

6.1 Scheduled Banks' Liabilities and Assets

(End June: Millions of Rupees)

LIABILITIES/ASSETS	2000	2001	2002	2003	2004
Liabilities					
Capital	81,909.5	83,949.5	97,644.4	76,509.6	80,150.2
Reserves	42,494.1	45,281.8	43,584.1	45,498.9	63,310.1
Demand Deposits:	436,591.7	501,378.2	583,390.8	727,096.2	960,080.1
(a) <i>Scheduled Banks</i>	8,590.5	6,260.2	4,210.4	9,702.0	14,354.2
(b) <i>Others</i>	428,001.2	495,118.0	579,180.4	717,394.2	945,725.9
Time Deposits:	715,416.6	781,649.7	842,094.7	966,319.0	1,061,452.7
(a) <i>Scheduled Banks</i>	3,113.6	671.3	54.8	2,185.0	4,870.7
(b) <i>Others</i>	712,303.0	780,978.4	842,039.9	964,134.0	1,056,581.9
Borrowings from:	160,586.1	193,870.7	190,343.5	192,514.8	212,287.5
(a) <i>State Bank of Pakistan</i>	141,615.0	141,058.9	138,483.6	141,264.1	173,223.0
(b) <i>Banks Abroad</i>	12,270.8	15,735.6	16,972.5	21,806.1	9,265.1
(c) <i>Other Scheduled Banks</i>	6,700.3	37,076.2	34,887.4	29,444.6	29,799.4
Head Office and Inter-Bank Adjustment	4,775.2	9,186.1	25,598.8	71,585.4	41,774.5
Contingent Liabilities as per contra	747,356.5	848,985.7	991,492.4	1,143,545.7	1,201,077.1
Other Liabilities	484,038.8	621,181.9	1,178,856.5	843,791.1	572,697.1
Total Liabilities / Assets	2,673,168.4	3,085,483.6	3,953,005.1	4,066,860.7	4,192,829.3
Assets					
Cash:	203,646.6	215,013.8	201,068.9	242,011.3	266,441.3
(a) <i>Notes, Coins and Silver</i>	39,287.5	32,220.5	28,789.9	44,992.8	43,275.4
(b) <i>Balances with State Bank of Pakistan</i>	146,013.0	147,330.0	124,436.9	141,210.4	161,831.5
(c) <i>Balances with Other Scheduled Banks</i>	18,346.1	35,463.3	47,842.1	55,808.2	61,334.5
Balances held Abroad	51,960.0	74,669.9	97,309.5	69,630.3	60,485.6
Bills Purchased and Discounted	56,228.6	64,582.8	63,278.1	72,971.1	84,246.5
Advances to:	810,157.5	873,305.3	899,846.8	974,669.5	1,254,135.8
(a) <i>Scheduled Banks</i>	12,683.4	9,044.1	14,839.3	4,797.8	11,751.7
(b) <i>Others</i>	797,474.1	864,261.2	885,007.5	969,871.7	1,242,384.1
Investment in Securities and Shares:	310,744.3	314,463.1	438,659.8	704,525.1	783,336.0
(a) <i>Federal Government Securities</i>	147,799.3	126,147.9	152,431.3	211,294.4	259,194.1
(b) <i>Treasury Bills</i>	105,761.3	125,604.9	221,674.3	404,619.0	410,594.5
(c) <i>Provincial Governments Securities</i>	1,869.1	1,869.1	1,796.0	1,332.2	75.1
(d) <i>Foreign Securities</i>	2.6	1.5	1.5	1.5	1.5
(e) <i>Others</i>	55,312.0	60,839.7	62,756.7	87,278.1	113,470.8
Bank Premises	28,234.5	33,432.1	28,211.7	39,669.5	49,089.9
Head Office and Inter-Bank Adjustment	46,317.7	82,419.3	149,501.5	318,437.6	77,697.1
Contingent Assets as per contra	747,356.5	848,985.7	991,492.4	1,143,545.7	1,201,077.1
Other Assets	418,522.6	578,611.7	1,083,636.5	501,400.6	416,319.8

Source: Statistics Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Millions of Rupees)

BORROWER	2002		2003	
	All Banks	Commercial Banks	All Banks	Commercial Banks
A. Government	95,077.6	95,077.6	56,639.8	56,639.8
1. Federal Government :	45,028.2	45,028.2	25,722.8	25,722.8
(i) Commodity Operations	44,184.5	44,184.5	25,250.5	25,250.5
(ii) Others	843.7	843.7	472.3	472.3
2. Provincial Governments :	50,049.3	50,049.3	30,917.1	30,917.1
(i) Commodity Operations	47,987.6	47,987.6	29,990.1	29,990.1
(ii) Others	2,061.7	2,061.7	927.0	927.0
3. Local Bodies (City Governments)	0.1	0.1	-	-
B. Non-Financial Public Sector Enterprises	73,259.8	73,109.4	66,041.9	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	914.2	763.8	-	-
2. Mining & Quarrying	3,654.0	3,654.0	4,000.1	4,000.1
3. Manufacturing	34,235.7	34,235.7	39,576.5	39,576.5
4. Construction	99.1	99.1	50.0	50.0
5. Utilities	14,875.9	14,875.9	8,419.0	8,419.0
6. Commerce	4,832.8	4,832.8	2,236.3	2,236.3
7. Transport, Storage & Communication	14,295.3	14,295.3	11,637.8	11,637.8
8. Services	72.1	72.1	122.1	122.1
9. Others	280.6	280.6	-	-
C. Non-Bank Financial Institutions	10,960.7	10,141.3	10,654.5	10,654.5
1.Co-operative Banks	819.4	-	-	-
2.Development Financial Institutions	320.0	320.0	175.0	175.0
3.Other NBFIs	9,821.3	9,821.3	10,479.5	10,479.5
D. Private Sector Enterprises	613,499.0	494,943.4	710,455.8	586,244.7
1. Agriculture, Forestry, Hunting & Fishing	102,044.2	14,652.1	111,392.0	19,489.8
2. Mining & Quarrying	3,532.5	3,193.4	5,255.2	4,690.9
3. Manufacturing	359,728.6	332,883.4	415,867.0	388,536.0
4. Ship Breaking & Waste etc.	1,329.3	1,329.3	1,329.0	1,329.0
5. Construction	4,988.9	4,978.0	7,497.1	7,477.9
6. Power (electricity), Gas, Water & Sanitary	15,613.2	15,607.3	5,492.7	5,442.9
7. Commerce	59,336.4	55,655.5	65,892.9	61,852.1
8. Transport, Storage & Communication:	13,387.2	13,323.6	14,119.7	14,035.4
9. Services	6,474.8	6,264.1	7,629.7	7,433.4
10. Other Private Business	47,064.0	47,056.7	75,980.4	75,957.3
E. Trust Funds & Non-Profit Organizations	8,499.3	8,483.2	13,334.3	13,333.8
F. Personal	76,017.9	72,963.9	107,258.3	103,707.2
G. Others	7,693.1	6,831.2	5,487.1	5,373.6
Total	885,007.5	761,550.0	969,871.7	841,995.6

Source: Statistics Department, SBP

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Millions of Rupees)

