6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% of Total				
	2017	2018	2019	2020[R]	2021[P]	2017	2018	2019	2020[R]	2021[P]
Liabilities										
Capital	**657.6**	**519.4**	**541.9**	**556.8**	**562.5**	**3.4**	**2.5**	**2.6**	**2.3**	**2.0**
Reserves	**639.5**	**773.9**	**901.3**	**1,041.6**	**1,152.2**	**3.3**	**3.8**	**4.4**	**4.4**	**4.1**
Demand Deposits	**9,287.3**	**10,291.7**	**11,249.4**	**13,375.1**	**15,995.8**	**47.6**	**50.5**	**54.7**	**56.1**	**56.3**
(a) Scheduled Banks	137.3	135.5	45.7	337.5	424.3	0.7	0.7	0.2	1.4	1.5
(b) Others	9,150.0	10,156.2	11,203.6	13,037.6	15,571.6	46.9	49.8	54.5	54.6	54.8
Time Deposits	**2,454.2**	**2,508.7**	**2,841.4**	**3,183.6**	**3,594.9**	**12.6**	**12.3**	**13.8**	**13.3**	**12.7**
(a) Scheduled Banks	12.0	15.8	8.1	15.8	31.4	0.1	0.1	0.0	0.1	0.1
(b) Others	2,442.2	2,492.9	2,833.4	3,167.8	3,563.5	12.5	12.2	13.8	13.3	12.6
Borrowings from:	**2,598.6**	**2,967.7**	**2,392.2**	**2,776.2**	**4,034.3**	**13.3**	**14.5**	**11.6**	**11.6**	**14.2**
(a) State Bank of Pakistan	1,852.6	2,025.9	1,313.5	1,698.2	2,983.4	9.5	9.9	6.4	7.1	10.5
(b) Banks Abroad	318.2	358.3	509.3	440.0	381.0	1.6	1.8	2.5	1.8	1.3
(c) Other Scheduled Banks	427.7	583.5	557.1	619.0	649.3	2.2	2.9	2.7	2.6	2.3
(d) Other Institutions	…	…	12.2	19.0	20.5	-	-	0.1	0.1	0.1
Head Office and Inter-Bank Adjustment	**145.8**	**373.1**	**398.4**	**136.7**	**18.7**	**0.7**	**1.8**	**1.9**	**0.6**	**0.1**
Other Liabilities	**3,743.4**	**2,964.9**	**2,239.7**	**2,791.7**	**3,031.0**	**19.2**	**14.5**	**10.9**	**11.7**	**10.7**
Total Liabilities / Assets	**19,526.4**	**20,399.4**	**20,564.3**	**23,861.7**	**28,389.4**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
Assets										
Cash:	**1,215.1**	**1,424.8**	**2,055.2**	**1,906.2**	**2,207.0**	**6.2**	**7.0**	**10.0**	**8.0**	**7.8**
(a) Notes, Coins and Silver	294.3	291.1	403.7	392.7	435.5	1.5	1.4	2.0	1.6	1.5
(b) Balances with State Bank of Pakistan	650.6	788.0	1,239.1	1,144.2	1,299.5	3.3	3.9	6.0	4.8	4.6
(c) Balances with other Scheduled Banks	270.2	345.7	385.2	369.3	471.9	1.4	1.7	1.9	1.5	1.7
(d) Balances with other institutions	…	…	27.2	-	-	-	-	0.1	-	-
Balances held Abroad	**217.5**	**207.6**	**159.6**	**181.8**	**210.3**	**1.1**	**1.0**	**0.8**	**0.8**	**0.7**
Bills Purchased and Discounted	**209.0**	**241.4**	**271.6**	**247.3**	**305.6**	**1.1**	**1.2**	**1.3**	**1.0**	**1.1**
Advances to	**6,047.1**	**7,201.2**	**7,906.1**	**8,254.5**	**8,879.4**	**31.0**	**35.3**	**38.4**	**34.6**	**31.3**
(a) Scheduled Banks	81.2	78.4	96.6	291.0	188.6	0.4	0.4	0.5	1.2	0.7
(b) Others	5,965.9	7,122.8	7,809.5	7,963.5	8,690.8	30.6	34.9	38.0	33.4	30.6
Investment in Securities and Shares:	**8,227.8**	**8,320.9**	**7,814.7**	**10,610.4**	**13,779.3**	**42.1**	**40.8**	**38.0**	**44.5**	**48.5**
(a) Federal Government Securities	3,374.8	2,454.5	2,289.9	4,079.7	5,949.7	17.3	12.0	11.1	17.1	21.0
(b) Treasury Bills	3,783.6	4,773.5	4,413.3	5,171.0	6,050.3	19.4	23.4	21.5	21.7	21.3
(c) Provincial Governments Securities	-	-		-	-	-	-	-	-	-
(d) Others	1,069.4	1,092.9	1,111.5	1,359.8	1,779.3	5.5	5.4	5.4	5.7	6.3
Bank Premises	**295.3**	**312.6**	**397.7**	**486.2**	**557.5**	**1.5**	**1.5**	**1.9**	**2.0**	**2.0**
Head Office and Inter-Bank Adjustment	**999.5**	**100.7**	**21.0**	**34.3**	**136.5**	**5.1**	**0.5**	**0.1**	**0.1**	**0.5**
Other Assets	**2,315.1**	**2,590.2**	**1,938.4**	**2,141.1**	**2,313.7**	**11.9**	**12.7**	**9.4**	**9.0**	**8.2**
Contingent Liabilities/Assets as per contra	**5,092.3**	**8,415.6**	**10,503.0**	**10,018.7**	**12,414.1**					

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

Source: Statistics & Data Warehouse Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2020 R						2021 P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
1. FOREIGN CONSTITUENTS	**2.0**	**..**	**2.0**	**..**	**-**	**-**	**2.8**	**..**	**2.8**	**..**	**-**	**-**
2. DOMESTIC CONSTITUENTS	**7,901.5**	**100.0**	**7,811.5**	**100.0**	**90.0**	**100.0**	**8,625.0**	**100.0**	**8,550.6**	**100.0**	**74.3**	**100.0**
I. GOVERNMENT	**878.1**	**11.1**	**877.6**	**11.2**	**0.5**	**0.6**	**995.0**	**11.5**	**994.2**	**11.6**	**0.8**	**1.1**
A. Federal Government	272.7	3.5	272.2	3.5	0.5	0.6	288.2	3.3	287.4	3.4	0.8	1.1
B. Provincial Governments	605.4	7.7	605.4	7.7	-	-	706.9	8.2	706.9	8.3	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,160.2**	**14.7**	**1,160.2**	**14.8**	**-**	**-**	**1,104.5**	**12.8**	**1,104.5**	**12.9**	**-**	**-**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**101.2**	**1.3**	**101.2**	**1.3**	**-**	**-**	**124.3**	**1.4**	**124.3**	**1.5**	**-**	**-**
MFIs and DFIs	45.2	0.6	45.2	0.6	-	-	56.4	0.7	56.4	0.7	-	-
Others	56.0	0.7	56.0	0.7	-	-	68.0	0.8	68.0	0.8	-	-
IV. PRIVATE SECTOR (BUSINESS)	**5,068.9**	**64.1**	**4,979.9**	**63.7**	**88.9**	**98.8**	**5,498.8**	**63.7**	**5,425.8**	**63.4**	**73.0**	**98.1**
A. Agriculture, forestry and fishing	150.8	1.9	150.8	1.9	..	..	177.9	2.1	177.9	2.1	..	..
B. Mining and quarrying	81.4	1.0	81.4	1.0	-	-	65.8	0.8	65.8	0.8	-	-
C. Manufacturing	3,249.4	41.1	3,176.7	40.7	72.7	80.8	3,477.1	40.3	3,429.9	40.1	47.2	63.5
D. Electricity, gas, steam and air conditioning supply	496.2	6.3	490.3	6.3	5.9	6.6	573.3	6.6	558.5	6.5	14.8	19.9
E. Water supply; sewerage, waste management and remediation activities	15.1	0.2	15.1	0.2	-	-	24.1	0.3	24.1	0.3	-	-
F. Construction	128.9	1.6	128.9	1.6	..	..	153.4	1.8	153.2	1.8	0.1	0.2
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	415.0	5.3	409.5	5.2	5.5	6.1	434.3	5.0	428.4	5.0	6.0	8.0
H. Transportation and storage	116.9	1.5	116.9	1.5	..	..	111.0	1.3	111.0	1.3	..	..
I. Accommodation and food service activities	39.3	0.5	36.9	0.5	2.4	2.6	44.9	0.5	42.7	0.5	2.1	2.9
J. Information and communication	152.3	1.9	150.9	1.9	1.4	1.6	176.9	2.1	174.5	2.0	2.4	3.2
K. Real estate activities	29.4	0.4	29.4	0.4	-	-	30.9	0.4	30.9	0.4	-	-
L. Professional, scientific and technical activities	50.0	0.6	49.1	0.6	0.9	1.0	49.0	0.6	48.7	0.6	0.3	0.5
M. Administrative and support service activities	57.2	0.7	57.2	0.7	..	..	59.7	0.7	59.7	0.7	..	..
N. Education	22.4	0.3	22.4	0.3	-	-	32.2	0.4	32.2	0.4	-	-
O. Human health and social work activities	14.5	0.2	14.5	0.2	-	-	19.9	0.2	19.9	0.2	-	-
P. Arts, entertainment and recreation	2.5	..	2.5	..	-	-	3.1	..	3.1	..	-	-
Q. Other service activities	47.6	0.6	47.6	0.6	-	-	65.3	0.8	65.3	0.8	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**17.9**	**0.2**	**17.9**	**0.2**	**-**	**-**	**15.0**	**0.2**	**15.0**	**0.2**	**-**	**-**
VI. PERSONAL	**674.1**	**8.5**	**673.6**	**8.6**	**0.5**	**0.6**	**884.5**	**10.3**	**883.9**	**10.3**	**0.6**	**0.8**
A. Bank Employees	139.0	1.8	138.7	1.8	0.4	0.4	175.6	2.0	175.2	2.0	0.4	0.6
B. Consumer Financing	534.2	6.8	534.0	6.8	0.2	0.2	708.0	8.2	707.9	8.3	0.1	0.2
1) For house building	79.9	1.0	79.8	1.0	0.1	0.2	103.8	1.2	103.6	1.2	0.1	0.2
2) For transport i.e. purchase of car etc	211.1	2.7	211.1	2.7	..	..	308.1	3.6	308.1	3.6	..	..
3) Credit cards	43.0	0.5	43.0	0.6	-	-	55.1	0.6	55.1	0.6	-	-
4) Consumers durable	7.9	0.1	7.9	0.1	-	-	6.1	0.1	6.1	0.1	-	-
5) Personal loans	192.2	2.4	192.2	2.5	..	..	235.0	2.7	235.0	2.7	..	..
C) Other	0.9	..	0.9	..	-	-	0.8	..	0.8	..	-	-
VII. OTHER	**1.2**	**..**	**1.2**	**..**	**-**	**-**	**2.8**	**..**	**2.8**	**..**	**-**	**-**
Total	**7,903.5**	**100.0**	**7,813.5**	**100.0**	**90.0**	**100.0**	**8,627.8**	**100.0**	**8,553.5**	**100.0**	**74.3**	**100.0**
Growth (%)	**2.3**		**2.1**		**17.7**		**9.2**		**9.5**		**(17.4)**	
As % of GDP (bp)	**22.6**		**22.1**		**0.2**		**23.0**		**22.6**		**0.3**	

