

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2012	2013 ^R	2014 ^R	2015 ^R	2016	2012	2013 ^R	2014 ^R	2015 ^R	2016
Liabilities										
Capital	485.3	494.5	505.7	501.1	548.6	3.8	3.1	3.1	2.6	2.5
Reserves	298.6	328.6	381.5	615.8	620.4	2.3	2.0	2.3	3.2	2.9
Demand Deposits	3,069.8	3,751.9	4,466.6	5,172.5	5,561.2	23.7	23.3	27.0	27.0	25.6
(a) Scheduled Banks	93.5	77.8	91.2	100.1	125.7	0.7	0.5	0.6	0.5	0.6
(b) Others	2,976.2	3,674.2	4,375.4	5,072.4	5,435.5	23.0	22.8	26.5	26.5	25.0
Time Deposits	3,247.6	3,472.4	3,686.8	4,095.9	4,735.7	25.1	21.6	22.3	21.4	21.8
(a) Scheduled Banks	4.5	12.2	10.6	15.3	13.6	..	0.1	0.1	0.1	0.1
(b) Others	3,243.1	3,460.3	3,676.1	4,080.6	4,722.1	25.1	21.5	22.3	21.3	21.7
Borrowings from:	487.2	765.1	651.7	1,270.9	2,205.5	3.8	4.8	3.9	6.6	10.1
(a) State Bank of Pakistan	382.5	487.0	300.7	918.0	1,787.9	3.0	3.0	1.8	4.8	8.2
(b) Banks Abroad	20.1	43.0	53.5	107.4	172.6	0.2	0.3	0.3	0.6	0.8
(c) Other Scheduled Banks	84.6	235.1	297.5	245.5	245.0	0.7	1.5	1.8	1.3	1.1
Head Office and Inter-Bank Adjustment	79.6	67.2	112.1	169.7	134.4	0.6	0.4	0.7	0.9	0.6
Contingent Liabilities as per contra	2,873.0	2,921.2	3,143.4	4,193.3	4,446.9	22.2	18.2	19.0	21.9	20.4
Other Liabilities	2,390.7	4,285.2	3,571.2	3,115.5	3,508.0	18.5	26.6	21.6	16.3	16.1
Total Liabilities / Assets	12,931.8	16,086.1	16,519.1	19,134.7	21,760.9	100.0	100.0	100.0	100.0	100.0
Assets										
Cash:	639.8	740.8	851.7	937.6	821.9	4.9	4.6	5.2	4.9	3.8
(a) Notes, Coins and Silver	129.1	129.6	163.8	188.0	256.7	1.0	0.8	1.0	1.0	1.2
(b) Balances with State Bank of Pakistan	394.8	489.7	525.3	405.5	380.2	3.1	3.0	3.2	2.1	1.7
(c) Balances with other Scheduled Banks	115.8	121.4	162.7	344.2	185.0	0.9	0.8	1.0	1.8	0.9
Balances held Abroad	117.7	103.0	202.0	186.5	188.9	0.9	0.6	1.2	1.0	0.9
Bills Purchased and Discounted	196.9	1,791.6	224.0	201.4	190.1	1.5	11.1	1.4	1.1	0.9
Advances to	3,597.7	3,739.9	4,211.2	4,643.6	5,198.1	27.8	23.2	25.5	24.3	23.9
(a) Scheduled Banks	67.7	75.5	78.3	139.7	119.9	0.5	0.5	0.5	0.7	0.6
(b) Others	3,530.0	3,664.5	4,133.0	4,503.9	5,078.2	27.3	22.8	25.0	23.5	23.3
Investment in Securities and Shares:	3,273.4	4,213.7	4,490.3	6,011.8	7,610.3	25.3	26.2	27.2	31.4	35.0
(a) Federal Government Securities	493.3	720.9	2,125.7	3,017.0	3,784.3	3.8	4.5	12.9	15.8	17.4
(b) Treasury Bills	1,916.0	2,604.3	1,547.3	2,164.4	2,666.1	14.8	16.2	9.4	11.3	12.3
(c) Provincial Governments Securities	-	-	-	-	-	-	-	-	-	-
(d) Others	864.1	888.5	817.3	830.4	1,159.9	6.7	5.5	4.9	4.3	5.3
Bank Premises	169.0	182.8	214.1	238.7	268.3	1.3	1.1	1.3	1.2	1.2
Head Office and Inter-Bank Adjustment	223.2	150.8	734.8	615.9	791.7	1.7	0.9	4.4	3.2	3.6
Contingent Assets as per contra	2,873.0	2,921.2	3,143.4	4,193.3	4,446.9	22.2	18.2	19.0	21.9	20.4
Other Assets	1,841.1	2,242.3	2,447.6	2,105.9	2,244.6	14.2	13.9	14.8	11.0	10.3

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	2015 ^R						2016					
	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	580.5	12.9	579.5	13.3	-	-	644.9	12.7	643.9	13.1	-	-
1. Federal Government	220.1	4.9	220.1	5.1	-	-	232.3	4.6	232.3	4.7	-	-
2. Provincial Governments	360.4	8.0	359.4	8.3	-	-	412.6	8.1	411.6	8.4	-	-
II. Non-Financial Public Sector Enterprises	533.4	11.8	533.4	12.3	0.3	0.8	649.2	12.8	649.2	13.2	-	-
III. Non-Bank Financial Institutions	47.7	1.1	47.6	1.1	-	-	68.6	1.4	68.5	1.4	0.1	0.3
a. Development Financial Institutions	3.8	0.1	3.8	0.1	-	-	18.3	0.4	18.3	0.4	-	-
b. Others	43.9	1.0	43.8	1.0	-	-	50.3	1.0	50.2	1.0	0.1	0.3
IV. Private Sector Enterprises	2,930.3	65.1	2,781.1	63.9	37.2	96.9	3,270.1	64.4	3,110.7	63.3	34.3	97.2
a. Agriculture, Hunting and Forestry	285.4	6.3	150.6	3.5	-	-	292.9	5.8	148.0	3.0	-	-
b. Fishing and Fish Farming etc.	0.9	0.0	0.9	0.0	-	-	0.8	0.0	0.8	0.0	-	-
c. Mining and Quarrying	20.3	0.5	20.3	0.5	0.1	0.3	26.5	0.5	26.4	0.5	-	-
d. Manufacturing	1,652.4	36.7	1,644.5	37.8	19.3	50.3	1,865.8	36.7	1,857.5	37.8	14.0	39.7
e. Ship Breaking and Waste / Scrape etc.	25.8	0.6	25.8	0.6	-	-	25.9	0.5	25.9	0.5	-	-
f. Electricity, Gas and Water Supply	256.0	5.7	256.0	5.9	2.6	6.8	304.5	6.0	304.5	6.2	2.4	6.8
g. Construction	64.4	1.4	64.0	1.5	-	-	96.3	1.9	96.0	2.0	-	-
h. Commerce and Trade	228.5	5.1	224.8	5.2	3.1	8.1	259.6	5.1	256.0	5.2	2.8	7.9
i. Hotels, Restaurants and Clubs etc	21.3	0.5	21.1	0.5	0.2	0.5	28.0	0.6	27.8	0.6	0.5	1.4
j. Transport, Storage and Communications	138.4	3.1	137.5	3.2	11.8	30.7	178.3	3.5	177.6	3.6	13.6	38.5
k. Real Estate, Renting and Business activities	96.1	2.1	96.0	2.2	-	-	111.9	2.2	111.7	2.3	0.9	2.5
l. Education	9.5	0.2	9.3	0.2	-	-	17.7	0.3	17.5	0.4	-	-
m. Health and Social Work	4.7	0.1	4.6	0.1	-	-	5.0	0.1	4.9	0.1	-	-
n. Other community, Social and Personal Service activities	18.5	0.4	18.4	0.4	-	-	24.0	0.5	23.8	0.5	-	-
o. Other Private Business n.e.s	108.0	2.4	107.4	2.5	-	-	32.9	0.6	32.2	0.7	-	-
V. Trust Funds And Non Profit Institutions	14.0	0.3	13.9	0.3	-	-	14.2	0.3	14.2	0.3	-	-
VI. Personal	383.1	8.5	380.7	8.8	0.9	2.3	423.0	8.3	420.4	8.6	0.9	2.5
a. Bank Employees	98.6	2.2	96.1	2.2	0.8	2.1	106.5	2.1	104.0	2.1	0.7	2.0
b. Consumer Financing	275.3	6.1	275.3	6.3	0.2	0.5	309.0	6.1	308.9	6.3	0.2	0.6
i) House building	41.3	0.9	41.3	0.9	0.2	0.5	48.6	1.0	48.6	1.0	0.2	0.6
ii) Transport	83.4	1.9	83.4	1.9	-	-	109.7	2.2	109.7	2.2	-	-
iii) Credit cards	23.9	0.5	23.9	0.5	-	-	25.6	0.5	25.6	0.5	-	-
iv) Consumer durable	0.2	0.0	0.2	0.0	-	-	0.6	0.0	0.6	0.0	-	-
v) Personal loans	126.5	2.8	126.5	2.9	-	-	124.5	2.5	124.5	2.5	-	-
c. Others	9.2	0.2	9.2	0.2	-	-	7.5	0.1	7.5	0.2	-	-
VII. Others	15.0	0.3	14.2	0.3	-	-	8.2	0.2	7.8	0.2	-	-
	4,504.0	100.0	4,350.4	100.0	38.4	100.0	5,078.2	100.0	4,914.7	100.0	35.3	100.0
Growth (%)	9.0		8.7		(35.8)		12.7		13.0		(8.1)	
As % of GDP (bp)	16.4		15.8		0.1		17.2		16.6		0.1	