BORROWER	2004		
	All Banks	Commercial Banks	Specialized Banks
I. Government:	50,817.4	50,817.4	-
1. Federal Government:	20,212.8	20,212.8	-
(i) Commodity Operations	19,839.0	19,839.0	-
(ii) Others	373.7	373.7	-
2. Provincial Governments:	30,604.7	30,604.7	-
(i) Commodity Operations	29,710.9	29,710.9	-
(ii) Others	893.8	893.8	-
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	81,770.6	81,770.6	-
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	1,192.1	1,192.1	-
C. Manufacturing	49,587.1	49,587.1	-
D. Construction	58.2	58.2	-
E. Utilities	4,598.3	4,598.3	-
F. Commerce	4,018.5	4,018.5	-
G. Transport, Storage & Communication	21,762.5	21,762.5	-
H. Services	554.0	554.0	-
I. Others	-	-	-
III. Non-Bank Financial Institutions :	24,759.9	24,759.9	-
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	3,966.9	3,966.9	-
C. Insurance Companies	122.1	122.1	-
D. Micro Finance	-	-	-
E. Other NBFIs	20,671.0	20,671.0	-
IV. Private Sector Enterprises :	909,148.8	816,424.1	92,724.7
A. Agriculture, Hunting and Forestry	113,457.5	39,092.3	74,365.2
(1) Growing of crops	62,211.5	29,426.3	32,785.2
(2) Farming of animals	10,127.1	2,022.9	8,104.2
(3) Agricultural and animal husbandry	2,877.0	2,873.5	3.4
(4) Agricultural machinery and equipments	37,760.0	4,521.5	33,238.4
(5) Hunting, trapping, forestry & logging	482.0	248.1	233.9
B. Fishing and fish farming etc.	1,455.4	1,092.3	363.2
C. Mining and Quarrying	15,034.2	14,792.7	241.5
(1) Mining of coal	352.4	337.1	15.3
(2) Crude petroleum & natural gas	9,123.5	9,123.5	-
(3) Iron & non-ferrous metal ores	2,918.0	2,918.0	-
(4) Quarrying of stone, sand and clay	338.1	136.6	201.5
(5) Chemical, fertilizer, Salt etc.	2,302.2	2,277.5	24.7
D. Manufacturing	572,835.1	560,790.1	12,045.1
1) Food products and beverages	101,937.3	97,537.3	4,400.1
2) Tobacco products	2,280.6	2,274.9	5.6
3) Textiles	281,387.2	278,203.8	3,183.5
i) Spinning, weaving, finishing of textiles	238,661.3	235,669.4	2,991.9
a) Spinning of fibers	143,447.4	143,216.8	230.6
b) Weaving of textiles	43,521.3	41,395.5	2,125.8
c) Finishing of textiles	51,692.6	51,057.1	635.5
ii) Made-up textile articles	22,566.5	22,475.6	90.9
iii) Knit wear	6,436.7	6,431.4	5.3
iv) Carpets and rugs	6,277.8	6,244.2	33.6
v) Other textiles n.e.s.	7,444.9	7,383.2	61.8
4) Wearing apparel, readymade garments etc.	33,899.4	33,537.9	361.4

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) w.e.f. Dec 2003 (Contd)

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Millions of Rupees)

BORROWER	2004		
	All Banks	Commercial Banks	Specialized Banks
5) Tanning and dressing of leather; manufacture of luggage and footwear	12,634.7	12,399.9	234.8
i.) Tanning & dressing of leather, luggage, handbags etc.	6,773.2	6,708.2	65.0
ii.) Footwear	5,861.4	5,691.7	169.7
6) Wood and products of wood cork	973.4	854.6	118.8
7) Paper, paperboard and products	6,551.7	6,297.1	254.7
8) Printing, publishing and allied industries	2,118.7	2,036.4	82.3
9) Coke and refined petroleum products	2,574.3	2,438.1	136.2
10) Chemicals and chemical products	41,126.4	40,297.9	828.4
11) Rubber and plastics products	4,064.5	3,596.6	467.8
12) Other non-metallic mineral products	24,005.5	23,280.1	725.5
13) Basic metals	11,621.1	11,041.0	580.2
14) Fabricated metal products	3,259.6	3,216.5	43.0
15) Machinery and equipment	6,673.3	6,629.7	43.6
16) Office, accounting and computing machinery	484.9	484.9	-
17) Electrical machinery and apparatus	9,864.2	9,692.7	171.5
18) Radio, television and communication equipment and apparatus	3,279.8	3,252.7	27.1
19) Medical, precision and optical instruments, watches and clocks	3,190.7	3,189.4	1.3
20) Motor vehicles, trailers and semi-trailers	6,226.6	6,225.6	1.0
21) Other transport equipments	868.5	744.9	123.6
22) Furniture and fixture	1,836.1	1,836.1	-
23) Jewellery and related articles	168.4	168.4	-
24) Sports goods	4,459.1	4,454.0	5.1
25) Handicrafts	89.1	89.1	-
26) Other manufacturing n.e.s.	7,260.0	7,010.5	249.5
E. Ship breaking and waste / scrape (junk) etc.	1,506.6	1,506.6	-
F. Electricity, gas and water supply	9,068.0	9,042.5	25.5
G. Construction	17,286.5	16,998.5	288.0
1) Building	12,794.5	12,783.5	11.0
2) Infrastructure	4,492.0	4,214.9	277.1
H. Commerce and Trade	97,818.0	97,458.5	359.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	1,343.8	1,343.8	-
2) Wholesale and commission trade	80,329.7	80,084.9	244.8
i) Exports	37,583.8	37,339.0	244.8
ii) Imports	16,251.5	16,251.5	-
iii) Domestic whole sales	26,494.3	26,494.3	-
3) Retail trade	16,144.6	16,029.9	114.7
I. Hotels, restaurants and clubs etc	5,207.0	5,204.6	2.3
J. Transport, storage and communications	24,740.9	24,324.4	416.5
K. Real estate, renting and business activities	19,204.5	19,179.2	25.3
L. Education	2,514.2	2,514.2	-
M. Health and social work	2,228.0	2,169.3	58.7
N. Other community, social and personal service activities	6,945.9	2,423.3	4,522.6
O. Other private business n.e.s.	19,846.8	19,835.6	11.2
V. Trust Funds And Non Profit Organizations	11,861.6	11,854.8	6.8
VI. Personal	158,064.7	155,641.1	2,423.6
A. Bank Employees	35,700.2	33,461.4	2,238.9
B. Consumer Financing	122,364.5	122,179.7	184.8
i) House building	9,698.5	9,698.5	-
ii) Transport	31,554.1	31,546.8	7.3
iii) Credit cards	12,376.1	12,376.1	-
iv) Consumer durable	1,997.7	1,891.4	106.3
v) Personal loans	48,126.6	48,080.2	46.4
vi) Other	18,611.6	18,586.7	24.8
VII. Others	5,961.1	5,408.8	552.3
Total	1,242,384.1	1,146,676.7	95,707.4

Source: Statistics Department, SBP

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Millions of Rupees)

SECURITY	All Banks			Commercial Banks		
	2002	2003	2004	2002	2003	2004
I. Gold, Bullion, Gold & Silver Ornaments And Precious Metals	1,380.8	1,141.1	997.0	1,380.8	1,141.1	997.0
II. Securities, Shares And Other Financial Instruments:	37,252.7	72,701.4	83,476.4	37,248.0	72,701.1	83,474.8
A. Quoted on the Stock Exchange:	25,390.9	27,345.5	38,771.1	25,386.1	27,345.2	38,769.6
1. To Stock Brokers and Dealers	5,499.9	9,694.9	21,079.5	5,495.2	9,694.6	21,077.9
2. To Others	19,891.0	17,650.6	17,691.7	19,891.0	17,650.6	17,691.7
B. Unquoted on the Stock Exchange:	11,861.8	45,355.9	44,705.2	11,861.8	45,355.9	44,705.2
1. To Stock Brokers and Dealers	1,906.7	8,031.6	8,765.1	1,906.7	8,031.6	8,765.1
2. To Others	9,955.1	37,324.3	35,940.1	9,955.1	37,324.3	35,940.1
III. Merchandise	327,818.6	291,438.5	406,791.7	325,676.6	291,034.3	406,008.7
A. Food Items:	147,990.2	103,739.9	100,566.8	147,720.3	103,627.4	100,048.3
1. Wheat	109,272.2	54,910.7	41,895.5	109,257.7	54,902.3	41,895.5
2. Rice and Paddy	13,201.5	6,916.4	18,291.6	13,149.0	6,880.7	17,861.1
3. Other Grain and Pulses:	1,506.5	1,175.9	1,587.7	1,503.5	1,172.6	1,536.7
4. Edible Oil:	7,803.2	9,530.0	8,348.3	7,769.6	9,490.5	8,325.3
5. Sugar:	11,748.2	19,447.8	21,467.0	11,638.4	19,447.8	21,467.0
6. Kariana and Spices	625.8	1,296.5	1,484.6	625.8	1,296.5	1,484.6
7. Fish and Fish Preparation	851.4	1,799.3	2,133.2	851.4	1,799.3	2,133.2
8. Other Food Items	2,981.9	8,663.3	5,359.0	2,925.1	8,637.7	5,345.1
B. Raw Materials:	63,371.7	69,072.9	119,475.5	61,944.4	68,918.4	119,288.3
1. Cotton Raw	30,024.2	36,124.7	70,530.7	28,721.5	36,121.8	70,530.7
2. Synthetic Fibres	3,150.9	3,208.7	6,432.0	3,147.0	3,208.7	6,408.0
3. Fertilizers	1,241.7	6,286.7	5,497.2	1,233.4	6,286.7	5,497.2
4. Petroleum Crude	9,541.9	6,522.4	10,965.2	9,541.9	6,522.4	10,965.2
5. Iron and Steel	5,310.5	4,902.6	11,659.6	5,294.5	4,886.3	11,641.5
6. Wool and Goat Hair	380.8	468.9	913.2	380.8	452.2	913.2
7. Hides and Skins	2,095.3	2,864.2	5,179.4	2,095.3	2,746.7	5,061.4
8. Oil Seeds	338.0	901.6	1,932.2	338.0	901.6	1,932.2
9. Pesticides and Insecticides	442.0	743.3	908.9	442.0	743.3	908.9
10. Other Raw Materials	10,846.4	7,049.6	5,457.2	10,750.0	7,048.6	5,430.1
C. Finished/Manufactured Goods:	116,456.6	118,625.7	186,749.4	116,011.8	118,488.6	186,672.1
1. Cotton Textiles	40,780.3	29,704.6	46,757.0	40,607.9	29,659.1	46,694.7
2. Cotton Yarn	9,216.5	11,264.1	24,269.3	9,216.5	11,264.1	24,269.3
3. Other Textiles	12,958.5	18,370.6	31,791.8	12,864.3	18,330.6	31,791.8
4. Machinery	11,178.6	13,494.2	17,128.6	11,150.0	13,488.4	17,128.3
5. Handloom Products	217.1	542.1	911.2	217.1	542.1	911.2
6. Carpets and Rugs	759.1	836.8	1,948.9	719.8	827.9	1,940.4
7. Readymade Garments	7,079.0	8,327.6	12,874.0	7,079.0	8,327.6	12,874.0
8. Cement and Cement Products	3,735.1	4,279.8	6,738.2	3,735.1	4,279.8	6,738.2
9. Sports Goods	1,289.9	893.4	2,995.9	1,289.9	891.4	2,995.9
10. Surgical Instruments	694.8	738.5	1,317.0	693.1	732.9	1,315.3
11. Chemicals and Dyes	5,956.9	5,064.6	8,840.8	5,951.7	5,061.8	8,838.2
12. Other finished goods	22,590.8	25,109.5	31,176.9	22,487.5	25,082.9	31,174.9
IV. Fixed Assets Including Machinery	120,140.5	126,728.6	136,607.6	101,110.4	104,363.0	130,880.1
V. Real Estate	196,847.0	210,113.1	275,883.4	102,062.7	111,008.3	192,508.7
VI Fixed Deposits & Insurance Policies	32,307.6	26,645.2	32,577.4	32,197.5	26,583.5	32,452.1
VII. Others	169,260.4	241,103.9	306,050.7	161,874.1	235,164.4	300,355.3
Total	885,007.5	969,871.7	1,242,384.1	761,550.0	841,995.6	1,146,676.7