* All Banks excluding specialised banks

Source: Statistics & Data Warehouse Department, SBP

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

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2020 R						2021 P					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**46.6**	**0.6**	**46.6**	**0.6**	**-**	**-**	**65.5**	**0.8**	**65.5**	**0.8**	**-**	**-**
II. Securities, Shares and other Financial Instruments:	**73.9**	**0.9**	**73.9**	**0.9**	**-**	**-**	**92.2**	**1.1**	**92.2**	**1.1**	**-**	**-**
A. Quoted on the Stock Exchange	**44.8**	**0.6**	**44.8**	**0.6**	**-**	**-**	**57.4**	**0.7**	**57.4**	**0.7**	**-**	**-**
1.To Stock Brokers and Dealers	20.6	0.3	20.6	0.3	-	-	32.1	0.4	32.1	0.4	-	-
2.To Others	24.2	0.3	24.2	0.3	-	-	25.3	0.3	25.3	0.3	-	-
B. Unquoted on the Stock Exchange	**29.1**	**0.4**	**29.1**	**0.4**	**-**	**-**	**34.9**	**0.4**	**34.9**	**0.4**	**-**	**-**
1.To Stock Brokers and Dealers	18.8	0.2	18.8	0.2	-	-	14.6	0.2	14.6	0.2	-	-
2.To others	10.3	0.1	10.3	0.1	-	-	20.3	0.2	20.3	0.2	-	-
III. Merchandise	**2,083.6**	**26.4**	**2,077.8**	**26.6**	**5.8**	**6.5**	**2,053.7**	**23.8**	**2,052.1**	**24.0**	**1.6**	**2.2**
	-						-	-				
A. Food Items:	**582.2**	**7.4**	**582.2**	**7.5**	**-**	**-**	**624.5**	**7.2**	**624.5**	**7.3**	**-**	**-**
1.Wheat	159.9	2.0	159.9	2.0	-	-	202.5	2.3	202.5	2.4	-	-
2.Rice and Paddy	85.1	1.1	85.1	1.1	-	-	102.1	1.2	102.1	1.2	-	-
3.Other Grain and Pulses	4.7	0.1	4.7	0.1	-	-	5.4	0.1	5.4	0.1	-	-
4.Edible Oil	56.3	0.7	56.3	0.7	-	-	69.3	0.8	69.3	0.8	-	-
5.Sugar	170.4	2.2	170.4	2.2	-	-	151.5	1.8	151.5	1.8	-	-
6.Kariana and Spices	4.4	0.1	4.4	0.1	-	-	4.6	0.1	4.6	0.1	-	-
7.Fish and Fish Preparation	0.7	..	0.7	..	-	-	0.1	..	0.1	..	-	-
8.Other Food Items	100.6	1.3	100.6	1.3	-	-	89.0	1.0	89.0	1.0	-	-
B. Raw Materials	**634.4**	**8.0**	**632.9**	**8.1**	**1.5**	**1.6**	**571.0**	**6.6**	**571.0**	**6.7**	**..**	**0.1**
1.Cotton Raw	159.4	2.0	159.4	2.0	-	-	114.6	1.3	114.6	1.3	-	-
2.Synthetic Fibres	27.8	0.4	27.8	0.4	-	-	21.5	0.2	21.5	0.3	-	-
3.Fertilizers	78.5	1.0	78.5	1.0	-	-	78.4	0.9	78.4	0.9	-	-
4.Petroleum Crude	91.2	1.2	91.2	1.2	..	..	94.6	1.1	94.5	1.1	..	0.1
5.Iron and Steel	117.7	1.5	117.7	1.5	-	-	101.6	1.2	101.6	1.2	-	-
6.Wool and Goat Hair	..	..	..	..	-	-	..	..	..	..	-	-
7.Hides and Skins	4.7	0.1	4.7	0.1	-	-	2.8	..	2.8	..	-	-
8.Oil Seeds	11.6	0.1	11.6	0.1	-	-	14.6	0.2	14.6	0.2	-	-
9.Pesticides and Insecticides	4.5	0.1	4.5	0.1	-	-	4.0	..	4.0	..	-	-
10.Other Raw Materials	138.8	1.8	137.4	1.8	1.4	1.6	139.1	1.6	139.1	1.6	-	-
C. Finished/Manufactured Goods	**867.1**	**11.0**	**862.8**	**11.0**	**4.3**	**4.8**	**858.2**	**9.9**	**856.6**	**10.0**	**1.6**	**2.2**
1.Cotton Textiles	150.1	1.9	149.2	1.9	0.9	1.0	141.7	1.6	140.8	1.6	0.9	1.2
2.Cotton Yarn	79.4	1.0	79.3	1.0	0.1	0.1	84.4	1.0	84.3	1.0	0.1	0.2
3.Other Textiles	150.6	1.9	150.2	1.9	0.4	0.4	138.4	1.6	138.1	1.6	0.4	0.5
4.Machinery	34.0	0.4	33.9	0.4	0.1	0.1	45.7	0.5	45.7	0.5	-	-
5.Handloom Products	0.2	..	0.2	..	-	-	0.2	..	0.2	..	-	-
6.Carpets and Rugs	3.6	..	3.6	..	-	-	2.1	..	2.1	..	-	-
7.Readymade Garments	39.4	0.5	39.1	0.5	0.2	0.3	53.3	0.6	53.3	0.6	..	..
8.Cement and Cement Products	115.1	1.5	115.1	1.5	-	-	105.5	1.2	105.5	1.2	-	-
9.Sports Goods	1.2	..	1.2	..	-	-	1.0	..	1.0	..	-	-
10.Surgical Instruments	6.4	0.1	6.2	0.1	0.2	0.2	7.3	0.1	7.3	0.1	-	-
11.Chemicals and Dyes	47.5	0.6	47.5	0.6	..	..	49.1	0.6	49.0	0.6	..	..
12.Other finished goods	239.6	3.0	237.3	3.0	2.4	2.6	229.3	2.7	229.1	2.7	0.2	0.3
IV. Fixed Assets Including Machinery	**1,261.9**	**16.0**	**1,260.7**	**16.1**	**1.2**	**1.3**	**1,576.9**	**18.3**	**1,574.6**	**18.4**	**2.3**	**3.1**
V. Real Estate	**1,044.0**	**13.2**	**1,039.2**	**13.3**	**4.7**	**5.3**	**1,289.6**	**14.9**	**1,285.1**	**15.0**	**4.5**	**6.1**
VI. Fixed Deposits & Insurance Policies	**53.2**	**0.7**	**53.2**	**0.7**	**..**	**..**	**437.2**	**5.1**	**437.0**	**5.1**	**0.1**	**0.2**
VII. Others	**3,214.3**	**40.7**	**3,136.0**	**40.1**	**78.3**	**87.0**	**2,962.7**	**34.3**	**2,897.0**	**33.9**	**65.7**	**88.4**
VIII. Unsecured Advances	**126.1**	**1.6**	**126.1**	**1.6**	**..**	**..**	**150.0**	**1.7**	**150.0**	**1.8**	**..**	**..**
Total	**7,903.5**	**100.0**	**7,813.5**	**100.0**	**90.0**	**100.0**	**8,627.8**	**100.0**	**8,553.5**	**100.0**	**74.3**	**100.0**

* All Banks excluding specialised banks

Source: Statistics & Data Warehouse Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2020 R						2021 P					
	All Banks			Commercial Banks*			All Banks			Commercial Banks*		
	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)	No. of Accounts (000)	Total Amount	Average Amount per Account (Rs.000)
Less Than 10	88.6	0.3	3.5	57.7	0.2	4.2	132.6	0.5	3.8	95.5	0.4	4.3
10 to 20	633.6	10.3	16.3	628.6	10.2	16.3	194.0	3.0	15.5	187.4	2.9	15.4
20 to 25	56.9	1.3	22.6	50.3	1.1	22.6	719.6	15.5	21.6	715.7	15.4	21.6
25 to 30	52.2	1.4	27.7	45.4	1.3	27.6	99.7	2.8	27.8	93.5	2.6	27.8
30 to 40	329.2	11.2	34.0	321.0	10.9	34.0	124.4	4.6	37.1	120.3	4.5	37.1
40 to 50	215.5	9.6	44.7	211.1	9.4	44.7	181.7	8.2	45.2	175.2	7.9	45.1
50 to 60	78.4	4.3	54.4	73.9	4.0	54.4	162.8	8.6	53.0	157.0	8.3	53.0
60 to 70	61.9	4.0	64.3	58.1	3.7	64.3	54.6	3.6	65.2	46.7	3.0	65.3
70 to 80	34.9	2.6	75.7	28.9	2.2	75.8	45.6	3.4	74.2	28.6	2.1	73.9
80 to 90	53.4	4.6	85.5	45.3	3.9	85.6	52.8	4.5	85.6	31.9	2.7	85.7
90 to 100	54.7	5.2	95.1	43.9	4.2	95.1	68.9	6.6	95.9	43.8	4.2	95.9
100 to 200	750.4	112.6	150.0	457.0	67.7	148.2	762.6	106.3	139.4	505.3	69.1	136.8
200 to 300	431.5	104.3	241.7	215.3	52.3	242.7	366.5	88.6	241.8	208.7	49.9	239.3
300 to 400	148.3	51.5	347.4	76.9	27.2	353.4	157.4	54.4	345.9	85.7	29.9	349.2
400 to 500	86.4	38.6	447.1	67.0	30.1	449.1	128.8	57.7	448.3	104.3	46.9	449.7
500 to 600	76.7	41.9	546.2	68.2	37.2	546.3	75.2	40.8	542.1	67.7	36.7	542.8
600 to 700	51.9	33.4	644.1	48.0	31.0	644.9	51.2	33.2	648.5	48.7	31.6	649.0
700 to 800	61.0	45.5	745.5	60.3	45.0	745.5	65.2	49.5	759.4	63.7	48.4	759.6
800 to 900	39.1	33.0	845.0	38.5	32.5	844.9	51.8	44.1	850.6	50.1	42.7	850.8
900 to 1,000	40.3	38.1	944.7	39.9	37.7	944.4	32.8	31.1	950.3	32.1	30.5	950.5
1,000 to 2,000	136.8	184.1	1,345.8	135.1	181.7	1,344.6	188.8	264.4	1,400.2	186.9	261.6	1,399.8
2,000 to 3,000	35.7	86.3	2,419.1	35.3	85.4	2,418.5	57.0	140.4	2,461.4	56.4	138.9	2,461.5
3,000 to 4,000	18.0	63.5	3,521.6	17.8	62.6	3,525.0	23.7	82.0	3,460.6	23.4	81.1	3,460.8
4,000 to 5,000	14.0	63.6	4,553.2	13.9	63.2	4,554.7	17.5	79.5	4,532.4	17.4	79.0	4,532.7
5,000 to 6,000	8.3	45.6	5,483.7	8.3	45.6	5,483.9	11.2	60.6	5,400.9	11.2	60.3	5,401.1
6,000 to 7,000	5.2	34.1	6,488.8	5.2	33.7	6,488.9	7.4	47.6	6,453.9	7.3	47.3	6,453.8
7,000 to 8,000	5.2	39.2	7,483.9	5.2	39.0	7,483.7	4.7	35.4	7,512.7	4.7	35.0	7,514.2
8,000 to 9,000	3.8	32.0	8,477.3	3.8	31.9	8,477.8	4.3	36.6	8,482.5	4.3	36.4	8,481.8
9,000 to 10,000	3.6	34.5	9,573.0	3.6	34.2	9,574.2	4.7	45.1	9,548.0	4.7	44.9	9,548.2
10,000 to 100,000	38.4	1,171.5	30,492.0	38.3	1,170.0	30,519.7	43.9	1,325.9	30,200.4	43.8	1,324.0	30,228.0
100,000 to 500,000	7.7	1,649.8	214,619.9	7.7	1,649.6	214,628.4	8.1	1,722.1	212,076.7	8.1	1,721.9	212,084.9
500,000 and above	2.1	4,005.5	1,919,281.3	2.1	4,004.6	1,919,746.0	2.3	4,284.0	1,883,083.5	2.3	4,283.0	1,883,471.8
Total	**3,623.7**	**7,963.5**	**2,197.6**	**2,911.7**	**7,813.5**	**2,683.5**	**3,901.9**	**8,690.8**	**2,227.3**	**3,232.4**	**8,553.5**	**2,646.2**