* All Banks excluding specialised banks

Source: Statistics & DWH Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2015 ^R						2016					
	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	56.5	1.3	56.5	1.3	-	-	69.9	1.4	69.9	1.4	-	-
II. Securities, Shares and other												
Financial Instruments:	111.1	2.5	111.1	2.6	-	-	312.0	6.1	312.0	6.3	-	-
A.Quoted on the Stock Exchange	74.9	1.7	74.9	1.7	-	-	163.6	3.2	163.6	3.3	-	-
1.To Stock Brokers and Dealers	34.7	0.8	34.7	0.8	-	-	23.0	0.5	23.0	0.5	-	-
2.To Others	40.2	0.9	40.2	0.9	-	-	140.6	2.8	140.6	2.9	-	-
B.Unquoted on the Stock Exchange	36.2	0.8	36.2	0.8	-	-	148.4	2.9	148.4	3.0	-	-
1.To Stock Brokers and Dealers	4.7	0.1	4.7	0.1	-	-	101.4	2.0	101.4	2.1	-	-
2.To others	31.5	0.7	31.5	0.7	-	-	47.1	0.9	47.1	1.0	-	-
III. Merchandise	1,381.3	30.7	1,381.0	31.7	8.8	22.9	1,404.1	27.6	1,403.8	28.6	5.5	15.5
A.Food Items:	512.7	11.4	512.6	11.8	-	-	403.1	7.9	403.1	8.2	-	-
1.Wheat	245.0	5.4	245.0	5.6	-	-	104.8	2.1	104.8	2.1	-	-
2.Rice and Paddy	78.6	1.7	78.6	1.8	-	-	71.4	1.4	71.4	1.5	-	-
3.Other Grain and Pulses	10.0	0.2	10.0	0.2	-	-	11.8	0.2	11.8	0.2	-	-
4.Edible Oil	25.4	0.6	25.3	0.6	-	-	30.8	0.6	30.8	0.6	-	-
5.Sugar	113.2	2.5	113.2	2.6	-	-	117.5	2.3	117.5	2.4	-	-
6.Kariana and Spices	2.2	..	2.2	0.1	-	-	2.1	..	2.1	..	-	-
7.Fish and Fish Preparation	3.6	0.1	3.6	0.1	-	-	1.7	..	1.7	..	-	-
8.Other Food Items	34.7	0.8	34.7	0.8	-	-	63.1	1.2	63.0	1.3	-	-
B.Raw Materials	354.5	7.9	354.4	8.1	1.3	3.4	422.4	8.3	422.2	8.6	0.4	1.1
1.Cotton Raw	105.3	2.3	105.3	2.4	0.1	0.3	107.6	2.1	107.6	2.2	-	-
2.Synthetic Fibres	14.8	0.3	14.8	0.3	-	-	21.1	0.4	21.0	0.4	-	-
3.Fertilizers	54.6	1.2	54.6	1.3	-	-	79.5	1.6	79.5	1.6	-	-
4.Petroleum Crude	35.6	0.8	35.6	0.8	0.4	1.0	58.9	1.2	58.9	1.2	-	-
5.Iron and Steel	61.1	1.4	61.1	1.4	-	-	67.3	1.3	67.3	1.4	-	-
6.Wool and Goat Hair	0.8	..	0.8	..	-	-	1.0	..	1.0	..	-	-
7.Hides and Skins	7.3	0.2	7.2	0.2	-	-	6.5	0.1	6.5	0.1	-	-
8.Oil Seeds	12.1	0.3	12.1	0.3	-	-	14.8	0.3	14.8	0.3	-	-
9.Pesticides and Insecticides	3.2	0.1	3.2	0.1	-	-	5.2	0.1	5.2	0.1	-	-
10.Other Raw Materials	59.8	1.3	59.8	1.4	0.9	2.3	60.5	1.2	60.5	1.2	0.4	1.1
C.Finished/Manufactured Goods	514.1	11.4	514.0	11.8	7.5	19.5	578.6	11.4	578.6	11.8	5.1	14.4
1.Cotton Textiles	119.1	2.6	119.1	2.7	1.3	3.4	108.0	2.1	108.0	2.2	1.0	2.8
2.Cotton Yarn	47.5	1.1	47.5	1.1	0.1	0.3	60.5	1.2	60.5	1.2	0.1	0.3
3.Other Textiles	85.1	1.9	85.1	2.0	0.2	0.5	87.0	1.7	87.0	1.8	0.2	0.6
4.Machinery	22.7	0.5	22.7	0.5	0.1	0.3	32.4	0.6	32.4	0.7	-	-
5.Handloom Products	-	-	-	-	-	-	-	-	-	-	-	-
6.Carpets and Rugs	1.5	..	1.5	..	-	-	10.2	0.2	10.2	0.2	-	-
7.Readymade Garments	25.8	0.6	25.8	0.6	0.2	0.5	34.3	0.7	34.3	0.7	0.2	0.6
8.Cement and Cement Products	44.5	1.0	44.5	1.0	0.1	0.3	37.2	0.7	37.2	0.8	-	-
9.Sports Goods	3.2	0.1	3.2	0.1	-	-	3.8	0.1	3.8	0.1	-	-
10.Surgical Instruments	2.5	0.1	2.5	0.1	-	-	2.7	0.1	2.7	0.1	-	-
11.Chemicals and Dyes	29.3	0.7	29.3	0.7	-	-	36.2	0.7	36.2	0.7	-	-
12.Other finished goods	133.0	3.0	132.9	3.1	5.5	14.3	166.3	3.3	166.2	3.4	3.4	9.6
IV. Fixed Assets Including Machinery	699.0	15.5	696.0	16.0	1.5	3.9	899.6	17.7	896.6	18.2	1.8	5.1
V. Real Estate	617.7	13.7	485.0	11.1	1.1	2.9	626.7	12.3	484.3	9.9	0.7	2.0
VI. Fixed Deposits & Insurance Policies	63.1	1.4	63.0	1.4	-	-	90.8	1.8	90.8	1.8	-	-
VII. Others	1,575.2	35.0	1,557.7	35.8	27.0	70.3	1,675.1	33.0	1,657.3	33.7	27.4	77.4
Total	4,503.9	100.0	4,350.3	100.0	38.4	100.0	5,078.2	100.0	4,914.7	100.0	35.4	100.0

* All Banks excluding specialised banks

Source: Statistics & DWH Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2015 ^R						2016					
	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	169	0.3	2	158	0.3	1.8	110	0.5	4.3	97	0.4	4.3
10 to 20	468	7.2	15.3	462	7.1	15.3	389	5.6	14.4	380	5.5	14.4
20 to 25	26	0.6	23.2	20	0.5	23.5	130	2.8	21.3	124	2.6	21.2
25 to 30	32	0.9	26.8	22	0.6	26.3	115	3.0	26.4	108	2.8	26.3
30 to 40	212	7.3	34.4	187	6.4	34.3	151	5.4	35.8	130	4.7	35.9
40 to 50	82	3.7	44.9	46	2.1	44.9	141	6.1	43	120	5.1	42.8
50 to 60	42	2.3	54.3	16	0.9	53.8	79	4.6	57.5	66	3.8	58.2
60 to 70	50	3.2	65.5	33	2.1	65.5	54	3.6	65.6	43	2.8	65.6
70 to 80	62	4.7	75.2	46	3.5	75.3	34	2.5	75.1	24	1.8	75
80 to 90	64	5.5	85.9	42	3.6	85.9	62	5.3	85.8	40	3.5	86.1
90 to 100	68	6.5	95.6	38	3.6	95.5	73	6.9	94.7	43	4.1	94.3
100 to 200	943	141.0	149.6	471	72.6	154.2	950	139.4	146.8	547	79.8	145.8
200 to 300	459	110.7	241.4	324	78.1	241.4	442	106.5	240.7	249	60.1	241.5
300 to 400	117	40.0	340.8	84	28.8	341.3	141	47.5	336.5	91	30.7	337
400 to 500	85	38.5	451.9	73	32.9	452.5	84	37.7	451	71	31.9	451.8
500 to 600	45	24.5	542.5	36	19.7	538.9	120	66.4	555.3	105	58.3	554.4
600 to 700	75	48.2	640.3	65	41.7	640.4	33	21.3	650.1	28	18.3	652.9
700 to 800	27	20.7	754.4	26	19.8	755.2	48	34.8	731.5	46	33.3	731.2
800 to 900	14	12.3	851.5	14	12.0	851.6	23	19.8	844.8	22	18.9	845.4
900 to 1,000	19	18.5	958.5	19	18.3	958.7	18	16.9	953.9	17	16.3	954.7
1,000 to 2,000	60	84.8	1416.6	59	83.4	1417.8	72	97.6	1351.1	71	96.1	1350.5
2,000 to 3,000	21	51.4	2427.2	21	50.8	2427.6	28	67.3	2436.4	27	66.1	2434.7
3,000 to 4,000	12	42.0	3466.6	12	41.4	3470.5	12	42.4	3496.8	12	41.9	3498.6
4,000 to 5,000	10	45.9	4487.8	10	45.6	4487.7	9	42.1	4485	9	41.8	4484.7
5,000 to 6,000	6	33.7	5455.2	6	33.5	5455.8	6	33.7	5396.2	6	33.5	5396.1
6,000 to 7,000	3	21.9	6482.4	3	21.8	6481.9	6	37.5	6558.2	6	37.4	6558.6
7,000 to 8,000	3	22.4	7441.8	3	22.3	7441.3	3	24.3	7480.7	3	24.1	7480.5
8,000 to 9,000	2	18.9	8525.3	2	18.8	8525.4	3	21.6	8435.5	3	21.5	8434.4
9,000 to 10,000	2	23.6	9523.2	2	23.4	9523.6	3	25.3	9523.4	3	25.2	9523.8
10,000 to 100,000	22	674.6	30920.2	22	671.5	30954	25	753.0	30545.4	25	749.9	30573.6
100,000 to 500,000	5	971.4	208355.6	5	968.8	208354.8	5	1,069.2	209942.4	5	1,066.8	209958.6
500,000 and above	1	2,016.7	1808658.5	1	2,014.5	1811566.2	1	2,327.7	1789160.2	1	2,325.5	1791582
Total	3,210	4,503.9	1,402.9	2,329	4,350.3	1,867.7	3,369	5,078.2	1,507.3	2,523	4,914.7	1,947.9