Source: Statistics Department, SBP

6.4 Classification of Scheduled Banks' Advances by Size of Account

(End June: Millions of Rupees)

SIZE OF ACCOUNT (Rs.)			2003		2004			
			All Banks		All Banks		Commercial Banks	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	28,870	69.9	43,226	104.3	29,711	59.4
5,000	to	10,000	23,115	174.7	44,890	335.2	17,810	137.3
10,000	to	20,000	192,837	2,779.3	381,438	5,390.0	278,128	3,789.7
20,000	to	25,000	73,887	1,648.4	247,007	5,885.3	176,335	4,276.2
25,000	to	30,000	230,605	6,143.1	244,917	6,623.3	169,366	4,546.4
30,000	to	40,000	282,581	9,970.0	502,873	17,440.0	261,292	8,991.1
40,000	to	50,000	275,805	12,494.7	424,499	19,169.4	221,687	10,048.2
50,000	to	60,000	233,910	12,991.9	327,752	17,918.9	131,594	7,101.4
60,000	to	70,000	231,712	15,023.9	189,697	12,247.6	78,645	5,090.1
70,000	to	80,000	147,774	11,031.7	121,174	9,019.6	41,521	3,093.0
80,000	to	90,000	101,160	8,540.9	93,062	7,886.5	34,558	2,947.3
90,000	to	100,000	78,890	7,461.9	58,975	5,559.3	23,745	2,251.4
100,000	to	200,000	204,749	26,942.6	244,498	32,565.4	146,843	19,526.7
200,000	to	300,000	88,620	21,751.4	101,065	24,355.0	74,510	18,067.6
300,000	to	400,000	53,562	18,295.4	73,231	24,867.4	65,084	22,048.7
400,000	to	500,000	26,500	11,686.7	40,241	17,991.0	38,498	17,210.8
500,000	to	600,000	11,142	6,046.2	18,232	9,914.9	16,257	8,862.2
600,000	to	700,000	6,302	4,118.1	12,894	8,361.3	11,885	7,697.3
700,000	to	800,000	4,452	3,335.4	7,995	5,954.7	7,742	5,762.3
800,000	to	900,000	3,407	2,888.8	7,253	6,125.1	6,908	5,831.0
900,000	to	1,000,000	4,508	4,301.7	5,064	4,816.9	4,961	4,720.2
1,000,000	to	2,000,000	15,227	21,401.9	25,787	36,324.9	24,618	34,825.0
2,000,000	to	3,000,000	6,075	14,701.4	9,233	22,846.2	8,995	22,263.2
3,000,000	to	4,000,000	3,583	12,389.9	4,478	15,667.7	4,413	15,441.2
4,000,000	to	5,000,000	2,931	13,380.7	3,352	15,076.2	3,241	14,583.4
5,000,000	to	6,000,000	1,896	10,243.0	2,393	13,045.2	2,321	12,648.2
6,000,000	to	7,000,000	1,134	7,389.7	1,831	11,895.9	1,804	11,722.1
7,000,000	to	8,000,000	991	7,402.2	1,375	10,260.1	1,331	9,935.6
8,000,000	to	9,000,000	896	7,626.2	1,218	10,329.4	1,174	9,964.7
9,000,000	to	10,000,000	978	9,316.3	1,070	10,216.8	1,060	10,121.3
10,000,000	and over		11,637	678,323.8	13,861	854,190.8	13,607	843,113.8
Total			2,349,736	969,871.7	3,254,581	1,242,384.1	1,899,644	1,146,676.7

The upper limits of the range is exclusive of amounts e.g Rs.30,000 to 40,000 stands for Rs.30,000 and over but less than Rs.40,000

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

(End June: Millions of Rupees)

