

### 3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
<b>Liabilities</b>							
Capital	505,876.0	501,119.9	540,096.2	548,631.7	552,067.2	657,627.1	517,287.1
Reserves	463,359.4	615,757.0	641,746.7	620,448.7	670,241.5	639,464.0	756,858.3
<b>Demand Deposits</b>	<b>4,504,968.9</b>	<b>5,172,476.2</b>	<b>5,093,745.0</b>	<b>5,561,224.4</b>	<b>6,091,277.9</b>	<b>6,625,035.0</b>	<b>7,346,818.9</b>
(a) Scheduled Banks	98,803.1	100,097.7	130,265.0	125,696.4	156,691.2	137,339.5	139,141.6
(b) Others	4,406,165.8	5,072,378.6	4,963,480.0	5,435,528.0	5,934,586.7	6,487,695.6	7,207,677.3
<b>Time Deposits</b>	<b>4,007,387.0</b>	<b>4,095,938.6</b>	<b>4,471,553.0</b>	<b>4,735,749.1</b>	<b>4,922,988.5</b>	<b>5,116,374.3</b>	<b>4,794,920.0</b>
(a) Scheduled Banks	10,199.9	15,308.1	25,153.3	13,620.1	16,316.8	11,969.3	55,704.4
(b) Others	3,997,187.1	4,080,630.5	4,446,399.7	4,722,129.0	4,906,671.7	5,104,405.0	4,739,215.6
<b>Borrowings from</b>	<b>1,004,854.1</b>	<b>1,270,882.4</b>	<b>1,671,566.8</b>	<b>2,205,538.8</b>	<b>1,813,770.6</b>	<b>2,598,567.8</b>	<b>2,948,938.7</b>
(a). State Bank of Pakistan	640,774.4	917,993.5	1,412,514.5	1,787,927.8	1,196,829.5	1,852,645.3	2,095,843.3
(b) Banks Abroad	78,326.8	107,372.1	129,203.3	172,580.1	210,077.1	318,209.0	340,117.8
(c) Other Scheduled Banks	285,753.0	245,516.8	129,849.0	245,030.9	406,864.0	427,713.5	512,977.5
Head Office and Inter-Bank Adjustment	133,203.2	169,715.1	262,859.0	134,407.5	149,948.3	145,795.8	127,658.8
Contingent Liabilities as per contra	3,810,594.3	4,193,278.7	4,196,427.7	4,446,871.7	4,151,895.4	5,092,265.8	5,470,701.3
Other Liabilities	3,286,848.8	3,115,490.3	3,435,634.1	3,508,024.7	4,269,817.7	3,743,437.9	5,590,176.9
<b>Total Liabilities / Assets</b>	<b>17,717,091.8</b>	<b>19,134,658.2</b>	<b>20,313,628.4</b>	<b>21,760,896.7</b>	<b>22,622,007.3</b>	<b>24,618,567.7</b>	<b>27,553,359.8</b>
<b>Assets</b>							
<b>Cash</b>	<b>742,013.9</b>	<b>937,644.7</b>	<b>813,373.2</b>	<b>821,920.2</b>	<b>1,113,358.3</b>	<b>1,215,145.2</b>	<b>1,258,728.2</b>
(a) Notes, Coins and Silver	165,758.7	187,997.8	190,966.5	256,738.8	212,555.5	294,332.1	238,297.8
(b) Balances with State Bank of Pakistan	316,856.2	405,453.1	415,475.4	380,156.7	636,117.9	650,567.5	718,680.5
(c) Balances with Other Scheduled Banks	259,399.0	344,193.8	206,931.3	185,024.7	264,685.0	270,245.6	301,749.8
Balances held Abroad	194,060.3	186,453.2	226,193.8	188,926.2	175,738.3	217,541.2	178,730.1
Bills Purchased and Discounted	223,108.6	201,422.5	171,840.1	190,090.3	176,612.8	208,966.9	225,650.5
<b>Advances to</b>	<b>4,473,778.5</b>	<b>4,643,595.7</b>	<b>4,922,944.9</b>	<b>5,198,093.1</b>	<b>5,649,917.1</b>	<b>6,047,133.8</b>	<b>6,451,545.7</b>
(a) Scheduled Banks	61,359.1	139,739.8	178,894.1	119,901.1	246,686.9	81,194.8	145,084.1
(b) Others	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2	5,965,939.0	6,306,461.6
<b>Investment in Securities and Shares</b>	<b>5,191,601.1</b>	<b>6,011,774.8</b>	<b>6,752,158.1</b>	<b>7,610,278.2</b>	<b>7,268,792.7</b>	<b>8,227,773.0</b>	<b>8,605,039.7</b>
(a) Federal Government Securities	2,640,857.0	3,017,006.1	3,377,903.4	3,975,046.5	3,144,843.2	3,374,796.2	2,965,941.9
(b) Treasury Bills	1,728,730.5	2,164,377.3	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.8
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	97,653.5	104,955.0	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4
(e) Others	724,360.1	725,436.4	736,949.0	783,637.1	857,169.5	832,668.8	793,203.5
<b>Bank Premises</b>	<b>201,254.3</b>	<b>238,727.9</b>	<b>244,496.3</b>	<b>268,335.0</b>	<b>256,711.9</b>	<b>295,253.6</b>	<b>329,884.8</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>629,373.4</b>	<b>615,872.8</b>	<b>933,679.9</b>	<b>791,734.1</b>	<b>1,340,189.5</b>	<b>999,505.6</b>	<b>378,230.7</b>
<b>Contingent Assets as per contra</b>	<b>3,810,594.3</b>	<b>4,193,278.7</b>	<b>4,196,427.7</b>	<b>4,446,871.7</b>	<b>4,151,895.4</b>	<b>5,092,265.8</b>	<b>5,470,701.3</b>
<b>Other Assets</b>	<b>2,251,307.2</b>	<b>2,105,887.8</b>	<b>2,052,514.4</b>	<b>2,244,647.9</b>	<b>2,488,791.4</b>	<b>2,314,982.6</b>	<b>4,654,848.8</b>

Source: Statistics & Data Warehouse Department, SBP

## 3.2 Classification of Scheduled Banks' Deposits

### by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount	No. of Accounts.	Amount
<b>Current Deposits</b>	21,746,238	2,972,133.4	22,952,066	3,320,845.1	24,611,041	3,529,662.3	26,106,174	3,875,767.2	28,292,051	3,923,519.5
<b>Call Deposits</b>	177,924	125,084.7	236,955	160,330.3	234,823	165,902.0	264,426	243,578.3	265,271	196,837.3
<b>Other Deposits Accounts</b>	89,994	44,294.5	105,047	50,630.9	93,342	73,615.7	109,297	90,065.7	16,596	66,284.3
<b>Saving Deposits</b>	20,084,727	4,088,784.0	20,201,900	4,369,175.0	20,083,575	4,601,833.5	20,711,068	4,940,453.1	20,862,777	5,129,299.6
<b>FIXED DEPOSITS</b>	1,273,957	2,179,583.1	1,522,806	2,256,675.7	1,468,461	2,470,244.9	1,815,147	2,442,236.4	1,128,639	2,630,952.2
Less Than 6 months	394,043	849,875.5	550,535	803,367.1	694,075	883,283.2	778,861	814,275.1	318,156	962,501.0
For 6 months & over but less than 1 year	229,338	347,019.8	165,884	381,503.8	141,162	425,611.3	139,039	442,027.3	148,503	413,279.6
For 1 year & over but less than 2 years	248,744	688,204.7	378,983	763,505.4	263,495	862,236.8	340,535	913,850.0	276,046	990,877.7
For 2 years & over but less than 3 years	66,434	37,797.1	74,840	42,660.2	61,992	36,237.5	56,586	30,126.6	60,385	29,595.4
For 3 years & over but less than 4 years	116,023	113,865.0	108,288	83,077.2	98,244	82,679.0	95,747	68,719.7	79,366	56,031.7
For 4 years & over but less than 5 years	13,330	5,933.4	14,901	4,978.7	11,067	3,534.9	13,595	4,832.5	29,882	10,411.0
For 5 years & over	206,045	136,887.5	229,375	177,583.3	198,426	176,662.2	390,784	168,405.3	216,301	168,255.8
<b>All Deposits</b>	<b>43,372,840</b>	<b>9,409,879.7</b>	<b>45,018,774</b>	<b>10,157,657.0</b>	<b>46,491,242</b>	<b>10,841,258.4</b>	<b>49,006,112</b>	<b>11,592,100.6</b>	<b>50,565,334</b>	<b>11,946,893.0</b>

