0.2	0.8	1.1	0.6
Contingent Liabilities as per contra	2,317.4	3,075.7	3,071.9	2,943.7	2,746.0	33.3	35.2	34.7	31.2	25.7
Other Liabilities	1,126.0	1,396.1	1,120.9	1,153.9	1,923.1	16.2	16.0	12.6	12.2	18.0
Total Liabilities / Assets	6,950.4	8,743.9	8,861.4	9,436.1	10,688.7	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	333.1	521.4	549.4	462.9	493.1	4.8	6.0	6.2	4.9	4.6
(a) Notes, Coins and Silver	59.2	70.5	76.4	88.8	100.0	0.9	0.8	0.9	0.9	0.9
(b) Balances with State Bank of Pakistan	202.3	306.0	421.8	266.6	288.5	2.9	3.5	4.8	2.8	2.7
(c) Balances with Other Scheduled Banks	71.6	144.9	51.2	107.5	104.6	1.0	1.7	0.6	1.1	1.0
Balances held Abroad	94.0	171.1	159.5	150.6	124.0	1.4	2.0	1.8	1.6	1.2
Bills Purchased and Discounted	122.2	125.3	122.5	143.4	163.1	1.8	1.4	1.4	1.5	1.5
Advances to	2,123.0	2,470.9	2,873.8	3,122.1	3,262.1	30.5	28.3	32.4	33.1	30.5
(a) Scheduled Banks	51.9	94.7	58.2	41.8	87.6	0.7	1.1	0.7	0.4	0.8
(b) Others	2,071.1	2,376.2	2,815.6	3,080.3	3,174.5	29.8	27.2	31.8	32.6	29.7
Investment in Securities and Shares:	866.6	1,107.8	1,036.8	1,359.2	1,949.4	12.5	12.7	11.7	14.4	18.2
(a) Federal Government Securities	181.7	169.3	182.2	197.7	208.3	2.6	1.9	2.1	2.1	1.9
(b) Treasury Bills	409.4	657.2	559.4	748.7	1,119.5	5.9	7.5	6.3	7.9	10.5
(c) Provincial Governments Securities	0.1	0.1	0.1	0.1	-
(d) Others	275.4	281.2	295.1	412.7	621.6	4.0	3.2	3.3	4.4	5.8
Bank Premises	78.9	106.3	148.5	189.3	171.6	1.1	1.2	1.7	2.0	1.6
Head Office and Inter-Bank Adjustment	81.5	271.6	25.7	55.6	209.0	1.2	3.1	0.3	0.6	2.0
Contingent Assets as per contra	2,317.4	3,075.7	3,071.9	2,943.7	2,746.0	33.3	35.2	34.7	31.2	25.7
Other Assets	933.7	893.8	873.3	1,009.3	1,570.4	13.4	10.2	9.9	10.7	14.7

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

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2009						2010					
	All Banks		Commercial Banks		Foreign Banks		All Banks		Commercial Banks		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Government	341.7	11.1	341.7	11.5	1.7	1.9	423.9	13.4	423.9	13.9	4.0	4.6
1. Federal Government	163.1	5.3	163.1	5.5	-	-	183.0	5.8	183.0	6.0	-	-
2. Provincial Governments	178.6	5.8	178.6	6.0	1.7	1.9	240.9	7.6	240.9	7.9	4.0	4.6
II. Non-Financial Public Sector Enterprises	216.7	7.0	216.7	7.3	3.3	3.7	166.1	5.2	166.1	5.4	3.0	3.5
III. Non-Bank Financial Institutions	39.4	1.3	39.4	1.3	1.4	1.6	44.3	1.4	44.2	1.4	0.7	0.8
a. Development Financial Institutions	6.2	0.2	6.2	0.2	-	-	6.4	0.2	6.4	0.2	-	-
b. Others	33.2	1.1	33.2	1.1	1.4	1.5	37.9	1.2	37.8	1.2	0.7	0.8
IV. Private Sector Enterprises	2,096.0	68.0	1,994.5	67.0	63.3	71.2	2,193.6	69.1	2,083.1	68.1	63.5	73.7
a. Agriculture, Hunting and Forestry	157.2	5.1	73.8	2.5	0.1	0.1	165.2	5.2	72.5	2.4	0.1	0.1
b. Fishing and Fish Farming etc.	0.5	...	0.5	...	-	-	0.8	...	0.7	...	-	-
c. Mining and Quarrying	17.5	0.6	17.2	0.6	0.2	0.2	15.0	0.5	14.9	0.5	-	-
d. Manufacturing	1,186.8	38.5	1,178.8	39.6	49.1	55.2	1,228.5	38.7	1,220.6	39.9	49.4	57.3
e. Ship Breaking and Waste / Scrape etc.	4.9	0.2	4.9	0.2	-	-	4.9	0.2	4.9	0.2	-	-
f. Electricity, Gas and Water Supply	152.2	4.9	152.1	5.1	1.0	1.1	209.8	6.6	209.7	6.9	0.6	0.6
g. Construction	68.9	2.2	68.6	2.3	0.3	0.3	65.8	2.1	65.7	2.1	1.0	1.1
h. Commerce and Trade	226.4	7.3	222.5	7.5	3.5	3.9	220.4	6.9	216.7	7.1	3.4	4.0
i. Hotels, Restaurants and Clubs etc	13.5	0.4	13.3	0.4	0.4	0.5	14.8	0.5	14.4	0.5	0.3	0.3
j. Transport, Storage and Communications	98.1	3.2	97.9	3.3	5.7	6.4	102.5	3.2	102.3	3.3	5.3	6.1
k. Real Estate, Renting and Business activities	107.5	3.5	106.8	3.6	2.0	2.3	103.2	3.3	102.7	3.4	2.6	3.0
l. Education	5.4	0.2	5.3	0.2	0.2	0.2	8.2	0.3	8.1	0.3	0.1	0.1
m. Health and Social Work	6.2	0.2	6.1	0.2	0.2	0.2	5.5	0.2	5.4	0.2	0.4	0.4
n. Other community, Social and Personal Service activities	20.9	0.7	17.2	0.6	0.2	0.2	21.5	0.7	18.0	0.6	-	-
o. Other Private Business n.e.s	30.2	1.0	29.4	1.0	0.3	0.3	27.4	0.9	26.7	0.9	0.4	0.5
V. Trust Funds And Non Profit Institutions	12.3	0.4	12.1	0.4	0.3	0.3	13.3	0.4	13.3	0.4	0.2	0.2
VI. Personal	364.5	11.8	360.9	12.1	19.0	21.4	322.1	10.1	318.7	10.4	14.8	17.2
a. Bank Employees	69.5	2.3	66.0	2.2	2.7	3.0	76.3	2.4	73.0	2.4	2.7	3.2
b. Consumer Financing	291.9	9.5	291.9	9.8	16.4	18.5	240.3	7.6	240.2	7.8	12.1	14.1
i) House building	61.2	2.0	61.2	2.1	2.5	2.8	54.1	1.7	54.1	1.8	2.0	2.3
ii) Transport	79.6	2.6	79.6	2.7	2.7	3.0	64.7	2.0	64.7	2.1	1.6	1.9
iii) Credit cards	35.5	1.2	35.5	1.2	7.8	8.8	28.3	0.9	28.3	0.9	6.0	7.0
iv) Consumer durable	0.5	..	0.5	...	0.1	0.1	0.5	0.0	0.5	...	-	-
v) Personal loans	115.1	3.7	115.1	3.9	3.3	3.7	92.7	2.9	92.6	3.0	2.5	2.9
c. Others	3.1	0.1	3.1	0.1	-	-	5.5	0.2	5.5	0.2	-	-
VII. Others	9.8	0.3	9.6	0.3	-	-	11.1	0.3	10.8	0.4	-	-
	3,080.3	100.0	2,974.9	100.0	88.9	100.0	3,174.5	100.0	3,060.1	100.0	86.1	100.0
Growth (%)	9.4		9.4		2.5		3.1		2.9		(3.1)	
As % of GDP (MP)	24.2		23.4		0.7		21.6		20.9		0.6	