CATEGORY OF DEPOSIT HOLDERS	2002	2003					
	All Deposits	All Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits
A. Foreign Constituents	54,947.0	47,123.8	9,771.7	16.0	234.5	27,314.2	9,787.4
I. Official	4,689.3	3,324.2	976.9	3.8	0.6	2,201.2	141.9
II. Business	25,458.6	6,079.1	1,424.9	1.8	20.0	2,338.2	2,294.2
III. Personal	24,799.0	37,720.5	7,369.8	10.4	214.0	22,774.9	7,351.3
B. Domestic Constituents	1,366,273.4	1,634,404.4	342,360.4	22,382.9	33,439.5	930,595.8	305,625.9
I. Government	114,892.6	146,718.5	22,630.0	226.7	4,245.0	70,978.6	48,638.2
1. Federal Government	67,256.1	92,359.9	16,248.2	161.7	3,208.8	51,919.7	20,821.4
2. Provincial Governments	34,789.9	39,894.6	5,092.2	64.4	653.6	14,204.3	19,880.0
3. Local Bodies (City Governments)	12,846.5	14,464.1	1,289.6	0.5	382.6	4,854.6	7,936.8
II. Non-Financial Public Sector Enterprises	68,306.0	109,269.5	9,361.5	1,869.8	4,853.4	73,734.0	19,450.8
(i) Agriculture, Forestry, Hunting & Fishing	93.3	78.6	49.4	0.0	0.0	17.5	11.7
(ii) Mining & Quarrying	11,585.0	23,230.8	194.3	0.6	33.5	22,887.0	115.4
(iii) Manufacturing	18,513.7	23,144.8	3,246.1	1,053.1	2,292.6	11,678.8	4,874.2
(iv) Construction	15.2	23.2	0.1	22.0	1.2	0.0	0.0
(v) Utilities	17,090.6	23,926.5	3,822.8	169.7	461.3	15,608.5	3,864.2
(vi) Commerce	2,458.0	2,355.5	174.5	409.8	43.1	1,347.2	381.0
(vii) Transport, Storage & Communication	15,557.2	31,791.7	1,386.5	163.2	1,671.4	19,786.5	8,784.2
(viii) Services	2,950.9	4,666.9	487.9	0.0	350.4	2,408.5	1,420.1
(ix) Others	42.2	51.5	0.0	51.5	0.0	0.0	0.0
III. Non-Bank Financial Institutions	9,739.5	10,874.5	1,469.2	1,320.0	746.5	5,395.0	1,944.0
(i) Co-operative Banks	336.3	271.4	58.7	1.7	29.4	136.4	45.2
(ii) Development Financial Institutions	1,400.4	3,019.0	271.9	351.8	0.0	1,286.6	1,108.6
(iii) Other NBFIs	8,002.7	7,584.2	1,138.6	966.5	717.0	3,972.0	790.2
IV. Private Sector Enterprises	537,357.8	616,743.7	194,722.5	11,890.0	14,649.2	297,738.8	97,743.2
1. Agriculture, Forestry, Hunting & Fishing :	64,182.6	72,467.4	12,262.7	457.1	578.1	48,296.5	10,873.1
2. Mining & Quarrying :	5,279.8	4,940.6	1,061.1	93.4	9.0	3,168.2	608.9
(i) Coal, Stone, Sand & Gravel	1,505.5	1,124.3	467.6	18.2	0.1	564.1	74.4
(ii) Metal Mining	507.6	61.0	57.6	0.0	0.0	3.4	0.1
(iii) Non-Metal Mining	76.5	118.2	20.9	0.0	0.0	33.6	63.6
(iv) Crude Petroleum, Petroleum Products & Gas	3,190.2	3,637.1	515.0	75.2	9.0	2,567.1	470.9
3. Manufacturing :	67,142.8	90,260.2	29,386.6	2,970.4	2,321.7	36,662.6	18,918.9
(i) Food	6,383.3	8,456.1	3,803.2	373.8	123.5	2,650.8	1,504.8
(ii) Beverages & Tobacco	2,311.3	2,085.6	388.0	120.9	14.4	1,173.6	388.8
(iii) Rice Processing	900.5	951.0	787.4	0.2	15.6	134.7	13.0
(iv) Textiles :	10,709.6	14,681.4	6,751.3	421.2	860.1	4,523.7	2,125.1
a) Cotton & Woolen	7,800.1	11,968.4	4,837.6	384.6	712.8	4,097.9	1,935.5
b) Others	2,909.5	2,713.0	1,913.7	36.6	147.3	425.8	189.6
(v) Textile Products	4,046.1	5,696.9	2,369.9	62.4	222.2	2,231.3	811.1
(vi) Footwear	1,019.9	1,519.4	974.1	6.1	1.6	445.3	92.4
(vii) Leather, Leather & Fur Products	790.1	653.7	321.5	1.0	83.1	222.1	26.0
(viii) Rubber & Plastic Products	524.8	477.7	299.2	38.1	7.9	105.8	26.6
(ix) Cork & Wood	64.2	90.8	60.4	2.0	0.1	10.3	18.0

(Contd.)

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

(End June: Millions of Rupees)

CATEGORY OF DEPOSIT HOLDERS	2002	2003					
	All Deposits	All Deposits	Current Deposits	Call Deposit	Other Deposit Account	Saving Deposits	Fixed Deposits
(x) Furniture & Fixture	128.6	843.0	381.3	27.1	215.8	214.5	4.3
(xi) Paper, Paperboard & Products	883.4	1,493.6	365.4	1.6	71.5	288.6	766.6
(xii) Non-Metallic Minerals :	2,080.4	2,358.8	913.4	20.8	144.7	1,211.1	68.8
a) Cement & Cement Products	685.6	1,366.4	340.0	19.1	139.8	815.9	51.7
b) Clay, Marbles, Stone Products and Precious Metals	1,394.8	992.4	573.4	1.7	4.9	395.2	17.1
(xiii) Petroleum Refining	2,007.9	2,645.5	103.0	12.6	0.1	2,215.0	314.7
(xiv) Petroleum & Coal Products	2,070.1	1,403.7	254.0	6.2	0.0	838.3	305.3
(xv) Chemicals, Chemical Materials & Products	4,935.8	4,556.1	2,030.0	18.9	57.2	1,475.9	974.2
(xvi) Fertilizer	5,140.7	2,060.9	146.9	5.7	1.1	1,270.6	636.5
(xvii) Printing, Publishing & Allied Industries	745.0	919.2	392.4	12.3	4.1	197.5	312.9
(xviii) Medicinal & Pharmaceutical Products	2,650.9	4,446.3	1,014.2	74.6	28.7	1,590.8	1,738.0
(xix) Surgical Goods & Dental Appliances	319.9	395.5	190.1	0.1	0.2	170.1	35.0
(xx) Cosmetics & Detergents	602.7	1,214.2	312.7	0.0	0.0	691.5	210.0
(xxi) Photographic Apparatus, Equipments & Optical Goods	49.6	38.5	29.7	1.8	0.0	7.0	0.0
(xxii) Basic Metal Industries	2,518.4	4,297.3	913.7	2.6	27.6	362.0	2,991.4
(xxiii) Electrical Equipments, Apparatus & Equipment optional	648.6	424.2	155.8	23.4	21.0	197.2	26.9
(xxiv) Electrical Goods (household/industrial)	469.4	766.9	185.5	18.1	34.5	507.2	21.7
(xxv) Scientific Equipments (excluding surgical instruments)	209.5	120.9	21.9	0.0	0.0	95.1	3.8
(xxvi) Sports Goods	101.6	306.0	117.6	1.4	4.0	164.0	18.8
(xxvii) Machinery	3,231.7	3,276.9	1,526.3	117.0	39.4	1,396.3	198.1
(xxviii) Automobiles, Transport Machinery & Equipments	5,677.9	14,061.9	1,636.4	722.6	49.4	8,222.5	3,431.1
(xxix) Miscellaneous Industries	5,921.1	10,018.1	2,941.1	878.1	294.1	4,049.7	1,855.1
4. Ship Breaking & Waste etc.	260.1	647.2	276.3	0.5	0.0	72.0	298.5
5. Construction	8,257.6	12,773.2	4,439.4	721.2	224.8	6,001.2	1,386.7
6. Power (electricity), Gas, Water & Sanitary	26,550.6	29,743.6	6,019.1	8.3	109.7	17,823.5	5,783.0
7. Commerce :	113,112.8	108,336.7	52,543.9	3,141.6	5,554.3	36,610.0	10,486.8
(i) Wholesale & Retail Trade	80,332.0	82,283.5	41,105.2	1,607.5	4,333.8	28,711.3	6,525.6
(ii) Exports / Imports	17,559.7	16,112.7	8,622.0	1,185.7	1,182.8	3,803.9	1,318.2
(iii) Insurance	2,174.5	3,516.8	1,203.4	180.9	16.4	1,042.3	1,073.7
(iv) Co-operative Societies	2,964.4	3,440.7	272.8	145.4	11.6	1,775.4	1,235.5
(v) Real Estate	1,587.5	2,983.0	1,340.3	22.1	9.8	1,277.0	333.8
8. Transport, Storage & Communication :	11,600.2	16,002.6	6,340.9	98.3	1,041.9	5,846.8	2,674.8
9. Services	20,616.6	26,218.6	5,200.5	559.4	1,572.4	13,225.0	5,661.2
10. Other Private Business	220,354.6	255,353.5	77,192.0	3,839.9	3,237.3	130,033.1	41,051.2
V. Trust Funds & Non-Profit Organizations	20,317.6	20,939.2	2,920.9	731.7	461.1	11,446.5	5,378.9
VI. Personal	571,599.7	678,139.7	96,927.5	5,523.8	4,011.2	450,609.4	121,067.7
VII. Others	35,773.3	51,719.3	14,328.8	820.9	4,473.1	20,693.4	11,403.1
Total	1,421,220.3	1,681,528.2	352,132.0	22,398.8	33,674.0	957,910.0	315,413.3

(Contd.)