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

### 3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014		2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec	
<b>A. FOREIGN CONSTITUENTS:</b>	<b>86,369.0</b>	<b>95,035.4</b>	<b>111,617.4</b>	<b>111,990.1</b>	<b>112,132.7</b>	<b>126,415.9</b>	<b>135,522.0</b>	
I. Official	12,755.8	14,747.2	15,298.4	17,335.5	17,549.5	18,912.8	20,438.4	
II. Business	40,181.5	46,718.2	52,085.7	51,543.7	54,678.7	57,669.0	63,157.0	
III. Personal	33,431.6	33,570.0	44,233.4	43,110.9	39,904.4	49,834.1	51,926.6	
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>8,316,984.0</b>	<b>9,057,973.6</b>	<b>9,298,262.2</b>	<b>10,045,666.9</b>	<b>10,729,125.7</b>	<b>11,465,684.7</b>	<b>11,811,371.0</b>	
<b>I. Government :</b>	<b>866,947.8</b>	<b>985,439.5</b>	<b>1,066,426.0</b>	<b>1,235,250.1</b>	<b>1,344,112.1</b>	<b>1,584,254.6</b>	<b>1,669,449.3</b>	
A. Federal Government	518,887.7	558,674.8	638,142.6	744,874.3	783,981.2	916,845.2	927,361.9	
B. Provincial Governments	327,769.5	404,401.0	407,848.1	467,303.5	533,566.7	624,451.0	683,460.7	
C. Local Bodies ( City Governments )	20,290.5	22,363.6	20,435.3	23,072.3	26,564.2	42,958.4	58,626.7	
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>493,245.1</b>	<b>480,793.8</b>	<b>489,923.1</b>	<b>561,827.1</b>	<b>634,300.3</b>	<b>705,130.9</b>	<b>701,246.7</b>	
A. Agriculture, Forestry, Hunting & Fishing	321.2	360.0	371.8	494.8	508.2	549.9	535.0	
B. Mining & Quarrying	97,033.9	83,753.9	82,004.4	85,082.9	116,736.3	95,302.8	81,920.0	
C. Manufacturing	110,123.1	117,012.4	126,644.6	139,875.4	145,948.1	184,254.6	180,828.1	
D. Construction	225.7	245.5	196.3	345.9	347.6	297.6	397.7	
E. Utilities	108,743.9	108,403.2	103,146.1	138,209.5	135,456.0	171,277.6	168,037.3	
F. Commerce	38,681.7	29,925.7	24,757.5	18,431.6	20,196.5	28,134.4	28,426.0	
G. Transport, Storage & Communication	102,914.6	106,746.8	115,648.7	130,185.9	123,937.7	133,725.0	149,120.0	
H. Services	27,068.4	29,880.8	30,451.1	37,782.7	38,836.5	39,482.7	43,578.6	
I. Others	8,132.5	4,465.5	6,702.5	11,418.4	52,333.4	52,106.4	48,404.0	
<b>III. Non-Bank Financial Companies :</b>	<b>163,181.9</b>	<b>191,283.2</b>	<b>278,431.2</b>	<b>281,417.0</b>	<b>352,725.1</b>	<b>399,531.3</b>	<b>435,646.9</b>	
A. Co-operative Banks	2,141.3	2,113.8	4,639.6	7,883.7	5,604.3	7,687.0	6,593.7	
B. Development Financial Institutions	2,929.7	2,990.0	4,072.6	2,912.4	5,673.5	8,478.4	5,438.7	
C. Insurance Companies	42,654.5	40,532.8	66,275.6	58,678.9	85,423.0	85,020.7	107,270.0	
D. Micro Finance Banks	2,358.3	2,381.2	4,217.9	4,860.0	3,305.2	6,865.2	8,266.6	
E. Other NBFC's	113,098.0	143,265.5	199,225.4	207,082.1	252,719.1	291,479.9	308,077.9	
<b>IV. Private Sector Enterprises :</b>	<b>2,346,704.5</b>	<b>2,511,456.1</b>	<b>2,432,551.6</b>	<b>2,540,568.5</b>	<b>2,772,566.3</b>	<b>2,881,595.1</b>	<b>2,909,870.2</b>	
A. Agriculture, Hunting and Forestry	215,626.7	211,740.3	225,085.0	242,061.3	263,887.5	240,720.1	231,410.4	
1- Growing of crops	193,051.4	189,203.8	203,935.6	222,149.1	243,732.3	219,841.4	207,776.2	
2- Farming of animals	12,177.2	11,368.6	9,811.9	10,598.6	10,033.3	10,257.5	12,523.9	
3- Agricultural and animal husbandry	5,481.3	5,661.9	5,161.9	4,200.8	3,921.6	3,959.7	3,647.0	
4- Agricultural machinery and equipments	3,651.4	4,023.4	4,527.4	3,382.2	4,020.6	3,960.1	4,315.7	
5- Hunting, trapping, forestry & logging	85.8	113.1	111.0	49.5	108.4	98.8	13.5	
6- Forestry and Logging and Related Service	1,179.6	1,369.5	1,537.2	1,681.2	2,071.3	2,602.7	3,134.1	
B. Fishing and fish farming etc.	2,495.1	2,319.1	2,525.0	2,356.1	1,903.4	1,999.6	1,441.1	
C. Mining and Quarrying	69,787.8	94,917.4	86,412.2	71,833.7	83,046.0	82,222.4	94,219.9	
1- Mining of coal	11,975.6	12,441.6	13,903.6	13,764.8	17,138.2	16,277.7	15,428.1	
2- Crude petroleum & natural gas	51,083.3	74,544.1	65,379.8	48,731.8	57,218.6	58,100.1	57,218.6	
3- Iron & non-ferrous metal ores	1,022.9	2,526.2	2,444.0	4,969.4	3,494.4	3,336.0	3,494.4	
4- Quarrying of stone, sand and clay	872.2	805.4	786.8	902.3	882.2	929.7	909.3	
5- Chemical, fertilizer, Salt etc.	4,833.8	4,600.1	3,898.0	3,465.5	4,312.7	3,578.8	4,312.7	
D. Manufacturing	606,901.6	686,520.2	690,441.1	687,258.8	767,446.4	771,903.3	859,278.7	
1- Food products and beverages	108,231.0	120,480.0	133,919.8	107,758.8	139,921.9	131,209.1	142,258.0	
2- Tobacco products	1,962.4	3,350.9	1,601.9	2,137.8	2,327.3	3,279.4	4,913.2	
3- Textiles	108,616.2	118,801.4	103,897.1	110,513.4	122,866.0	113,838.7	129,900.0	
i) Spinning, weaving, finishing of textiles	89,388.9	94,926.1	75,482.8	78,527.3	83,049.6	77,015.6	90,409.7	
a) Spinning of fibers	48,170.5	53,589.8	44,691.2	45,236.4	48,840.3	42,961.2	51,864.9	
b) Weaving of textiles	27,059.5	26,577.5	17,696.8	17,232.0	18,462.7	18,730.1	20,973.0	
c) Finishing of textiles	14,158.8	14,758.8	13,094.8	16,058.8	15,746.7	15,324.3	17,571.9	
ii) Made-up textile articles	8,430.0	11,193.4	11,808.1	12,941.0	15,302.6	16,545.8	16,863.3	
iii) Knit wear	4,070.9	4,252.0	4,872.3	5,136.4	5,608.0	5,872.0	5,417.0	
iv) Carpets and rugs	2,547.3	2,804.9	3,168.4	3,134.3	4,025.0	4,143.2	9,498.3	
v) Other textiles n.e.s.	4,179.2	5,625.0	8,565.6	10,774.5	14,880.8	10,262.2	7,711.6	
4- Wearing apparel, readymade garments etc.	13,514.0	14,637.4	14,948.4	17,020.8	20,216.8	22,542.3	25,904.2	