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

Source: Statistics & Data Warehouse Department, SBP

* All Banks excluding specialised banks

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

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2020 R	2021 P	2020 R	2021 P	2020 R	2021 P	2020 R	2021 P	2020 R	2021 P	2020 R	2021 P
1. FOREIGN CONSTITUENTS	**308.1**	**408.3**	**155.9**	**217.1**	**1.0**	**0.8**	**2.0**	**3.4**	**104.2**	**145.6**	**45.1**	**41.4**
1) Official	41.9	59.3	16.0	21.0	..	..	-	-	18.0	28.5	7.9	9.8
2) Business	91.3	101.7	72.0	78.4	0.2	0.1	1.3	2.2	8.8	16.7	9.0	4.3
3) Personal	174.8	247.3	67.8	117.8	0.7	0.7	0.7	1.2	77.4	100.3	28.2	27.3
2. DOMESTIC CONSTITUENTS	**15,897.3**	**18,726.7**	**5,329.8**	**6,418.2**	**227.8**	**286.6**	**333.7**	**442.9**	**6,883.2**	**8,057.0**	**3,122.7**	**3,522.1**
I. GOVERNMENT	**2,388.5**	**2,801.0**	**336.4**	**345.4**	**32.9**	**40.2**	**233.1**	**335.1**	**1,071.5**	**1,231.9**	**714.6**	**848.4**
A. Federal Government	1,366.1	1,659.0	173.7	192.6	24.3	31.0	196.0	289.5	573.7	662.2	398.3	483.7
B. Provincial Governments	917.8	1,006.9	145.6	136.3	8.5	9.2	37.0	45.6	416.8	455.2	310.0	360.7
C. Local Bodies	104.6	135.1	17.1	16.5	..	..	0.1	..	81.1	114.5	6.2	4.0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,106.0**	**1,274.1**	**83.3**	**75.4**	**13.9**	**22.0**	**77.9**	**80.1**	**320.0**	**411.9**	**611.0**	**684.7**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**545.1**	**868.1**	**51.8**	**62.9**	**9.0**	**13.0**	**1.9**	**2.5**	**415.0**	**635.8**	**67.4**	**153.9**
MFIs and DFIs	27.9	45.6	2.8	4.9	..	..	0.3	..	18.2	20.8	6.5	19.9
Others	517.2	822.5	49.0	58.0	9.0	13.0	1.6	2.5	396.7	615.0	60.9	134.0
IV. PRIVATE SECTOR (BUSINESS)	**3,363.7**	**4,245.3**	**1,420.3**	**1,836.7**	**103.2**	**127.9**	**6.1**	**6.5**	**1,250.6**	**1,430.4**	**583.6**	**843.8**
A. Agriculture, forestry and fishing	212.9	225.9	67.1	78.1	2.5	2.8	0.3	0.3	127.8	127.9	15.2	16.8
B. Mining and quarrying	149.1	176.1	26.1	32.3	0.5	2.2	0.8	0.4	59.5	54.1	62.2	87.2
C. Manufacturing	852.7	1,213.2	342.5	465.2	32.5	40.0	2.1	3.1	256.6	347.7	219.0	357.2
D. Electricity, gas, steam and air conditioning supply	155.0	164.7	42.3	42.8	2.0	2.4	0.2	0.2	91.7	102.6	18.9	16.6
E. Water supply; sewerage, waste management and remediation activities	7.2	7.5	3.5	3.8	0.3	0.7	-	-	2.0	2.0	1.4	1.0
F. Construction	338.5	446.0	125.5	223.3	14.8	25.1	1.2	0.1	163.9	141.2	33.2	56.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	518.3	680.8	303.0	412.9	14.4	17.9	0.2	..	156.1	194.5	44.6	55.5
H. Transportation and storage	119.9	126.7	39.9	51.0	1.6	1.3	0.3	0.5	54.4	43.9	23.7	30.0
I. Accommodation and food service activities	19.3	20.1	7.4	9.2	0.4	0.6	..	..	6.4	6.3	5.1	4.1
J. Information and communication	124.6	160.4	35.5	48.7	1.2	1.6	0.3	0.1	47.4	68.9	40.3	41.0
K. Real estate activities	97.7	169.5	56.1	89.8	7.3	7.0	0.1	..	20.6	44.1	13.6	28.6
L. Professional, scientific and technical activities	107.8	112.5	54.6	58.2	1.3	1.0	..	..	30.6	32.3	21.2	21.0
M. Administrative and support service activities	91.2	101.8	42.2	48.1	14.2	15.0	0.1	..	24.9	29.9	9.8	8.8
N. Education	81.7	101.0	24.3	32.9	4.3	3.1	0.1	..	32.9	38.2	20.1	26.6
O. Human health and social work activities	49.7	76.5	15.1	22.7	1.5	1.7	..	..	19.6	32.8	13.4	19.3
P. Arts, entertainment and recreation	1.3	2.3	0.6	0.7	..	..	-	-	0.5	0.9	0.1	0.7
Q. Other service activities	436.9	460.3	234.8	217.2	4.3	5.5	0.3	1.7	155.8	162.9	41.7	72.9
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**398.8**	**455.6**	**55.0**	**69.9**	**6.6**	**6.9**	**0.1**	**0.2**	**159.8**	**175.3**	**177.4**	**203.3**
VI. PERSONAL	**8,064.4**	**9,035.5**	**3,372.9**	**4,013.8**	**58.3**	**64.0**	**12.7**	**14.6**	**3,654.5**	**4,159.5**	**965.9**	**783.7**
VII. OTHER	**30.7**	**47.2**	**10.0**	**14.1**	**4.0**	**12.8**	**2.0**	**3.8**	**11.9**	**12.3**	**2.8**	**4.2**
Total	**16,205.4**	**19,135.0**	**5,485.7**	**6,635.3**	**228.8**	**287.4**	**335.7**	**446.3**	**6,987.4**	**8,202.6**	**3,167.8**	**3,563.5**
Growth (%)	**15.4**	**18.1**	**11.7**	**21.0**	**22.6**	**25.6**	**73.5**	**32.9**	**18.2**	**17.4**	**11.8**	**12.5**
As % of GDP (bp)	**39.0**	**40.1**	**13.2**	**13.9**	**0.6**	**0.6**	**0.8**	**0.9**	**16.8**	**17.2**	**7.6**	**7.5**

Source: Statistics & Data Warehouse Department, SBP

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

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

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

Types of Accounts	2018			2019			2020 R			2021 P		
	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average	Accounts	Amount	Average
Current Deposits	**30,027.0**	**4,423.5**	**147.3**	**33,374.0**	**4,911.7**	**147.2**	**37,883.3**	**5,485.7**	**144.8**	**41,503.6**	**6,635.3**	**159.9**
Call Deposits	**315.0**	**236.2**	**749.9**	**471.3**	**186.5**	**395.8**	**342.8**	**228.8**	**667.3**	**313.4**	**287.4**	**917.2**
Other Deposit Accounts	**18.0**	**81.1**	**4,469.5**	**259.1**	**193.5**	**746.9**	**43.8**	**335.7**	**7,657.3**	**38.3**	**446.3**	**11,640.6**
Saving Deposits	**21,447.0**	**5,415.4**	**252.5**	**17,968.5**	**5,911.6**	**329.0**	**19,935.3**	**6,987.4**	**350.5**	**20,136.9**	**8,202.6**	**407.3**
Fixed Deposits	**1,304.0**	**2,492.9**	**1,911.9**	**2,061.5**	**2,833.6**	**1,374.5**	**1,705.2**	**3,167.8**	**1,857.8**	**891.9**	**3,563.5**	**3,995.3**
Less than 6 months	596.0	920.2	1,543.7	417.7	1,267.0	3,033.0	512.5	1,209.9	2,360.8	79.2	1,538.1	19,420.5
For 6 months and over												
but less than 1 year	134.0	398.1	2,975.8	170.5	438.1	2,569.6	165.2	416.0	2,518.5	37.7	398.2	10,569.4
For 1 year and over												
but less than 2 years	238.0	916.2	3,850.9	410.1	850.3	2,073.3	434.1	1,208.0	2,782.6	272.8	1,282.2	4,699.4
For 2 years and over												
but less than 3 years	50.0	29.1	580.2	93.0	33.8	363.1	72.6	44.7	614.9	32.2	53.0	1,644.9
For 3 years and over												
but less than 4 years	63.0	58.9	941.4	114.4	79.7	696.6	70.2	90.7	1,291.2	40.8	87.7	2,148.5
For 4 years and over												
but less than 5 years	27.0	9.8	358.1	65.5	2.9	44.1	66.2	6.0	90.2	29.5	13.3	452.9
For 5 years and over	196.0	160.6	819.1	790.3	161.9	204.9	384.4	192.6	501.2	399.7	191.0	477.7
All Deposits	**53,111.0**	**12,649.1**	**238.2**	**54,134.4**	**14,037.0**	**259.3**	**59,910.5**	**16,205.4**	**270.5**	**62,884.1**	**19,135.0**	**304.3**
						Growth (%)						
Current Deposits	**15.0**	**14.1**	**(0.8)**	**11.1**	**11.0**	**(0.1)**	**13.5**	**11.7**	**(1.6)**	**9.6**	**21.0**	**10.4**
Call Deposits	**19.3**	**(3.1)**	**(18.6)**	**49.6**	**(21.0)**	**(47.2)**	**(27.3)**	**22.6**	**68.6**	**(8.6)**	**25.6**	**37.4**
Other Deposit Accounts	**(83.5)**	**(10.0)**	**442.4**	**1,339.5**	**138.6**	**(83.3)**	**(83.1)**	**73.5**	**925.3**	**(12.6)**	**32.9**	**52.0**
Saving Deposits	**3.6**	**9.6**	**5.9**	**(16.2)**	**9.2**	**30.3**	**10.9**	**18.2**	**6.5**	**1.0**	**17.4**	**16.2**
Fixed Deposits	**(28.2)**	**2.1**	**42.1**	**58.1**	**13.7**	**(28.1)**	**(17.3)**	**11.8**	**35.2**	**(47.7)**	**12.5**	**115.1**
Less than 6 months	(23.5)	13.0	47.7	(29.9)	37.7	96.5	22.7	(4.5)	(22.2)	(84.5)	27.1	722.6
For 6 months and over												
but less than 1 year	(3.6)	(9.9)	(6.4)	27.2	10.1	(13.7)	(3.1)	(5.1)	(2.0)	(77.2)	(4.3)	319.7
For 1 year and over												
but less than 2 years	(30.2)	0.3	43.5	72.3	(7.2)	(46.2)	5.9	42.1	34.2	(37.2)	6.1	68.9
For 2 years and over												
but less than 3 years	(12.3)	(3.4)	9.0	85.9	16.0	(37.4)	(21.9)	32.3	69.4	(55.7)	18.6	167.5
For 3 years and over												
but less than 4 years	(34.4)	(14.3)	31.2	81.7	35.4	(26.0)	(38.6)	13.8	85.3	(41.9)	(3.2)	66.4
For 4 years and over												
but less than 5 years	92.9	104.0	0.7	142.7	(70.5)	(87.7)	1.0	106.4	104.4	(55.5)	123.5	402.0
For 5 years and over	(49.9)	(4.6)	90.1	303.2	0.8	(75.0)	(51.4)	19.0	144.7	4.0	(0.9)	(4.7)
All Deposits	**8.4**	**9.1**	**0.7**	**1.9**	**11.0**	**8.9**	**10.7**	**15.4**	**4.3**	**5.0**	**18.1**	**12.5**