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

Source: Statistics & DWH Department, SBP

* All Banks excluding specialised banks

6.5 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Type of Accounts

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
a. Foreign Constituents:	95.0	112.0	46.6	57.0	0.1	0.2	-	0.1	27.0	36.6	21.3	18.1
I. Official	14.7	17.3	4.2	4.2	..	..	-	-	7.3	8.7	3.3	4.5
II. Business	46.7	51.5	32.9	36.9	..	..	-	-	5.1	6.3	8.8	8.3
III. Personal	33.6	43.1	9.6	16.0	0.1	0.1	-	0.1	14.6	21.6	9.3	5.3
b. Domestic Constituents	9,058.0	10,045.7	2,972.9	3,263.8	152.2	160.2	37.2	50.5	3,897.9	4,332.6	1,997.8	2,238.6
I. Government	985.4	1,235.3	193.3	188.7	3.8	7.8	19.9	19.6	432.7	552.9	335.7	466.3
a. Federal Government	558.7	744.9	123.3	110.7	2.6	5.8	2.9	10.5	257.2	345.1	172.6	272.8
b. Provincial Governments	404.4	467.3	62.2	68.7	1.2	2.0	16.8	8.9	164.4	197.2	159.8	190.5
c. Local Bodies (City Governments)	22.4	23.1	7.8	9.3	..	..	0.2	0.1	11.1	10.6	3.3	3.0
II. Non-Financial Public Sector Enterprises	480.8	561.8	20.8	23.8	9.9	13.9	4.0	0.9	188.4	170.4	257.6	352.9
III. Non-Bank Financial Companies	191.3	281.4	14.7	20.2	10.9	7.7	..	0.7	129.4	179.3	36.3	73.5
a. Development Financial Institutions	48.0	2.9	6.5	..	1.2	0.3	..	..	26.0	0.2	14.3	2.5
b. Others	143.3	207.1	8.2	11.7	9.6	6.1	..	0.3	103.3	150.1	22.1	38.8
IV. Private Sector Enterprises	2,511.5	2,540.6	1,020.4	997.8	88.3	78.4	3.0	5.4	885.6	922.1	514.1	536.9
a. Agriculture, Hunting and Forestry	211.7	242.1	94.5	86.4	4.6	4.8	0.1	0.1	93.0	124.9	19.5	25.9
b. Fishing and Fish Farming etc.	2.3	2.4	1.1	1.0	..	0.1	..	..	0.9	1.1	0.2	0.1
c. Mining and Quarrying	94.9	71.8	36.8	20.1	2.3	1.5	..	..	26.4	23.2	29.5	27.0
d. Manufacturing	686.5	687.3	269.8	262.3	24.7	21.8	0.7	4.2	214.9	200.9	176.5	198.2
e. Ship Breaking and Waste / Scrape (junk) etc.	2.8	2.3	1.7	1.0	0.1	..	-	-	0.5	0.6	0.5	0.7
f. Electricity, Gas and Water Supply	74.5	93.7	26.6	25.4	0.9	1.5	0.1	..	25.9	41.4	21.0	25.3
g. Construction	164.8	184.8	76.5	95.3	6.3	6.2	0.2	0.3	59.9	65.5	21.8	17.4
h. Commerce and Trade	370.9	352.9	194.8	197.2	10.3	10.3	0.5	0.3	109.5	101.0	55.8	44.1
i. Hotels, Restaurants and Clubs etc	13.1	14.4	3.6	4.8	0.2	0.3	0.1	..	4.9	4.7	4.2	4.7
J. Transport, Storage and Communications	137.6	170.8	36.2	38.7	1.7	1.9	..	..	60.2	68.0	39.6	62.1
k. Real Estate, Renting and Business activities	299.2	285.6	130.1	124.6	8.0	8.0	..	..	112.0	116.8	49.0	36.1
l. Education	55.9	59.7	12.6	15.0	1.4	0.9	0.1	..	23.8	24.3	18.1	19.5
m. Health and social work	41.0	37.4	11.2	8.7	0.6	1.3	..	..	15.3	12.4	13.9	15.0
n. Other community, social and personal service activities	82.1	98.3	27.2	33.1	0.3	0.9	0.4	..	29.6	37.3	24.6	27.0
o. Other Private Business n.e.c	274.1	237.2	97.7	84.2	26.9	18.9	0.7	0.4	108.9	100.0	39.9	33.7
V. Trust Funds and Non Profit Institutions	190.3	237.1	26.9	37.0	3.5	3.7	0.9	0.1	77.5	93.8	81.5	102.5
VI. Personal	4,628.1	5,099.0	1,670.7	1,967.8	34.1	47.6	6.5	7.8	2,157.1	2,381.7	759.8	694.1
VII. Others	70.5	90.4	25.9	28.5	1.8	1.1	2.8	15.9	27.2	32.5	12.7	12.4
Total	9,153.0	10,157.7	3,019.6	3,320.8	152.3	160.3	37.2	50.6	3,924.9	4,369.2	2,019.1	2,256.7
Growth (%)	13.7	11.0	10.6	10.0	-18.4	5.3	26.3	36.2	24.3	11.3	3.6	11.8
As % of GDP (bp)	33.3	34.3	11.0	11.2	0.6	0.5	0.1	0.2	14.3	14.8	7.3	7.6

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	2013			2014			2015			2016		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	16,239.2	2,137.4	131.6	18,591.5	2,729.2	146.8	20,598.6	3,019.6	146.6	22,952.1	3,320.8	144.7
Call Deposits	207.9	94.9	456.5	238.3	186.7	783.5	182.8	152.3	833.1	237.0	160.3	676.6
Other Deposit Accounts	103.2	17.9	173.2	101.5	29.4	290.0	99.8	37.2	372.4	105.0	50.6	482.0
Saving Deposits	16,971.4	2,930.7	172.7	17,658.8	3,157.1	178.8	19,506.2	3,924.9	201.2	20,201.9	4,369.2	216.3
Fixed Deposits	1,626.3	1,953.5	1,201.2	1,287.9	1,949.1	1,513.5	1,393.0	2,019.1	1,449.5	1,522.8	2,256.7	1,481.9
Less than 6 months	760.3	792.3	1,042.1	463.9	804.9	1,735.1	546.7	770.1	1,408.5	550.5	803.4	1,459.2
For 6 months and over												
but less than 1 year	107.4	209.5	1,949.7	133.6	220.0	1,646.0	141.1	273.6	1,938.5	165.9	381.5	2,299.8
For 1 year and over												
but less than 2 years	293.7	667.0	2,270.7	262.3	624.9	2,382.8	271.5	687.4	2,531.7	379.0	763.5	2,014.6
For 2 years and over												
but less than 3 years	55.7	26.5	475.5	63.9	30.6	479.5	75.1	37.9	504.0	74.8	42.7	570.1
For 3 years and over												
but less than 4 years	151.5	97.3	642.5	137.3	101.0	735.8	136.9	107.4	784.7	108.3	83.1	767.2
For 4 years and over												
but less than 5 years	19.1	7.0	366.8	16.8	7.4	438.7	19.0	7.4	391.4	14.9	5.0	334.1
For 5 years and over	238.6	154.0	645.6	210.0	160.2	762.9	202.6	135.4	668.1	229.4	177.6	774.2
All Deposits	35,147.9	7,134.4	203.0	37,877.9	8,051.6	212.6	41,780.4	9,153.0	219.1	45,018.8	10,157.7	225.6
	Growth (%)											
Current Deposits	16.0	16.9	0.8	14.5	27.7	11.6	10.8	10.6	(0.1)	11.4	10.0	(1.3)
Call Deposits	21.3	35.9	12.1	14.6	96.7	71.6	(23.3)	(18.4)	6.3	29.6	5.3	(18.8)
Other Deposit Accounts	29.7	55.4	19.8	(1.7)	64.4	67.5	(1.6)	26.3	28.4	5.2	36.2	29.4
Saving Deposits	6.1	22.1	15.0	4.1	7.7	3.5	10.5	24.3	12.5	3.6	11.3	7.5
Fixed Deposits	7.7	2.3	(5.0)	(20.8)	(0.2)	26.0	8.2	3.6	(4.2)	9.3	11.8	2.2
Less than 6 months	35.9	4.7	(22.9)	(39.0)	1.6	66.5	17.9	(4.3)	64.9	0.7	4.3	3.6
For 6 months and over												
but less than 1 year	(24.7)	(2.2)	29.8	24.4	5.0	(15.6)	5.6	24.4	17.8	17.5	39.5	18.6
For 1 year and over												
but less than 2 years	(7.3)	(1.0)	6.8	(10.7)	(6.3)	4.9	3.5	10.0	6.2	39.6	11.1	(20.4)
For 2 years and over												
but less than 3 years	(4.3)	(4.4)	(0.1)	14.7	15.6	0.8	17.6	23.6	5.1	(0.4)	12.7	13.1
For 3 years and over												
but less than 4 years	1.3	14.8	13.3	(9.4)	3.9	14.5	(0.3)	6.3	6.7	(20.9)	(22.7)	(2.2)
For 4 years and over												
but less than 5 years	4.8	7.6	2.9	(12.2)	5.1	19.6	13.2	1.0	(10.8)	(21.5)	(33.0)	(14.6)
For 5 years and over	(9.8)	5.4	16.9	(12.0)	4.0	18.2	(3.5)	(15.5)	(12.4)	13.2	31.2	15.9
All Deposits	10.7	14.7	3.6	7.8	12.9	4.7	10.3	13.7	3.1	7.8	11.0	3.0