### 3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
5- Tanning and dressing of leather; manufacture of luggage and footwear	12,360.2	12,147.3	13,917.8	13,822.8	16,746.5	17,069.6	16,244.3
i.) Tanning & dressing of leather, luggage, handbags etc.	4,946.3	5,132.5	5,591.4	6,381.0	8,638.0	8,377.8	8,638.0
ii.) Footwear	7,413.9	7,014.8	8,326.4	7,441.7	8,108.5	8,691.8	8,086.1
a) Leather wear	6,688.2	5,922.9	7,308.8	6,166.4	6,657.6	7,125.2	6,345.0
b) Rubber and Plastic wear	725.7	1,091.9	1,017.6	1,275.4	1,450.9	1,566.6	1,741.1
6- Wood and products of wood cork	3,150.8	3,302.7	4,363.9	4,546.9	4,364.2	4,461.6	4,421.7
7- Paper, paperboard and products	4,162.7	4,902.3	6,044.9	6,029.1	6,601.0	7,499.2	8,866.3
8- Printing, publishing and allied industries	8,376.9	12,400.8	11,712.8	12,018.7	12,738.1	14,549.1	14,453.8
9- Coke and refined petroleum products	51,572.7	51,397.5	49,719.8	43,039.3	50,623.7	54,332.4	44,581.0
10- Chemicals and chemical products	125,018.0	106,329.8	118,203.8	106,029.9	131,913.9	108,372.2	143,336.7
11- Rubber and plastics products	7,498.9	8,082.6	7,048.7	7,041.9	8,932.9	9,726.9	10,043.9
12- Other non-metallic mineral products	23,383.6	33,144.6	38,938.9	49,877.0	34,937.2	54,667.5	64,345.6
13- Basic metals	21,375.2	21,574.0	20,944.1	19,304.6	20,879.5	28,265.4	27,677.1
14- Fabricated metal products	6,353.8	7,548.2	5,716.8	6,579.7	7,780.0	9,288.2	11,940.0
15- Machinery and equipment	18,997.0	41,772.8	24,717.2	24,700.6	26,636.5	29,723.2	26,733.5
16- Office, accounting and computing machinery	1,029.3	991.4	1,809.0	1,278.5	2,135.5	2,053.8	2,062.1
17- Electrical machinery and apparatus	14,803.9	18,926.4	25,530.6	23,341.5	24,490.5	20,318.5	28,350.8
18- Radio, television and communication equipment and apparatus	3,077.7	6,379.2	4,194.7	4,023.4	4,392.2	4,172.8	4,997.0
19- Medical, precision and optical instruments, watches and clocks	8,911.0	10,183.3	11,692.4	12,653.6	13,302.3	12,185.4	12,611.9
20- Motor vehicles, trailers and semi-trailers	26,025.0	49,017.5	48,425.0	69,982.8	65,282.1	70,909.7	72,533.5
21- Other transport equipments	6,242.2	8,538.1	7,793.0	8,163.5	10,762.0	10,329.4	10,696.3
22- Furniture and fixture	2,594.6	1,703.7	1,635.9	1,551.7	1,878.1	2,117.4	2,660.0
23- Jewellery and related articles	2,727.5	2,493.0	2,580.7	2,795.2	2,979.1	2,471.7	2,865.8
24- Sports goods	2,924.2	3,298.9	3,760.4	4,215.2	4,945.4	4,709.4	5,814.8
25- Handicrafts	133.9	169.5	158.2	361.0	199.2	177.0	220.3
26- Other manufacturing n.e.s.	23,858.9	24,946.8	27,165.2	28,471.1	29,594.5	33,633.2	40,846.9
E. Ship breaking and waste / scrape (junk) etc.	3,349.1	2,787.3	2,802.2	2,290.4	2,904.5	3,668.8	4,920.9
F. Electricity, gas and water supply	59,709.2	74,508.5	77,680.7	93,722.9	108,039.7	134,181.8	97,253.2
G. Construction	157,011.7	164,771.7	138,492.7	184,763.7	179,137.0	247,219.9	251,852.4
1- Building	114,225.3	119,438.5	100,134.3	125,032.7	121,625.6	158,583.7	154,251.2
2- Infrastructure	42,786.4	45,333.3	38,358.4	59,731.1	57,511.4	88,636.2	97,601.2
H. Commerce and Trade	360,605.5	370,860.5	344,212.7	352,878.9	382,537.7	375,486.9	367,987.5
1- Sale, maintenance and repair of motor vehicles and motorcycles	15,425.4	18,339.7	16,094.2	17,989.5	17,937.7	18,508.2	19,111.7
2- Wholesale and commission trade	175,577.4	178,224.3	164,578.8	174,820.9	193,214.6	187,277.7	192,318.8
i) Exports	51,409.2	48,426.9	46,668.6	47,502.2	49,448.9	45,506.3	49,448.9
ii) Imports	21,928.5	24,245.1	25,207.6	30,402.7	33,131.0	35,603.2	33,131.0
iii) Domestic whole sales	102,239.8	105,552.4	92,702.5	96,916.0	110,634.7	106,168.2	111,671.2
3- Retail trade	169,602.7	174,296.4	163,539.8	160,068.4	171,385.4	169,701.0	156,557.1
I. Hotels, restaurants and clubs etc	13,275.2	13,129.5	13,341.4	14,429.0	19,118.0	18,021.0	16,800.4
J. Transport, storage and communications	145,974.7	137,610.2	153,003.6	170,768.1	186,582.6	180,692.9	211,393.7
K. Real estate, renting and business activities	283,795.1	299,158.9	290,333.6	285,563.3	300,098.0	301,132.4	318,187.5
1- Real estate activities	44,444.9	38,179.6	36,940.5	48,193.5	49,505.6	59,266.8	84,913.2
2- Renting of machinery and equipment	4,994.3	1,946.5	1,747.9	2,189.6	2,201.9	2,350.8	2,429.0
3- Computer and related activities	21,652.3	25,760.4	26,852.0	29,928.2	30,461.9	29,785.9	33,320.0
4- Research and development	5,597.7	6,153.0	5,625.1	6,254.8	7,260.4	7,696.5	8,620.7
5- Other business activities	207,105.9	227,119.5	219,168.1	198,997.2	210,668.2	202,032.3	188,904.6
L. Education	56,297.7	55,926.7	58,067.1	59,689.5	86,467.4	71,543.0	85,274.8
M. Health and social work	28,622.4	41,024.4	39,395.5	37,405.5	45,195.7	47,636.4	50,051.4
N. Other community, social and personal service activities	78,450.4	82,055.9	73,437.1	98,330.2	108,334.9	105,014.9	132,458.1
O. Other private business n.e.c	264,802.2	274,125.4	237,321.5	237,216.8	237,867.6	300,151.7	187,340.3
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>200,413.5</b>	<b>190,314.0</b>	<b>205,780.2</b>	<b>237,140.9</b>	<b>267,292.5</b>	<b>284,071.6</b>	<b>317,764.4</b>
<b>VI. Personal</b>	<b>4,176,832.2</b>	<b>4,628,148.2</b>	<b>4,749,553.4</b>	<b>5,099,019.7</b>	<b>5,282,286.6</b>	<b>5,538,367.8</b>	<b>5,726,255.1</b>
<b>VII. Others</b>	<b>69,659.0</b>	<b>70,538.8</b>	<b>75,596.7</b>	<b>90,443.6</b>	<b>75,842.8</b>	<b>72,733.3</b>	<b>51,138.3</b>
<b>TOTAL</b>	<b>8,403,353.0</b>	<b>9,153,009.0</b>	<b>9,409,879.7</b>	<b>10,157,657.0</b>	<b>10,841,258.4</b>	<b>11,592,100.6</b>	<b>11,946,893.0</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account

As on 31<sup>st</sup> Dec, 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		D O M E S T I C C O N S T I T U E N T S							
			Government		Non Financial Public Sector		NBFC's		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	3,204	6.4	37,827	84.3	613	1.3	1,537	2.1	674,971	1,804.1
5,000 to 10,000	1,543	10.7	22,183	161.8	171	1.2	687	4.5	823,200	6,118.5
10,000 to 20,000	2,791	39.9	92,918	1,299.3	166	2.3	733	10.4	814,863	11,875.7
20,000 to 25,000	886	19.6	15,060	329.1	46	1.0	178	3.9	319,079	7,211.4
25,000 to 30,000	656	17.8	28,152	772.3	31	0.8	164	4.4	306,060	8,325.1
30,000 to 40,000	3,645	119.2	29,090	1,007.2	69	2.3	184	6.2	592,246	20,427.0
40,000 to 50,000	818	36.4	25,771	1,160.1	70	3.1	1,074	50.5	582,842	26,094.3
50,000 to 60,000	2,098	110.1	29,236	1,597.6	97	5.5	134	7.2	460,783	25,250.0
60,000 to 70,000	1,125	71.6	20,388	1,322.7	72	4.7	198	13.0	393,384	25,582.0
70,000 to 80,000	4,599	336.0	22,236	1,657.4	65	4.9	317	23.4	371,397	27,735.9
80,000 to 90,000	593	50.1	7,405	630.3	118	10.2	155	13.2	300,043	25,350.6
90,000 to 100,000	433	41.0	7,716	746.8	31	2.9	138	12.9	297,435	28,300.0
100,000 to 200,000	7,418	1,023.3	68,863	9,716.9	527	71.5	982	141.7	1,575,505	222,269.5
200,000 to 300,000	4,239	1,045.0	28,985	7,001.6	739	175.9	563	142.6	522,430	126,959.9
300,000 to 400,000	3,858	1,339.6	16,019	5,650.0	328	112.2	290	101.8	231,116	79,389.7
400,000 to 500,000	2,888	1,302.7	16,076	7,305.0	136	60.0	296	133.3	143,236	63,899.0
500,000 to 600,000	3,371	1,866.1	7,612	4,258.0	122	67.9	220	119.8	86,455	47,047.8
600,000 to 700,000	7,596	5,079.1	4,562	2,987.6	86	55.3	179	113.8	59,834	38,734.1
700,000 to 800,000	1,625	1,206.4	25,447	19,257.9	458	339.5	575	423.8	42,747	31,864.6
800,000 to 900,000	1,696	1,431.0	2,236	1,896.4	64	54.1	175	149.3	32,017	27,133.1
900,000 to 1,000,000	1,121	1,068.7	5,549	5,308.8	116	112.3	116	109.1	24,865	23,545.4
1,000,000 to 2,000,000	6,942	9,483.9	45,690	54,723.0	3,600	4,024.0	1,347	1,931.9	115,012	157,582.7
2,000,000 to 3,000,000	2,807	6,800.6	6,525	15,998.9	362	924.2	759	1,873.6	32,752	80,043.3
3,000,000 to 4,000,000	1,798	6,155.9	3,832	13,084.9	224	772.9	714	2,454.4	17,774	61,198.1
4,000,000 to 5,000,000	1,045	4,596.2	2,723	11,696.9	217	976.7	300	1,364.8	10,096	44,886.4
5,000,000 to 6,000,000	622	3,326.8	2,571	13,939.8	211	1,156.6	1,044	5,406.1	7,492	40,468.6
6,000,000 to 7,000,000	236	1,518.4	1,291	8,328.7	109	712.0	206	1,326.5	4,815	31,040.3
7,000,000 to 8,000,000	560	4,225.2	1,268	9,613.9	61	457.2	167	1,222.3	3,689	27,600.2
8,000,000 to 9,000,000	548	4,720.2	985	8,372.2	70	596.8	102	862.4	3,390	28,748.2
9,000,000 to 10,000,000	423	4,066.3	1,084	10,302.1	66	623.1	333	3,165.8	3,018	28,612.4
10,000,000 and over	1,654	74,407.8	12,816	1,449,237.9	2,287	689,914.5	2,939	414,452.2	24,449	1,534,772.6
<b>TOTAL</b>	<b>72,838</b>	<b>135,522.0</b>	<b>592,116</b>	<b>1,669,449.3</b>	<b>11,332</b>	<b>701,246.7</b>	<b>16,806</b>	<b>435,646.9</b>	<b>8,876,995</b>	<b>2,909,870.2</b>