Source: Statistics & Data Warehouse Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2009						2010					
	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	7.3	0.2	7.3	0.2	-	-	20.7	0.7	20.7	0.7	-	-
Ornaments and Precious Metals												
II. Securities, Shares and other												
Financial Instruments:	73.9	2.4	73.9	2.5	0.6	0.7	83.2	2.6	83.2	2.7	0.1	0.1
A.Quoted on the Stock Exchange	57.3	1.9	57.3	1.9	0.6	0.7	70.9	2.2	70.9	2.3	0.1	0.1
1.To Stock Brokers and Dealers	34.2	1.1	34.2	1.1	0.6	0.7	50.7	1.6	50.7	1.7	0.1	0.1
2.To Others	23.1	0.7	23.1	0.8	-	-	20.2	0.6	20.2	0.7	-	-
B.Unquoted on the Stock Exchange	16.7	0.5	16.7	0.6	-	-	12.3	0.4	12.3	0.4	-	-
1.To Stock Brokers and Dealers	7.9	0.3	7.9	0.3	-	-	2.4	0.1	2.4	0.1	-	-
2.To others	8.7	0.3	8.7	0.3	-	-	9.8	0.3	9.8	0.3	-	-
III. Merchandise	929.8	30.2	929.2	31.2	39.0	43.9	1,016.6	32.0	1,016.0	33.2	41.9	48.6
A.Food Items:	361.5	11.7	361.5	12.2	3.0	3.4	339.5	10.7	339.4	11.1	6.6	7.6
1.Wheat	192.3	6.2	192.3	6.5	1.7	1.9	132.3	4.2	132.3	4.3	4.0	4.6
2.Rice and Paddy	89.8	2.9	89.8	3.0	0.6	0.7	107.0	3.4	107.0	3.5	0.7	0.8
3.Other Grain and Pulses	1.7	0.1	1.7	0.1	-	-	2.7	0.1	2.7	0.1	-	-
4.Edible Oil	9.9	0.3	9.9	0.3	-	-	14.1	0.4	14.1	0.5	0.6	0.7
5.Sugar	37.6	1.2	37.6	1.3	0.1	0.1	49.7	1.6	49.7	1.6	1.0	1.2
6.Kariana and Spices	14.6	0.5	14.6	0.5	-	-	3.2	0.1	3.2	0.1	-	-
7.Fish and Fish Preparation	0.8	...	0.8	...	-	-	4.7	0.1	4.7	0.2	-	-
8.Other Food Items	14.7	0.5	14.7	0.5	0.6	0.7	25.6	0.8	25.6	0.8	0.2	0.2
B.Raw Materials	184.6	6.0	184.5	6.2	7.8	8.8	269.1	8.5	269.0	8.8	7.9	9.1
1.Cotton Raw	64.1	2.1	64.1	2.2	3.0	3.4	100.1	3.2	100.1	3.3	3.8	4.4
2.Synthetic Fibres	10.5	0.3	10.5	0.4	-	-	11.7	0.4	11.7	0.4	0.2	0.3
3.Fertilizers	22.8	0.7	22.8	0.8	0.4	0.5	41.6	1.3	41.6	1.4	0.1	0.1
4.Petroleum Crude	33.5	1.1	33.5	1.1	1.9	2.1	33.8	1.1	33.8	1.1	1.2	1.4
5.Iron and Steel	19.0	0.6	18.9	0.6	-	-	31.8	1.0	31.7	1.0	0.1	0.1
6.Wool and Goat Hair	0.9	...	0.9	...	-	-	1.2	...	1.2	...	-	-
7.Hides and Skins	5.9	0.2	5.9	0.2	0.8	0.9	4.4	0.1	4.4	0.1	0.3	0.4
8.Oil Seeds	4.3	0.1	4.3	0.1	-	-	6.9	0.2	6.9	0.2	-	-
9.Pesticides and Insecticides	4.0	0.1	4.0	0.1	-	-	4.6	0.1	4.6	0.2	-	-
10.Other Raw Materials	19.8	0.6	19.8	0.7	1.6	1.8	32.9	1.0	32.9	1.1	2.1	2.5
C.Finished/Manufactured Goods	383.7	12.5	383.2	12.9	28.3	31.8	408.0	12.9	407.6	13.3	27.4	31.8
1.Cotton Textiles	83.5	2.7	83.4	2.8	6.3	7.1	84.4	2.7	84.3	2.8	4.9	5.7
2.Cotton Yarn	47.7	1.5	47.7	1.6	0.4	0.5	45.3	1.4	45.3	1.5	1.2	1.4
3.Other Textiles	43.6	1.4	43.6	1.5	1.7	1.9	53.0	1.7	53.0	1.7	0.7	0.8
4.Machinery	24.8	0.8	24.8	0.8	1.7	1.9	15.5	0.5	15.5	0.5	1.3	1.5
5.Handloom Products	0.6	...	0.6	...	-	-	0.5	...	0.5	...	-	-
6.Carpets and Rugs	3.7	0.1	3.7	0.1	0.1	0.1	3.0	0.1	3.0	0.1	0.1	0.1
7.Readymade Garments	21.1	0.7	21.0	0.7	0.9	1.0	18.8	0.6	18.8	0.6	1.4	1.6
8.Cement and Cement Products	33.9	1.1	33.9	1.1	2.4	2.7	49.7	1.6	49.7	1.6	3.2	3.7
9.Sports Goods	2.1	0.1	2.1	0.1	-	-	2.4	0.1	2.4	0.1	-	-
10.Surgical Instruments	2.3	0.1	2.3	0.1	-	-	2.6	0.1	2.6	0.1	0.2	0.2
11.Chemicals and Dyes	13.0	0.4	13.0	0.4	1.5	1.7	27.8	0.9	27.8	0.9	1.8	2.1
12.Other finished goods	107.3	3.5	106.9	3.6	13.1	14.7	105.0	3.3	104.6	3.4	12.6	14.7
IV. Fixed Assets Including Machinery	289.5	9.4	285.9	9.6	3.6	4.1	429.8	13.5	426.2	13.9	3.6	4.2
V. Real Estate	759.8	24.7	670.5	22.5	10.8	12.2	494.3	15.6	397.6	13.0	11.1	12.9
VI. Fixed Deposits & Insurance Policies	81.7	2.7	81.6	2.7	1.1	1.2	52.3	1.6	52.2	1.7	0.8	0.9
VII. Others	938.3	30.5	926.6	31.1	33.6	37.8	1,077.6	33.9	1,064.2	34.8	28.7	33.3
Total	3,080.3	100.0	2,974.9	100.0	88.9	100.0	3,174.5	100.0	3,060.1	100.0	86.1	100.0