Source: Statistics and DWH Department, SBP

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

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-16			Dec-15			Jun-15		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	1.25	110.74	111.99	0.98	110.64	111.62	2.04	92.99	95.04
	Govt.	39.69	1,195.56	1,235.25	38.57	1,027.86	1,066.43	39.04	946.40	985.44
	NFPSEs	2.34	559.49	561.83	2.33	487.59	489.92	3.10	477.69	480.79
	NBFCs & Fin Aux.	1.79	279.63	281.42	1.92	276.51	278.43	1.34	189.94	191.28
	Private Sector	219.70	2,320.87	2,540.57	223.40	2,209.16	2,432.55	229.80	2,281.65	2,511.46
	Trust Fund	5.41	231.73	237.14	5.50	200.28	205.78	4.92	185.39	190.31
	Personal	701.56	4,397.46	5,099.02	647.05	4,102.51	4,749.55	615.20	4,012.95	4,628.15
	Others	19.76	70.68	90.44	12.57	63.03	75.60	13.09	57.45	70.54
	Total	991.50	9,166.16	10,157.66	932.31	8,477.57	9,409.88	908.55	8,244.46	9,153.01
Punjab	Foreign	0.71	18.97	19.68	0.62	22.60	23.22	0.41	15.76	16.16
	Govt.	4.83	541.54	546.37	3.83	438.06	441.90	3.68	408.97	412.66
	NFPSEs	0.67	170.38	171.04	0.61	135.85	136.46	0.66	141.26	141.92
	NBFCs & Fin Aux.	0.25	34.77	35.02	0.30	31.69	31.99	0.36	16.98	17.34
	Private Sector	132.02	969.50	1,101.52	135.63	934.96	1,070.59	141.60	985.96	1,127.55
	Trust Fund	2.33	75.42	77.76	1.94	69.46	71.40	2.02	61.44	63.46
	Personal	384.89	2,126.06	2,510.95	346.02	1,956.29	2,302.30	338.09	1,904.07	2,242.16
	Others	1.10	10.23	11.34	0.84	12.82	13.66	0.93	12.85	13.79
	Total	526.81	3,946.87	4,473.68	489.80	3,601.73	4,091.53	487.76	3,547.29	4,035.04
Sindh	Foreign	0.21	62.87	63.08	0.07	58.12	58.19	0.03	58.57	58.60
	Govt.	12.12	187.96	200.08	13.44	187.66	201.10	13.83	165.42	179.25
	NFPSEs	1.43	269.83	271.26	1.50	238.17	239.68	2.09	216.82	218.91
	NBFCs & Fin Aux.	0.13	231.16	231.29	0.18	230.78	230.96	0.12	164.69	164.81
	Private Sector	40.05	939.68	979.72	41.19	872.67	913.87	39.11	873.92	913.04
	Trust Fund	0.87	114.26	115.13	1.18	83.73	84.91	1.15	79.20	80.35
	Personal	70.86	1,367.43	1,438.29	71.61	1,303.17	1,374.78	65.08	1,307.36	1,372.44
	Others	0.11	8.74	8.85	0.13	7.99	8.12	0.09	9.71	9.79
	Total	125.78	3,181.92	3,307.70	129.32	2,982.29	3,111.61	121.48	2,875.71	2,997.18
Khyber Pakhtunkhwa	Foreign	0.07	1.81	1.88	0.03	0.94	0.97	0.02	0.74	0.76
	Govt.	3.84	130.71	134.55	2.23	116.51	118.74	3.54	99.23	102.77
	NFPSEs	0.04	5.13	5.17	0.05	4.61	4.66	0.06	3.51	3.56
	NBFCs & Fin Aux.	0.12	0.65	0.76	0.15	0.88	1.03	0.02	0.72	0.73
	Private Sector	19.63	103.67	123.30	21.45	111.79	133.24	20.21	127.14	147.35
	Trust Fund	0.78	7.05	7.83	0.69	8.40	9.08	0.85	8.71	9.57
	Personal	113.14	337.89	451.04	104.54	300.06	404.60	95.11	298.61	393.73
	Others	1.22	32.15	33.38	0.64	12.75	13.39	1.47	15.64	17.12
	Total	138.84	619.06	757.90	129.79	555.93	685.72	121.28	554.30	675.58
Balochistan	Foreign	..	0.12	0.12	..	0.06	0.06	1.54	0.07	1.61
	Govt.	13.61	29.60	43.21	10.23	25.49	35.73	11.75	23.74	35.49
	NFPSEs	0.07	6.87	6.94	0.09	5.58	5.67	0.09	5.44	5.53
	NBFCs & Fin Aux.	..	0.04	0.05	..	0.08	0.08	0.02	0.05	0.07
	Private Sector	4.78	36.12	40.90	4.82	41.91	46.74	4.50	48.15	52.65
	Trust Fund	0.21	1.04	1.26	0.08	2.30	2.38	0.10	1.78	1.88
	Personal	11.63	95.60	107.23	9.80	88.11	97.91	9.17	82.53	91.69
	Others	16.61	5.03	21.64	10.16	4.61	14.77	9.72	4.95	14.66
	Total	46.92	174.42	221.34	35.20	168.15	203.34	36.88	166.71	203.59
Islamabad	Foreign	..	22.03	22.04	..	20.51	20.51	0.01	16.65	16.66
	Govt.	2.73	288.81	291.54	6.14	238.08	244.22	4.92	220.72	225.64
	NFPSEs	..	106.92	106.92	..	103.21	103.21	..	110.36	110.36
	NBFCs & Fin Aux.	..	6.96	6.96	..	8.34	8.34	..	5.37	5.37
	Private Sector	2.22	236.76	238.97	1.83	217.81	219.64	2.03	213.74	215.77
	Trust Fund	0.19	31.76	31.95	1.05	34.30	35.35	0.29	32.21	32.50
	Personal	13.90	343.30	357.20	13.03	336.44	349.47	13.52	306.88	320.40
	Others	0.10	14.17	14.27	0.12	24.23	24.35	0.08	12.92	13.00
	Total	19.15	1,050.70	1,069.85	22.17	982.92	1,005.09	20.84	918.85	939.69
FATA	Foreign	0.02	..	0.02	..	..	..	..	..	..
	Govt.	0.18	0.07	0.26	0.51	0.05	0.55	0.27	0.66	0.92
	NFPSEs	0.12	0.05	0.17	0.07	..	0.07	0.20	..	0.20
	NBFCs & Fin Aux.	0.02	0.04	0.06	..	0.02	0.03	..	0.04	0.04
	Private Sector	2.79	1.34	4.12	2.37	2.20	4.57	2.21	2.10	4.32
	Trust Fund	..	0.05	0.05	..	0.05	0.05	..	0.05	0.05
	Personal	10.40	6.97	17.37	9.01	4.08	13.09	7.66	3.86	11.52
	Others	0.58	0.05	0.64	0.58	0.24	0.82	0.69	0.55	1.24
	Total	14.11	8.57	22.68	12.54	6.64	19.18	11.04	7.25	18.29

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-16			Dec-15			Jun-15		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.04	0.07	0.11	0.05	0.02	0.06	0.04	0.03	0.08
	Govt.	2.03	6.30	8.33	1.78	8.09	9.87	0.70	13.38	14.07
	NFPSEs	0.00	0.02	0.02	0.00	0.01	0.02	..	0.02	0.03
	NBFCs & Fin Aux.	1.14	4.85	6.00	1.16	3.22	4.37	0.81	1.07	1.87
	Private Sector	3.66	9.38	13.04	3.58	7.59	11.16	2.09	5.35	7.44
	Trust Fund	0.69	0.45	1.14	0.21	0.39	0.60	0.15	0.37	0.52
	Personal	7.64	11.17	18.82	3.96	9.61	13.57	3.14	8.08	11.22
	Others	0.01	0.17	0.18	0.05	0.07	0.12	0.01	0.01	0.01
	Total	15.21	32.43	47.64	10.77	28.99	39.76	6.94	28.31	35.25
AJK	Foreign	0.20	4.86	5.06	0.21	8.39	8.60	0.01	1.17	1.18
	Govt.	0.34	10.58	10.92	0.40	13.92	14.32	0.36	14.28	14.64
	NFPSEs	0.00	0.31	0.31	0.00	0.15	0.15	..	0.28	0.28
	NBFCs & Fin Aux.	0.13	1.16	1.29	0.13	1.50	1.62	0.01	1.03	1.05
	Private Sector	14.57	24.42	38.99	12.52	20.22	32.75	18.05	25.29	43.34
	Trust Fund	0.32	1.69	2.02	0.35	1.65	2.01	0.37	1.62	1.99
	Personal	89.09	109.04	198.13	89.07	104.76	193.83	83.44	101.55	184.99
	Others	0.02	0.14	0.17	0.05	0.32	0.37	0.10	0.82	0.92
	Total	104.68	152.19	256.87	102.73	150.91	253.64	102.34	146.04	248.38