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

Source: Statistics & Data Warehouse Department, SBP

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-20 R			Dec-20 R			Jun-21 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	10.7	297.4	308.1	14.3	338.4	352.8	19.2	389.1	408.3
	Govt.	89.3	2,299.2	2,388.5	210.0	2,203.0	2,413.0	94.8	2,706.2	2,801.0
	NFPSEs	11.2	1,094.9	1,106.0	48.7	1,093.1	1,141.8	8.6	1,265.5	1,274.1
	NBFCs & Fin Aux.	3.7	541.5	545.1	10.4	727.3	737.7	6.1	862.0	868.1
	Private Sector	276.7	3,087.0	3,363.7	292.2	3,415.8	3,708.0	332.7	3,912.6	4,245.3
	Trust Fund	11.1	387.8	398.8	10.1	439.8	449.9	10.1	445.5	455.6
	Personal	1,281.9	6,782.5	8,064.4	1,447.1	7,041.0	8,488.1	1,477.2	7,558.3	9,035.5
	Others	5.8	24.9	30.7	7.3	32.3	39.6	10.1	37.1	47.2
	Total	**1,690.3**	**14,515.1**	**16,205.4**	**2,040.1**	**15,290.8**	**17,330.9**	**1,958.7**	**17,176.4**	**19,135.0**
Punjab	Foreign	8.1	92.4	100.5	11.0	114.3	125.3	14.6	138.4	153.0
	Govt.	18.0	982.6	1,000.6	49.7	1,102.6	1,152.3	19.9	1,146.6	1,166.5
	NFPSEs	4.1	396.0	400.2	23.3	398.0	421.3	2.7	523.1	525.7
	NBFCs & Fin Aux.	0.6	52.1	52.7	6.1	74.3	80.4	1.7	66.2	67.9
	Private Sector	167.2	1,273.7	1,440.8	164.3	1,424.8	1,589.2	189.2	1,726.0	1,915.2
	Trust Fund	6.2	140.7	146.8	4.8	162.7	167.5	5.0	161.3	166.3
	Personal	715.0	3,315.2	4,030.2	788.9	3,481.5	4,270.4	839.3	3,739.3	4,578.5
	Others	0.6	4.4	5.1	2.6	11.2	13.8	1.0	11.7	12.7
	Total	**919.7**	**6,257.1**	**7,176.8**	**1,050.7**	**6,769.4**	**7,820.1**	**1,073.3**	**7,512.6**	**8,585.8**
Sindh	Foreign	0.2	140.4	140.6	0.2	157.6	157.9	0.3	180.7	181.0
	Govt.	11.6	290.8	302.4	48.0	339.8	387.8	20.2	377.0	397.2
	NFPSEs	5.1	413.9	419.0	3.4	424.6	428.0	4.0	433.1	437.1
	NBFCs & Fin Aux.	1.3	467.4	468.7	2.8	626.1	628.9	2.5	756.2	758.7
	Private Sector	50.0	1,175.0	1,225.0	44.8	1,343.2	1,388.0	55.6	1,456.6	1,512.1
	Trust Fund	1.5	163.2	164.6	2.4	165.9	168.3	1.5	185.7	187.2
	Personal	113.3	2,084.7	2,198.0	142.7	2,182.1	2,324.8	131.9	2,321.5	2,453.3
	Others	0.1	3.8	3.9	1.8	7.4	9.2	0.3	5.6	5.9
	Total	**183.1**	**4,739.1**	**4,922.2**	**246.1**	**5,246.7**	**5,492.7**	**216.3**	**5,716.3**	**5,932.6**
Khyber Pakhtunkhwa	Foreign	1.1	8.1	9.2	1.4	8.5	9.9	2.3	9.0	11.3
	Govt.	25.2	324.7	349.8	34.8	302.3	337.1	13.1	379.8	392.9
	NFPSEs	0.9	27.0	27.9	4.7	27.0	31.7	0.6	29.0	29.5
	NBFCs & Fin Aux.	..	2.5	2.5	0.1	3.3	3.4	0.3	3.2	3.4
	Private Sector	31.0	116.5	147.5	39.5	118.0	157.5	35.2	131.1	166.3
	Trust Fund	1.7	11.3	12.9	1.5	18.0	19.5	2.0	8.7	10.7
	Personal	214.9	506.9	721.8	227.2	500.4	727.6	243.2	534.4	777.7
	Others	1.0	9.3	10.4	1.0	9.8	10.8	1.2	12.8	14.0
	Total	**275.8**	**1,006.2**	**1,282.1**	**310.2**	**987.3**	**1,297.5**	**298.0**	**1,108.0**	**1,405.9**
Balochistan	Foreign	..	0.5	0.5	..	0.5	0.5	..	0.5	0.5
	Govt.	17.7	103.0	120.6	44.6	94.2	138.8	20.7	106.0	126.7
	NFPSEs	0.3	12.3	12.6	11.9	21.8	33.7	0.7	17.9	18.6
	NBFCs & Fin Aux.	..	0.1	0.1	0.4	0.2	0.6	..	0.1	0.1
	Private Sector	11.1	53.6	64.7	14.1	51.0	65.1	14.0	66.8	80.8
	Trust Fund	0.4	4.3	4.6	0.3	4.2	4.5	0.3	3.8	4.1
	Personal	42.3	139.7	182.0	91.6	132.4	224.0	50.5	148.7	199.3
	Others	3.7	0.8	4.5	1.6	0.4	1.9	7.2	0.6	7.8
	Total	**75.4**	**314.2**	**389.7**	**164.6**	**304.6**	**469.2**	**93.5**	**344.4**	**437.9**
Islamabad	Foreign	0.1	52.4	52.5	0.2	53.4	53.5	0.3	55.9	56.2
	Govt.	7.3	548.1	555.4	2.7	327.9	330.5	9.8	653.3	663.1
	NFPSEs	..	244.2	244.2	..	220.9	220.9	..	259.1	259.1
	NBFCs & Fin Aux.	..	13.1	13.1	..	18.0	18.0	..	23.6	23.6
	Private Sector	3.0	438.2	441.1	3.8	444.9	448.7	3.4	496.2	499.6
	Trust Fund	0.3	66.3	66.5	0.3	87.1	87.3	0.5	84.0	84.6
	Personal	17.8	532.4	550.2	17.7	538.0	555.7	20.6	596.4	617.0
	Others	0.2	6.0	6.2	..	2.6	2.6	0.2	5.9	6.1
	Total	**28.6**	**1,900.6**	**1,929.2**	**24.7**	**1,692.6**	**1,717.3**	**34.8**	**2,174.6**	**2,209.4**
FATA	Foreign	..	..	0.1	..	0.2	0.3	0.1	0.1	0.2
	Govt.	3.0	3.1	6.2	2.3	0.3	2.6	3.8	2.0	5.7
	NFPSEs	0.2	0.1	0.3	0.3	0.2	0.4	0.1	0.1	0.1
	NBFCs & Fin Aux.	..	..	..	..	0.1	0.1	..	..	..
	Private Sector	3.4	1.8	5.2	3.6	1.7	5.3	4.0	1.8	5.8
	Trust Fund	..	0.1	0.1	..	..	..	..	..	0.1
	Personal	18.7	10.3	29.0	18.4	9.8	28.1	18.4	9.8	28.2
	Others	0.2	0.2	0.5	0.2	-	0.2	0.1	0.3	0.4
	Total	**25.7**	**15.7**	**41.4**	**24.9**	**12.3**	**37.1**	**26.4**	**14.1**	**40.5**

6.7 Province/Region wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Categories	Jun-20 R Rural	Jun-20 R Urban	Jun-20 R Total	Dec-20 R Rural	Dec-20 R Urban	Dec-20 R Total	Jun-21 P Rural	Jun-21 P Urban	Jun-21 P Total
Gilgit-Baltistan	Foreign	..	0.1	0.1	..	0.1	0.1	..	0.1	0.1
	Govt.	5.4	25.4	30.7	8.8	9.0	17.8	5.9	20.2	26.1
	NFPSEs	0.1	0.1	0.2	0.1	0.3	0.4	0.2	2.6	2.8
	NBFCs & Fin Aux.	1.5	3.3	4.9	0.7	2.2	2.9	1.5	5.6	7.1
	Private Sector	2.2	5.2	7.4	8.6	5.1	13.8	19.4	6.4	25.8
	Trust Fund	0.1	0.6	0.7	0.2	0.5	0.7	0.1	0.4	0.5
	Personal	10.7	22.1	32.8	11.1	20.2	31.2	14.0	24.8	38.8
	Others	-	0.1	0.1	0.1	..	0.1	..	..	..
	Total	**20.0**	**56.9**	**76.8**	**29.6**	**37.4**	**67.0**	**41.1**	**60.1**	**101.2**
AJK	Foreign	1.1	3.5	4.7	1.3	3.9	5.2	1.6	4.3	5.9
	Govt.	1.1	21.6	22.7	15.9	26.9	42.8	1.4	21.3	22.7
	NFPSEs	0.3	1.3	1.7	5.0	0.3	5.3	0.4	0.8	1.2
	NBFCs & Fin Aux.	0.2	2.9	3.1	0.3	3.2	3.6	..	7.2	7.2
	Private Sector	8.8	23.1	31.9	13.5	27.1	40.6	11.9	27.8	39.7
	Trust Fund	1.0	1.5	2.5	0.7	1.4	2.1	0.7	1.5	2.1
	Personal	149.3	171.2	320.5	149.5	176.7	326.2	159.3	183.4	342.7
	Others	..	0.1	0.1	..	1.0	1.0	..	0.3	0.3
	Total	**162.0**	**225.3**	**387.2**	**186.2**	**240.5**	**426.8**	**175.3**	**246.5**	**421.8**