Source: Statistics & Data Warehouse Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

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

Size of Account (Thousand Rupees)			2009						2010					
			All Banks			Commercial Banks			All Banks			Commercial Banks		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10	71.4	0.3	4.7	58.1	0.3	4.6	263.1	0.4	1.5	252.8	0.3	1.2	
10 to	20	346.7	4.8	13.9	336.5	4.7	13.9	675.2	11.0	16.3	645.9	10.6	16.5	
20 to	25	584.8	13.3	22.8	579.1	13.2	22.8	47.7	1.1	22.7	19.7	0.4	22.7	
25 to	30	58.3	1.6	27.9	53.2	1.5	27.9	218.3	6.4	29.2	204.4	6.0	29.3	
30 to	40	379.4	13.6	35.9	360.1	12.9	35.9	178.6	6.2	34.9	164.6	5.7	34.7	
40 to	50	215.8	9.6	44.3	149.4	6.6	44.5	136.9	6.1	44.9	119.2	5.4	45.0	
50 to	60	325.2	17.7	54.5	254.7	13.8	54.2	178.2	10.0	56.1	145.3	8.1	56.1	
60 to	70	247.0	16.1	65.2	188.2	12.3	65.2	202.5	13.1	64.8	134.8	8.7	64.8	
70 to	80	223.2	16.7	74.7	177.6	13.3	74.6	224.6	16.8	74.9	154.7	11.6	75.2	
80 to	90	252.4	21.5	85.1	193.8	16.5	85.0	227.6	19.3	84.9	197.0	16.7	85.0	
90 to	100	329.7	31.0	94.1	246.8	23.2	93.9	239.9	22.8	95.0	194.5	18.6	95.4	
100 to	200	811.6	107.2	132.1	445.0	58.0	130.3	811.4	106.4	131.1	436.9	55.2	126.3	
200 to	300	226.2	56.7	250.5	170.0	43.5	256.0	215.5	51.5	238.8	133.0	31.4	236.4	
300 to	400	111.3	39.4	354.3	104.9	37.3	355.2	101.5	34.3	337.9	75.8	25.9	341.2	
400 to	500	44.7	19.9	445.9	43.0	19.2	446.0	67.2	29.8	444.0	64.4	28.6	443.9	
500 to	600	46.4	25.0	539.3	45.4	24.5	539.2	24.0	13.0	541.9	22.6	12.2	541.0	
600 to	700	16.0	10.4	647.8	15.5	10.0	647.7	14.7	9.4	643.7	13.9	8.9	643.8	
700 to	800	12.3	9.2	745.4	12.0	8.9	745.3	11.2	8.4	750.8	10.5	7.9	751.2	
800 to	900	10.1	8.6	852.6	9.9	8.4	852.6	9.8	8.3	845.7	9.4	8.0	845.0	
900 to	1,000	11.4	10.8	946.2	11.3	10.7	946.2	11.9	11.4	960.6	11.7	11.2	960.7	
1,000 to	2,000	62.1	87.3	1,405.9	61.1	86.0	1,406.1	58.6	84.0	1,432.9	57.8	82.8	1,433.7	
2,000 to	3,000	26.7	66.7	2,500.8	26.4	66.1	2,500.6	23.5	57.7	2,457.7	23.1	56.7	2,458.4	
3,000 to	4,000	14.7	51.4	3,502.7	14.5	50.8	3,503.5	13.5	46.7	3,468.0	13.3	46.0	3,468.1	
4,000 to	5,000	11.0	49.4	4,480.3	10.9	48.7	4,483.5	8.1	36.1	4,464.8	8.0	35.9	4,464.1	
5,000 to	6,000	5.5	29.9	5,436.8	5.4	29.6	5,437.7	5.5	30.2	5,463.5	5.5	30.0	5,464.4	
6,000 to	7,000	4.5	29.5	6,557.4	4.5	29.3	6,557.7	4.0	25.9	6,438.7	4.0	25.7	6,438.8	
7,000 to	8,000	2.4	17.6	7,479.6	2.3	17.4	7,479.0	2.6	19.2	7,464.2	2.5	19.0	7,463.7	
8,000 to	9,000	2.1	17.8	8,454.7	2.1	17.6	8,454.1	2.3	19.1	8,446.1	2.3	19.1	8,445.4	
9,000 to	10,000	2.6	24.7	9,589.9	2.6	24.5	9,590.4	1.8	16.9	9,538.2	1.8	16.8	9,538.6	
10,000 and over		25.8	2,272.4	88,066.4	25.6	2,266.4	88,493.2	24.8	2,453.0	98,809.8	24.7	2,446.5	99,093.2	
Total		4,481.3	3,080.3	687.3	3,609.9	2,974.9	837.5	4,004.3	3,174.5	792.8	3,154.0	3,060.1	970.2	