*End Position

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

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

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

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

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

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

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the 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-16			Dec-15			Jun-15		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	..	..	-	..	..	-	..	-
	Govt.	0.09	644.81	644.90	-	537.52	537.52	..	580.46	0.09
	NFPSEs	-	649.25	649.25	-	570.61	570.61	-	533.40	-
	NBFCs & Fin Aux.	-	68.59	68.59	-	50.33	50.33	-	47.68	-
	Private Sector	165.15	3,104.90	3,270.05	174.20	3,000.80	3,174.99	159.34	2,770.91	165.15
	Trust Fund	0.02	14.19	14.21	0.08	12.62	12.70	0.08	13.88	0.02
	Personal	40.96	382.01	422.96	41.70	350.43	392.13	41.36	341.75	40.96
	Others	1.62	6.61	8.23	0.29	5.48	5.77	0.75	14.24	1.62
	Total	207.84	4,870.36	5,078.19	216.27	4,527.79	4,744.05	201.53	4,302.33	207.84
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	449.46	449.46	-	353.16	353.16	..	386.18	-
	NFPSEs	-	115.56	115.56	-	65.35	65.35	-	61.21	-
	NBFCs & Fin Aux.	-	8.86	8.86	-	5.10	5.10	-	4.06	-
	Private Sector	125.00	1,584.33	1,709.33	127.28	1,505.37	1,632.65	118.83	1,368.90	125.00
	Trust Fund	-	3.63	3.63	0.06	3.51	3.57	0.06	4.17	-
	Personal	6.48	116.93	123.41	6.46	103.39	109.85	6.96	103.56	6.48
	Others	1.16	2.47	3.63	0.26	2.69	2.94	0.54	4.32	1.16
	Total	132.64	2,281.24	2,413.87	134.05	2,038.57	2,172.62	126.39	1,932.40	132.64
Sindh	Foreign	-	..	..	-	..	..	-	..	-
	Govt.	0.09	179.38	179.47	-	173.90	173.90	-	179.19	0.09
	NFPSEs	-	402.77	402.77	-	392.89	392.89	-	324.01	-
	NBFCs & Fin Aux.	-	57.20	57.20	-	40.96	40.96	-	38.27	-
	Private Sector	33.33	1,236.68	1,270.02	36.63	1,214.72	1,251.36	31.02	1,125.29	33.33
	Trust Fund	0.01	2.61	2.62	0.01	2.90	2.92	0.01	4.59	0.01
	Personal	28.85	231.72	260.57	28.98	212.33	241.32	28.52	205.22	28.85
	Others	..	1.99	1.99	0.02	2.20	2.22	0.17	8.69	..
	Total	62.29	2,112.36	2,174.64	65.65	2,039.91	2,105.56	59.72	1,885.27	62.29
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.05	0.05	-	..	..	-	3.20	-
	NFPSEs	-	0.92	0.92	-	0.40	0.40	-	0.40	-
	NBFCs & Fin Aux.	-	0.09	0.09	-	0.06	0.06	-	0.06	-
	Private Sector	3.45	28.87	32.32	4.77	31.40	36.17	4.25	26.88	3.45
	Trust Fund	..	..	..	..	0.05	0.05	..	..	..
	Personal	1.76	10.63	12.40	2.49	12.25	14.74	2.07	12.94	1.76
	Others	0.44	1.56	2.01	..	0.15	0.16	..	0.09	0.44
	Total	5.66	42.12	47.78	7.27	44.31	51.58	6.33	43.57	5.66
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.30	5.30	-	4.03	4.03	-	3.41	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.47	3.22	4.70	3.51	3.08	6.59	3.43	2.95	1.47
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.99	1.42	3.41	1.92	1.81	3.73	1.91	1.66	1.99
	Others	-	..	..	-	..	..	0.02	..	-
	Total	3.46	9.95	13.41	5.43	8.92	14.35	5.37	8.02	3.46
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	10.44	10.44	-	6.26	6.26	-	8.34	-
	NFPSEs	-	129.72	129.72	-	111.81	111.81	-	147.62	-
	NBFCs & Fin Aux.	-	2.44	2.44	-	4.21	4.21	-	5.30	-
	Private Sector	0.44	245.78	246.22	0.45	240.55	241.00	0.32	241.76	0.44
	Trust Fund	..	7.95	7.95	-	6.16	6.16	..	5.11	..
	Personal	0.28	16.88	17.15	0.31	16.26	16.56	0.29	14.23	0.28
	Others	-	0.52	0.52	-	0.39	0.39	-	1.11	-
	Total	0.72	413.73	414.45	0.76	385.63	386.40	0.61	423.46	0.72
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.13	0.13	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.34	0.11	0.45	0.40	0.44	0.84	0.44	0.10	0.34
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	..	0.03	0.03	0.15	0.19	0.03	0.13	0.03
	Others	0.01	..	0.02	-	-	-	-	-	0.01
	Total	0.38	0.26	0.64	0.44	0.59	1.03	0.47	0.23	0.38

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-16			Dec-15			Jun-15		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.15	0.15	-	0.17	0.17	-	0.17	0.17
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.35	1.06	1.41	0.39	0.83	1.22	0.37	0.75	1.11
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.40	1.40	1.80	0.36	1.25	1.61	0.24	0.95	1.20
	Others	-	-	-	-	-	-	-	-	-
Total	0.74	2.61	3.36	0.75	2.25	3.00	0.61	1.87	2.48	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.18	0.18	-	0.16	0.16	-	0.15	0.15
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.76	4.86	5.62	0.76	4.40	5.17	0.68	4.28	4.97
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.18	3.01	4.19	1.15	2.98	4.13	1.34	3.04	4.37
	Others	..	0.05	0.06	..	0.05	0.05	0.01	0.03	0.04
Total	1.95	8.09	10.04	1.92	7.59	9.51	2.03	7.50	9.53	

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 2015	Punjab	2,548.37	2,448.84	96.09	99.53	3.91	166.28	2,615.12	39.86	102.62
	Sindh	3,245.90	3,021.87	93.10	224.03	6.90	61.15	3,083.02	46.99	94.98
	KPK	205.91	205.84	99.97	0.07	0.03	39.46	245.30	3.74	119.13
	Balochistan	8.09	8.08	99.91	0.01	0.09	30.94	39.02	0.59	482.56
	Islamabad	541.11	501.73	92.72	39.38	7.28	62.88	564.61	8.61	104.34
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	101.32
	Gilgit-Baltistan	2.30	2.30	100.00	-	-	..	2.30	0.04	100.02
	AJK	8.76	8.76	99.95	0.00	0.05	2.30	11.06	0.17	126.23
Total		6,560.59	6,197.57	94.47	363.02	5.53	363.02	6,560.59	100.00	
Jul-Dec 2015	Punjab	2,689.86	2,572.87	95.65	117.00	4.35	232.46	2,805.33	40.64	104.29
	Sindh	3,656.32	3,334.59	91.20	321.73	8.80	63.85	3,398.45	49.23	92.95
	KPK	34.21	34.18	99.89	0.04	0.11	38.02	72.19	1.05	211.00
	Balochistan	8.55	8.55	100.00	-	-	36.57	45.12	0.65	527.73
	Islamabad	503.43	468.43	93.05	34.99	6.95	101.26	569.69	8.25	113.16
	FATA	0.07	0.07	100.00	-	-	-	0.07	..	100.00
	Gilgit-Baltistan	2.21	2.17	98.24	0.04	1.76	..	2.17	0.03	98.44
	AJK	8.63	8.63	99.98	0.00	0.02	1.63	10.26	0.15	118.92
Total		6,903.28	6,429.48	93.14	473.80	6.86	473.80	6,903.28	100.00	
Jan-Jun 2016	Punjab	3,294.86	3,206.04	97.30	88.83	2.70	138.07	3,344.11	41.68	101.49
	Sindh	4,008.67	3,794.60	94.66	214.08	5.34	69.51	3,864.10	48.16	96.39
	KPK	56.83	56.58	99.55	0.26	0.45	39.28	95.85	1.19	168.66
	Balochistan	9.48	9.48	99.92	0.01	0.08	30.05	39.53	0.49	416.78
	Islamabad	637.70	598.97	93.93	38.73	6.07	63.49	662.46	8.26	103.88
	FATA	0.14	0.14	100.00	-	-	0.38	0.52	0.01	375.87
	Gilgit-Baltistan	6.53	6.53	100.00	-	-	..	6.53	0.08	100.04
	AJK	9.76	9.62	98.65	0.13	1.35	1.25	10.87	0.14	111.46
Total		8,023.98	7,681.95	95.74	342.03	4.26	342.03	8,023.98	100.00	

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

- : Value is zero; 0.00 : Amount in less than 5.0 million

“*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 2015		Jul-Dec 2015		Jan-Jun 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,448.84	96.09	2,572.87	95.65	3,206.04	97.30
	Sindh	61.05	2.40	60.08	2.23	65.58	1.99
	KPK	8.19	0.32	10.50	0.39	10.29	0.31
	Balochistan	0.01	..	-	-	0.02	..
	Islamabad	28.05	1.10	44.94	1.67	12.48	0.38
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	2.23	0.09	1.48	0.05	0.46	0.01
Punjab Total		2,548.40	100.00	2,689.86	100.00	3,294.86	100.00
Sindh	Punjab	136.63	4.21	205.42	5.62	109.29	2.73
	Sindh	3,021.87	93.10	3,334.59	91.20	3,794.60	94.66
	KPK	21.62	0.67	23.37	0.64	23.89	0.60
	Balochistan	30.92	0.95	36.55	1.00	29.94	0.75
	Islamabad	34.83	1.07	56.28	1.54	50.91	1.27
	FATA	..	..	-	-	-	-
	AJK	0.02	..	0.11	..	0.05	..
Sindh Total		3,245.90	100.00	3,656.32	100.00	4,008.67	100.00
KPK	Punjab	0.07	0.03	0.04	0.11	0.14	0.24
	Sindh	..	..	-	-	0.02	0.04
	KPK	205.84	99.97	34.18	99.89	56.58	99.55
	Islamabad	..	..	-	-	..	..
	FATA	..	..	-	-	0.10	0.17
	AJK	..	..	-	-	..	..
KPK Total		205.91	100.00	34.21	100.00	56.83	100.00
Balochistan	Punjab	-	-	-	-	0.01	0.07
	Sindh	0.01	0.09	-	-	..	0.01
	Balochistan	8.08	99.91	8.55	100.00	9.48	99.92
Balochistan Total		8.09	100.00	8.55	100.00	9.48	100.00
Islamabad	Punjab	29.58	5.47	27.00	5.36	28.63	4.49
	Sindh	0.09	0.02	3.77	0.75	3.91	0.61
	KPK	9.65	1.78	4.15	0.82	4.98	0.78
	Balochistan	0.01	..	0.02	..	0.10	0.02
	Islamabad	501.73	92.72	468.43	93.05	598.97	93.93
	FATA	-	-	-	-	0.38	0.06
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	0.05	0.01	0.05	0.01	0.74	0.12	
Islamabad Total		541.11	100.00	503.43	100.00	637.70	100.00
FATA Total	FATA	0.15	100.00	0.07	100.00	0.14	100.00
Gilgit-Baltistan	Punjab	-	-	0.04	1.76	-	-
	Gilgit-Baltistan	2.30	100.00	2.17	98.24	6.53	100.00
Gilgit-Baltistan Total		2.30	100.00	2.21	100.00	6.53	100.00
AJK	Punjab	..	0.05	-	-	0.01	0.14
	Sindh	-	-	..	0.02	..	..
	KPK	-	-	-	-	0.12	1.19
	Islamabad	-	-	-	-	..	0.02
	AJK	8.76	99.95	8.63	99.98	9.62	98.65
AJK Total		8.76	100.00	8.63	100.00	9.76	100.00
Grand Total		6,560.59		6,903.28		8,023.98	