*End Position

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

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

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

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

6.8 Province/Region wise Advances by Borrowers

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-20 [R]			Dec-20 [R]			Jun-21 [P]		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	2.0	2.0	-	2.4	2.4	-	2.8	2.8
	Govt.	0.4	878.2	878.6	0.4	821.1	821.5	0.3	994.9	995.2
	NFPSEs	-	1,160.2	1,160.2	-	1,138.2	1,138.2	-	1,104.5	1,104.5
	NBFCs & Fin Aux.	..	101.3	101.3	..	114.6	114.6	..	124.5	124.5
	Private Sector	224.0	4,902.2	5,126.2	247.6	5,114.9	5,362.5	244.8	5,314.8	5,559.7
	Trust Fund	..	17.9	17.9	..	19.3	19.3	..	15.0	15.0
	Personal	55.2	620.6	675.8	73.5	709.6	783.1	81.5	804.4	885.9
	Others	0.8	0.8	1.5	1.0	0.8	1.9	1.4	1.7	3.1
	Total	**280.4**	**7,683.1**	**7,963.5**	**322.7**	**7,920.8**	**8,243.5**	**328.1**	**8,362.8**	**8,690.8**
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	561.3	561.3	-	464.1	464.1	-	623.9	623.9
	NFPSEs	-	244.7	244.7	-	265.2	265.2	-	293.4	293.4
	NBFCs & Fin Aux.	-	11.9	11.9	-	13.6	13.6	-	21.6	21.6
	Private Sector	133.8	2,211.3	2,345.1	178.9	2,251.8	2,430.8	177.6	2,381.1	2,558.7
	Trust Fund	..	3.8	3.8	..	2.9	2.9	..	2.8	2.8
	Personal	16.1	205.4	221.6	20.8	236.7	257.5	23.1	282.0	305.1
	Others	..	0.4	0.4	..	0.3	0.3	..	0.3	0.3
	Total	**150.0**	**3,238.8**	**3,388.8**	**199.7**	**3,234.9**	**3,434.6**	**200.7**	**3,605.2**	**3,805.9**
Sindh	Foreign	-	1.9	1.9	-	2.3	2.3	-	2.8	2.8
	Govt.	0.3	259.4	259.7	0.4	294.3	294.6	0.3	307.4	307.7
	NFPSEs	-	614.6	614.6	-	589.5	589.5	-	488.2	488.2
	NBFCs & Fin Aux.	..	70.8	70.8	..	86.8	86.9	..	77.2	77.2
	Private Sector	77.5	2,289.7	2,367.2	58.8	2,433.8	2,492.7	56.9	2,438.2	2,495.2
	Trust Fund	..	5.3	5.4	-	5.6	5.6	-	4.9	4.9
	Personal	29.5	357.1	386.6	43.2	405.7	448.9	47.8	446.4	494.2
	Others	0.7	0.3	0.9	0.7	0.5	1.2	1.1	1.4	2.5
	Total	**108.1**	**3,599.1**	**3,707.2**	**103.2**	**3,818.6**	**3,921.8**	**106.1**	**3,766.6**	**3,872.7**
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	..	..
	NFPSEs	-	22.0	22.0	-	29.7	29.7	-	25.7	25.7
	NBFCs & Fin Aux.	-	0.1	0.1	-	0.1	0.1	-	0.1	0.1
	Private Sector	5.2	44.5	49.7	5.1	39.0	44.1	5.4	39.0	44.4
	Trust Fund	-	0.3	0.3	-	0.2	0.2	-	0.2	0.2
	Personal	2.9	19.5	22.3	2.9	22.9	25.8	3.2	25.6	28.8
	Others	-	0.1	0.1	-	-	-	-	-	-
	Total	**8.1**	**86.4**	**94.5**	**7.9**	**91.8**	**99.7**	**8.6**	**90.5**	**99.1**
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.1	3.0	3.1	0.1	3.0	3.1	-	3.0	3.0
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.9	3.8	6.7	2.7	4.7	7.4	2.6	4.3	7.0
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	4.2	3.4	7.6	4.2	3.9	8.1	4.6	4.4	9.0
	Others	..	-	..	0.3	-	0.3	0.3	-	0.3
	Total	**7.2**	**10.2**	**17.4**	**7.3**	**11.6**	**18.9**	**7.5**	**11.7**	**19.3**
Islamabad	Foreign	-	0.1	0.1	-	0.1	0.1	-	-	-
	Govt.	-	54.5	54.5	-	59.7	59.7	-	60.6	60.6
	NFPSEs	-	278.6	278.6	-	253.5	253.5	-	297.0	297.0
	NBFCs & Fin Aux.	-	18.5	18.5	-	14.0	14.0	-	25.7	25.7
	Private Sector	3.2	345.8	349.0	0.7	379.0	379.7	0.6	444.8	445.4
	Trust Fund	-	8.5	8.5	-	10.6	10.6	-	7.1	7.1
	Personal	0.4	29.2	29.6	0.4	33.2	33.6	0.6	38.2	38.7
	Others	-	..	..	-	-	-	-	-	-
	Total	**3.6**	**735.2**	**738.8**	**1.1**	**750.1**	**751.2**	**1.2**	**873.3**	**874.5**
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.1	0.1	0.2	0.1	0.1	0.2	0.2	0.1	0.3
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.2	0.4	0.5	0.2	0.4	0.6	0.2	0.5	0.7
	Others	-	-	-	-	-	-	-	-	-
	Total	**0.3**	**0.5**	**0.7**	**0.3**	**0.5**	**0.8**	**0.4**	**0.6**	**1.0**

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

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-20 R			Dec-20 R			Jun-21 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.3	0.3	-	0.2	0.2	-	0.2	0.2
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.8	2.7	3.5	0.8	1.5	2.3	1.0	1.8	2.8
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.7	1.7	2.5	0.7	2.3	3.0	0.8	2.6	3.4
	Others	-	-	-	-	-	-	-	-	-
	Total	**1.5**	**4.7**	**6.2**	**1.5**	**4.1**	**5.6**	**1.8**	**4.6**	**6.5**
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.5	4.2	4.6	0.4	4.9	5.4	0.5	5.5	6.0
	Trust Fund	-	-	-	-	..	..	-	..	..
	Personal	1.2	3.9	5.1	1.2	4.4	5.5	1.2	4.7	5.9
	Others	..	..	..	-	-	-	-	-	-
	Total	**1.7**	**8.1**	**9.8**	**1.6**	**9.3**	**10.9**	**1.7**	**10.2**	**11.9**

Source: Statistics & Data Warehouse Department, SBP

Urban Area means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.
Outstanding Advances mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral. Data on **Outstanding Advances** is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions.

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).
Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).
Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.
NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.
NBFCs & Financial Auxiliaries.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies , discount houses, stock exchanges , exchange companies and insurance companies etc.
Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.
Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).
Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons,Self employed and Other Persons (House-wives, students etc) are included.
Others: This includes all those which are not classified elsewhere.

6.9 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 2020[R]	Punjab	5,342.0	5,137.2	96.2	204.8	3.8	266.0	5,403.2	38.2	101.1
	Sindh	7,894.5	7,585.1	96.1	309.4	3.9	205.2	7,790.3	55.1	98.7
	KPK	66.8	63.4	94.9	3.4	5.1	55.4	118.8	0.8	177.9
	Balochistan	9.7	9.4	97.4	0.2	2.6	76.8	86.2	0.6	893.2
	Islamabad	804.2	646.1	80.3	158.2	19.7	71.1	717.2	5.1	89.2
	FATA	0.1	0.1	77.2	..	22.8	0.1	0.1	..	159.1
	Gilgit-Baltistan	3.9	3.9	99.5	..	0.5	..	3.9	..	100.1
	AJK	9.8	9.7	99.2	0.1	0.8	1.5	11.2	0.1	114.7
	Total	**14,130.9**	**13,454.7**	**95.2**	**676.2**	**4.8**	**676.2**	**14,130.9**	**100.0**	
Jul-Dec 2020[R]	Punjab	5,476.6	5,296.5	96.7	180.1	3.3	361.8	5,658.2	37.9	103.3
	Sindh	8,259.1	7,879.4	95.4	379.7	4.6	151.3	8,030.7	53.9	97.2
	KPK	80.3	76.3	95.0	4.0	5.0	67.9	144.1	1.0	179.5
	Balochistan	13.8	13.5	98.2	0.2	1.8	72.7	86.2	0.6	626.3
	Islamabad	1,063.8	861.4	81.0	202.4	19.0	110.5	971.9	6.5	91.4
	FATA	0.1	0.1	96.1	..	3.9	0.1	0.2	..	162.0
	Gilgit-Baltistan	5.6	5.6	98.8	0.1	1.2	..	5.6	..	99.0
	AJK	13.4	13.3	99.1	0.1	0.9	2.5	15.8	0.1	117.6
	Total	**14,912.8**	**14,146.1**	**94.9**	**766.7**	**5.1**	**766.7**	**14,912.8**	**100.0**	
Jan-Jun 2021[P]	Punjab	6,077.5	5,868.7	96.6	208.9	3.4	364.0	6,232.7	40.2	102.6
	Sindh	8,129.3	7,795.8	95.9	333.6	4.1	188.2	7,984.0	51.4	98.2
	KPK	82.8	78.3	94.5	4.6	5.5	70.2	148.4	1.0	179.2
	Balochistan	28.3	25.6	90.6	2.7	9.4	50.3	76.0	0.5	268.5
	Islamabad	1,176.2	935.7	79.6	240.5	20.4	114.5	1,050.2	6.8	89.3
	FATA	0.3	0.3	88.3	..	11.7	0.1	0.4	..	116.4
	Gilgit-Baltistan	6.0	5.7	95.6	0.3	4.4	..	5.7	..	95.8
	AJK	19.1	18.9	99.2	0.2	0.8	3.2	22.2	0.1	116.1
	Total	**15,519.6**	**14,729.0**	**94.9**	**790.6**	**5.1**	**790.6**	**15,519.6**	**100.0**	

Source: Statistics & Data Warehouse Department, SBP

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

"***Gross disbursements*** mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."

"***Place of Disbursements***" refers to the place from where the funds are being issued by scheduled banks to the borrowers.

"***Place of Utilization***" refers to the place where the funds are being utilized by borrower.

6.10 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2020^{R}		Jul-Dec 2020^{R}		Jan-Jun 2021^{P}	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,137.2	96.2	5,296.5	96.7	5,868.7	96.6
	Sindh	132.5	2.5	82.3	1.5	106.0	1.7
	KPK	19.3	0.4	8.4	0.2	8.3	0.1
	Balochistan	1.1	..	0.6	..	1.0	..
	Islamabad	51.1	1.0	87.4	1.6	91.9	1.5
	Fata	..	..	0.1	..	0.1	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.9	..	1.3	..	1.5	..
Punjab Total		**5,342.0**	**100.0**	**5,476.6**	**100.0**	**6,077.5**	**100.0**
Sindh	Punjab	195.2	2.5	248.5	3.0	235.3	2.9
	Sindh	7,585.1	96.1	7,879.4	95.4	7,795.8	95.9
	KPK	20.0	0.3	38.2	0.5	28.6	0.4
	Balochistan	75.6	1.0	71.7	0.9	48.9	0.6
	Islamabad	18.1	0.2	20.3	0.2	19.2	0.2
	FATA	..	..	..	..	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.5	..	1.0	..	1.4	..
Sindh Total		**7,894.5**	**100.0**	**8,259.1**	**100.0**	**8,129.3**	**100.0**
KPK	Punjab	0.8	1.3	0.6	0.7	0.8	1.0
	Sindh	0.7	1.1	0.6	0.8	0.7	0.9
	KPK	63.4	94.9	76.3	95.0	78.3	94.5
	Balochistan	..	..	..	..	..	..
	Islamabad	1.8	2.7	2.7	3.4	2.9	3.5
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan		-	..	..	-	-
	AJK	..	..	..	..	0.1	0.1
KPK Total		**66.8**	**100.0**	**80.3**	**100.0**	**82.8**	**100.0**
Balochistan	Punjab	..	0.1	..	0.1	..	..
	Sindh	0.2	2.5	0.2	1.7	2.7	9.4
	KPK	..	..	..	..	-	-
	Balochistan	9.4	97.4	13.5	98.2	25.6	90.6
	Islamabad		-	..	..	..	..
	FATA		-	-	-	-	-
	Gilgit-Baltistan		-	-	-	-	-
	AJK	..	..	..	..	-	-
Balochistan Total		**9.7**	**100.0**	**13.8**	**100.0**	**28.3**	**100.0**
Islamabad	Punjab	69.9	8.7	112.5	10.6	127.8	10.9
	Sindh	71.8	8.9	68.1	6.4	78.8	6.7
	KPK	16.1	2.0	21.3	2.0	33.2	2.8
	Balochistan	0.1	..	0.3	..	0.4	..
	Islamabad	646.1	80.3	861.4	81.0	935.7	79.6
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.2	..	0.1	..	0.2	..
Islamabad Total		**804.2**	**100.0**	**1,063.8**	**100.0**	**1,176.2**	**100.0**
FATA	Punjab		-	-	-	-	-
	Sindh		-	-	-	-	-
	KPK	..	22.8	..	3.9	..	5.9
	Balochistan		-	-	-	-	-
	Islamabad		-	-	-	..	5.9
	FATA	0.1	77.2	0.1	96.1	0.3	88.3
	Gilgit-Baltistan		-	-	-	-	-
	AJK		-	-	-	-	-
FATA Total		**0.1**	**100.0**	**0.1**	**100.0**	**0.3**	**100.0**
Gilgit-Baltistan	Punjab	..	0.1	..	0.2	..	..
	Sindh		-	..	..	-	-
	KPK	..	..	-	-	..	0.1
	Balochistan	..	0.3	..	0.5	..	0.4
	Islamabad	..	..	..	0.4	0.2	3.9
	FATA		-	-	-	-	-
	Gilgit-Baltistan	3.9	99.5	5.6	98.8	5.7	95.6
	AJK	..	0.1	..	0.1	-	-
Gilgit-Baltistan Total		**3.9**	**100.0**	**5.6**	**100.0**	**6.0**	**100.0**
AJK	Punjab	..	0.1	0.1	0.5	..	0.2
	Sindh	..	..	..	..	..	..
	KPK	..	..	..	..	..	..
	Balochistan		-	-	-	-	-
	Islamabad	0.1	0.7	..	0.4	0.1	0.6
	FATA	..	..	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	9.7	99.2	13.3	99.1	18.9	99.2
AJK Total		**9.8**	**100.0**	**13.4**	**100.0**	**19.1**	**100.0**
Grand Total		**14,130.9**		**14,912.8**		**15,519.6**	