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

Source: Statistics & Data Warehouse Department, SBP

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	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
a. Foreign Constituents:	43.6	49.9	12.7	11.1	-	-	-	-	18.6	25.1	12.3	13.7
I. Official	2.2	6.9	1.1	1.9	-	-	-	-	0.6	3.7	0.6	1.2
II. Business	14.1	17.2	5.8	5.5	-	-	-	-	5.9	8.4	2.3	3.3
III. Personal	27.4	25.8	5.8	3.7	-	-	-	-	12.1	12.9	9.5	9.2
b. Domestic Constituents	4,094.0	4,643.2	1,117.0	1,296.8	44.2	45.0	20.7	12.8	1,587.0	1,819.0	1,325.0	1,469.7
I. Government	454.5	551.7	92.0	98.0	3.0	1.3	5.7	1.9	148.7	211.7	205.1	238.9
a. Federal Government	233.2	308.6	56.2	69.4	2.5	1.0	4.3	1.2	80.4	133.4	89.8	103.6
b. Provincial Governments	187.5	208.5	30.5	24.5	0.5	0.3	1.0	0.6	48.8	56.7	106.8	126.6
c. Local Bodies (City Governments)	33.8	34.6	5.4	4.1	-	-	0.4	0.1	19.5	21.6	8.5	8.8
II. Non-Financial Public Sector Enterprises	279.3	318.6	44.3	20.1	6.3	3.8	0.6	0.8	98.8	81.1	129.2	212.8
III. Non-Bank Financial Companies	92.7	98.2	12.3	7.0	2.4	2.2	0.2	0.2	34.5	43.8	43.2	44.8
a. Development Financial Institutions	5.2	3.4	0.1	0.3	-	-	-	-	1.9	0.7	3.2	2.4
b. Others	87.5	94.8	12.2	6.7	2.4	2.2	0.2	0.2	32.7	43.1	40.0	42.5
IV. Private Sector Enterprises	1,167.1	1,321.6	407.4	496.2	19.7	23.1	6.0	3.1	386.9	437.2	347.1	362.1
a. Agriculture, Hunting and Forestry	131.9	133.8	47.8	46.4	1.5	0.6	0.7	-	60.8	67.7	21.3	19.0
b. Fishing and Fish Farming etc.	0.5	0.6	0.3	0.5	-	-	-	-	0.1	0.1	0.1	0.0
c. Mining and Quarrying	28.1	32.2	5.3	7.1	-	-	-	-	13.7	11.9	9.1	13.2
d. Manufacturing	252.0	264.0	80.4	91.0	8.7	9.6	0.9	1.1	74.6	80.3	87.4	82.0
e. Ship Breaking and Waste / Scrape (junk) etc.	2.5	2.2	1.0	0.6	0.1	0.0	0.2	-	0.5	1.3	0.6	0.3
f. Electricity, Gas and Water Supply	31.0	41.8	5.0	16.1	0.3	0.4	0.2	-	10.9	20.7	14.6	4.6
g. Construction	55.4	65.9	23.2	25.5	1.6	2.2	1.1	0.5	13.2	17.2	16.2	20.5
h. Commerce and Trade	179.1	198.8	96.8	118.4	3.3	2.6	0.8	0.3	46.7	52.5	31.6	24.9
i. Hotels, Restaurants and Clubs etc	8.7	5.7	2.7	2.0	0.4	0.0	-	-	3.3	1.8	2.3	1.8
J. Transport, Storage and Communications	112.7	116.5	15.9	23.7	0.7	1.6	0.5	-	43.3	36.8	52.3	54.5
k. Real Estate, Renting and Business activities	126.6	148.7	46.1	53.5	0.9	1.0	0.2	0.3	31.9	42.9	47.6	51.0
l. Education	26.8	35.9	7.1	10.6	0.3	0.6	-	0.2	8.3	12.9	11.0	11.6
m. Health and social work	12.7	15.6	3.3	4.9	0.1	0.1	0.1	-	4.4	4.4	4.9	6.1
n. Other community, social and personal service activities	45.3	46.2	11.8	13.0	0.2	0.5	0.2	0.1	15.2	17.6	17.9	15.0
o. Other Private Business n.e.c	153.9	213.7	60.8	82.9	1.6	3.7	1.1	0.5	60.1	69.0	30.3	57.6
V. Trust Funds and Non Profit Institutions	123.4	115.7	16.8	16.5	1.6	2.9	0.4	0.4	37.9	42.0	66.6	53.9
VI. Personal	1,907.6	2,189.3	511.5	641.3	10.4	10.9	6.3	4.7	857.6	986.1	521.7	546.3
VII. Others	69.4	48.1	32.6	17.7	0.7	0.8	1.5	1.7	22.5	17.0	12.1	10.9
Total	4,137.6	4,693.1	1,129.7	1,307.9	44.2	45.0	20.7	12.8	1,605.6	1,844.0	1,337.4	1,483.4
Growth (%)	8.5	13.4	13.9	15.8	-18.5	1.7	-1.2	-56.8	7.9	14.8	21.5	10.9
As % of GDP (MP)	32.5	32.0	8.9	8.9	0.3	0.3	0.2	0.1	12.6	12.6	10.5	10.1

Note: Total may differ due to rounding off.