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

- : Value is zero; 0.00 : Amount in less than 5.0 million

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

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2015		Jul-Dec 2015		Jan-Jun 2016	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	2,448.84	93.64	2,572.87	91.71	3,206.04	95.87
	Sindh	136.63	5.22	205.42	7.32	109.29	3.27
	KPK	0.07	..	0.04	0.00	0.14	..
	Balochistan	-	-	-	-	0.01	..
	Islamabad	29.58	1.13	27.00	0.96	28.63	0.86
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	-	-	0.01	..
Punjab Total		2,615.12	100.00	2,805.33	100.00	3,344.11	100.00
Sindh	Punjab	61.05	1.98	60.08	1.77	65.58	1.70
	Sindh	3,021.87	98.02	3,334.59	98.12	3,794.60	98.20
	KPK	-	-	-	-	0.02	..
	Balochistan	0.01	..	-	-	..	..
	Islamabad	0.09	..	3.77	0.11	3.91	0.10
	AJK	-	-	..	..	..	..
Sindh Total		3,083.02	100.00	3,398.45	100.00	3,864.10	100.00
KPK	Punjab	8.19	3.34	10.50	14.54	10.29	10.74
	Sindh	21.62	8.81	23.37	32.37	23.89	24.92
	KPK	205.84	83.91	34.18	47.34	56.58	59.02
	Islamabad	9.65	3.93	4.15	5.75	4.98	5.19
	AJK	-	-	-	-	0.12	0.12
KPK Total		245.30	100.00	72.19	100.00	95.85	100.00
Balochistan	Punjab	0.01	0.03	-	-	0.02	0.04
	Sindh	30.92	79.24	36.55	81.01	29.94	75.74
	KPK	-	-	-	-	..	..
	Balochistan	8.08	20.70	8.55	18.95	9.48	23.97
	Islamabad	0.01	0.02	0.02	0.04	0.10	0.24
Balochistan Total		39.02	100.00	45.12	100.00	39.53	100.00
Islamabad	Punjab	28.05	4.97	44.94	7.89	12.48	1.88
	Sindh	34.83	6.17	56.28	9.88	50.91	7.69
	KPK	..	..	-	-	0.10	0.01
	Balochistan	-	-	468.43	82.23	598.97	90.42
	Islamabad	501.73	88.86	0.04	0.01	-	-
	AJK	-	-	-	-	..	..
Islamabad Total		564.61	100.00	569.69	100.00	662.46	100.00
FATA	Sindh	..	0.13	-	-	-	-
	KPK	-	-	-	-	..	0.46
	Islamabad	-	-	-	-	0.38	72.93
	FATA	0.15	99.87	0.07	100.00	0.14	26.61
FATA Total		0.15	100.00	0.07	100.00	0.52	100.00
Gilgit Baltistan	Punjab	-	-	..	0.06	-	-
	Islamabad	..	0.02	..	0.15	..	0.04
	Gilgit-Baltistan	2.30	99.98	2.17	99.85	6.53	99.96
Gilgit-Baltistan Total		2.30	100.00	2.17	100.00	6.53	100.00
AJK	Punjab	2.23	20.15	1.48	14.37	0.46	4.24
	Sindh	0.02	0.22	0.11	1.12	0.05	0.49
	KPK	-	-	-	-	-	-
	Islamabad	0.05	0.46	0.05	0.44	0.74	6.77
	AJK	8.76	79.18	8.63	84.07	9.62	88.50
AJK Total		11.06	100.00	10.26	100.00	10.87	100.00
Grand Total		6,560.59		6,903.28		8,023.98	

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

- : Value is zero; 0.00 : Amount in less than 5.0 million

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2013			2014			2015			2016			
	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	4,157	21.0	5	4,756	21.5	4.5	4,735	22.4	4.7	4,839	23.1	4.8
10 to	20	3,278	49.0	14.9	3,563	53.6	15.0	3,563	53.4	15.0	3,825	56.1	14.7
20 to	25	1,707	38.4	22.5	1,806	40.7	22.5	1,938	43.4	22.4	1,789	40.2	22.5
25 to	30	1,528	41.9	27.4	1,687	46.1	27.4	1,626	44.7	27.5	1,791	49.4	27.6
30 to	40	2,733	95.2	34.8	2,948	102.7	34.8	3,195	111.1	34.8	3,482	122.2	35.1
40 to	50	2,347	105.5	45	2,604	117.0	44.9	2,864	128.9	45.0	3,110	139.7	44.9
50 to	60	2,101	115.3	54.9	2,378	130.3	54.8	2,485	136.8	55.0	2,636	144.6	54.9
60 to	70	1,853	120.2	64.8	1,946	126.2	64.8	2,209	143.3	64.9	2,409	156.3	64.9
70 to	80	1,635	122.5	74.9	1,659	124.0	74.7	1,957	146.7	75.0	2,109	158.5	75.2
80 to	90	1,473	124.8	84.8	1,432	121.5	84.8	1,561	132.4	84.9	1,756	148.8	84.7
90 to	100	1,321	125.3	94.8	1,297	123.1	94.9	1,461	138.7	95.0	1,694	160.8	94.9
100 to	200	6,393	882.7	138.1	6,590	917.1	139.2	8,123	1,136.5	139.9	8,869	1,244.5	140.3
200 to	300	1,956	472.5	241.6	2,088	504.3	241.5	2,573	624.3	242.6	2,992	721.3	241.1
300 to	400	893	306.5	343.2	1,004	346.5	345.0	1,199	413.7	344.9	1,245	428.8	344.3
400 to	500	430	190.6	442.8	528	234.4	443.9	609	271.8	446.4	644	286.9	445.4
500 to	600	271	147.1	543.5	316	171.9	543.8	368	200.7	545.1	415	226.9	546.7
600 to	700	175	113.5	647	206	133.4	646.9	217	140.3	646.7	259	167.3	647.0
700 to	800	133	99.3	745.4	168	125.6	748.0	166	124.1	749.5	169	126.2	748.3
800 to	900	99	83.9	847.3	118	99.6	844.3	112	94.6	846.0	139	117.7	849.4
900 to	1,000	75	71.4	950.2	94	89.6	948.8	87	82.3	947.6	94	88.9	947.3
1,000 to	2,000	324	443.9	1,369.2	384	516.8	1,347.5	392	539.5	1,374.5	427	582.2	1,364.2
2,000 to	3,000	107	257.9	2,401.2	120	291.9	2,424.7	135	321.7	2,375.7	123	299.6	2,439.2
3,000 to	4,000	37	127.6	3,415.1	46	158.0	3,418.5	47	161.4	3,404.7	53	180.8	3,431.6
4,000 to	5,000	26	117.2	4,506.1	31	139.8	4,539.1	41	187.1	4,588.9	32	141.4	4,408.3
5,000 to	6,000	19	102.3	5,329.6	22	117.5	5,334.9	22	120.3	5,355.9	22	117.4	5,364.5
6,000 to	7,000	10	66.9	6,468.2	12	77.1	6,465.2	15	96.1	6,451.0	13	82.2	6,429.4
7,000 to	8,000	8	59.2	7,447.9	10	75.6	7,464.4	9	68.5	7,435.2	8	63.3	7,460.5
8,000 to	9,000	6	46.4	8,436.4	7	56.9	8,450.9	7	59.2	8,464.8	8	67.2	8,457.2
9,000 to	10,000	6	57.7	9,433.0	6	52.8	9,479.5	6	54.1	9,464.4	6	57.2	9,454.9
10,000 and over	45	2,528.8	56,107.1	52	2,936.1	56,229.2	57	3,355.0	58,421.4	62	3,958.3	64,005.8	
Total	35,148	7,134.4	203.0	37,878	8,051.6	212.6	41,780	9,153.0	219.1	45,019	10,157.7	225.6	

The upper limits of the range is exclusive of amounts e.g Rs.30 thousand to 40 thousand stands for Rs.30 thousand

Source: Statistics & DWH Department, SBP

and over but less than Rs.40 thousand.

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. - 2015																
Public	9.17	10.39	9.59	11.11	10.99	11.07	11.36	11.38	5.30	5.37	6.70	6.70	4.83	4.96	6.64	6.64
Private	7.96	8.22	8.26	8.60	8.88	8.92	9.40	9.45	5.09	4.07	5.95	5.38	3.77	3.70	5.61	5.56
Foreign	4.52	7.76	4.58	7.76	6.19	7.31	6.65	7.99	3.06	3.06	5.10	5.10	3.04	3.04	4.98	4.98
Specialised	13.59	13.59	13.61	13.61	12.46	12.46	13.37	13.37	3.35	3.35	6.86	6.86	3.42	3.39	7.12	7.11
All Banks	7.88	8.28	8.16	8.65	9.42	9.48	9.92	9.99	5.00	4.07	5.95	5.45	3.95	3.91	5.80	5.77
Aug. - 2015																
Public	9.56	10.68	9.60	10.73	11.03	11.08	11.35	11.36	5.54	5.55	6.38	6.36	4.34	4.44	6.13	6.13
Private	7.79	7.98	8.11	8.37	8.78	8.82	9.32	9.38	5.07	3.97	6.07	5.62	3.77	3.69	5.57	5.52
Foreign	6.16	7.77	6.37	7.77	7.18	7.40	7.74	8.08	3.11	3.41	4.49	5.17	2.98	3.19	4.47	4.98
Specialised	13.52	13.52	13.53	13.53	12.48	12.48	13.37	13.37	2.93	2.93	7.48	7.48	2.92	2.88	5.68	5.66
All Banks	7.78	8.05	8.08	8.43	9.36	9.42	9.87	9.93	4.97	4.00	6.02	5.64	3.85	3.81	5.66	5.63
Sep. - 2015																
Public	9.00	9.77	9.21	10.07	10.69	10.78	11.06	11.06	4.71	4.87	5.61	5.61	4.32	4.44	6.24	6.24
Private	7.80	7.93	8.12	8.30	8.63	8.67	9.12	9.18	4.99	4.04	5.94	5.55	3.70	3.63	5.45	5.41
Foreign	5.44	7.49	5.64	7.49	7.29	7.39	7.98	8.10	3.07	3.39	4.37	5.04	2.89	3.11	4.30	4.81
Specialised	14.34	14.34	14.35	14.35	12.51	12.51	13.41	13.41	2.83	2.52	6.52	6.34	3.02	2.99	5.72	5.70
All Banks	7.78	7.99	8.09	8.36	9.18	9.23	9.67	9.71	4.90	4.06	5.87	5.53	3.80	3.76	5.58	5.55
Oct. - 2015																
Public	9.61	10.61	9.66	10.68	10.62	10.64	10.91	10.90	4.13	4.20	4.54	4.52	4.21	4.33	6.12	6.12
Private	7.55	7.70	7.81	8.03	8.36	8.38	8.85	8.87	4.44	3.77	5.14	4.66	3.50	3.45	5.19	5.15
Foreign	5.93	7.18	5.96	7.19	6.83	7.20	7.44	7.96	2.90	3.03	4.37	4.71	2.89	3.03	4.22	4.54
Specialised	14.64	14.64	14.64	14.64	12.55	12.55	13.44	13.44	1.60	1.60	6.11	6.11	3.48	3.46	5.23	5.21
All Banks	7.57	7.79	7.83	8.11	8.96	8.98	9.43	9.45	4.35	3.77	5.06	4.64	3.62	3.60	5.34	5.32
Nov. - 2015																
Public	9.28	10.19	9.38	10.33	10.49	10.56	10.81	10.81	3.85	3.80	5.50	5.46	3.76	3.87	5.76	5.76
Private	7.49	7.71	7.78	8.08	8.17	8.21	8.64	8.69	4.08	3.49	5.24	4.89	3.44	3.37	5.08	5.03
Foreign	3.89	7.26	4.09	7.26	6.41	7.20	6.94	7.83	3.09	3.12	4.67	4.74	3.10	3.12	4.43	4.48
Specialised	14.61	14.61	14.62	14.62	12.60	12.60	13.49	13.49	2.05	2.05	5.58	5.58	3.49	3.47	5.18	5.16
All Banks	7.32	7.78	7.60	8.14	8.78	8.83	9.24	9.29	4.03	3.48	5.22	4.91	3.49	3.46	5.19	5.15
Dec. - 2015																
Public	8.48	9.00	8.68	9.25	10.39	10.48	10.69	10.71	4.93	6.14	6.94	6.95	3.98	4.21	5.78	5.78
Private	7.42	7.64	7.64	7.92	8.07	8.09	8.50	8.52	4.64	3.92	5.83	5.62	3.38	3.32	5.06	5.02
Foreign	3.88	7.16	3.94	7.16	6.89	7.00	7.45	7.58	2.54	2.35	4.86	4.72	3.36	3.22	4.68	4.57
Specialised	14.80	14.80	14.82	14.82	12.65	12.65	13.68	13.68	2.20	1.94	5.43	5.17	3.38	3.37	5.12	5.11
All Banks	7.28	7.73	7.49	8.00	8.67	8.70	9.10	9.12	4.58	4.04	5.88	5.75	3.48	3.47	5.19	5.16