### 3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder & Size of Account

As on 31<sup>st</sup> Dec, 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	D O M E S T I C C O N S T I T U E N T S								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	23,648	59.0	1,680,953	4,146.4	35,405	72.0	2,454,954	6,169.1	2,458,158	6,175.5
5,000 to 10,000	14,785	109.3	1,364,099	10,087.3	46,611	373.1	2,271,736	16,855.5	2,273,279	16,866.2
10,000 to 20,000	12,373	180.7	2,642,287	39,782.2	22,814	335.9	3,586,154	53,486.4	3,588,945	53,526.4
20,000 to 25,000	4,319	99.3	1,343,688	30,376.3	11,208	251.8	1,693,578	38,272.8	1,694,464	38,292.4
25,000 to 30,000	3,147	88.9	1,551,450	42,656.8	21,351	585.8	1,910,355	52,434.2	1,911,011	52,452.0
30,000 to 40,000	19,739	687.1	3,126,171	109,481.6	26,629	922.2	3,794,128	132,533.7	3,797,773	132,652.8
40,000 to 50,000	13,026	584.6	2,918,161	130,891.5	43,552	1,908.6	3,584,496	160,692.6	3,585,314	160,729.0
50,000 to 60,000	18,211	1,001.8	2,674,478	146,905.3	30,552	1,670.8	3,213,491	176,438.3	3,215,589	176,548.4
60,000 to 70,000	1,713	111.7	2,480,189	160,951.2	14,692	939.7	2,910,636	188,924.9	2,911,761	188,996.5
70,000 to 80,000	4,871	367.8	2,149,594	161,132.3	16,340	1,274.8	2,564,820	192,196.5	2,569,419	192,532.5
80,000 to 90,000	5,729	481.8	1,868,282	158,503.9	10,680	904.2	2,192,412	185,894.1	2,193,005	185,944.2
90,000 to 100,000	9,493	907.0	1,709,305	161,973.6	22,013	2,102.5	2,046,131	194,045.8	2,046,564	194,086.8
100,000 to 200,000	33,471	4,794.7	9,163,623	1,280,774.3	85,045	12,110.7	10,928,016	1,529,879.4	10,935,434	1,530,902.7
200,000 to 300,000	11,474	2,850.8	2,808,115	681,172.4	30,182	7,102.0	3,402,488	825,405.1	3,406,727	826,450.1
300,000 to 400,000	7,396	2,441.7	1,103,821	379,031.3	4,523	1,591.6	1,363,493	468,318.3	1,367,351	469,657.9
400,000 to 500,000	3,579	1,548.3	549,188	242,894.2	991	445.8	713,502	316,285.6	716,390	317,588.3
500,000 to 600,000	2,599	1,366.8	282,181	153,803.3	1,679	909.6	380,868	207,573.1	384,239	209,439.1
600,000 to 700,000	1,546	991.7	182,173	117,918.9	1,147	723.4	249,527	161,525.0	257,123	166,604.0
700,000 to 800,000	944	707.0	135,798	101,443.0	1,324	995.3	207,293	155,031.1	208,918	156,237.5
800,000 to 900,000	796	674.4	96,117	81,323.7	1,060	914.8	132,465	112,145.8	134,161	113,576.8
900,000 to 1,000,000	2,072	1,998.3	80,194	75,830.8	427	400.9	113,339	107,305.7	114,460	108,374.4
1,000,000 to 2,000,000	5,450	7,603.3	277,816	376,901.1	825	1,076.0	449,740	603,841.9	456,682	613,325.8
2,000,000 to 3,000,000	2,213	5,342.2	80,060	192,111.6	473	1,049.9	123,144	297,343.6	125,951	304,144.1
3,000,000 to 4,000,000	1,689	5,926.9	28,491	97,321.9	329	1,119.7	53,053	181,878.9	54,851	188,034.8
4,000,000 to 5,000,000	944	4,218.3	15,270	67,710.5	22	96.1	29,572	130,949.7	30,617	135,545.9
5,000,000 to 6,000,000	630	3,385.6	9,855	52,844.3	15	77.9	21,818	117,279.1	22,440	120,605.9
6,000,000 to 7,000,000	442	2,832.5	5,456	35,060.7	69	429.8	12,388	79,730.3	12,624	81,248.7
7,000,000 to 8,000,000	252	1,896.3	3,443	25,687.6	85	598.8	8,965	67,076.3	9,525	71,301.5
8,000,000 to 9,000,000	294	2,492.2	2,848	23,987.6	35	285.3	7,724	65,344.7	8,272	70,064.9
9,000,000 to 10,000,000	232	2,178.1	2,105	19,848.4	4	38.4	6,842	64,768.2	7,265	68,834.5
10,000,000 and over	3,480	259,836.5	19,246	563,701.1	151	9,830.8	65,368	4,921,745.5	67,022	4,996,153.3
<b>TOTAL</b>	<b>210,557</b>	<b>317,764.4</b>	<b>40,354,457</b>	<b>5,726,255.1</b>	<b>430,233</b>	<b>51,138.3</b>	<b>50,492,496</b>	<b>11,811,371.0</b>	<b>50,565,334</b>	<b>11,946,893.0</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.5 Province/Region and Categories of Deposits Holders\*

(Billion Rupees)

Provinces/Regions	Category	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	1.03	111.11	112.13	1.65	124.76	126.42	2.43	133.09	135.52
	Govt.	41.61	1,302.50	1,344.11	50.74	1,533.51	1,584.25	45.07	1,624.38	1,669.45
	NFPSEs	24.89	609.41	634.30	3.33	701.80	705.13	4.20	697.04	701.25
	NBFCs & Fin Aux.	1.66	351.06	352.72	1.85	397.68	399.53	4.64	431.01	435.65
	Private Sector	243.08	2,529.48	2,772.57	252.31	2,629.29	2,881.60	255.20	2,654.67	2,909.87
	Trust Fund	5.84	261.45	267.29	7.12	276.95	284.07	6.77	310.99	317.76
	Personal	782.21	4,500.08	5,282.29	823.68	4,714.68	5,538.37	893.69	4,832.56	5,726.26
	Others	17.40	58.44	75.84	21.03	51.70	72.73	18.63	32.51	51.14
	<b>Total</b>		<b>1,117.72</b>	<b>9,723.54</b>	<b>10,841.26</b>	<b>1,161.72</b>	<b>10,430.38</b>	<b>11,592.10</b>	<b>1,230.63</b>	<b>10,716.26</b>
<b>Punjab</b>	Foreign	0.49	20.81	21.30	1.27	25.53	26.80	2.01	29.42	31.43
	Govt.	6.04	548.09	554.13	7.79	687.78	695.56	6.60	751.68	758.28
	NFPSEs	0.59	170.25	170.84	0.73	221.45	222.18	1.44	226.50	227.94
	NBFCs & Fin Aux.	0.42	42.28	42.70	0.17	27.08	27.25	2.91	44.50	47.41
	Private Sector	145.88	1,072.20	1,218.08	155.89	1,078.98	1,234.87	155.23	1,044.17	1,199.40
	Trust Fund	3.13	80.15	83.28	3.33	85.06	88.40	2.16	96.12	98.28
	Personal	423.61	2,175.85	2,599.46	448.75	2,273.13	2,721.88	481.68	2,349.16	2,830.84
	Others	0.36	6.14	6.50	0.96	5.07	6.03	1.18	7.32	8.49
	<b>Total</b>		<b>580.53</b>	<b>4,115.78</b>	<b>4,696.31</b>	<b>618.89</b>	<b>4,404.08</b>	<b>5,022.97</b>	<b>653.21</b>	<b>4,548.86</b>
<b>Sindh</b>	Foreign	0.11	69.18	69.28	0.05	74.84	74.89	0.05	81.54	81.59
	Govt.	13.85	205.17	219.02	15.22	213.54	228.76	9.62	231.98	241.60
	NFPSEs	24.14	258.91	283.05	2.47	295.51	297.98	2.09	304.90	306.99
	NBFCs & Fin Aux.	0.19	291.52	291.71	0.04	346.51	346.55	0.11	366.64	366.75
	Private Sector	46.76	995.04	1,041.80	41.30	1,049.45	1,090.74	44.35	1,108.27	1,152.61
	Trust Fund	0.80	131.09	131.90	1.28	142.38	143.66	1.62	142.88	144.51
	Personal	89.80	1,431.59	1,521.39	82.29	1,438.69	1,520.98	111.18	1,509.69	1,620.87
	Others	0.13	7.12	7.25	0.06	5.59	5.65	0.04	5.82	5.87
	<b>Total</b>		<b>175.77</b>	<b>3,389.62</b>	<b>3,565.40</b>	<b>142.71</b>	<b>3,566.50</b>	<b>3,709.22</b>	<b>169.07</b>	<b>3,751.72</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	0.13	2.40	2.53	0.09	1.97	2.06	0.13	1.53	1.66
	Govt.	3.24	197.35	200.59	4.91	192.13	197.03	4.77	203.91	208.68
	NFPSEs	0.04	11.71	11.74	0.03	23.24	23.27	0.30	12.96	13.26
	NBFCs & Fin Aux.	0.12	0.78	0.90	0.02	5.28	5.30	0.12	4.31	4.43
	Private Sector	22.05	105.74	127.79	24.07	115.77	139.84	25.52	117.50	143.02
	Trust Fund	0.96	7.41	8.37	0.99	7.02	8.01	1.89	9.62	11.51
	Personal	126.54	346.59	473.12	136.76	361.43	498.19	146.47	362.76	509.23
	Others	1.33	5.91	7.23	1.61	3.48	5.09	1.58	3.25	4.83
	<b>Total</b>		<b>154.40</b>	<b>677.88</b>	<b>832.28</b>	<b>168.48</b>	<b>710.31</b>	<b>878.79</b>	<b>180.79</b>	<b>715.82</b>
<b>Balochistan</b>	Foreign	0.03	0.23	0.27	..	0.14	0.15	..	0.34	0.34
	Govt.	12.19	40.87	53.05	10.97	50.87	61.84	11.30	54.53	65.84
	NFPSEs	0.07	5.43	5.50	0.06	9.67	9.73	0.06	8.57	8.63
	NBFCs & Fin Aux.	..	0.07	0.08	-	0.10	0.10	..	0.31	0.31
	Private Sector	4.46	40.68	45.13	7.42	49.40	56.82	5.64	43.19	48.83
	Trust Fund	0.20	1.68	1.88	0.33	2.49	2.82	0.31	2.13	2.44
	Personal	12.41	98.78	111.20	15.48	109.63	125.12	20.04	105.23	125.28
	Others	15.52	4.60	20.12	18.34	3.35	21.69	15.60	3.26	18.86
	<b>Total</b>		<b>44.89</b>	<b>192.34</b>	<b>237.22</b>	<b>52.62</b>	<b>225.64</b>	<b>278.26</b>	<b>52.96</b>	<b>217.56</b>
<b>Islamabad</b>	Foreign	..	15.61	15.62	..	20.22	20.23	0.01	19.50	19.51
	Govt.	1.91	291.93	293.84	5.16	366.31	371.47	5.72	361.55	367.27
	NFPSEs	-	160.37	160.37	..	150.04	150.04	..	143.45	143.45
	NBFCs & Fin Aux.	-	8.98	8.98	0.01	9.97	9.98	0.01	7.51	7.51
	Private Sector	3.11	279.88	282.99	2.65	301.17	303.82	2.73	308.74	311.47
	Trust Fund	0.26	39.37	39.62	0.26	38.03	38.28	0.32	58.13	58.44
	Personal	14.38	313.13	327.51	14.67	364.01	378.69	15.39	365.57	380.96
	Others	0.01	34.36	34.37	..	33.89	33.90	0.01	12.59	12.61
	<b>Total</b>		<b>19.67</b>	<b>1,143.63</b>	<b>1,163.31</b>	<b>22.76</b>	<b>1,283.64</b>	<b>1,306.40</b>	<b>24.19</b>	<b>1,277.04</b>
<b>FATA</b>	Foreign	..	..	..	..	..	..	..	..	..
	Govt.	0.62	0.09	0.71	0.59	0.09	0.68	0.51	0.11	0.62
	NFPSEs	0.06	0.07	0.13	0.03	0.08	0.11	0.21	0.13	0.34
	NBFCs & Fin Aux.	..	0.03	0.04	..	0.01	0.01	..	0.02	0.02
	Private Sector	2.88	1.38	4.25	3.13	1.47	4.60	3.07	1.50	4.57
	Trust Fund	..	0.05	0.05	0.22	0.05	0.27	..	0.05	0.05
	Personal	10.85	7.56	18.41	12.11	8.69	20.80	10.91	4.82	15.73
	Others	0.02	0.20	0.22	0.05	0.23	0.28	0.21	0.22	0.43
	<b>Total</b>		<b>14.43</b>	<b>9.39</b>	<b>23.82</b>	<b>16.13</b>	<b>10.61</b>	<b>26.75</b>	<b>14.92</b>	<b>6.85</b>