Source: Statistics and DWH Department, SBP

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

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

Types of Accounts	2007			2008			2009			2010		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	7,870.6	847.9	107.7	8,415.6	965.4	114.7	9,106.2	1,129.7	124.1	10,422.7	1,307.9	125.5
Call Deposits	142.5	40.5	284.1	123.0	33.0	268.2	115.7	44.2	382.0	151.5	45.0	296.8
Other Deposit Accounts	157.3	29.9	190.4	125.5	29.6	235.5	153.5	20.7	134.9	99.9	12.8	128.1
Saving Deposits	15,712.0	1,456.9	92.7	15,043.4	1,572.7	104.5	14,154.0	1,605.6	113.4	14,657.2	1,844.0	125.8
Fixed Deposits	1,200.6	997.3	830.7	1,108.3	1,211.5	1,093.2	1,633.7	1,337.4	818.6	1,244.5	1,483.4	1,191.9
Less than 6 months	247.5	438.0	1,769.7	493.7	545.9	1,105.9	653.4	563.0	861.6	484.3	637.4	1,316.1
For 6 months and over												
but less than 1 year	94.9	178.7	1,882.4	78.1	190.7	2,440.5	156.0	183.5	1,176.3	91.7	162.2	1,769.1
For 1 year and over												
but less than 2 years	146.4	206.9	1,413.1	196.1	254.4	1,297.4	259.5	376.6	1,451.3	262.1	480.5	1,833.7
For 2 years and over												
but less than 3 years	29.2	22.8	781.0	42.0	32.6	777.4	68.8	36.3	527.6	61.8	25.4	410.9
For 3 years and over												
but less than 4 years	177.3	51.1	288.0	102.3	71.8	702.0	107.3	51.4	479.0	86.5	53.4	617.7
For 4 years and over												
but less than 5 years	13.6	5.1	373.5	28.9	19.2	663.3	155.8	23.1	148.3	26.2	7.9	302.7
For 5 years and over	491.6	94.7	192.6	167.2	96.9	579.4	233.0	103.4	443.8	231.9	116.5	502.2
All Deposits	25,083.0	3,372.6	134.5	24,815.7	3,812.2	153.6	25,163.1	4,137.6	164.4	26,575.9	4,693.1	176.6
	Growth (%)											
Current Deposits	9.9	17.1	6.6	6.9	13.9	6.5	8.2	17.0	8.2	14.5	15.8	1.2
Call Deposits	-10.5	5.7	18.1	-13.7	-18.5	-5.6	-5.9	33.9	42.4	30.9	1.7	-22.3
Other Deposit Accounts	-38.1	-28.1	16.3	-20.2	-1.3	23.7	22.3	-30.1	-42.7	-34.9	-38.2	-5.0
Saving Deposits	-13.7	9.4	26.7	-4.3	7.9	12.7	-5.9	2.1	8.6	3.6	14.8	10.9
Fixed Deposits	121.0	46.4	-33.7	-7.7	21.5	31.6	47.4	10.4	-25.1	-23.8	10.9	45.6
Less than 6 months	33.5	31.2	-1.8	99.5	24.6	-37.5	32.3	3.1	-22.1	-25.9	13.2	52.7
For 6 months and over												
but less than 1 year	81.8	73.9	-4.3	-17.7	6.7	29.6	99.7	-3.8	-51.8	-41.2	-11.6	50.4
For 1 year and over												
but less than 2 years	51.1	64.9	9.1	33.9	22.9	-8.2	32.3	48.0	11.9	1.0	27.6	26.4
For 2 years and over												
but less than 3 years	-13.9	44.6	68.0	43.7	43.1	-0.5	63.8	11.3	-32.1	-10.1	-30.0	-22.1
For 3 years and over												
but less than 4 years	348.2	91.5	-57.3	-42.3	40.7	143.7	4.9	-28.4	-31.8	-19.4	4.0	28.9
For 4 years and over												
but less than 5 years	-2.8	11.1	14.3	111.7	275.9	77.6	439.1	20.3	-77.6	-83.2	-65.7	104.1
For 5 years and over	305.2	31.5	-67.6	-66.0	2.3	200.9	39.4	6.7	-23.4	-0.5	12.6	13.2
All Deposits	-4.7	19.7	25.6	-1.1	13.0	14.3	1.4	8.5	7.1	5.6	13.4	7.4