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

(End of Period: Millions of Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004					
	All Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits
A. Foreign Constituents:	64,167.6	11,756.4	160.3	585.6	43,474.9	8,190.3
I. Official	10,681.2	2,162.3	78.4	235.7	6,828.8	1,376.0
II. Business	5,787.2	1,779.4	0.9	47.1	2,215.9	1,743.9
III. Personal	47,699.2	7,814.7	81.1	302.8	34,430.2	5,070.4
B. Domestic Constituents	1,938,140.2	469,988.6	40,138.2	32,692.6	1,074,687.8	320,633.1
I. Government	190,739.6	34,650.8	915.4	7,666.0	91,499.6	56,007.9
A. Federal Government	122,650.7	25,823.7	537.7	5,819.8	63,319.6	27,149.9
B. Provincial Governments	53,576.1	7,280.0	376.2	994.1	22,480.2	22,445.5
C. Local Bodies (City Governments)	14,512.9	1,547.0	1.5	852.1	5,699.8	6,412.4
II. Non-Financial Public Sector Enterprises	170,298.0	12,353.2	11,667.4	4,420.2	87,765.5	54,091.7
A. Agriculture, Forestry, Hunting & Fishing	172.9	87.7	0.0	0.0	84.7	0.4
B. Mining & Quarrying	23,797.9	1,774.7	1.0	0.0	16,076.5	5,945.7
C. Manufacturing	30,464.9	2,202.4	3,624.0	1,914.6	17,090.6	5,633.2
D. Construction	8.7	0.3	0.0	1.2	7.3	0.0
E. Utilities	38,904.2	6,068.4	1,025.4	835.5	24,008.4	6,966.5
F. Commerce	6,162.2	791.0	884.9	11.7	3,497.4	977.2
G. Transport, Storage & Communication	63,921.6	1,101.1	5,900.2	1,162.9	24,188.9	31,568.5
H. Services	6,809.1	327.6	175.8	494.2	2,811.3	3,000.2
I. Others	56.6	0.1	56.2	0.0	0.3	0.0
III. Non-Bank Financial Institutions	27,353.1	2,282.9	1,111.6	401.2	17,414.1	6,143.3
A. Co-operative Banks	216.6	51.4	1.4	0.0	122.0	41.8
B. Development Financial Institutions	7,549.3	761.0	636.4	10.5	3,142.1	2,999.3
C. Insurance Companies	6,553.3	353.6	293.2	368.2	5,136.7	401.4
D. Micro Finance	1,313.1	14.5	30.0	0.0	1,106.9	161.7
E. Other NBFIs	11,720.9	1,102.4	150.5	22.4	7,906.4	2,539.1
IV. Private Sector Enterprises	686,197.9	248,642.8	18,189.4	13,050.4	314,863.9	91,451.4
A. Agriculture, Hunting and Forestry	99,027.7	22,442.7	837.6	1,044.6	66,215.9	8,486.8
(1) Growing of crops	93,797.8	20,692.3	826.9	859.9	63,502.8	7,915.9
(2) Farming of animals	2,306.5	446.5	9.0	178.5	1,518.1	154.5
(3) Agricultural and animal husbandry	1,259.8	737.5	0.0	3.2	483.8	35.3
(4) Agricultural machinery and equipments	701.7	146.7	0.0	0.0	258.5	296.6
(5) Hunting, trapping, forestry & logging	961.8	419.8	1.7	3.0	452.7	84.7
B. Fishing and fish farming etc.	1,472.5	439.7	0.0	2.7	246.9	783.2
C. Mining and Quarrying	17,614.4	1,962.9	1,117.3	100.1	7,590.1	6,844.1
(1) Mining of coal	3,009.3	334.1	964.3	52.6	274.1	1,384.1
(2) Crude petroleum & natural gas	12,473.3	839.6	152.0	1.7	6,439.6	5,040.4
(3) Iron & non-ferrous metal ores	641.8	536.8	0.0	1.9	57.5	45.6
(4) Quarrying of stone, sand and clay	89.2	71.9	0.0	0.0	16.6	0.8
(5) Chemical, fertilizer, Salt etc.	1,400.7	180.4	1.0	43.9	802.2	373.1
D. Manufacturing	155,559.3	52,546.1	6,021.0	2,884.1	64,266.5	29,841.6
1) Food products and beverages	26,374.9	10,636.4	1,982.3	662.0	10,383.0	2,711.2
2) Tobacco products	1,810.7	414.7	11.5	5.2	683.6	695.8
3) Textiles	33,651.0	15,444.3	494.4	771.0	13,141.7	3,799.6
i) Spinning, weaving, finishing of textiles	27,746.1	11,600.4	420.3	575.4	11,601.1	3,548.9
a) Spinning of fibers	18,637.5	7,710.5	215.1	382.7	7,492.7	2,836.5
b) Weaving of textiles	7,149.1	2,516.6	134.2	103.2	3,743.1	652.1
c) Finishing of textiles	1,959.5	1,373.3	71.1	89.5	365.3	60.4
ii) Made-up textile articles	2,551.6	1,540.2	19.2	157.5	749.8	85.0
iii) Knit wear	451.3	313.3	10.5	27.9	97.6	1.9
iv) Carpets and rugs	1,322.0	755.8	13.0	7.8	391.7	153.8
v) Other textiles n.e.s.	1,580.0	1,234.5	31.4	2.4	301.6	10.0
4) Wearing apparel, readymade garments etc.	3,447.2	2,083.3	168.5	295.6	661.8	237.9

Note: The category of deposits holders have been reclassified as per international standard industrial classification(ISIC Rev 3.1 w.e.f Dec.2003)

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

(End of Period: Millions of Rupees)

CATEGORY OF DEPOSIT HOLDERS	2004					
	All Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Deposits
5) Tanning and dressing of leather; manufacture of luggage and footwear	2,911.6	1,452.6	18.6	137.4	1,101.6	201.3
<i>i.) Tanning & dressing of leather, luggage, handbags etc.</i>	1,343.1	536.0	12.0	134.0	598.6	62.5
<i>ii.) Footwear</i>	1,568.5	916.7	6.7	3.4	503.0	138.8
<i>a) Leather wear</i>	1,138.4	843.4	6.7	3.4	279.3	5.7
<i>b) Rubber and Plastic wear</i>	430.0	73.2	0.0	0.0	223.7	133.1
6) Wood and products of wood cork	404.4	234.8	1.0	1.9	121.8	44.9
7) Paper, paperboard and products	946.9	439.3	22.6	48.2	386.8	50.0
8) Printing, publishing and allied industries	2,677.5	1,192.2	10.3	32.1	948.2	494.8
9) Coke and refined petroleum products	5,051.3	825.1	298.5	35.2	3,326.6	565.8
10) Chemicals and chemical products	21,186.4	4,795.9	946.0	221.5	9,015.9	6,207.1
11) Rubber and plastics products	1,804.1	938.0	9.5	14.0	600.5	242.1
12) Other non-metallic mineral products	5,271.8	1,622.4	108.4	178.9	2,333.7	1,028.4
13) Basic metals	3,808.3	1,388.9	16.5	27.5	1,062.4	1,312.9
14) Fabricated metal products	1,044.4	563.3	0.0	13.7	395.0	72.5
15) Machinery and equipment	4,576.3	1,962.9	45.4	105.2	1,543.9	918.9
16) Office, accounting and computing machinery	190.5	29.9	0.0	0.0	160.6	0.0
17) Electrical machinery and apparatus	7,897.3	1,253.6	42.2	9.7	5,878.7	713.2
18) Radio, television and communication equipment and apparatus	547.6	323.9	0.0	24.2	165.8	33.7
19) Medical, precision and optical instruments, watches and clocks	1,993.1	1,273.7	2.1	8.9	366.2	342.3
20) Motor vehicles, trailers and semi-trailers	15,506.6	1,157.7	1,159.4	195.7	5,628.2	7,365.6
21) Other transport equipments	4,519.8	1,420.9	498.7	2.4	2,060.4	537.4
22) Furniture and fixture	469.4	226.3	0.1	15.2	180.4	47.4
23) Jewellery and related articles	191.8	99.8	0.0	0.2	33.8	58.1
24) Sports goods	1,088.5	630.0	3.7	11.4	322.0	121.4
25) Handicrafts	261.0	66.8	0.0	0.5	190.5	3.3
26) Other manufacturing n.e.s.	7,927.1	2,069.5	181.2	66.7	3,573.5	2,036.2
E. Ship breaking and waste / scrape (junk) etc.	1,105.8	730.2	6.9	3.1	195.0	170.6
F. Electricity, gas and water supply	31,852.1	2,349.2	1,814.4	500.5	17,554.0	9,633.9
G. Construction	26,403.5	9,880.7	842.2	587.5	13,291.2	1,801.9
1) Building	17,820.1	7,161.8	473.4	332.9	8,582.9	1,269.1
2) Infrastructure	8,583.4	2,718.9	368.9	254.5	4,708.3	532.8
H. Commerce and Trade	136,855.2	84,571.3	3,116.7	3,093.0	39,187.8	6,886.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	4,673.9	2,360.3	16.4	28.7	1,577.8	690.8
2) Wholesale and commission trade	92,761.3	59,358.0	1,455.3	1,993.3	24,662.4	5,292.3
<i>i) Exports</i>	13,109.0	6,904.3	571.9	749.8	3,512.3	1,370.7
<i>ii) Imports</i>	8,658.2	4,544.6	144.4	406.4	3,330.7	232.0
<i>iii) Domestic whole sales</i>	70,994.1	47,909.0	738.9	837.1	17,819.4	3,689.6
3) Retail trade	39,420.1	22,853.0	1,645.1	1,071.0	12,947.5	903.4
I. Hotels, restaurants and clubs etc	6,484.8	1,583.8	323.2	56.4	3,406.4	1,115.1
J. Transport, storage and communications	29,836.1	11,474.9	150.6	804.1	12,664.4	4,742.1
K. Real estate, renting and business activities	54,700.3	16,888.9	1,925.5	383.6	29,086.1	6,416.2
1) Real estate activities	7,504.4	3,137.4	25.9	38.3	3,995.9	306.9
2) Renting of machinery and equipment	318.8	45.4	26.0	25.2	214.8	7.3
3) Computer and related activities	1,968.1	1,028.6	11.9	15.7	594.9	317.0
4) Research and development	3,929.6	1,297.1	4.1	21.8	2,103.9	502.5
5) Other business activities	40,979.5	11,380.3	1,857.6	282.6	22,176.6	5,282.4
L. Education	12,669.0	1,774.4	180.8	66.0	9,093.4	1,554.4
M. Health and social work	6,665.0	1,303.6	39.6	10.3	4,213.8	1,097.7
N. Other community, social and personal service activities	19,653.8	4,920.8	240.3	639.1	10,933.3	2,920.3
O. Other private business n.e.c	86,298.6	35,773.6	1,573.5	2,875.3	36,919.1	9,157.0
V. Trust Funds And Non Profit Organizations	46,799.9	10,159.8	1,173.4	255.0	25,265.4	9,946.2
VI. Personal	778,905.3	152,467.5	6,481.9	5,563.4	516,365.2	98,027.3
VII. Others	37,846.4	9,431.5	599.0	1,336.5	21,514.0	4,965.3
Total	2,002,307.8	481,745.0	40,298.5	33,278.2	1,118,162.6	328,823.5