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.- 2016																
Public	8.48	9.35	8.59	9.51	10.25	10.32	10.51	10.53	4.77	4.71	5.62	5.58	3.93	4.04	5.75	5.74
Private	7.16	7.72	7.77	7.98	7.98	8.00	8.43	8.45	4.20	3.77	5.45	5.25	3.38	3.33	4.99	4.96
Foreign	4.83	7.07	5.14	7.07	6.93	6.94	7.57	7.59	2.30	2.44	4.20	4.75	2.98	3.17	4.15	4.52
Specialised	14.56	14.56	14.58	14.58	12.71	12.71	13.74	13.74	3.35	3.35	4.47	4.47	3.63	3.61	5.32	5.31
All Banks	7.15	7.79	7.74	8.05	8.59	8.62	9.03	9.05	4.10	3.72	5.40	5.24	3.47	3.46	5.12	5.10
Feb. - 2016																
Public	8.24	9.60	8.36	9.83	10.15	10.25	10.44	10.47	4.20	4.11	5.29	5.12	3.88	3.97	5.66	5.66
Private	7.31	7.45	7.52	7.69	7.94	7.96	8.41	8.43	4.34	3.44	5.45	4.99	3.31	3.25	4.94	4.89
Foreign	5.37	7.07	5.38	7.07	6.82	7.00	7.37	7.62	2.71	2.91	4.30	4.92	3.11	3.32	4.18	4.59
Specialised	14.40	14.40	14.42	14.42	12.80	12.80	13.83	13.83	3.74	3.74	6.42	6.42	3.53	3.51	5.23	5.21
All Banks	7.28	7.55	7.48	7.78	8.55	8.58	9.00	9.03	4.25	3.44	5.39	5.00	3.41	3.38	5.06	5.03
Mar. - 2016																
Public	8.05	9.00	8.10	9.08	10.17	10.23	10.41	10.44	4.56	4.79	5.67	5.62	3.67	3.81	5.56	5.56
Private	7.30	7.44	7.60	7.78	7.92	7.94	8.37	8.40	3.82	3.73	5.20	5.16	3.21	3.19	4.86	4.85
Foreign	4.78	6.83	4.96	6.83	6.58	6.77	7.11	7.41	2.57	2.69	4.39	4.77	3.21	3.40	4.19	4.52
Specialised	14.44	14.44	14.45	14.45	12.90	12.90	13.93	13.93	1.91	1.59	5.46	5.11	3.47	3.45	5.23	5.22
All Banks	7.13	7.54	7.41	7.86	8.53	8.56	8.97	9.00	3.74	3.69	5.17	5.16	3.30	3.30	4.98	4.97
Apr. - 2016																
Public	8.35	9.47	8.41	9.57	9.99	10.03	10.24	10.25	5.60	5.63	6.60	6.63	3.82	3.94	5.47	5.47
Private	7.34	7.51	7.58	7.79	7.86	7.89	8.32	8.35	3.63	3.45	5.10	5.01	3.23	3.21	4.87	4.86
Foreign	2.00	6.92	2.01	6.92	4.59	6.81	4.81	7.41	2.22	2.31	4.51	4.95	2.79	2.93	4.23	4.57
Specialised	14.44	14.44	14.48	14.48	12.93	12.93	13.96	13.96	2.60	2.60	5.24	5.24	3.59	3.57	5.19	5.17
All Banks	6.03	7.57	6.18	7.84	8.42	8.49	8.86	8.93	3.65	3.53	5.23	5.20	3.33	3.34	4.98	4.97
May - 2016																
Public	7.55	7.83	7.66	7.96	10.09	10.17	10.36	10.38	4.14	4.35	5.05	5.02	3.81	3.87	5.51	5.44
Private	7.36	7.53	7.56	7.76	7.90	7.93	8.34	8.38	3.30	3.20	4.92	4.86	3.16	3.15	4.82	4.81
Foreign	2.91	6.89	3.05	6.89	6.21	6.75	6.75	7.41	2.36	2.63	3.77	4.58	2.67	3.02	3.72	4.48
Specialised	14.46	14.46	14.48	14.48	13.02	13.02	14.06	14.06	2.36	2.36	5.46	5.46	3.60	3.58	5.17	5.15
All Banks	7.07	7.60	7.27	7.82	8.50	8.55	8.94	8.98	3.26	3.24	4.81	4.85	3.28	3.28	4.94	4.93
Jun. - 2016																
Public	10.64	11.59	10.74	11.72	11.07	11.15	11.47	11.47	4.64	4.75	5.57	5.52	4.72	4.92	6.71	6.71
Private	8.16	8.44	8.54	8.92	9.13	9.18	9.69	9.75	4.69	4.13	5.68	5.35	3.73	3.66	5.70	5.65
Foreign	6.16	7.79	6.31	7.79	6.82	7.47	7.40	8.15	2.93	2.93	5.10	5.10	2.81	2.81	4.99	4.99
Specialised	13.60	13.60	13.60	13.60	12.45	12.45	13.37	13.37	3.25	3.10	7.51	7.50	3.50	3.47	7.55	7.55
All Banks	8.24	8.60	8.60	9.05	9.63	9.69	10.17	10.23	4.63	4.15	5.66	5.37	3.89	3.86	5.88	5.85

Notes:

Source: Statistics & DWH Department, SBP

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

6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs					
	31-12-2011	31-12-2012	31-12-2013	31-12-2014	31-12-2015	30-06-2016
All Banks	591.7	618.2	607.4	604.7	605.4	634.5
Commercial Banks	557.4	585.4	575.4	572.2	575.3	591.3
Public Sector Commercial Banks	166.3	166.4	180.2	182.3	190.1	200.9
Local Private Banks	383.5	409.9	388.9	385.1	382.0	387.3
Foreign Banks	7.6	9.1	6.2	4.8	3.2	3.0
Specialised Banks	34.3	32.8	32.0	32.5	30.2	43.3

(End Period Billion Rupees)

Banks	Net NPLs						Net NPLs to Net Loans (%)					
	31-12-2011	31-12-2012	31-12-2013	31-12-2014	31-12-2015	30-06-2016	31-12-2011	31-12-2012	31-12-2013	31-12-2014	31-12-2015	30-06-2016
All Banks	180.3	176.1	138.9	122.0	91.1	111.6	5.35	4.63	3.38	2.74	1.89	2.15
Commercial Banks	166.3	163.4	126.9	109.4	78.8	86.5	5.08	4.41	3.17	2.53	1.69	1.72
Public Sector Commercial Banks	69.4	61.3	58.7	52.5	39.8	43.3	10.07	7.15	6.95	5.88	4.48	4.46
Local Private Banks	96.0	101.5	68.3	57.0	39.0	43.2	3.81	3.64	2.20	1.69	1.04	1.07
Foreign Banks	0.8	0.5	(0.1)	(0.1)	..	..	1.23	0.92	(0.13)	(0.16)	(0.03)	(0.04)
Specialised Banks	15.0	12.7	12.0	12.7	12.3	25.0	15.97	12.87	11.30	10.55	8.68	17.23

Source: Financial Stability Department, SBP

Note: * Data for CY10 through CY14 is Audited as of Dec 31, data for CY15 is unaudited as of Dec 31, while data for 2016 is Unaudited as of June 30.