\* End Position.

### 3.5 Province/Region and Categories of Deposits Holders\*

(Billion Rupees)

Provinces/Regions	Category	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	0.06	0.06	0.11	0.04	..	0.04	..	..	..
	Govt.	3.37	8.32	11.69	5.74	7.56	13.30	6.31	7.10	13.41
	NFPSEs	..	0.13	0.13	..	1.58	1.58	0.09	0.14	0.23
	NBFCs & Fin Aux.	0.76	5.72	6.48	1.55	6.72	8.27	1.42	5.18	6.60
	Private Sector	3.33	10.53	13.86	3.45	7.86	11.32	3.10	5.34	8.44
	Trust Fund	0.16	0.30	0.45	0.32	0.48	0.80	0.14	0.45	0.59
	Personal	9.63	9.99	19.62	5.10	10.56	15.65	5.17	10.46	15.62
	Others	..	0.04	0.04	-	0.04	0.04	..	..	..
	<b>Total</b>	<b>17.31</b>	<b>35.08</b>	<b>52.39</b>	<b>16.20</b>	<b>34.80</b>	<b>51.01</b>	<b>16.23</b>	<b>28.67</b>	<b>44.90</b>
<b>AJK</b>	Foreign	0.20	2.82	3.02	0.19	2.07	2.26	0.23	0.76	0.98
	Govt.	0.38	10.69	11.07	0.37	15.24	15.60	0.23	13.51	13.75
	NFPSEs	..	2.53	2.53	..	0.24	0.24	0.01	0.40	0.42
	NBFCs & Fin Aux.	0.17	1.67	1.83	0.06	2.02	2.08	0.07	2.55	2.62
	Private Sector	14.62	24.04	38.66	14.38	25.20	39.58	15.56	25.97	41.52
	Trust Fund	0.33	1.41	1.74	0.39	1.44	1.84	0.33	1.62	1.95
	Personal	94.99	116.59	211.58	108.52	148.54	257.06	102.84	124.88	227.72
	Others	0.02	0.08	0.11	-	0.05	0.05	..	0.05	0.05
	<b>Total</b>	<b>110.72</b>	<b>159.81</b>	<b>270.53</b>	<b>123.91</b>	<b>194.79</b>	<b>318.71</b>	<b>119.27</b>	<b>169.73</b>	<b>289.00</b>

\* 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 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 & Fin Aux:** 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.



### 3.6 Classification of Scheduled Banks' Deposits by Size of Account

(End of Period : Million Rupees )

SIZE OF ACCOUNTS (Rs.)	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	2,584,903	6,047.8	2,543,223	6,198.5	2,775,353	6,700.3	2,388,668	5,493.0	2,458,158	6,175.5
5,000 to 10,000	2,581,518	19,098.8	2,295,370	16,925.9	2,013,782	14,942.2	2,102,406	15,571.7	2,273,279	16,866.2
10,000 to 20,000	3,615,619	53,597.2	3,825,056	56,101.4	3,386,633	49,903.7	3,898,256	58,035.7	3,588,945	53,526.4
20,000 to 25,000	1,861,158	41,854.7	1,789,422	40,191.1	1,746,640	39,434.9	2,239,019	50,121.9	1,694,464	38,292.4
25,000 to 30,000	1,768,551	48,562.9	1,790,856	49,404.6	1,816,745	49,921.1	2,009,327	55,191.0	1,911,011	52,452.0
30,000 to 40,000	3,351,748	116,931.7	3,482,351	122,189.2	3,402,226	119,292.3	3,724,297	130,051.7	3,797,773	132,652.8
40,000 to 50,000	2,817,668	126,341.2	3,109,516	139,660.8	3,179,390	142,834.9	3,413,486	153,021.0	3,585,314	160,729.0
50,000 to 60,000	2,671,747	146,404.7	2,635,927	144,583.6	2,816,480	154,652.4	2,918,203	160,372.4	3,215,589	176,548.4
60,000 to 70,000	2,184,627	141,489.7	2,409,470	156,269.2	2,569,734	167,142.5	2,648,420	171,813.2	2,911,761	188,996.5
70,000 to 80,000	2,014,715	150,851.9	2,108,622	158,472.8	2,208,357	165,051.3	2,294,238	171,892.3	2,569,419	192,532.5
80,000 to 90,000	1,729,257	146,708.7	1,756,075	148,754.3	2,013,566	170,628.5	2,101,301	178,101.8	2,193,005	185,944.2
90,000 to 100,000	1,479,171	140,417.7	1,693,565	160,794.6	1,785,481	169,594.8	1,733,876	164,438.7	2,046,564	194,086.8
100,000 to 200,000	8,444,702	1,183,282.3	8,869,451	1,244,490.1	9,805,089	1,378,269.9	10,137,946	1,425,702.0	10,935,434	1,530,902.7
200,000 to 300,000	2,737,952	661,303.6	2,992,210	721,302.8	3,094,055	749,789.2	3,238,207	784,420.4	3,406,727	826,450.1
300,000 to 400,000	1,199,514	412,990.0	1,245,381	428,777.9	1,305,071	449,483.4	1,429,760	493,737.9	1,367,351	469,657.9
400,000 to 500,000	614,574	273,201.3	644,203	286,919.9	678,551	302,482.7	736,824	327,948.8	716,390	317,588.3
500,000 to 600,000	374,168	203,804.1	415,083	226,916.3	391,613	214,075.2	453,579	246,721.9	384,239	209,439.1
600,000 to 700,000	239,932	155,241.2	258,625	167,341.1	268,204	173,564.9	274,808	177,416.5	257,123	166,604.0
700,000 to 800,000	177,787	132,669.4	168,640	126,186.7	199,373	149,048.0	209,954	156,311.6	208,918	156,237.5
800,000 to 900,000	124,409	105,339.3	138,588	117,714.1	142,167	120,333.2	144,937	122,641.6	134,161	113,576.8
900,000 to 1,000,000	92,084	87,341.9	93,798	88,857.6	115,683	109,341.9	113,128	107,108.8	114,460	108,374.4
1,000,000 to 2,000,000	391,809	533,445.4	426,747	582,162.2	451,051	608,603.9	448,308	607,353.1	456,682	613,325.8
2,000,000 to 3,000,000	117,771	285,030.7	122,840	299,636.4	123,988	299,622.6	129,635	311,184.4	125,951	304,144.1
3,000,000 to 4,000,000	49,437	168,514.8	52,689	180,806.0	50,071	171,213.5	54,099	185,804.8	54,851	188,034.8
4,000,000 to 5,000,000	38,468	176,525.2	32,070	141,372.6	29,907	132,850.9	29,953	133,217.5	30,617	135,545.9
5,000,000 to 6,000,000	19,528	105,058.8	21,883	117,391.2	21,438	115,432.1	25,207	136,100.2	22,440	120,605.9
6,000,000 to 7,000,000	11,350	73,188.6	12,787	82,212.6	14,480	93,428.8	13,827	89,311.8	12,624	81,248.7
7,000,000 to 8,000,000	8,217	61,267.3	8,490	63,339.2	9,185	68,585.3	11,009	82,079.5	9,525	71,301.5
8,000,000 to 9,000,000	7,190	60,729.2	7,947	67,209.2	7,050	59,659.7	9,549	80,723.2	8,272	70,064.9
9,000,000 to 10,000,000	5,107	48,349.4	6,046	57,164.6	6,127	57,919.0	7,147	67,556.5	7,265	68,834.5
10,000,000 and over	58,159	3,544,290.4	61,843	3,958,310.8	63,752	4,337,455.0	66,738	4,742,655.6	67,022	4,996,153.3
<b>TOTAL</b>	<b>43,372,840</b>	<b>9,409,879.7</b>	<b>45,018,774</b>	<b>10,157,657.0</b>	<b>46,491,242</b>	<b>10,841,258.4</b>	<b>49,006,112</b>	<b>11,592,100.6</b>	<b>50,565,334</b>	<b>11,946,893.0</b>

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits.  
Each deposit account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