Source: Statistics Department, SBP

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June : Millions of Rupees)

TYPES OF ACCOUNTS	2000		2001		2002		2003		2004	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	4,488,419	167,990.5	4,084,364	232,902.1	4,716,798	288,695.5	5,724,668	352,132.0	6,095,166	481,745.0
Call Deposits	273,248	17,251.5	238,340	18,796.4	230,667	23,301.8	295,800	22,398.8	180,877	40,298.5
Other Deposit Accounts	814,697	48,068.8	894,950	38,335.2	430,232	27,518.2	267,886	33,674.0	176,129	33,278.2
Saving Deposits	21,430,495	583,492.0	21,375,345	644,810.8	21,991,819	747,021.3	21,669,535	957,910.0	21,434,645	1,118,162.6
Fixed Deposits	1,793,672	323,501.6	1,158,288	341,252.1	904,986	334,683.5	870,999	315,413.3	590,086	328,823.5
Less than 6 months	400,844	109,035.7	276,022	124,817.8	248,191	115,915.2	257,493	98,103.7	138,022	116,527.4
For 6 months and over but less than 1 year	133,611	37,708.9	104,502	33,222.5	75,352	32,710.1	74,047	38,269.0	51,820	48,169.0
For 1 year and over but less than 2 years	225,985	40,865.5	106,810	37,771.6	80,545	43,398.0	83,954	43,691.3	94,312	53,114.4
For 2 years and over but less than 3 years	109,257	15,751.9	73,119	21,784.1	59,275	16,597.9	43,523	13,955.3	48,177	16,854.7
For 3 years and over but less than 4 years	199,720	25,635.9	97,577	27,214.2	78,886	22,656.4	64,920	29,382.7	49,901	23,505.0
For 4 years and over but less than 5 years	127,988	14,050.1	50,928	11,204.8	38,515	15,682.1	56,169	19,072.5	16,534	2,848.9
For 5 years and over	596,267	80,463.7	449,330	85,237.1	324,222	87,723.7	290,893	72,938.9	191,320	67,804.1
All Deposits	28,800,531	1,140,304.1	27,751,287	1,276,096.4	28,274,502	1,421,220.3	28,828,888	1,681,528.2	28,476,903	2,002,307.8

Source: Statistics Department, SBP

6.7 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Millions of Rupees)

SIZE OF ACCOUNT (Rs.)			2002		2003		2004	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	3,719,133	9,144.7	3,510,970	8,294.3	5,640,892	9,252.2
5,000	to	10,000	5,273,938	40,125.2	4,409,379	33,413.2	3,652,522	27,887.7
10,000	to	20,000	8,703,361	126,008.6	8,439,267	123,207.2	6,365,784	92,577.8
20,000	to	25,000	2,645,015	58,953.7	2,542,976	56,903.6	2,057,401	45,902.3
25,000	to	30,000	1,787,910	48,817.0	2,010,152	54,731.4	1,502,802	41,353.4
30,000	to	40,000	1,824,953	62,754.1	2,230,855	76,939.8	2,111,012	73,453.5
40,000	to	50,000	944,521	42,049.5	1,282,655	57,044.9	1,431,231	63,927.5
50,000	to	60,000	603,856	33,048.3	793,179	43,215.7	1,037,892	56,569.9
60,000	to	70,000	410,803	26,453.1	583,356	37,678.4	687,176	44,448.4
70,000	to	80,000	275,378	20,564.7	342,666	25,554.6	583,238	43,470.1
80,000	to	90,000	227,513	19,262.4	321,167	27,246.2	441,889	37,456.4
90,000	to	100,000	156,873	14,854.7	243,846	23,139.5	465,501	44,048.3
100,000	to	200,000	939,115	132,793.8	1,137,940	157,436.2	1,476,044	202,823.7
200,000	to	300,000	325,692	78,684.5	451,339	109,551.6	413,905	100,412.6
300,000	to	400,000	136,316	47,113.4	159,836	54,574.4	197,424	68,291.6
400,000	to	500,000	81,443	36,360.7	98,731	44,638.7	93,905	41,877.4
500,000	to	600,000	49,235	26,777.0	55,695	30,176.2	65,575	35,767.4
600,000	to	700,000	27,764	17,876.1	43,962	28,661.5	38,541	25,008.5
700,000	to	800,000	24,618	18,446.8	23,165	17,269.2	33,946	25,237.7
800,000	to	900,000	18,505	15,770.5	18,426	15,630.8	25,427	21,544.3
900,000	to	1,000,000	10,872	10,314.2	18,615	17,547.4	18,636	17,592.4
1,000,000	to	2,000,000	50,363	67,232.7	61,610	82,928.9	73,517	102,587.1
2,000,000	to	3,000,000	14,182	34,239.7	19,131	45,731.3	24,390	58,257.7
3,000,000	to	4,000,000	5,595	19,000.3	9,093	30,515.6	11,035	37,925.2
4,000,000	to	5,000,000	3,332	14,729.8	4,817	21,117.0	6,310	28,245.7
5,000,000	to	6,000,000	1,995	10,844.6	2,786	15,080.2	3,624	19,733.9
6,000,000	to	7,000,000	2,827	18,670.7	2,277	14,836.3	3,194	20,722.0
7,000,000	to	8,000,000	1,260	9,410.1	1,544	11,526.8	1,719	12,836.8
8,000,000	to	9,000,000	807	6,807.6	1,293	10,875.1	1,345	11,412.1
9,000,000	to	10,000,000	594	5,629.6	565	5,359.9	1,117	10,617.1
10,000,000	and over		6,733	348,482.6	7,595	400,702.5	9,909	581,067.2
TOTAL			28,274,502	1,421,220.3	28,828,888	1,681,528.2	28,476,903	2,002,307.8

The upper limits of the range is exclusive of amounts e.g Rs.30,000 to 40,000 stands for Rs.30,000 and over but less than Rs.40,000

Source: Statistics Department, SBP

6.8 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Size of Account (All Banks) As on 30th June, 2004

(Millions of Rupees)