6.15 Electronic Banking Statistics

Product / Item	Unit	FY 12	FY13	FY 14	FY15	FY16 ^P
1. E-Banking Infrastructure (As on Position)						
Real Time online Branches (RTOBs)	Number	9,291	10,013	10,640	11,315	12,674
Automated Teller Machines (ATMs)	Number	5,745	6,757	8,240	9,597	11,381
Point of Sale (POS)	Number	34,879	33,748	34,428	41,183	50,769
2. Credit Cards						
Credit Cards	Thousands	1,231	1,088	1,334	1,370	1,450
Outstanding Amount ¹	Million Rs.	22,934	21,795	22,770	23,857	25,566
3. Debit Cards²						
	Thousands	15,984	20,267	23,061	25,024	27,411
4. E-Banking (Financial Transactions)						
4.1 ATMs						
Number of Transactions	Thousands	166,158	199,779	258,483	300,248	342,877
Amount	Million Rs.	1,588,340	1,979,417	2,648,194	3,202,326	3,682,272
i. Cash Withdrawal						
Number of Transactions	Thousands	159,921	191,960	248,400	288,897	330,316
Amount	Million Rs.	1,305,153	1,611,596	2,163,163	2,662,020	3,248,387
ii. Cash Deposit						
Number of Transactions	Thousands	22	13	10	4	15
Amount	Million Rs.	172	113	96	39	158
iii. Deposit of Payment Instrument						
Number of Transactions	Thousands	1	..	..	-	-
Amount	Million Rs.	11	5	2	-	-
iv. Utility Bills Payment						
Number of Transactions	Thousands	301	376	627	869	1,243
Amount	Million Rs.	716	1,053	1,642	2,934	4,512
v. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	2,532	3,187	4,283	4,522	5,040
Amount	Million Rs.	117,662	152,243	215,923	218,353	170,119
vi. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	3,382	4,243	5,163	5,956	6,263
Amount	Million Rs.	164,626	214,406	267,368	318,979	259,096
4.2 Points of Sale (POS)						
Number of Transactions	Thousands	17,447	17,310	24,293	32,106	39,222
Amount	Million Rs.	80,113	86,585	124,605	172,142	199,752
4.3 Real Time online Branches (RTOB)						
Number of Transactions	Thousands	83,070	89,058	98,491	113,800	135,364
Amount	Million Rs.	23,969,257	27,091,015	30,173,284	31,559,708	32,339,772
i. Real Time Cash Withdrawals other than the branch (where A/c is being maintained)						
Number of Transactions	Thousands	14,398	18,014	21,450	24,508	31,362
Amount	Million Rs.	1,050,388	1,543,444	1,966,783	2,094,900	3,012,680
ii. Real Time Cash Deposits other than the branch (where A/c is being maintained)						
Number of Transactions	Thousands	29,408	32,317	35,964	38,178	47,858
Amount	Million Rs.	2,246,797	2,552,487	2,838,781	3,076,650	4,617,123
iii. Real Time A/c to A/c Funds Transfer						
Number of Transactions	Thousands	26,526	25,344	24,757	32,618	37,903
Amount	Million Rs.	16,556,254	18,528,130	18,165,891	18,235,977	17,819,233
iv. Real Time 3rd Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	12,739	13,382	16,321	18,496	18,241
Amount	Million Rs.	4,115,818	4,466,954	7,201,829	8,152,181	6,890,737

6.15 Electronic Banking Statistics

Product / Item	Unit	FY 12	FY13	FY 14	FY15	FY16 ^P
4.4 Mobile Transactions						
Number of Transactions	Thousands	3,121	4,150	6,167	6,139	6,637
Amount	Million Rs.	12,239	27,022	67,439	106,890	112,534
i. Payment Through Mobile						
Number of Transactions	Thousands	465	537	297	352	370
Amount	Million Rs.	472	585	1,043	2,029	3,246
ii. Utility Bills Payment						
Number of Transactions	Thousands	2,365	2,960	4,349	3,197	2,895
Amount	Million Rs.	3,210	3,454	5,619	4,489	2,444
iii. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	267	409	702	1,120	1,396
Amount	Million Rs.	7,807	12,540	24,877	43,482	47,951
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	23	244	819	1,470	1,975
Amount	Million Rs.	750	10,443	35,900	56,890	58,893
4.5 Call Centre Transactions						
Number of Transactions	Thousands	663	639	666	766	715
Amount	Million Rs.	7,177	8,147	9,539	9,524	10,114
i. Payment Through Call Centre						
Number of Transactions	Thousands	185	199	227	337	279
Amount	Million Rs.	1,904	2,223	2,677	2,887	2,852
ii. Utility Bills Payment						
Number of Transactions	Thousands	404	340	319	315	325
Amount	Million Rs.	1,535	1,462	1,507	1,684	1,781
iii. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	66	92	112	106	106
Amount	Million Rs.	3,508	4,095	4,967	4,572	5,338
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	8	8	7	8	4
Amount	Million Rs.	230	368	388	381	142
4.6 Internet Transactions						
Number of Transactions	Thousands	6,925	9,589	15,552	15,999	18,992
Amount	Million Rs.	365,415	498,818	675,643	797,651	880,471
i. Payment Through Internet						
Number of Transactions	Thousands	1,003	1,451	2,016	2,292	2,506
Amount	Million Rs.	166,089	229,793	300,282	318,770	336,374
ii. Utility Bills Payment						
Number of Transactions	Thousands	2,182	2,539	3,068	4,270	5,052
Amount	Million Rs.	5,442	8,333	9,763	10,760	11,565
iii. A/c to A/c Funds Transfer						
Number of Transactions	Thousands	1,923	2,550	5,126	4,588	6,026
Amount	Million Rs.	106,381	122,830	177,032	242,257	310,409
iv. Third Party A/c to A/c Funds Transfer						
Number of Transactions	Thousands	1,817	3,049	5,342	4,849	5,408
Amount	Million Rs.	87,504	137,863	188,567	225,865	222,123

Source: Payment System Department SBP

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2014 ^R		2015 ^R		2016
	Jun.	Dec.	Jun.	Dec.	Jun
Deposits					
No. of Accounts	2,335,628	2,572,405	2,880,553	3,379,209	3,741,280
Amount	873,025.43	988,141.44	1,170,989.86	1,238,650.77	1,316,240.93
Percent to Total ¹ Deposits	10.8	11.8	12.8	13.2	13.0
Financing ²					
No. of Accounts	54,982	76,164	96,717	96,482	165,824
Amount	372,228.74	495,650.04	524,867.37	642,714.54	692,415.30
Percent to Total ¹ Financing	8.5	10.7	11.2	13.1	12.9
Investment					
Amount	310,978.69	305,130.41	337,092.37	461,897.13	621,977.32
Percent to Total ¹ Investment	6.9	5.9	5.6	6.8	8.2
Liabilities/Assets					
Amount	1,502,225.81	1,502,220.71	1,816,357.95	1,957,307.84	2,134,940.77
Percent to Total ¹ Liabilities/Assets	9.1	8.5	9.5	9.6	9.8
Weighted Average Return on					
Advances	9.9	9.2	8.5	8.5	8.2
Deposits	4.4	4.4	3.7	3.1	2.7
Selected Ratios					
Ratio of Deposits to Liabilities	58.1	65.8	64.5	63.3	61.7
Ratio of Financing to Assets	24.8	33.0	28.9	32.8	32.4
Ratio of Financing to Deposits	42.6	50.2	44.8	51.9	52.6
Ratio of Investment to Deposits	35.6	30.9	28.8	37.3	47.3
Infrastructure					
Full-fledged Islamic Scheduled Banks	5	5	5	6	6
Pakistani	5	5	5	6	6
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	778	921	1045	1128	1194
Pakistani	778	921	1045	1128	1194
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	447	545	606	740	732
Pakistani	447	545	606	740	732
Foreign	-	-	-	-	-
Total Islamic Branches	1,225	1,466	1,651	1,868	1,926

1. Total includes all scheduled banks

Source: Statistics and DWH Department ,SBP

2. Financing = Advances +Bills

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2016

Bank Name	Total Branches	Website
A. Public Sector Commercial Banks	2,227	
1 First Women Bank Ltd.	43	www.fwbl.com.pk
2 National Bank of Pakistan	1,406	www.nbp.com.pk
3 Sindh Bank Ltd.	242	www.sindhbankltd.com
4 The Bank of Khyber	131	www.bok.com.pk
5 The Bank of Punjab	405	www.bop.com.pk
B. Local Private Banks	9,581	
1 Al Baraka Bank (Pakistan) Ltd.	135	www.albaraka.com.pk
2 Allied Bank Ltd.	1,049	www.abl.com.pk
3 Askari Bank Ltd.	393	www.askaribank.com.pk
4 Bank Al-Falah Ltd.	630	www.bankalfalah.com
5 Bank Al-Habib Ltd.	476	www.bankalhabib.com
6 BankIslami Pakistan Ltd.	193	www.bankislami.com.pk
7 Burj Bank Ltd.	74	www.burjbankltd.com
8 Dubai Islamic Bank Pakistan Ltd	200	www.dibpak.com
9 Faysal Bank Ltd.	293	www.faysalbank.com.pk
10 Habib Bank Ltd.	1,666	www.habibbankltd.com
11 Habib Metropolitan Bank Ltd	249	www.hmb.com.pk
12 JS Bank Ltd.	243	www.jsbl.com
13 MCB Bank Ltd.	1,213	www.mcb.com.pk
14 MCB Islamic Bank Ltd.	41	www.mcbislamicbank.com
15 Meezan Bank Ltd.	551	www.meezanbank.com
16 NIB Bank Ltd.	171	www.nibpk.com
17 Samba Bank Ltd.	35	www.samba.com.pk
18 Silkbank Ltd.	88	www.silkbank.com.pk
19 Soneri Bank Ltd.	272	www.soneri.com
20 Standard Chartered Bank (Pakistan) Ltd.	101	www.standardchartered.com.pk
21 Summit Bank Ltd.	191	www.summitbank.com.pk
22 United Bank Ltd.	1,317	www.ubl.com.pk
C. Foreign Banks	10	
1 Citibank N.A	3	www.citibank.com.pk
2 Deutsche Bank AG	3	www.db.com/pakistan
3 Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
4 The Bank of Tokyo-Mitsubishi UFJ, Ltd.	1	www.btm.co.jp
D. Specialised Banks	606	
1 Industrial Development Bank Ltd.	2	www.idbp.com.pk
2 SME Bank Ltd.	13	www.smebank.org
3 The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
4 Zarai Taraqiati Bank Ltd.	440	www.ztbl.com.pk
Commercial Banks (A+B+C)	11,818	
All Banks (A+B+C+D)	12,424	

Source: Statistics & Data Warehouse Department, SBP