Source: Statistics & Data Warehouse Department, SBP

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

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

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun 2020[R] Amount	Jan-Jun 2020[R] (%)	Jul-Dec 2020[R] Amount	Jul-Dec 2020[R] (%)	Jan-Jun 2021[P] Amount	Jan-Jun 2021[P] (%)
Punjab	Punjab	5,137.2	95.1	5,296.5	93.6	5,868.7	94.2
	Sindh	195.2	3.6	248.5	4.4	235.3	3.8
	KPK	0.8	..	0.6	..	0.8	..
	Balochistan	..	..	..	..	..	..
	Islamabad	69.9	1.3	112.5	2.0	127.8	2.1
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	..	..	0.1	..	..	..
Punjab Total		**5,403.2**	**100.0**	**5,658.2**	**100.0**	**6,232.7**	**100.0**
Sindh	Punjab	132.5	1.7	82.3	1.0	106.0	1.3
	Sindh	7,585.1	97.4	7,879.4	98.1	7,795.8	97.6
	KPK	0.7	..	0.6	..	0.7	..
	Balochistan	0.2	..	0.2	..	2.7	..
	Islamabad	71.8	0.9	68.1	0.8	78.8	1.0
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	..	..	..	..	..	..
Sindh Total		**7,790.3**	**100.0**	**8,030.7**	**100.0**	**7,984.0**	**100.0**
KPK	Punjab	19.3	16.2	8.4	5.8	8.3	5.6
	Sindh	20.0	16.8	38.2	26.5	28.6	19.3
	KPK	63.4	53.4	76.3	52.9	78.3	52.7
	Balochistan	..	..	..	..	-	-
	Islamabad	16.1	13.6	21.3	14.8	33.2	22.4
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	..	..	..	..	..	..
KPK Total		**118.8**	**100.0**	**144.1**	**100.0**	**148.4**	**100.0**
Balochistan	Punjab	1.1	1.2	0.6	0.8	1.0	1.3
	Sindh	75.6	87.7	71.7	83.2	48.9	64.4
	KPK	..	..	..	..	..	..
	Balochistan	9.4	10.9	13.5	15.7	25.6	33.7
	Islamabad	0.1	0.1	0.3	0.4	0.4	0.5
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		**86.2**	**100.0**	**86.2**	**100.0**	**76.0**	**100.0**
Islamabad	Punjab	51.1	7.1	87.4	9.0	91.9	8.8
	Sindh	18.1	2.5	20.3	2.1	19.2	1.8
	KPK	1.8	0.2	2.7	0.3	2.9	0.3
	Balochistan	-	-	..	..	..	..
	Islamabad	646.1	90.1	861.4	88.6	935.7	89.1
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	..	..	..	..	0.2	..
	AJK	0.1	..	..	..	0.1	..
Islamabad Total		**717.2**	**100.0**	**971.9**	**100.0**	**1,050.2**	**100.0**
FATA	Punjab	..	23.2	0.1	23.5	0.1	17.0
	Sindh	..	3.4	..	0.2	-	-
	KPK	..	24.4	..	15.4	..	6.2
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.4	..	1.6	..	1.0
	FATA	0.1	48.5	0.1	59.3	0.3	75.9
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	0.1	-	-	-	-
FATA Total		**0.1**	**100.0**	**0.2**	**100.0**	**0.4**	**100.0**
Gilgit Baltistan	Punjab	..	0.4	..	0.1	..	0.1
	Sindh	..	0.1	..	..	..	..
	KPK	-	-	..	..	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.1	..	..	..	0.1
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.9	99.3	5.6	99.8	5.7	99.7
	AJK	..	..	..	..	-	-
Gilgit-Baltistan Total		**3.9**	**100.0**	**5.6**	**100.0**	**5.7**	**100.0**
AJK	Punjab	0.9	7.7	1.3	8.1	1.5	6.7
	Sindh	0.5	4.3	1.0	6.6	1.4	6.5
	KPK	..	..	..	0.1	0.1	0.4
	Balochistan	..	..	..	..	-	-
	Islamabad	0.2	1.5	0.1	0.9	0.2	1.0
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	9.7	86.4	13.3	84.2	18.9	85.4
AJK Total		**11.2**	**100.0**	**15.8**	**100.0**	**22.2**	**100.0**
Grand Total		**14,130.9**		**14,912.8**		**15,519.6**	

Source: Statistics & Data Warehouse Department, SBP

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

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)			2018			2019			2020 R			2021P		
			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	5,412	22.9	4.2	7,130	24.7	3.5	9,946	24.3	2.4	10,323	19.8	1.9
10	to	20	3,892	57.6	14.8	2,771	41.7	15.1	2,767	41.7	15.1	2,967	45.0	15.2
20	to	25	1,744	39.2	22.5	1,395	31.3	22.4	1,469	33.1	22.6	1,476	33.3	22.5
25	to	30	1,739	48.0	27.6	1,440	39.6	27.5	1,665	45.6	27.4	1,489	41.1	27.6
30	to	40	3,768	131.4	34.9	3,347	117.7	35.2	3,135	109.7	35.0	2,941	103.4	35.2
40	to	50	3,603	161.7	44.9	3,596	161.5	44.9	3,670	165.8	45.2	3,256	146.6	45.0
50	to	60	3,115	171.0	54.9	3,244	178.1	54.9	3,397	186.6	54.9	3,467	190.2	54.9
60	to	70	2,975	193.3	65.0	3,169	205.1	64.7	3,234	210.0	64.9	3,222	209.8	65.1
70	to	80	2,678	200.7	75.0	2,722	203.9	74.9	3,065	229.7	75.0	2,997	224.6	74.9
80	to	90	2,378	201.8	84.9	2,317	196.4	84.8	2,569	218.0	84.9	2,602	220.7	84.8
90	to	100	2,153	204.6	95.0	2,343	222.1	94.8	2,339	222.0	94.9	2,427	230.2	94.9
100	to	200	11,651	1,626.7	139.6	12,035	1,685.0	140.0	12,665	1,779.4	140.5	13,641	1,931.6	141.6
200	to	300	3,729	900.1	241.4	3,851	928.5	241.1	4,295	1,037.0	241.4	5,206	1,260.4	242.1
300	to	400	1,495	513.3	343.4	1,665	573.1	344.3	1,911	657.4	344.0	2,322	797.5	343.4
400	to	500	764	339.0	443.9	800	356.1	444.9	968	432.0	446.2	1,148	511.0	445.0
500	to	600	436	238.2	545.9	470	257.1	547.2	574	312.9	545.2	743	404.6	544.7
600	to	700	261	168.8	645.6	303	195.7	645.3	381	245.7	645.1	497	321.4	646.4
700	to	800	210	157.3	749.3	191	142.8	747.8	266	198.6	747.4	322	240.1	746.8
800	to	900	164	138.9	848.6	164	138.8	848.0	202	170.6	846.3	242	204.8	847.2
900	to	1,000	114	107.6	946.2	121	115.1	949.2	163	153.8	945.6	184	174.3	948.8
1,000	to	2,000	465	635.4	1,367.6	590	810.1	1,372.8	686	947.0	1,379.5	773	1,059.9	1,371.7
2,000	to	3,000	139	335.5	2,409.8	185	441.6	2,383.9	212	512.1	2,413.2	246	596.8	2,427.2
3,000	to	4,000	60	205.0	3,432.0	86	294.2	3,416.5	90	309.6	3,435.2	109	373.4	3,414.6
4,000	to	5,000	33	145.6	4,415.5	37	164.7	4,441.2	50	221.3	4,444.1	59	264.6	4,449.5
5,000	to	6,000	23	122.1	5,399.7	27	145.2	5,397.7	40	213.8	5,368.7	49	264.0	5,396.1
6,000	to	7,000	14	91.6	6,481.8	17	109.3	6,431.3	23	144.7	6,414.7	29	185.3	6,460.0
7,000	to	8,000	12	85.9	7,467.5	13	98.2	7,443.3	15	111.5	7,452.0	20	149.1	7,469.5
8,000	to	9,000	8	71.8	8,472.2	11	93.9	8,457.2	13	112.3	8,469.5	15	124.9	8,462.3
9,000	to	10,000	7	68.8	9,464.3	8	71.3	9,393.3	10	92.8	9,445.0	13	118.8	9,459.1
10,000	and	over	71	5,265.3	74,394.9	85	5,993.9	70,200.6	92	7,066.3	76,637.3	101	8,687.9	85,740.4
Total			**53,112**	**12,649.0**	**238.2**	**54,134**	**14,037.0**	**259.3**	**59,911**	**16,205.4**	**270.5**	**62,884**	**19,135.0**	**304.3**

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

Source: Statistics & Data Warehouse Department, SBP

6.13 Weighted Average Lending & Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Jul - 2020																
Public	9.87	9.87	9.98	9.98	10.03	10.03	11.15	11.15	5.09	5.09	5.62	5.59	4.61	4.78	6.40	6.39
Private	8.21	8.43	8.37	8.62	8.71	8.76	9.25	9.32	3.90	3.89	5.49	5.48	3.75	3.72	5.86	5.82
Foreign	7.52	7.63	7.65	7.63	7.89	7.91	8.11	8.14	5.40	5.55	5.95	5.85	4.59	4.62	5.88	6.04
Specialised	13.21	13.21	13.21	13.21	6.99	6.99	14.24	14.13	4.22	4.22	6.27	6.27	5.60	5.60	6.37	6.37
All Banks	**8.23**	**8.45**	**8.40**	**8.63**	**8.94**	**8.98**	**9.67**	**9.72**	**4.15**	**4.15**	**5.53**	**5.51**	**3.94**	**3.94**	**5.98**	**5.95**
Aug - 2020																
Public	8.24	8.24	8.43	8.43	9.81	9.81	10.97	10.97	3.27	3.64	5.52	5.52	4.49	4.77	6.34	6.33
Private	7.48	7.74	7.60	7.89	8.49	8.53	9.02	9.07	3.01	2.96	5.66	5.63	3.66	3.64	5.75	5.73
Foreign	7.43	7.65	7.43	7.66	7.80	7.80	8.07	8.07	5.32	5.66	6.20	6.20	4.56	4.59	5.97	5.97
Specialised	13.08	13.08	13.08	13.08	6.80	6.80	13.99	13.99	4.35	4.35	5.62	5.62	5.30	5.30	6.07	6.07
All Banks	**7.51**	**7.77**	**7.62**	**7.91**	**8.72**	**8.75**	**9.44**	**9.48**	**3.09**	**3.09**	**5.66**	**5.64**	**3.84**	**3.87**	**5.88**	**5.86**
Sep - 2020																
Public	9.02	9.03	9.03	9.03	9.29	9.27	10.51	10.50	4.09	4.40	5.80	5.80	4.31	4.59	6.29	6.28
Private	7.81	8.00	7.92	8.12	8.13	8.15	8.65	8.67	3.17	3.12	5.86	5.85	3.62	3.60	5.71	5.70
Foreign	7.71	7.71	7.71	7.71	7.70	7.70	7.99	7.99	4.24	4.62	6.14	6.14	4.24	4.27	5.87	5.87
Specialised	12.90	12.90	12.90	12.90	7.10	7.10	13.87	13.87	3.23	3.23	5.82	5.82	5.27	5.27	6.03	6.03
All Banks	**7.84**	**8.03**	**7.95**	**8.15**	**8.34**	**8.35**	**9.06**	**9.08**	**3.29**	**3.28**	**5.86**	**5.84**	**3.77**	**3.80**	**5.83**	**5.82**
Oct - 2020																
Public	10.37	10.37	10.77	10.77	10.06	10.04	11.29	11.28	4.21	4.34	5.61	5.61	4.33	4.55	6.21	6.20
Private	7.94	8.08	8.11	8.28	8.02	8.04	8.50	8.53	2.79	2.75	5.58	5.55	3.59	3.56	5.67	5.65
Foreign	7.89	7.89	7.89	7.89	7.73	7.73	8.03	8.04	4.24	4.35	6.14	6.14	3.94	3.98	5.86	5.86
Specialised	12.80	12.80	12.80	12.80	6.20	6.20	13.64	13.64	3.33	3.33	5.84	5.84	5.17	5.17	6.01	6.01
All Banks	**8.02**	**8.16**	**8.20**	**8.36**	**8.40**	**8.41**	**9.09**	**9.11**	**2.98**	**2.97**	**5.60**	**5.58**	**3.74**	**3.76**	**5.79**	**5.77**
Nov - 2020																
Public	9.49	9.49	9.59	9.59	9.27	9.25	10.64	10.63	3.69	3.87	5.49	5.49	4.09	4.26	6.06	6.04
Private	8.03	8.36	8.13	8.48	7.85	7.87	8.34	8.37	2.72	2.69	5.61	5.58	3.51	3.49	5.62	5.60
Foreign	7.68	7.69	7.68	7.70	7.70	7.70	7.96	7.96	3.81	4.27	5.88	5.88	4.04	4.08	5.82	5.82
Specialised	12.74	12.74	12.74	12.74	6.53	6.53	13.53	13.53	3.18	3.18	5.72	5.72	5.22	5.22	5.99	5.99
All Banks	**8.09**	**8.41**	**8.18**	**8.52**	**8.11**	**8.13**	**8.83**	**8.85**	**2.87**	**2.87**	**5.60**	**5.58**	**3.64**	**3.65**	**5.71**	**5.70**
Dec - 2020																
Public	9.27	9.31	9.67	9.72	8.56	8.54	9.96	9.94	3.70	4.28	5.81	5.81	3.99	4.40	6.06	6.04
Private	8.02	8.16	8.15	8.30	7.81	7.83	8.26	8.29	3.24	3.20	5.78	5.76	3.50	3.48	5.57	5.56
Foreign	7.79	7.79	7.79	7.79	7.67	7.67	7.93	7.93	3.53	4.28	5.94	5.93	3.98	4.00	5.86	5.86
Specialised	12.76	12.76	12.76	12.76	7.54	7.54	13.40	13.40	2.97	2.97	5.77	5.77	5.00	5.00	5.96	5.96
All Banks	**8.10**	**8.23**	**8.23**	**8.38**	**7.96**	**7.97**	**8.64**	**8.66**	**3.31**	**3.36**	**5.79**	**5.77**	**3.61**	**3.67**	**5.68**	**5.67**