SIZE OF ACCOUNT (Rs.)		Foreign Constituents		DOMESTIC CONSTITUENTS							
				Government		Public Sector Enterprises		NBFIs		Private Sector (Business)	
		No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than	5,000	3,517	9.7	28,618	67.5	220	0.4	803	0.9	2,254,279	3,766.2
5,000 to	10,000	6,341	48.0	22,808	155.7	138	0.9	128	0.9	1,463,955	11,025.6
10,000 to	20,000	11,511	163.8	21,796	312.4	126	1.9	409	5.1	2,450,760	35,066.1
20,000 to	25,000	3,047	66.0	8,520	191.7	44	1.0	238	5.8	682,353	15,177.3
25,000 to	30,000	1,940	53.8	8,871	237.9	20	0.5	51	1.4	438,204	12,011.4
30,000 to	40,000	6,311	221.1	7,954	279.0	89	3.0	64	2.3	604,024	20,917.1
40,000 to	50,000	4,998	234.9	5,390	239.2	100	4.4	227	9.5	392,686	17,657.8
50,000 to	60,000	3,672	209.3	3,125	169.9	196	10.6	266	13.7	312,531	17,089.4
60,000 to	70,000	4,009	261.0	6,080	391.0	60	3.8	183	12.4	229,396	14,827.3
70,000 to	80,000	2,793	210.0	1,993	147.8	55	4.0	47	3.5	235,901	17,575.0
80,000 to	90,000	4,684	402.5	1,861	155.3	29	2.5	23	1.9	149,020	12,663.4
90,000 to	100,000	2,625	248.0	2,153	205.0	39	3.6	11	1.0	144,544	13,645.5
100,000 to	200,000	49,916	7,060.9	14,224	1,882.0	444	62.5	688	84.2	483,956	68,598.8
200,000 to	300,000	28,652	7,115.7	3,456	846.9	183	44.4	199	50.0	121,415	29,164.1
300,000 to	400,000	14,224	4,965.3	2,772	991.6	114	39.1	115	40.1	68,086	23,413.9
400,000 to	500,000	5,862	2,522.7	1,992	887.3	121	55.3	103	47.4	29,426	13,071.3
500,000 to	600,000	4,282	2,313.6	1,445	781.9	335	181.4	67	35.9	20,642	11,210.8
600,000 to	700,000	4,425	2,885.4	1,479	959.7	107	68.3	59	37.1	11,220	7,261.6
700,000 to	800,000	939	697.3	1,758	1,298.3	169	124.1	54	40.4	13,441	9,940.3
800,000 to	900,000	451	379.5	1,265	1,078.9	66	56.4	36	31.0	8,156	6,938.0
900,000 to	1,000,000	845	773.8	790	747.8	92	88.6	55	52.4	8,282	7,775.3
1,000,000 to	2,000,000	6,901	9,655.7	4,034	5,654.9	544	741.5	248	356.7	28,320	39,082.1
2,000,000 to	3,000,000	2,575	5,998.4	1,560	3,847.0	175	430.1	69	164.2	10,348	24,711.5
3,000,000 to	4,000,000	630	2,150.3	1,519	5,216.9	131	439.6	49	171.8	3,814	13,290.6
4,000,000 to	5,000,000	598	2,614.3	1,136	5,323.9	178	760.0	28	123.7	2,389	10,636.7
5,000,000 to	6,000,000	185	986.9	710	3,905.8	106	563.7	45	240.8	1,677	9,168.9
6,000,000 to	7,000,000	127	813.9	980	6,402.4	90	575.1	19	123.5	1,406	9,164.9
7,000,000 to	8,000,000	76	557.2	345	2,556.5	61	454.6	23	169.1	768	5,727.7
8,000,000 to	9,000,000	49	412.7	288	2,463.6	17	143.7	20	168.3	752	6,381.9
9,000,000 to	10,000,000	77	757.4	205	1,946.9	65	628.3	29	278.5	522	4,945.9
10,000,000 and over		233	9,378.3	2,678	141,394.8	1,129	164,804.7	234	25,079.6	3,981	194,291.8
Total		176,495	64,167.6	161,805	190,739.6	5,243	170,298.0	4,590	27,353.1	10,176,254	686,197.9

The upper limits of the range is exclusive of amounts e.g Rs.30,000 to 40,000 stands for Rs.30,000 and over but less than Rs.40,000

(Contd.)

6.8 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Size of Account(All Banks) As on 30th June, 2004

(Millions of Rupees)

DOMESTIC CONSTITUENTS								TOTAL	
Trust Funds		Personal		Others		Sub Total			
No. of Accounts	Amount	No of Accounts	Amount	No.of Accounts	Amount	No. of Accounts	Amount		
15,871	28.8	3,275,978	5,224.6	61,606	154.2	5,637,375	9,242.5	5,640,892	9,252.2
10,944	76.6	2,113,963	16,309.5	34,245	270.5	3,646,181	27,839.7	3,652,522	27,887.7
6,153	89.5	3,775,553	55,423.8	99,476	1,515.1	6,354,273	92,413.9	6,365,784	92,577.8
4,137	91.8	1,313,754	29,331.3	45,308	1,037.3	2,054,354	45,836.3	2,057,401	45,902.3
2,254	61.1	1,019,277	28,106.7	32,185	880.6	1,500,862	41,299.6	1,502,802	41,353.4
6,091	210.2	1,424,089	49,668.4	62,390	2,152.5	2,104,701	73,232.4	2,111,012	73,453.5
5,144	230.1	973,451	43,391.3	49,235	2,160.2	1,426,233	63,692.5	1,431,231	63,927.5
4,295	236.0	676,081	36,767.6	37,726	2,073.3	1,034,220	56,360.6	1,037,892	56,569.9
1,974	129.5	410,919	26,604.1	34,555	2,219.4	683,167	44,187.4	687,176	44,448.4
1,801	134.9	326,907	24,382.2	13,741	1,012.7	580,445	43,260.1	583,238	43,470.1
2,383	196.9	270,970	22,934.8	12,919	1,099.1	437,205	37,053.9	441,889	37,456.4
1,998	192.5	304,094	28,804.8	10,037	947.9	462,876	43,800.3	465,501	44,048.3
8,889	1,258.0	882,945	118,944.8	34,982	4,932.6	1,426,128	195,762.9	1,476,044	202,823.7
2,962	700.0	242,643	58,979.7	14,395	3,511.7	385,253	93,296.8	413,905	100,412.6
1,496	507.9	104,588	36,260.0	6,029	2,073.7	183,200	63,326.3	197,424	68,291.6
1,489	670.7	51,304	23,033.7	3,608	1,588.9	88,043	39,354.7	93,905	41,877.4
468	253.6	36,656	20,067.8	1,680	922.5	61,293	33,453.8	65,575	35,767.4
553	350.2	19,880	12,915.2	818	531.1	34,116	22,123.0	38,541	25,008.5
563	421.6	16,411	12,263.5	611	452.1	33,007	24,540.4	33,946	25,237.7
540	461.1	14,352	12,134.0	561	465.6	24,976	21,164.8	25,427	21,544.3
585	559.9	7,674	7,297.8	313	296.7	17,791	16,818.6	18,636	17,592.4
2,243	3,111.5	29,856	42,212.3	1,371	1,772.3	66,616	92,931.4	73,517	102,587.1
1,204	2,894.2	7,963	18,963.6	496	1,248.7	21,815	52,259.3	24,390	58,257.7
794	2,749.3	3,877	13,125.7	221	781.0	10,405	35,775.0	11,035	37,925.2
296	1,357.7	1,600	7,066.4	85	362.9	5,712	25,631.4	6,310	28,245.7
217	1,170.9	633	3,427.6	51	269.4	3,439	18,747.0	3,624	19,733.9
106	690.8	444	2,814.5	22	136.8	3,067	19,908.1	3,194	20,722.0
174	1,346.2	207	1,559.4	65	466.0	1,643	12,279.5	1,719	12,836.8
76	639.5	136	1,143.5	7	58.9	1,296	10,999.4	1,345	11,412.1
67	624.3	130	1,228.8	22	207.0	1,040	9,859.6	1,117	10,617.1
668	25,354.7	894	18,517.7	92	2,245.7	9,676	571,688.9	9,909	581,067.2
86,435	46,799.9	17,307,229	778,905.3	558,852	37,846.4	28,300,408	1,938,140.2	28,476,903	2,002,307.8

Source: Statistics Department, SBP

6.9 Weighted Average Rate of Return on Deposits PLS & Interest Bearing

(Percent per annum)

BANK GROUP		2001		2002		2003		2004
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
All Banks								
	Including Zero Rate	5.27	4.33	3.61	3.35	1.61	1.13	0.95
	Excluding Zero Rate	6.63	5.68	4.66	4.26	2.12	1.57	1.29
Public Commercial Banks								
	Including Zero Rate	5.26	3.78	3.15	3.33	1.64	1.01	0.59
	Excluding Zero Rate	6.37	5.17	4.07	4.10	2.08	1.46	0.79
Private Domestic Banks								
	Including Zero Rate	5.14	4.80	3.92	3.31	1.66	1.24	1.06
	Excluding Zero Rate	6.72	6.16	5.08	4.31	2.26	1.70	1.43
Foreign Banks								
	Including Zero Rate	5.31	4.65	3.90	3.04	1.02	0.75	0.77
	Excluding Zero Rate	6.86	5.73	5.04	3.95	1.35	1.03	1.11
Specialised Banks								
	Including Zero Rate	7.98	8.28	9.43	9.37	4.27	3.84	4.02
	Excluding Zero Rate	11.23	10.38	11.26	10.68	5.65	4.51	4.77