### 3.7 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015		2016				2017			
	Dec.		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	26,853	116.8	110,332	479.4	84,309	393.9	369,450	1,101.1	241,601	762.8
10,000 to 20,000	470,266	7,352.9	388,845	5,593.4	356,315	5,438.8	33,744	492.4	408,202	5,869.7
20,000 to 25,000	16,928	385.1	130,131	2,770.1	115,804	2,462.1	25,309	585.0	27,772	616.5
25,000 to 30,000	31,733	894.2	115,081	3,037.4	26,175	727.4	168,553	4,616.7	180,873	5,019.6
30,000 to 40,000	238,444	8,328.8	150,810	5,394.3	264,419	9,033.4	105,883	3,855.2	70,559	2,537.7
40,000 to 50,000	137,551	6,004.7	140,869	6,053.9	193,513	8,665.5	266,319	12,042.8	193,721	8,493.4
50,000 to 60,000	44,459	2,471.7	79,332	4,560.0	48,851	2,630.0	59,339	3,236.2	87,442	4,762.3
60,000 to 70,000	40,306	2,616.4	54,238	3,559.3	35,575	2,307.0	113,417	7,486.4	46,715	2,994.7
70,000 to 80,000	37,321	2,785.9	33,904	2,544.6	48,854	3,673.5	42,924	3,212.7	131,585	10,131.5
80,000 to 90,000	66,454	5,664.9	61,547	5,278.1	70,296	6,039.0	61,920	5,305.4	50,895	4,355.8
90,000 to 100,000	67,926	6,386.8	73,310	6,945.6	134,989	12,590.2	59,200	5,607.0	70,940	6,707.6
100,000 to 200,000	983,478	147,498.6	949,670	139,372.5	849,100	125,925.0	803,233	121,335.8	681,101	104,611.5
200,000 to 300,000	435,392	104,731.7	442,308	106,478.4	457,135	110,138.1	482,099	116,986.9	459,708	110,075.0
300,000 to 400,000	136,259	46,189.1	141,094	47,476.4	157,273	53,006.4	164,543	55,836.3	154,447	53,360.0
400,000 to 500,000	68,410	30,364.2	83,638	37,716.8	95,243	43,657.0	149,659	67,746.4	145,995	63,990.9
500,000 to 600,000	108,759	61,264.2	119,590	66,402.8	119,285	63,428.7	83,168	45,283.1	106,378	57,574.9
600,000 to 700,000	52,740	34,532.2	32,737	21,283.1	43,388	27,780.6	29,971	19,418.2	59,474	38,952.8
700,000 to 800,000	28,485	21,440.9	47,606	34,825.5	48,317	35,743.2	57,399	42,520.8	83,393	62,264.9
800,000 to 900,000	29,594	25,527.7	23,395	19,764.7	28,609	24,484.9	36,966	31,174.6	44,642	37,653.3
900,000 to 1,000,000	14,012	13,405.8	17,744	16,925.4	21,338	20,289.0	21,711	20,644.9	35,804	33,806.4
1,000,000 to 2,000,000	70,372	98,219.0	72,200	97,550.1	84,426	113,773.6	77,870	104,588.1	134,821	175,180.6
2,000,000 to 3,000,000	26,172	62,546.2	27,606	67,259.7	27,368	65,981.5	31,135	74,501.1	47,062	112,274.0
3,000,000 to 4,000,000	14,808	51,481.7	12,129	42,412.2	12,544	43,822.3	14,649	52,128.0	16,844	57,846.1
4,000,000 to 5,000,000	9,361	42,172.9	9,396	42,140.8	10,557	47,469.5	10,480	47,519.6	11,199	50,607.3
5,000,000 to 6,000,000	6,124	33,325.6	6,241	33,677.7	6,032	32,706.5	6,442	35,147.3	9,443	51,471.7
6,000,000 to 7,000,000	4,282	27,553.6	5,718	37,499.5	5,336	34,850.7	5,604	36,077.3	5,203	33,718.4
7,000,000 to 8,000,000	3,098	23,184.5	3,255	24,349.7	3,959	29,699.8	4,645	34,522.7	5,081	38,328.5
8,000,000 to 9,000,000	2,577	21,876.0	2,559	21,586.5	2,936	24,884.4	2,971	25,081.2	3,567	30,507.4
9,000,000 to 10,000,000	2,500	23,866.8	2,655	25,284.6	3,434	32,814.5	3,464	33,027.4	3,275	31,406.2
10,000,000 to 100,000,000	23,755	726,077.9	24,653	753,035.3	27,584	841,364.3	27,853	850,816.0	30,134	908,924.9
100,000,000 to 500,000,000	4,721	992,161.2	5,093	1,069,236.8	5,406	1,128,167.4	5,821	1,232,095.8	6,015	1,271,228.6
500,000,000 and above	1,233	2,113,622.8	1,301	2,327,697.5	1,407	2,449,281.8	1,602	2,871,946.6	1,621	2,930,426.5
<b>TOTAL</b>	<b>3,204,373</b>	<b>4,744,050.8</b>	<b>3,368,987</b>	<b>5,078,192.0</b>	<b>3,389,777</b>	<b>5,403,230.2</b>	<b>3,327,343</b>	<b>5,965,939.0</b>	<b>3,555,512</b>	<b>6,306,461.6</b>

Note:-

Department, SBP

Source: Statistics & Data Warehouse

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

### 3.8 Classification of Scheduled Banks' Advances

#### by Size of Accounts

##### Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	17,411	73.4	96,819	415.0	71,309	337.4	354,638	1,041.5	227,176	704.1
10,000 to 20,000	461,554	7,216.1	379,805	5,451.6	347,508	5,303.5	25,348	367.6	400,111	5,747.6
20,000 to 25,000	9,041	208.5	124,479	2,644.4	110,485	2,343.2	19,719	460.5	22,051	487.9
25,000 to 30,000	23,713	673.3	108,306	2,849.9	19,968	557.1	165,402	4,530.1	177,582	4,930.6
30,000 to 40,000	216,552	7,557.7	129,855	4,659.2	254,026	8,401.9	92,328	3,373.5	61,202	2,207.3
40,000 to 50,000	103,969	4,507.4	119,993	5,137.0	181,458	8,127.8	257,221	11,640.5	184,692	8,088.4
50,000 to 60,000	25,597	1,435.1	66,180	3,848.5	38,815	2,093.7	50,168	2,734.9	78,727	4,282.7
60,000 to 70,000	29,111	1,894.2	42,531	2,792.2	24,342	1,587.0	102,609	6,781.8	33,529	2,139.0
70,000 to 80,000	22,985	1,708.1	24,312	1,822.4	35,729	2,679.3	27,569	2,055.2	116,625	9,005.1
80,000 to 90,000	47,525	4,041.4	40,404	3,478.7	48,118	4,146.4	40,848	3,510.7	35,247	3,028.7
90,000 to 100,000	39,857	3,736.1	43,434	4,096.8	97,829	9,772.2	34,941	3,305.6	50,492	4,772.0
100,000 to 200,000	516,827	78,913.7	547,389	79,800.8	483,489	71,233.8	461,405	69,441.7	352,020	53,754.1
200,000 to 300,000	284,924	68,552.5	248,720	60,066.7	248,667	59,839.0	247,721	60,309.0	209,771	50,074.1
300,000 to 400,000	94,903	32,324.1	91,101	30,705.4	99,887	33,595.3	105,197	35,761.4	97,045	33,823.9
400,000 to 500,000	55,310	24,467.1	70,691	31,939.3	80,190	37,022.5	131,292	59,593.4	119,191	51,908.0
500,000 to 600,000	100,097	56,448.2	105,146	58,291.4	102,984	54,457.8	68,072	37,200.4	97,896	53,051.2
600,000 to 700,000	41,728	27,538.7	28,082	18,335.4	39,738	25,438.4	26,054	16,882.2	55,909	36,637.6
700,000 to 800,000	27,126	20,429.2	45,543	33,299.4	46,012	34,005.9	54,196	40,114.8	79,164	59,121.8
800,000 to 900,000	28,998	25,023.8	22,381	18,920.4	27,444	23,506.6	35,802	30,199.9	43,635	36,802.1
900,000 to 1,000,000	13,822	13,224.6	17,095	16,321.4	20,855	19,827.0	21,365	20,315.8	35,441	33,461.9
1,000,000 to 2,000,000	69,520	97,033.7	71,142	96,080.7	83,376	112,312.0	76,872	103,202.6	133,748	173,703.3
2,000,000 to 3,000,000	25,801	61,591.2	27,157	66,118.6	26,912	64,819.7	30,665	73,306.8	46,520	110,928.1
3,000,000 to 4,000,000	14,671	51,022.9	11,974	41,892.3	12,389	43,305.0	14,528	51,717.6	16,676	57,272.5
4,000,000 to 5,000,000	9,298	41,896.4	9,329	41,838.0	10,466	47,067.9	10,368	47,022.6	11,120	50,250.7
5,000,000 to 6,000,000	6,073	33,044.0	6,211	33,515.2	5,995	32,506.4	6,401	34,928.7	9,391	51,187.8
6,000,000 to 7,000,000	4,266	27,449.6	5,700	37,383.9	5,321	34,754.9	5,589	35,979.0	5,188	33,619.0
7,000,000 to 8,000,000	3,076	23,019.2	3,227	24,139.5	3,938	29,540.6	4,631	34,416.0	5,064	38,199.6
8,000,000 to 9,000,000	2,560	21,730.4	2,546	21,473.9	2,919	24,737.6	2,959	24,977.8	3,557	30,421.5
9,000,000 to 10,000,000	2,484	23,715.4	2,641	25,152.3	3,413	32,615.1	3,448	32,876.8	3,256	31,225.6
10,000,000 to 100,000,000	23,630	722,916.6	24,529	749,939.4	27,465	838,226.5	27,733	847,800.5	30,016	905,853.9
100,000,000 to 500,000,000	4,709	989,663.3	5,081	1,066,799.8	5,394	1,125,748.6	5,808	1,229,102.9	6,002	1,268,171.0
500,000,000 and above	1,230	2,111,553.4	1,298	2,325,473.4	1,404	2,447,325.1	1,600	2,870,469.4	1,619	2,929,064.2
<b>TOTAL</b>	<b>2,328,368</b>	<b>4,584,609.2</b>	<b>2,523,101</b>	<b>4,914,682.8</b>	<b>2,567,845</b>	<b>5,237,235.1</b>	<b>2,512,497</b>	<b>5,795,421.1</b>	<b>2,749,663</b>	<b>6,133,925.5</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers

As on 31<sup>st</sup> Dec 2017

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	Government		Non Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10,000	4	..	3	..	2	..	83,301	137.2	11	..	157,756	624.2	523	1.4	241,601	762.8
10,000 to 20,000	-	-	3	..	1	..	31,565	397.7	1	..	376,517	5,470.4	115	1.6	408,202	5,869.7
20,000 to 25,000	-	-	-	-	-	-	8,127	181.6	-	-	19,427	429.8	218	5.1	27,772	616.5
25,000 to 30,000	1	..	-	-	-	-	4,155	112.4	-	-	176,673	4,906.0	44	1.2	180,873	5,019.6
30,000 to 40,000	-	-	-	-	-	-	19,225	664.7	1	..	51,261	1,870.5	72	2.5	70,559	2,537.7
40,000 to 50,000	-	-	-	-	-	-	16,257	736.4	-	-	177,409	7,754.5	55	2.5	193,721	8,493.4
50,000 to 60,000	-	-	-	-	-	-	12,917	705.0	-	-	74,445	4,052.9	80	4.3	87,442	4,762.3
60,000 to 70,000	-	-	-	-	-	-	19,642	1,270.2	-	-	27,013	1,720.6	60	3.9	46,715	2,994.7
70,000 to 80,000	-	-	-	-	-	-	22,454	1,669.7	-	-	109,077	8,457.9	54	4.0	131,585	10,131.5
80,000 to 90,000	-	-	2	0.2	-	-	22,819	1,941.6	-	-	27,973	2,405.6	101	8.4	50,895	4,355.8
90,000 to 100,000	-	-	-	-	-	-	24,872	2,350.8	-	-	46,025	4,352.7	43	4.1	70,940	6,707.6
100,000 to 200,000	-	-	2	0.3	3	0.4	457,580	70,357.2	3	0.5	222,544	34,117.5	969	135.6	681,101	104,611.5
200,000 to 300,000	3	0.8	94	24.2	10	2.3	299,621	71,749.4	-	-	159,663	38,224.5	317	73.7	459,708	110,075.0
300,000 to 400,000	-	-	-	-	3	1.0	74,069	25,340.5	9	3.1	79,353	27,647.3	1,013	368.1	154,447	53,360.0
400,000 to 500,000	-	-	-	-	3	1.3	96,063	41,382.5	2	0.9	49,858	22,575.7	69	30.6	145,995	63,990.9
500,000 to 600,000	-	-	-	-	6	3.3	37,117	19,897.7	7	3.8	69,196	37,640.7	52	29.3	106,378	57,574.9
600,000 to 700,000	-	-	-	-	2	1.3	25,506	16,632.2	6	4.1	33,898	22,275.3	62	40.0	59,474	38,952.8
700,000 to 800,000	-	-	-	-	11	8.2	25,856	19,452.1	-	-	57,483	42,772.0	43	32.5	83,393	62,264.9
800,000 to 900,000	-	-	61	53.3	27	22.0	21,361	18,011.8	1	0.8	22,747	19,173.1	445	392.3	44,642	37,653.3
900,000 to 1,000,000	-	-	5	5.0	4	3.8	20,692	19,648.9	2	1.9	14,742	13,814.5	359	332.3	35,804	33,806.4
1,000,000 to 2,000,000	-	-	47	69.9	188	256.3	78,371	102,803.4	31	43.1	56,078	71,861.1	106	146.7	134,821	175,180.6
2,000,000 to 3,000,000	-	-	-	-	58	145.4	29,787	70,287.2	11	30.1	17,181	41,748.5	25	62.9	47,062	112,274.0
3,000,000 to 4,000,000	-	-	-	-	9	31.0	11,780	40,499.9	-	-	5,045	17,279.8	10	35.5	16,844	57,846.1
4,000,000 to 5,000,000	-	-	-	-	13	59.5	7,260	32,846.0	1	4.4	3,915	17,652.9	10	44.5	11,199	50,607.3
5,000,000 to 6,000,000	-	-	1	5.0	10	54.2	7,126	38,688.9	9	47.3	2,287	12,620.4	10	55.8	9,443	51,471.7
6,000,000 to 7,000,000	-	-	4	27.4	2	13.2	4,136	26,837.0	2	12.6	1,052	6,782.1	7	46.1	5,203	33,718.4
7,000,000 to 8,000,000	22	157.8	-	-	9	67.0	3,431	25,812.7	1	7.9	1,618	12,283.2	-	-	5,081	38,328.5
8,000,000 to 9,000,000	-	-	-	-	3	25.3	3,007	25,691.0	4	34.3	553	4,756.8	-	-	3,567	30,507.4
9,000,000 to 10,000,000	1	9.0	-	-	3	28.9	2,802	26,888.8	1	10.0	462	4,412.1	6	57.5	3,275	31,406.2
10,000,000 to 100,000,000	17	745.3	137	7,702.5	122	6,135.4	27,682	851,500.1	50	2,262.1	2,083	39,775.0	43	804.4	30,134	908,924.9
100,000,000 to 500,000,000	65	13,275.8	80	20,382.3	147	32,988.3	5,672	1,193,845.7	25	6,459.0	25	4,148.4	1	129.1	6,015	1,271,228.6
500,000,000 and above	96	662,501.4	196	852,490.6	50	39,384.5	1,256	1,352,549.1	9	7,743.7	14	15,757.3	-	-	1,621	2,930,426.5
<b>TOTAL</b>	<b>209</b>	<b>676,690.1</b>	<b>635</b>	<b>880,760.7</b>	<b>686</b>	<b>79,232.8</b>	<b>1,505,509</b>	<b>4,100,889.2</b>	<b>187</b>	<b>16,669.7</b>	<b>2,043,373</b>	<b>549,363.4</b>	<b>4,912</b>	<b>2,855.8</b>	<b>3,555,512</b>	<b>6,306,461.6</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2015		2016		2017		
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
<b>I. Government:</b>	<b>537,517.2</b>	<b>644,901.6</b>	<b>571,552.2</b>	<b>691,417.4</b>	<b>676,690.1</b>	<b>675,849.0</b>	<b>841.1</b>
A. Federal Government:	226,317.2	232,274.3	212,050.5	233,142.0	223,449.2	223,449.2	-
(1) Commodity Operations	212,303.8	211,398.1	204,921.3	229,240.8	219,729.1	219,729.1	-
(2) Others	14,013.4	20,876.2	7,129.2	3,901.2	3,720.1	3,720.1	-
B. Provincial Governments:	311,200.0	412,627.3	359,501.7	458,275.4	453,240.9	452,399.8	841.1
(1) Commodity Operations	310,202.1	401,675.9	348,488.4	457,887.2	452,195.3	451,354.2	841.1
(2) Others	998.0	10,951.4	11,013.3	388.3	1,045.6	1,045.6	-
C. Local Bodies ( City Governments )	-	-	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>570,609.2</b>	<b>649,245.6</b>	<b>683,947.6</b>	<b>804,368.9</b>	<b>880,760.7</b>	<b>880,760.7</b>	<b>-</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	614.8	-	-	-	-	-
(2) Mining & Quarrying	-	56,086.2	56,086.2	-	1,500.0	1,500.0	-
(3) Manufacturing	57,342.5	51,139.1	42,757.4	50,652.2	58,267.8	58,267.8	-
(4) Construction	-	-	-	-	-	-	-
(5) Utilities	25,990.3	99,289.9	50,571.0	149,872.4	307,074.9	307,074.9	-
(6) Commerce	109,637.5	105,858.9	116,919.1	154,222.0	146,385.6	146,385.6	-
(7) Transport, Storage & Communication	165,476.7	134,173.7	160,938.6	187,636.4	231,605.3	231,605.3	-
(8) Services	672.0	539.7	482.8	278.5	328.3	328.3	-
(9) Others	211,490.3	201,543.4	256,192.5	261,707.4	135,598.9	135,598.9	-
<b>III. Non-Bank Financial Institutions :</b>	<b>50,334.3</b>	<b>68,593.1</b>	<b>78,952.7</b>	<b>81,428.9</b>	<b>79,232.8</b>	<b>79,122.4</b>	<b>110.4</b>
(1) Co-operative Banks	-	-	-	-	-	-	-
(2) Development Financial Institutions	13,593.8	18,299.2	24,187.8	19,759.4	22,609.9	22,609.9	-
(3) Insurance Companies	1,187.5	3,080.4	4,410.0	5,980.0	8,611.3	8,611.3	-
(4) Micro Finance	2,732.4	2,795.7	3,357.5	2,505.3	2,233.5	2,233.5	-
(5) Other NBFC's	32,820.6	44,417.8	46,997.5	53,184.1	45,778.1	45,667.8	110.4
<b>IV. Private Sector Enterprises :</b>	<b>3,174,992.8</b>	<b>3,270,052.4</b>	<b>3,597,450.0</b>	<b>3,861,265.0</b>	<b>4,100,889.2</b>	<b>3,932,326.0</b>	<b>168,563.1</b>
A. Agriculture, Hunting and Forestry	302,948.3	292,926.6	302,654.6	297,493.2	309,189.2	155,542.4	153,646.8
(1) Growing of crops	204,793.2	191,551.0	201,253.5	194,713.9	190,071.5	108,779.1	81,292.5
(2) Farming of animals	65,035.4	73,180.4	73,423.1	76,361.1	88,901.3	36,249.3	52,651.9
(3) Agricultural and animal husbandry	1,668.7	1,476.8	2,853.9	2,452.1	4,280.7	4,280.7	-
(4) Agricultural machinery and equipments	31,169.3	26,549.5	24,885.0	23,628.9	25,634.3	5,934.0	19,700.3
(5) Hunting, trapping, forestry & logging	281.7	168.8	239.1	337.2	301.5	299.3	2.2
B. Fishing and fish farming etc.	1,024.6	822.5	853.5	873.8	636.7	606.6	30.1
C. Mining and Quarrying	23,562.3	26,457.6	35,596.4	40,154.4	42,969.5	42,897.9	71.6
(1) Mining of coal	1,965.9	9,247.5	9,267.0	14,029.6	16,898.7	16,849.7	49.0
(2) Crude petroleum & natural gas	18,642.5	12,177.3	18,411.0	23,256.2	22,089.7	22,089.7	-
(3) Iron & non-ferrous metal ores	424.9	553.6	643.4	694.0	813.7	813.7	-
(4) Quarrying of stone, sand and clay	391.8	776.0	361.5	478.1	1,232.2	1,216.9	15.3
(5) Chemical, fertilizer, Salt etc.	2,137.3	3,703.2	6,913.5	1,696.5	1,935.1	1,927.8	7.3
D. Manufacturing	1,830,017.6	1,865,799.0	2,050,137.7	2,238,364.3	2,369,333.9	2,360,551.5	8,782.4
(1) Food products and beverages	446,443.1	460,374.1	495,040.6	607,949.7	608,137.3	605,794.3	2,343.0
(2) Tobacco products	6,083.5	3,227.6	4,002.2	8,577.6	975.2	944.2	31.0
(3) Textiles	606,856.4	613,275.7	709,083.0	689,065.3	801,589.5	798,719.3	2,870.2
i) Spinning, weaving, finishing of textiles	458,416.4	462,988.6	554,597.4	532,401.1	605,576.2	603,254.9	2,321.3
a) Spinning of fibers	255,248.1	258,394.4	326,614.1	297,806.5	332,679.0	331,219.4	1,459.6
b) Weaving of textiles	102,913.5	108,611.1	120,791.3	128,738.0	146,429.6	146,336.3	93.3
c) Finishing of textiles	100,254.9	95,983.1	107,192.1	105,856.6	126,467.5	125,699.2	768.3
ii) Made-up textile articles	69,995.8	60,613.0	61,503.4	59,217.2	81,219.1	81,211.1	8.0
iii) Knit wear	27,279.7	24,246.0	31,766.8	28,522.9	27,624.1	27,150.9	473.3
iv) Carpets and rugs	3,157.4	11,241.8	8,921.3	11,515.9	9,205.0	9,193.7	11.3
v) Other textiles n.e.s.	48,007.0	54,186.3	52,294.1	57,408.2	77,965.0	77,908.6	56.4
(4) Wearing apparel, readymade garments etc.	52,309.4	59,356.9	69,769.8	75,085.5	84,459.6	84,248.7	210.9
(5) Tanning and dressing of leather; manufacture of luggage and footwear	19,995.4	21,377.7	23,819.1	23,885.9	22,871.3	22,714.9	156.4
i.) Tanning & dressing of leather, luggage, handbags etc.	9,392.6	9,036.2	9,375.6	9,387.6	8,293.4	8,215.0	78.4
ii.) Footwear	10,602.8	12,341.5	14,443.5	14,498.3	14,577.9	14,500.0	77.9