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

Source: Statistics and DWH Department, SBP

6.7 Scheduled Banks' Deposits Distributed by Size of Account

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

Size of Account (Thousand Rupees)			2007			2008			2009			2010		
			Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Less Than	10		7,828.8	24.6	3.1	5,204.9	20.4	3.9	3,994.6	18.1	4.5	3,674.3	17.0	4.6
	10 to	20	3,489.2	51.4	14.7	3,519.4	51.7	14.7	3,053.7	45.1	14.8	2,936.1	43.2	14.7
	20 to	25	1,287.1	28.9	22.4	1,452.1	32.7	22.5	1,349.4	30.4	22.5	1,360.2	30.5	22.4
	25 to	30	1,096.6	30.1	27.4	1,219.0	33.3	27.3	1,182.2	32.3	27.3	1,154.0	31.7	27.5
	30 to	40	1,877.7	65.1	34.7	1,965.3	68.4	34.8	2,042.5	71.0	34.8	2,198.6	76.9	35.0
	40 to	50	1,426.0	63.7	44.7	1,574.0	70.8	45.0	1,852.0	83.1	44.9	1,943.4	87.4	44.9
	50 to	60	1,143.2	62.7	54.8	1,206.6	65.9	54.6	1,576.8	86.5	54.9	1,707.1	93.6	54.8
	60 to	70	889.8	57.6	64.8	1,007.1	65.1	64.7	1,278.6	82.9	64.8	1,444.3	93.9	65.0
	70 to	80	785.2	58.7	74.8	779.0	58.2	74.8	1,018.8	76.2	74.8	1,200.3	89.8	74.8
	80 to	90	583.6	49.6	85.1	676.7	57.5	84.9	979.0	83.2	85.0	984.1	83.4	84.7
	90 to	100	514.5	48.8	94.8	640.9	60.7	94.7	759.4	72.0	94.8	926.8	88.0	95.0
	100 to	200	2,464.2	338.8	137.5	3,223.1	450.4	139.7	3,633.4	499.9	137.6	4,301.1	588.9	136.9
	200 to	300	670.3	162.0	241.7	1,009.5	244.6	242.3	1,037.8	249.0	240.0	1,160.8	279.1	240.4
	300 to	400	278.2	95.9	344.7	449.0	154.0	342.9	455.7	157.3	345.1	503.4	173.6	344.9
	400 to	500	164.0	73.5	448.4	222.8	99.5	446.6	223.6	99.8	446.4	252.0	112.1	444.9
	500 to	600	105.1	57.2	544.3	148.0	80.4	542.8	145.0	78.6	542.3	163.7	88.9	543.3
	600 to	700	77.2	50.2	650.0	80.3	51.9	646.6	94.6	61.2	647.0	116.2	74.7	642.9
	700 to	800	58.6	43.4	742.1	51.5	38.6	749.2	71.8	53.6	746.8	81.7	61.1	748.0
	800 to	900	49.4	41.8	847.3	47.5	40.2	846.5	55.7	47.2	847.3	63.4	53.5	845.1
	900 to	1,000	29.4	27.8	945.8	43.0	40.7	945.9	41.3	39.3	950.5	47.5	44.9	945.2
	1,000 to	2,000	135.6	186.9	1,378.2	161.9	219.6	1,356.4	170.4	229.0	1,343.8	199.5	270.7	1,356.8
	2,000 to	3,000	41.8	101.5	2,428.8	46.7	112.5	2,410.9	54.3	131.0	2,411.7	56.2	134.9	2,400.8
	3,000 to	4,000	24.3	83.7	3,447.2	25.0	86.7	3,461.1	24.8	85.4	3,442.5	23.4	80.7	3,442.1
	4,000 to	5,000	13.8	61.4	4,442.2	18.3	83.4	4,552.1	14.8	66.3	4,479.7	18.6	82.7	4,442.6
	5,000 to	6,000	9.3	50.5	5,451.1	8.4	44.8	5,333.7	11.2	60.1	5,351.6	13.4	71.9	5,349.9
	6,000 to	7,000	6.4	41.7	6,465.5	5.5	35.8	6,499.3	5.9	38.4	6,474.3	6.1	39.3	6,452.2
	7,000 to	8,000	3.8	28.2	7,435.2	3.9	28.8	7,429.1	4.4	32.8	7,449.1	4.0	29.4	7,434.5
	8,000 to	9,000	2.9	24.8	8,439.4	2.5	21.0	8,427.5	3.3	27.8	8,412.9	3.9	32.8	8,454.9
	9,000 to	10,000	2.5	23.3	9,457.0	2.4	22.1	9,401.5	2.7	25.4	9,461.3	2.7	25.2	9,434.0
	10,000 and over		24.6	1,338.6	54,433.8	21.3	1,372.4	64,317.4	25.2	1,474.7	58,555.9	29.1	1,713.3	58,961.6
Total			25,083.0	3,372.6	134.5	24,815.7	3,812.2	153.6	25,163.1	4,137.6	164.4	26,575.9	4,693.1	176.6

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

Source: Statistics & Data Warehouse Department, SBP

6.8 Weighted Average Lending and Deposit Rates

(Percent per annum)

Item	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
July 2009								
Public	14.46	14.48	13.58	14.23	7.39	8.68	6.46	8.34
Private	14.23	14.32	13.98	14.52	7.36	9.36	6.42	8.64
Foreign	12.61	12.77	15.11	15.76	7.20	9.42	6.83	9.56
Specialised	10.52	10.53	9.11	9.64	3.52	6.02	5.45	8.30
All Banks	14.01	14.12	13.79	14.35	7.31	9.30	6.44	8.62
August 2009								
Public	13.72	13.76	13.58	14.25	5.64	7.46	6.57	8.41
Private	13.72	13.84	13.91	14.45	7.47	9.42	6.36	8.60
Foreign	12.85	12.89	15.13	15.84	7.52	9.48	6.74	9.38
Specialised	9.81	9.85	9.10	9.63	2.05	6.12	5.27	8.08
All Banks	13.62	13.72	13.73	14.30	7.38	9.36	6.41	8.59
September 2009								
Public	14.48	14.50	13.55	14.20	6.76	7.85	6.41	8.19
Private	13.98	14.12	13.84	14.39	7.48	9.34	6.23	8.47
Foreign	12.77	12.82	15.23	15.84	7.42	9.61	6.83	9.39
Specialised	9.81	9.84	9.10	9.62	1.84	6.27	5.28	8.18
All Banks	13.85	13.98	13.67	14.24	7.39	9.28	6.29	8.45
October 2009								
Public	14.57	14.67	13.58	14.20	6.55	7.66	6.38	8.14
Private	13.96	14.16	13.85	14.40	7.38	9.55	6.20	8.44
Foreign	12.70	12.89	14.92	15.66	7.70	10.04	6.87	9.44
Specialised	9.66	9.69	9.09	9.61	1.12	6.91	4.94	8.41
All Banks	13.82	14.02	13.67	14.24	7.33	9.50	6.26	8.42
November 2009								
Public	14.29	14.30	13.58	14.16	6.47	7.55	6.36	8.10
Private	13.90	14.11	13.73	14.27	7.53	9.31	6.20	8.41
Foreign	13.04	13.06	14.85	15.42	7.44	9.66	6.88	9.42
Specialised	9.52	9.53	9.10	9.60	2.29	5.78	5.47	8.09
All Banks	13.80	13.98	13.58	14.13	7.41	9.23	6.25	8.39
December 2009								
Public	14.90	14.90	13.55	14.18	4.31	8.66	5.98	7.88
Private	13.79	14.01	13.62	14.15	7.59	9.48	6.16	8.40
Foreign	12.79	12.93	14.58	15.16	7.60	9.38	6.60	9.06
Specialised	10.07	10.12	9.10	9.61	2.77	5.86	4.77	7.55
All Banks	13.71	13.90	13.49	14.04	7.38	9.41	6.14	8.32

(Contd.)