Source: Statistics Department, SBP

6.10 Weighted Average Rate of Return on Advances Interest Bearing & Islamic Modes of Financing

(Percent per annum)

BANK GROUP		2001		2002		2003		2004
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
All Banks								
	Including Zero Rate	13.61	13.45	13.19	12.87	9.40	7.76	7.28
	Excluding Zero Rate	14.10	14.02	13.71	13.05	9.70	8.01	7.48
Public Commercial Banks								
	Including Zero Rate	13.63	13.33	13.33	13.30	9.95	7.42	7.28
	Excluding Zero Rate	14.04	14.04	13.82	13.41	10.10	7.73	7.38
Private Domestic Banks								
	Including Zero Rate	13.49	13.64	13.05	12.49	8.04	6.80	6.63
	Excluding Zero Rate	14.43	14.35	13.82	12.79	8.45	7.02	6.87
Foreign Banks								
	Including Zero Rate	13.72	12.95	12.60	11.85	7.77	6.72	6.51
	Excluding Zero Rate	13.96	13.23	13.10	11.97	8.03	6.94	6.62
Specialised Banks								
	Including Zero Rate	13.69	13.99	13.64	13.96	14.21	13.74	13.74
	Excluding Zero Rate	13.81	14.10	13.73	14.00	14.34	13.84	13.79

Source: Statistics Department, SBP

6.11 Non-Performing Loans

(End Period: Millions of Rupees)

BANKS/DFIs	Jun. 2004			Mar. 2004			Dec.2003		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	220,032	71,319	5.4	219,679	72,905	6.3	222,657	79,309	7.0
All Banks	207,792	68,951	5.3	206,960	70,109	6.1	210,089	76,719	6.9
Commercial Banks	152,998	46,940	3.8	156,567	53,094	4.9	156,015	53,712	5.2
Public Sector Commercial Banks	43,198	13,058	5.7	44,038	14,453	7.8	85,903	28,886	7.9
Local Private Banks	106,959	33,880	3.9	108,786	38,283	5.0	66,373	24,306	4.4
Foreign Banks	2,841	2	0.0	3,743	358	0.3	3,739	520	0.4
Specialised Banks	54,794	22,011	33.4	50,393	17,015	26.4	54,074	23,007	34.2
DFIs	12,240	2,369	13.0	12,719	2,796	15.9	12,568	2,590	15.6

Cash Recovery Against Non Performing Loans

BANKS/DFIs	Quarter ended Jun. 2004	Quarter ended Mar. 2004	Quarter ended Dec. 2003
All Banks & DFIs	7,114	5,895	8,050
All Banks	6,980	5,805	7,811
Commercial Banks	5,054	4,353	5,148
Public Sector Commercial Banks	568	1,662	3,313
Local Private Banks	4,381	2,552	1,710
Foreign Banks	105	138	125
Specialised Banks	1,926	1,452	2,664
DFIs	134	90	138

Notes : The data has been compiled as per revised methodology according to which unrealized mark-up does not become part of NPLs as it is kept in memorandum account. Besides, coverage of data has been enhanced by including overseas NPLs of our internationally active banks in the total NPLs. Rescheduled and restructured NPLs are not excluded from the total NPLs unless they have become regular by meeting the criterion of one year satisfactory performance. The cash recovery position represent recovery made against principal amount of domestic plus overseas NPLs.

Source:Banking Supervision Department,SBP

6.12 Distribution of Offices of Several Classes of Scheduled Banks by Population

(End June)

POPULATION	2003					2004				
	No of Places	Pakistani Banks	Foreign Banks**	Total Scheduled Banks	Average Population per office	No. of Places	Pakistani Banks	Foreign Banks**	Total Scheduled Banks	Average Population per office
Over 5,000,000	2	1,247	64	1,311	10,986	2	1,283	61	1,344	10,716
1,000,000 to 5,000,000	5	655	8	663	10,431	5	638	8	646	10,706
500,000 to 1,000,000	3	388	9	397	5,220	3	377	11	388	5,341
200,000 to 500,000	13	562	2	564	6,814	13	538	1	539	7,130
100,000 to 200,000	28	368	-	368	10,314	28	355	-	355	10,692
75,000 to 100,000	16	210	-	210	7,628	16	208	-	208	7,701
50,000 to 75,000	44	342	-	342	5,870	44	325	-	325	6,177
25,000 to 50,000	119	616	-	616	6,857	119	587	-	587	7,196
15,000 to 25,000	102	332	-	332	6,258	102	297	-	297	6,995
10,000 to 15,000	84	76	-	76	14,234	84	42	-	42	25,757
Less than 10,000	47,655*	2,321	-	2,321	38,279	47,655*	2,295	-	2,295	38,713
TOTAL	48,071	7,117	83	7,200		48,071	6,945	81	7026	

Note :- Distribution is based in accordance with population census of 1998

Source: Banking Policy Department, SBP

* Data pertaining to groups having population less than 10,000 are not available

** Excluding Indian Banks branches vested in custodian of enemy property since September 1965

6.13 List of Scheduled Banks Operating in Pakistan

As on 30th June, 2004

BANK NAME	WEBSITE
PAKISTANI BANKS	
Public Sector Banks	
<i>Nationalized Banks</i>	
1. First Women Bank Ltd	www.fwbl.com.pk
2. National Bank of Pakistan	www.nbp.com.pk
<i>Specialized Banks</i>	
1. Industrial Development Bank of Pakistan Ltd. (I.D.B.P)	www.idbp.com.pk
2. Punjab Provincial Co-operative Bank Ltd.(P.P.C.B)	
3. Zarai Traqiati Bank Ltd. (Z.T.B.L)	www.adbp.org.pk
<i>Provincial Banks</i>	
1. The Bank of Khyber	www.bok.com.pk
2. The Bank of Punjab	www.punjabbank.com
Private Domestic Banks	
<i>Privatized Banks</i>	
1. Allied Bank of Pakistan Ltd	www.abl.com.pk
2. Habib Bank Ltd.	www.habibbankltd.com
3. Muslim Commercial Bank Ltd	www.mcb.com.pk
4. United Bank Ltd	www.ubl.com.pk
<i>Private Banks</i>	
1. Askari Commercial Bank Ltd.	www.askaribank.com.pk
2. Bank Al-Falah Ltd.	www.bankalfalah.com
3. Bank Al-Habib Ltd.	www.bankalhabib.com
4. Bolan Bank Ltd.	www.bolanbank.com.pk
5. Faysal Bank Ltd.	www.faysalbank.com.pk
6. KASB Bank Ltd.	www.kasbbank.com
7. Meezan Bank Ltd.	www.meezanbank.com
8. Metropolitan Bank Ltd	www.metrobank.com.pk
9. PICIC Commercial Bank Ltd.	www.picicbank.com.pk
10. Prime Commercial Bank Ltd.	www.primebank.com.pk
11. Saudi-Pak Commercial Bank Ltd.	www.saudipakbank.com
12. Soneri Bank Ltd.	www.soneri.com
13. Union Bank Ltd.	www.unionbank.com.pk
14. NIB Ltd.	www.nibpk.com
15. Dawood Bank Ltd.	www.dawoodbank.com
16. Crescent Commercial Bank Ltd.	www.cresbank.com
17. Trust Commercial Bank Ltd.	www.trustbank.com.pk
FOREIGN BANKS	
1. ABN Amro Bank NV	www.abnamro.com
2. Al- Baraka Islamic Bank B.S.C	www.albaraka.com.pk
3. American Express Bank Ltd.	www.aexp.com
4. Citi Bank N.A	www.citibank.com.pk
5. Deutsche Bank AE	www.db.com
6. Habib Bank AG Zurich	www.habibbank.com
7. Oman International Bank SAOG	www.obiom.com
8. Rupali Bank Ltd	
9. Standard Chartered Bank Ltd	www.standardchartered.com
10. The Bank of Tokyo-Mitsubishi Ltd.	www.btm.co.jp
11. The Hong Kong & Shanghai Banking Corporation Ltd.	www.hsbc.com.pk