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- 2021																
Public	8.85	8.96	8.98	9.11	8.65	8.64	9.90	9.89	3.90	4.21	5.70	5.70	4.14	4.28	5.94	5.93
Private	7.79	8.09	7.99	8.35	7.77	7.79	8.21	8.24	2.91	2.86	5.56	5.52	3.42	3.41	5.46	5.45
Foreign	7.55	7.80	7.55	7.80	7.73	7.73	7.98	7.98	3.78	4.57	5.88	5.88	4.15	4.19	5.87	5.87
Specialised	13.04	13.04	13.04	13.04	7.84	7.84	13.31	13.31	3.35	3.35	5.82	5.82	5.17	5.17	5.96	5.96
All Banks	**7.84**	**8.14**	**8.03**	**8.39**	**7.95**	**7.97**	**8.59**	**8.62**	**3.06**	**3.06**	**5.59**	**5.56**	**3.58**	**3.59**	**5.57**	**5.56**
Feb - 2021																
Public	8.41	8.41	8.87	8.87	8.34	8.33	9.74	9.73	4.07	4.18	5.57	5.51	4.20	4.37	5.86	5.85
Private	7.63	7.87	7.79	8.07	7.83	7.85	8.32	8.35	2.97	2.91	5.49	5.44	3.38	3.37	5.43	5.41
Foreign	7.66	7.77	7.67	7.77	7.73	7.77	7.99	8.03	3.13	3.88	5.62	5.60	4.12	4.17	5.84	5.84
Specialised	12.92	12.92	12.92	12.92	7.80	7.80	13.27	13.27	2.01	2.01	5.92	5.92	5.17	5.17	5.94	5.94
All Banks	**7.67**	**7.91**	**7.84**	**8.10**	**7.93**	**7.95**	**8.64**	**8.67**	**3.10**	**3.08**	**5.50**	**5.46**	**3.56**	**3.57**	**5.53**	**5.52**
Mar - 2021																
Public	9.59	9.59	9.85	9.85	8.04	8.04	9.56	9.56	3.51	4.00	5.74	5.74	4.04	4.37	5.82	5.81
Private	7.64	7.92	7.80	8.12	7.79	7.80	8.28	8.30	3.16	3.11	5.72	5.68	3.39	3.38	5.48	5.46
Foreign	7.82	7.82	7.82	7.82	7.80	7.83	8.06	8.08	3.68	4.64	5.89	5.89	4.11	4.14	5.86	5.86
Specialised	12.96	12.96	12.96	12.96	8.07	8.07	13.24	13.24	3.89	3.89	5.72	5.72	5.18	5.18	5.92	5.92
All Banks	**7.70**	**7.98**	**7.86**	**8.18**	**7.84**	**7.86**	**8.57**	**8.59**	**3.23**	**3.26**	**5.73**	**5.70**	**3.53**	**3.58**	**5.56**	**5.55**
Apr - 2021																
Public	8.32	8.32	9.47	9.47	8.74	8.74	10.17	10.17	3.55	3.77	5.47	5.47	4.15	4.34	5.78	5.77
Private	8.01	8.22	8.16	8.39	7.82	7.83	8.30	8.32	3.24	3.18	5.63	5.60	3.36	3.35	5.45	5.44
Foreign	7.89	7.95	7.89	7.95	7.90	7.92	8.15	8.18	3.48	4.95	5.15	5.85	4.10	4.31	5.49	5.84
Specialised	13.50	13.50	13.50	13.50	7.38	7.38	13.18	13.18	3.18	3.18	5.70	5.70	5.11	5.11	5.92	5.92
All Banks	**8.03**	**8.23**	**8.20**	**8.43**	**8.00**	**8.01**	**8.70**	**8.71**	**3.28**	**3.29**	**5.59**	**5.59**	**3.53**	**3.55**	**5.52**	**5.52**
May - 2021																
Public	8.70	8.83	8.85	9.00	8.36	8.36	9.72	9.72	3.26	3.85	5.59	5.59	3.96	4.32	5.77	5.76
Private	8.09	8.26	8.27	8.47	7.82	7.83	8.30	8.32	3.10	3.05	5.65	5.61	3.34	3.33	5.44	5.43
Foreign	7.77	7.84	7.77	7.84	7.93	7.95	8.18	8.20	3.34	4.55	5.14	5.92	4.11	4.32	5.51	5.84
Specialised	12.93	12.93	12.93	12.93	7.60	7.60	13.18	13.18	1.30	1.30	6.04	6.04	5.06	5.06	5.91	5.91
All Banks	**8.12**	**8.29**	**8.29**	**8.48**	**7.93**	**7.94**	**8.62**	**8.63**	**3.13**	**3.18**	**5.63**	**5.62**	**3.48**	**3.53**	**5.52**	**5.51**
Jun - 2021																
Public	8.20	8.68	8.53	9.14	8.40	8.41	9.73	9.75	3.97	4.46	5.87	5.87	3.85	4.26	5.79	5.78
Private	8.18	8.33	8.35	8.52	7.87	7.89	8.35	8.38	3.35	3.31	5.96	5.95	3.39	3.37	5.55	5.54
Foreign	7.94	7.95	7.94	7.95	7.95	7.98	8.20	8.22	2.90	4.83	5.04	5.91	4.12	4.41	5.43	5.84
Specialised	12.95	12.95	12.95	12.95	8.02	8.02	13.22	13.22	3.51	3.51	5.84	5.84	5.06	5.06	5.91	5.91
All Banks	**8.19**	**8.35**	**8.37**	**8.55**	**7.98**	**8.00**	**8.66**	**8.69**	**3.43**	**3.49**	**5.92**	**5.94**	**3.50**	**3.56**	**5.60**	**5.60**

Notes:

Source: Statistics & Data Warehouse Department, SBP

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

6.14 Non-Performing Loans

(End Period Billion Rupees)

Banks	NPLs*					
	30-06-2016	30-06-2017	30-06-2018	30-06-2019	30-06-2020	30-06-2021
All Banks & DFIs	**649.1**	**630.5**	**638.3**	**783.0**	**863.7**	**867.3**
All Banks	**634.5**	**614.8**	**623.6**	**768.0**	**846.6**	**850.8**
Commercial Banks	**591.0**	**562.5**	**562.1**	**697.3**	**767.6**	**794.5**
Public Sector Commercial Banks	200.9	187.6	188.0	226.1	267.2	286.7
Local Private Banks	387.0	372.0	371.3	468.3	497.7	505.4
Foreign Banks	3.0	2.9	2.8	2.8	2.8	2.4
Specialised Banks	**43.3**	**52.3**	**61.5**	**70.7**	**78.9**	**56.3**
DFIs	**14.5**	**15.7**	**14.7**	**15.0**	**17.1**	**16.5**

(End Period Billion Rupees)

Banks	Net NPLs*						Net NPLs to Net Loans (%)*					
	30-06-2016	30-06-2017	30-06-2018	30-06-2019	30-06-2020	30-06-2021	30-06-2016	30-06-2017	30-06-2018	30-06-2019	30-06-2020	30-06-2021
All Banks & DFIs	**115.1**	**104.1**	**84.9**	**170.8**	**161.0**	**99.5**	**2.2**	**1.7**	**1.2**	**2.1**	**2.0**	**1.1**
All Banks	**111.6**	**100.1**	**80.6**	**166.2**	**155.5**	**95.4**	**2.2**	**1.6**	**1.1**	**2.1**	**1.9**	**1.1**
Commercial Banks	**86.2**	**66.9**	**39.9**	**120.0**	**115.3**	**71.7**	**1.7**	**1.1**	**0.6**	**1.5**	**1.5**	**0.8**
Public Sector Commercial Banks	43.3	28.5	11.1	27.5	42.4	25.8	4.5	2.5	0.8	1.8	2.8	1.6
Local Private Banks	42.9	38.5	29.0	92.7	73.2	46.3	1.1	0.8	0.5	1.5	1.2	0.7
Foreign Banks	(0.0)	(0.0)	(0.2)	(0.2)	(0.3)	(0.4)	(0.0)	(0.0)	(0.3)	(0.2)	(0.3)	(0.5)
Specialised Banks	**25.0**	**33.2**	**40.7**	**46.2**	**40.2**	**23.7**	**17.2**	**21.9**	**27.0**	**33.2**	**36.1**	**22.6**
DFIs	**3.5**	**4.0**	**4.3**	**4.6**	**5.5**	**4.1**	**5.6**	**5.3**	**5.5**	**5.4**	**5.7**	**3.6**