6.8 Weighted Average Lending and Deposit Rates

(Percent per annum)

Item	Gross Disbursements		Outstanding Loans		Fresh Deposits		Outstanding Deposits	
	Including Zero Markup	Excluding Zero Markup	Including Zero Markup	Excluding Zero Markup	Including Zero rate	Excluding Zero rate	Including Zero rate	Excluding Zero rate
January 2010								
Public	13.85	13.86	13.37	14.00	8.46	9.95	6.12	7.98
Private	13.67	13.86	13.49	14.03	7.13	9.05	6.08	8.20
Foreign	12.68	12.72	14.41	14.95	6.87	9.24	6.52	8.95
Specialised	10.24	10.24	9.10	9.60	2.76	5.53	5.06	8.03
All Banks	13.53	13.70	13.35	13.91	7.11	9.10	6.10	8.19
February 2010								
Public	13.80	13.85	13.45	14.06	8.61	9.80	6.26	8.05
Private	13.50	13.64	13.51	14.06	7.21	8.88	6.01	8.11
Foreign	13.28	13.52	14.50	15.22	7.15	9.53	6.57	9.07
Specialised	10.07	10.07	9.15	9.65	2.34	5.12	4.89	8.01
All Banks	13.46	13.61	13.38	13.95	7.18	8.99	6.07	8.13
March 2010								
Public	14.99	15.02	13.44	14.10	8.65	9.66	6.38	8.14
Private	13.45	13.58	13.54	14.07	7.21	9.00	6.02	8.13
Foreign	13.19	13.25	14.60	15.30	7.54	9.24	6.53	8.90
Specialised	9.54	9.54	9.16	9.65	2.57	6.24	4.71	7.87
All Banks	13.44	13.56	13.40	13.96	7.37	9.09	6.10	8.16
April 2010								
Public	12.63	13.79	13.49	14.12	7.22	8.57	6.22	8.06
Private	13.38	13.49	13.55	14.10	7.48	9.41	5.97	8.07
Foreign	12.95	12.98	14.36	14.98	7.15	9.05	6.55	8.86
Specialised	9.57	9.59	9.13	9.62	2.57	6.41	4.67	7.84
All Banks	13.30	13.43	13.42	13.98	7.37	9.24	6.03	8.10
May 2010								
Public	13.94	14.51	13.63	14.22	6.35	8.64	6.32	8.00
Private	13.27	13.33	13.49	14.05	7.43	9.61	5.96	8.09
Foreign	13.17	13.17	14.36	14.96	7.65	9.50	6.63	9.02
Specialised	9.33	9.36	9.13	9.61	1.79	5.90	4.66	7.78
All Banks	13.25	13.32	13.40	13.96	7.37	9.52	6.05	8.10
June 2010								
Public	13.75	14.06	13.70	14.29	4.49	7.97	5.56	7.44
Private	13.27	13.29	13.49	14.04	6.96	9.61	5.82	8.07
Foreign	12.83	12.83	13.58	14.29	7.86	9.31	6.57	8.85
Specialised	9.98	10.00	9.14	9.62	4.58	8.85	4.63	7.78
All Banks	13.22	13.26	13.39	13.95	6.80	9.42	5.79	7.98

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.

6.9 Non-Performing Loans

(End Period: Billion Rupees)

Banks	NPLs					
	CY 05	CY06	CY 07	CY 08	CY 09	CY 10 ¹
All Banks	177.2	173.2	214.2	313.7	432.3	459.8
Commercial Banks	135.6	134.5	181.5	284.5	404.0	431.4
Public Sector						
Commercial Banks	38.0	41.0	43.7	77.6	115.2	116.0
Local Private Banks	95.6	92.3	136.5	203.9	282.7	307.6
Foreign Banks	2.1	1.2	1.2	3.0	6.2	7.7
Specialised Banks	41.7	38.7	32.8	29.1	28.2	28.5

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	CY 05	CY06	CY 07	CY 08	CY 09	CY 10 ¹	CY 05	CY06	CY 07	CY 08	CY 09	CY 10 ¹
All Banks	45.4	36.5	29.5	79.4	125.2	123.1	2.10	1.50	1.10	2.48	3.85	3.81
Commercial Banks	26.6	22.7	19.6	71.3	115.7	113.6	1.40	1.00	0.80	2.28	3.67	3.62
Public Sector												
Commercial Banks	5.0	6.3	4.6	16.4	35.7	32.1	1.50	1.50	0.90	2.88	5.74	5.19
Local Private Banks	22.5	17.6	15.7	54.7	78.3	79.8	1.60	1.00	0.80	2.23	3.20	3.28
Foreign Banks	(1.0)	(1.2)	(0.8)	0.2	1.7	1.6	(0.60)	(1.00)	(0.90)	0.17	1.90	1.90
Specialised Banks	18.8	13.8	10.0	8.2	9.5	9.5	23.10	19.50	13.80	10.20	10.28	10.00

1 End June

Source: Off-site Supervision and Enforcement Department, SBP

6.10 Electronic Banking Statistics

Item	Unit	FY 06	FY 07	FY 08	FY 09	FY 10 ^P
1- Ebanking Infrastructure						
Real Time Online Branches (RTOB)	Number	3,555	4,179	5,282	6,040	6,671
Automated Teller Machines (ATM)	Number	1,612	2,294	3,121	3,999	4,465
Point of Sale (POS)	Number	32,331	46,329	43,903	49,715	52,049
2- Credit Cards Transactions						
Credit Cards	Thousand	973	1,698	1,777	1,664	1,613
Outstanding Amount ¹	Million Rs.	33,538	42,822	44,427	35,533	28,280
3- Debit Cards²	Thousand	2,740	3,983	4,905	6,395	8,140
4- Ebanking Transactions						
No of transactions	Thousand	67,774	99,367	124,447	159,783	196,301
Value of Transactions	Billion Rs.	7,040	10,497	13,893	14,373	17,333
5- ATM Transactions						
No of transactions	Thousand	35,025	51,511	67,912	91,126	115,677
Value of Transactions	Billion Rs.	211	316	453	669	905
6- POS Transactions						
No of transactions	Thousand	10,896	15,589	17,485	18,280	15,677
Value of Transactions	Billion Rs.	32	54	69	90	75
7- RTOB Transactions						
No of transactions	Thousand	21,018	30,731	36,855	47,279	60,615
Value of Transactions	Billion Rs.	6,774	10,090	133,317	13,538	16,202
8- Other Ebanking Channels³						
No of transactions	Thousand	835	1,537	2,195	3,098	4,336
Value of Transactions	Billion Rs.	23	37	54	77	150

1. Statistics & DWH Department

2. Does not include ATM Cards

3. Internet, Call Centre & Mobile Banking

4. Sr.No. 1 to 3 as on 30th June whereas 4 to 8 during the financial year

Sources : Payment System Department SBP

6.11 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
Deposits					
No. of Accounts	545,945	630,805	826,679	951,282	1,103,437
Amount	158,377.10	182,385.70	221,181.92	264,343.16	314,901.68
% to Total ¹ Deposits	4.2	4.8	5.3	6.1	6.7
Financing ²					
No. of Accounts	43,776	46,921	50,835	50,014	103,294
Amount	127,969.60	141,117.71	141,787.87	157,447.30	168,073.47
% to Total ¹ Financing	4.4	4.4	4.4	4.7	5.0
Investment					
Amount	30,992.70	37,503.24	43,725.98	58,408.75	62,519.28
% to Total ¹ Investment	3.0	3.7	3.2	3.4	3.2
Liabilities/Assets					
Amount	330,813.40	346,225.31	377,985.55	487,177.80	559,569.50
% to Total ¹ Liabilities/Assets	3.7	3.9	4.0	4.4	5.2
Weighted Average Return on					
Advances	12.53	15.04	15.11	14.47	14.1
Deposits	5.03	6.15	5.49	5.32	5.20
Selected Ratios					
Ratio of Deposits to Liabilities	47.9	46.9	48.3	54.3	56.3
Ratio of Financing to Assets	38.7	39.9	41.2	32.3	30.0
Ratio of Financing to Deposits	80.8	84.3	77.9	59.6	53.4
Ratio of Investment to Deposits	19.6	20.6	19.8	22.1	19.9
Infrastructure					
Full-fledged Islamic Scheduled Banks	6	6	6	6	6
Pakistani	5	5	5	5	5
Foreign	1	1	1	1	1
Full-fledged Islamic Scheduled Banks Branches	218	308	312	400	415
Pakistani	200	279	283	371	386
Foreign	18	29	29	29	29
Stand-alone Branches of Existing Scheduled Banks	102	125	129	161	168
Pakistani	102	125	129	161	168
Foreign	-	-	-	-	-
Total Islamic Branches	320	433	441	561	583

1. Total includes all scheduled banks

Source: Statistics and Data Warehouse Department, SBP

2. Financing = Advances + Bills

6.12 Scheduled Banks Operating in Pakistan

As on 30th June, 2010

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	1,621	
1. First Women Bank Ltd.	39	www.fwbl.com.pk
2. National Bank of Pakistan	1,267	www.nbp.com.pk
3. The Bank of Khyber	42	www.bok.com.pk
4. The Bank of Punjab	273	www.bop.com.pk
B. Local Private Banks	6,850	
1. Allied Bank Ltd.	786	www.abl.com.pk
2. Arif Habib Bank Ltd.	36	www.summitbank.com.pk
3. Askari Bank Ltd.	204	www.askaribank.com.pk
4. Atlas Bank Ltd.	40	www.atlasbank.com.pk
5. Bank Al-Falah Ltd.	309	www.bankalfalah.com
6. Bank Al-Habib Ltd.	267	www.bankalhabib.com
7. BankIslami Pakistan Ltd	70	www.bankislami.com.pk
8. Dawood Islamic Bank Ltd.	42	www.dawoodislamic.com
9. Dubai Islamic Bank Pakistan Ltd	36	www.dibpak.com
10. Emirates Global Islamic Bank Ltd.	58	www.egibl.com
11. Faysal Bank Ltd.	136	www.faysalbank.com.pk
12. Habib Bank Ltd.	1,457	www.habibbankltd.com
13. Habib Metropolitan Bank Ltd	120	www.hmb.com.pk
14. JS Bank Ltd.	40	www.jsbl.com
15. KASB Bank Ltd.	70	www.kasbbank.com
16. MCB Bank Ltd.	1,085	www.mcb.com.pk
17. Meezan Bank Ltd.	180	www.meezanbank.com
18. mybank Ltd.	80	www.mybankltd.com
19. NIB Bank Ltd.	204	www.nibpk.com
20. Samba Bank Ltd.	28	www.samba.com.pk
21. Silk Bank Ltd.	85	www.silkbank.com.pk
22. Soneri Bank Ltd.	156	www.soneri.com
23. Standard Chartered Bank (Pakistan) Ltd.	162	www.standardchartered.com
24. The Royal Bank of Scotland Ltd.	79	www.rbs.com.pk
25. United Bank Ltd.	1,120	www.ubl.com.pk
C. Foreign Banks	80	
1. Al- Baraka Islamic Bank B.S.C (E.C)	29	www.albaraka.com.pk
2. Barclays Bank PLC	15	www.barclays.pk
3. Citibank N.A	17	www.citibank.com.pk
4. Deutsche Bank AG	3	www.db.com
5. HSBC Bank Middle East Ltd.	12	www.hsbc.com.pk
6. Oman International Bank S.A.O.G	3	www.oiboman.com
7. The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialized Banks	536	
1. Industrial Development Bank of Pakistan Ltd.	15	www.idbp.com.pk
2. Punjab Provincial Cooperative Bank Ltd.	159	http://ppcbl.punjab.gov.pk
3. SME Bank Ltd.	13	www.smebank.org
4. Zarai Traqiati Bank Ltd.	349	www.ztbl.com.pk
Commercial Banks (A+B+C)	8,551	
All Banks (A+B+C+D)	9,087	

Source: Statistics & Data Warehouse Department, SBP