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

Source: Financial Stability Department, SBP

6.15 Electronic Banking Statistics

Product/Item	FY17	FY18	FY19	FY20	FY21
Number in Actual					
1. Banking Infrastructure					
Number of Banks' Branches	14,293	14,970	15,598	16,067	16,308
Real Time Online Branches (RTOB)	14,150	14,850	15,481	15,922	16,170
Automated Teller Machines (ATM)	12,689	14,019	14,722	15,612	16,355
Point of Sale (POS)	54,490	53,511	56,911	49,067	71,907
2. Payment Cards (Total Cards)	**36,632,969**	**40,918,993**	**42,237,999**	**42,814,427**	**45,936,349**
Credit Cards	1,292,136	1,453,867	1,589,120	1,655,030	1,720,949
Debit Cards	17,857,561	21,712,069	24,831,777	26,698,046	29,849,278
Proprietary ATMs only Cards	8,043,044	8,586,819	8,485,391	6,943,385	5,771,429
Pre-Paid Cards	315,865	234,098	228,417	134,586	127,670
Social Welfare Cards	9,124,363	8,932,140	7,103,294	7,383,380	8,467,023
3. Registered Users (Total)	**27,671,280**	**29,433,957**	**38,653,491**	**44,758,205**	**49,548,267**
Internet Banking Users	2,347,026	3,113,728	3,278,611	3,983,235	5,239,301
Mobile Phone Banking Users	2,484,044	3,385,889	5,626,137	8,451,997	10,872,844
Call Center / IVR Users	22,840,210	26,484,765	29,748,743	32,322,973	33,436,122
4. Number of e-Merchants Registered with Banks	571	1,094	1,362	1,707	3,003
(Number in Thousands & Amount in Million Rs.)					
5. E-Banking Financial Transactions					
Number of Transactions	625,846	756,401	869,767	905,939	1,183,142
Amount	37,061,942	47,403,741	58,820,699	65,987,325	86,482,293
5.1 ATM Transactions					
Number of Transactions	397,754	470,571	523,291	512,093	598,705
Amount	4,562,247	5,549,353	6,399,557	6,429,418	8,075,571
i. Cash Withdrawal					
Number of Transactions	375,246	446,694	498,714	492,724	577,280
Amount	3,880,310	4,838,294	5,669,020	5,833,752	7,292,489
ii. Cash Deposit					
Number of Transactions	219	350	470	534	1,028
Amount	5,438	12,133	20,245	27,422	83,246
iii. Deposit of Payment Instrument					
Number of Transactions	33	29	29	29	23
Amount	538	538	621	626	531
iv. Utility Bills Payment					
Number of Transactions	5,257	6,160	7,933	5,992	5,415
Amount	10,734	13,601	20,545	18,354	21,335
v. A/c to A/c Funds Transfer		-			
Number of Transactions	7,521	9,301	8,723	6,270	6,159
Amount	232,098	304,068	340,003	225,953	243,324
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	9,478	8,037	7,422	6,544	8,800
Amount	433,129	380,718	349,122	323,310	434,645
5.2 POS Transactions					
Number of Transactions	50,524	63,494	72,372	70,338	88,891
Amount	246,012	297,028	366,199	364,229	453,118
5.3 RTOB Transactions					
Number of Transactions	143,550	165,674	187,387	173,712	186,611
Amount	31,126,446	39,857,737	49,430,653	54,433,236	67,308,336
i. Real Time Cash Withdrawals					
Number of Transactions	31,878	34,480	37,076	35,824	40,298
Amount	2,502,038	2,927,127	3,559,484	4,461,075	6,157,211
ii. Real Time Cash Deposits					
Number of Transactions	65,892	75,850	89,003	82,483	86,823
Amount	6,652,936	7,815,791	9,790,722	10,906,656	14,056,283
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	45,781	55,344	61,309	55,405	59,490
Amount	21,971,473	29,114,819	36,080,448	39,065,506	47,094,842

6.15 Electronic Banking Statistics

Product/Item	FY17	FY18	FY19	FY20	FY21
5.4 Mobile Banking Transactions					
Number of Transactions	7,365	21,767	41,070	82,760	193,390
Amount	141,407	409,825	866,846	1,763,621	4,915,206
i. Payment Through Mobile					
Number of Transactions	256	905	2,318	4,969	7,902
Amount	6,090	16,663	114,393	224,558	590,245
ii. Utility Bills Payment					
Number of Transactions	3,068	10,089	18,752	34,426	60,076
Amount	6,025	10,529	20,580	43,497	106,195
iii. A/c to A/c Funds Transfer					
Number of Transactions	2,051	5,790	10,920	20,179	38,879
Amount	60,004	186,199	364,709	730,185	1,702,835
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	1,990	4,984	9,079	23,186	86,532
Amount	69,288	196,434	367,164	765,381	2,515,931
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	262	293	276	200	167
Amount	7,751	8,736	9,175	9,260	8,167
i. Payment Through Call Centre					
Number of Transactions	164	180	182	150	123
Amount	6,621	7,081	7,267	7,355	6,229
ii. Utility Bills Payment					
Number of Transactions	84	86	69	27	26
Amount	630	882	1,058	451	485
iii. A/c to A/c Funds Transfer					
Number of Transactions	10	26	23	22	17
Amount	361	720	814	1,426	1,428
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	3	2	1	1	1
Amount	138	52	36	28	25
5.6 Internet Banking Transactions					
Number of Transactions	25,174	31,179	39,714	56,632	93,468
Amount	968,681	1,262,385	1,722,181	2,952,690	5,661,284
i. Payment Through Internet					
Number of Transactions	2,077	2,518	2,925	3,178	4,961
Amount	381,752	446,763	453,593	569,929	672,290
ii. Utility Bills Payment					
Number of Transactions	9,041	10,953	12,552	13,487	16,921
Amount	18,634	29,699	63,693	150,116	464,438
iii. A/c to A/c Funds Transfer					
Number of Transactions	6,578	7,740	9,331	22,258	32,787
Amount	258,244	323,838	437,501	1,208,467	2,084,161
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	7,478	9,968	14,905	17,709	38,798
Amount	310,051	462,086	767,394	1,024,178	2,440,395
5.7 e-Commerce Transactions					
Number of Transactions	1,217	3,422	5,657	10,205	21,910
Amount	9,397	18,677	26,088	34,871	60,611
6. E-Banking Non-Financial Transactions('000)	**234,093**	**334,834**	**486,909**	**585,697**	**1,052,835**
ATMs	113,135	125,352	168,213	99,363	120,562
Internet Banking	88,236	99,761	111,782	126,307	201,717
Mobile Phone Banking	20,730	93,724	189,060	339,636	714,000
Call Centers Banking	11,992	15,997	17,855	20,391	16,557
7. Paper Based Transactions					
Number of Transactions('000)	451,850	466,505	465,314	424,643	395,802
Amount (RS. Billion)	139,591	150,362	145,854	131,194	151,615,062
8. PRISM System					
Number of Transactions (Actual)	1,110,173	1,689,609	2,486,676	2,606,861	4,131,441
Amount (Billion Rupees)	279,464	361,048	398,169	394,293	444,712
8.1 Securities Settlement					
Number of Transactions (Actual)	63,850	63,473	62,315	83,147	76,702
Amount (Billion Rupees)	189,662	256,358	274,900	262,659	302,901
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	985,900	230,416	272,001	290,909	314,812
Amount (Billion Rupees)	76,125	65,616	76,285	80,422	83,067
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	...	1,334,110	2,091,223	2,173,789	3,679,855
Amount (Billion Rupees)	...	24,551	31,353	35,547	41,604
8.4 Retails Cheques Clearing					
Number of Transactions (Actual)	60,423	61,610	61,137	59,016	60,072
Amount (Billion Rupees)	13,677	14,523	15,630	15,665	17,140

Source: Payment Systems Policy & Oversight Department SBP

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2019		2020[R]		2021[P]
	Jun	Dec	Jun	Dec	Jun
Deposits					
No. of Accounts	6,013,861.0	6,355,185.0	7,149,774.0	7,804,175.0	7,906,802.0
Amount	2,248,537.5	2,453,536.2	2,907,895.8	3,346,719.2	3,754,061.7
Percent to Total[1] Deposits	16.0	16.8	17.9	17.9	19.6
Financing [2]					
No. of Accounts	193,730.0	212,202.0	216,923.0	219,943.0	246,820.0
Amount	1,549,395.2	1,656,758.9	1,746,235.5	1,932,684.8	2,170,963.2
Percent to Total[1] Financing	19.2	20.0	21.3	22.7	24.1
Investment					
Amount	591,560.0	564,935.3	740,717.8	1,057,557.9	1,239,432.2
Percent to Total[1] Investment	7.6	6.5	6.9	9.7	8.8
Liabilities/Assets					
Amount	3,564,262.9	4,111,439.6	7,132,581.8	8,179,827.9	7,412,301.0
Percent to Total[1] Liabilities/Assets	11.5	12.2	8.2	9.4	7.6
Weighted Average Return on					
Advances	11.1	12.4	10.3	7.7	7.5
Deposits	4.6	5.8	3.1	2.8	2.6
Selected Ratios					
Ratio of Deposits to Liabilities	63.1	59.7	40.8	40.9	50.6
Ratio of Financing to Assets	43.5	40.3	24.5	23.6	29.3
Ratio of Financing to Deposits	68.9	67.5	60.1	57.7	57.8
Ratio of Investment to Deposits	26.3	23.0	25.5	31.6	33.0
Infrastructure					
Full-fledged Islamic Scheduled Banks	5.0	5.0	5.0	5.0	5.0
Pakistani	5.0	5.0	5.0	5.0	5.0
Foreign	-	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	1,487.0	1,616.0	1,655.0	1,680.0	1,678.0
Pakistani	1,487.0	1,616.0	1,655.0	1,680.0	1,678.0
Foreign	-	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	1,220.0	1,396.0	1,500.0	1,656.0	1,792.0
Pakistani	1,220.0	1,396.0	1,500.0	1,656.0	1,792.0
Foreign	-	-	-	-	
Total Islamic Branches	**2,707.0**	**3,012.0**	**3,155.0**	**3,336.0**	**3,470.0**

1. Total includes all scheduled banks

2. Financing = Advances +Bills

Source: Statistics & Data Warehouse Department, SBP

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2021

	Bank Name	Total Branches	Website
A. Public Sector Commercial Banks		**2,692**	
1	First Women Bank Ltd.	43	www.fwbl.com.pk
2	National Bank of Pakistan	1,514	www.nbp.com.pk
3	Sindh Bank Ltd.	322	www.sindhbankltd.com
4	The Bank of Khyber	191	www.bok.com.pk
5	The Bank of Punjab	622	www.bop.com.pk
B. Local Private Banks		**11,555**	
1	Al Baraka Bank (Pakistan) Ltd.	171	www.albaraka.com.pk
2	Allied Bank Ltd.	1,395	www.abl.com
3	Askari Bank Ltd.	487	www.askaribank.com.pk
4	Bank Al-Falah Ltd.	701	www.bankalfalah.com
5	Bank Al-Habib Ltd.	900	www.bankalhabib.com
6	Bank Islami Pakistan Ltd.	263	www.bankislami.com.pk
8	Dubai Islamic Bank Pakistan Ltd	235	www.dibpak.com
9	Faysal Bank Ltd.	575	www.faysalbank.com
10	Habib Bank Ltd.	1,637	www.hbl.com
11	Habib Metropolitan Bank Ltd	416	www.habibmetro.com
12	JS Bank Ltd.	272	www.jsbl.com
13	MCB Bank Ltd.	1,419	www.mcb.com.pk
14	MCB Islamic Bank Ltd.	173	www.mcbislamicbank.com
15	Meezan Bank Ltd.	835	www.meezanbank.com
16	Samba Bank Ltd.	41	www.samba.com.pk
17	Silkbank Ltd.	111	www.silkbank.com.pk
18	Soneri Bank Ltd.	340	www.soneribank.com
19	Standard Chartered Bank (Pakistan) Ltd.	45	www.sc.com/pk
20	Summit Bank Ltd.	193	www.summitbank.com.pk
21	United Bank Ltd.	1,346	www.ubldirect.com
C. Foreign Banks		**9**	
1	Bank of China Ltd.	1	www.boc.cn/en/
2	Citibank N.A	3	www.citibank.com.pk
3	Deutsche Bank AG	2	www.db.com/pakistan
4	Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
D. Specialized Banks		665	
1	SME Bank Ltd.	13	www.smebank.org
2	The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
3	Zarai Taraqiati Bank Ltd.	501	www.ztbl.com.pk
Commercial Banks (A+B+C)		**14,256**	
All Banks (A+B+C+D)		**14,921**	

Source: Statistics & Data Warehouse Department, SBP