## 3.10 Classification of Scheduled Banks' Advances

### by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2015		2016		2017		
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
6) Wood and products of wood cork	1,382.0	1,906.1	1,958.7	2,518.5	2,311.0	2,258.6	52.4
7) Paper, paperboard and products	32,615.8	39,817.2	39,346.8	40,647.2	38,366.5	38,220.2	146.4
8) Printing, publishing and allied industries	7,487.8	7,502.2	7,473.0	7,807.1	9,788.3	9,680.5	107.8
9) Coke and refined petroleum products	77,452.5	58,174.1	75,801.8	75,600.3	60,834.9	60,834.9	-
10) Chemicals and chemical products	262,235.3	269,891.1	273,378.7	294,683.3	272,687.3	271,585.1	1,102.2
11) Rubber and plastics products	25,071.4	29,936.9	27,381.1	34,394.6	37,068.5	36,796.5	272.0
12) Other non-metallic mineral products	75,530.7	72,205.0	82,333.2	84,636.3	107,270.2	106,578.0	692.2
13) Basic metals	77,415.5	83,560.7	82,343.5	100,631.2	111,351.4	111,101.2	250.2
14) Fabricated metal products	9,847.8	18,775.8	15,052.1	23,077.8	23,074.7	22,999.4	75.4
15) Machinery and equipment	20,496.6	21,947.5	23,279.9	25,624.8	35,097.0	35,037.4	59.6
16) Office, accounting and computing machinery	984.2	768.4	316.5	347.0	292.5	290.6	1.9
17) Electrical machinery and apparatus	51,094.6	43,319.8	52,648.4	63,239.3	69,594.6	69,571.1	23.5
18) Radio, television and communication equipment and apparatus	3,910.7	5,940.4	5,024.0	5,583.1	3,587.6	3,580.7	6.9
19) Medical, precision and optical instruments, watches and clocks	4,801.0	5,862.2	6,427.4	4,686.9	5,523.9	5,479.0	44.8
20) Motor vehicles, trailers and semi-trailers	18,982.0	17,721.2	20,313.8	19,442.2	24,693.8	24,585.2	108.6
21) Other transport equipments	4,017.7	4,608.2	3,317.3	6,640.3	7,112.4	7,105.6	6.8
22) Furniture and fixture	1,183.1	2,265.3	2,311.8	2,670.7	3,303.2	3,219.7	83.5
23) Jewellery and related articles	631.0	566.5	645.5	660.7	674.0	623.5	50.5
24) Sports goods	4,443.3	4,502.1	4,765.9	4,742.6	4,986.4	4,973.5	12.9
25) Handicrafts	61.7	73.9	64.5	268.4	72.2	55.9	16.3
26) Other manufacturing n.e.s.	18,685.2	18,842.5	24,239.3	35,898.0	33,610.4	33,553.4	57.0
E. Ship breaking and waste / scrape (junk) etc.	19,810.1	25,890.0	27,447.6	25,971.0	32,258.2	32,258.2	-
F. Electricity, gas and water supply	277,759.9	304,465.6	352,064.8	364,046.9	379,772.3	379,767.9	4.4
G. Construction	85,328.6	96,347.2	106,781.2	131,483.1	138,445.8	138,099.3	346.4
1) Building	50,747.7	49,023.7	48,342.2	66,099.4	72,276.4	72,024.2	252.1
2) Infrastructure	34,580.9	47,323.5	58,439.0	65,383.7	66,169.4	66,075.1	94.3
H. Commerce and Trade	252,366.7	259,619.5	281,236.7	296,578.4	335,734.1	332,127.6	3,606.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,609.9	15,797.7	26,003.8	17,526.0	17,649.6	17,283.5	366.2
2) Wholesale and commission trade	130,468.1	132,008.4	130,766.7	141,452.7	164,304.0	164,119.7	184.3
i) Exports	22,160.5	27,144.3	20,302.1	19,755.8	19,429.7	19,429.7	-
ii) Imports	26,325.6	24,347.7	28,028.4	32,468.8	37,753.6	37,752.5	1.0
iii) Domestic whole sales	81,982.0	80,516.5	82,436.3	89,228.1	107,120.8	106,937.5	183.3
3) Retail trade	115,288.7	111,813.4	124,466.2	137,599.7	153,780.4	150,724.4	3,056.0
I. Hotels, restaurants and clubs etc	24,673.4	27,961.5	35,815.2	33,914.0	32,906.0	32,728.7	177.4
J. Transport, storage and communications	156,077.8	178,268.5	174,544.3	202,744.9	219,275.3	218,618.7	656.6
K. Real estate, renting and business activities	111,955.1	111,947.1	128,504.0	129,096.2	142,724.9	142,545.9	179.0
L. Education	11,042.1	17,694.2	11,335.6	17,429.9	19,222.7	19,072.2	150.5
M. Health and social work	4,271.5	4,975.4	5,345.8	4,891.7	7,176.1	7,098.0	78.1
N. Other community, social and personal service activities	24,838.8	23,961.2	26,664.8	29,519.7	32,377.2	32,266.5	110.7
O. Other private business n.e.s	49,316.0	32,916.4	58,467.9	48,703.5	38,867.2	38,144.6	722.5
<b>V. Trust Funds and Non-Profit Institutions</b>	<b>12,695.1</b>	<b>14,207.9</b>	<b>15,545.9</b>	<b>16,805.9</b>	<b>16,669.7</b>	<b>16,571.7</b>	<b>97.9</b>
<b>VI. Personal</b>	<b>392,134.9</b>	<b>422,962.3</b>	<b>451,619.7</b>	<b>504,439.6</b>	<b>549,363.4</b>	<b>546,856.8</b>	<b>2,506.5</b>
A. Bank Employees	99,187.6	106,511.2	108,583.4	110,742.8	114,638.4	112,160.5	2,477.9
B. Consumer Financing	285,064.5	308,958.4	338,244.6	389,551.8	425,026.9	424,998.3	28.6
i) House building	43,246.5	48,587.3	53,187.0	61,728.6	73,121.1	73,121.1	-
ii) Transport	97,117.0	109,703.4	126,845.6	151,297.0	171,021.3	171,019.0	2.3
iii) Credit cards	24,705.9	25,566.5	28,331.6	29,963.2	34,195.6	34,195.6	-
iv) Consumer durable	710.4	594.0	1,567.7	1,513.8	3,728.0	3,717.1	10.9
v) Personal loans	119,284.7	124,507.2	128,312.8	145,049.2	142,960.9	142,945.5	15.4
C. Other Personal	7,882.8	7,492.7	4,791.7	4,144.9	9,698.1	9,698.1	-
<b>VII. Others</b>	<b>5,767.3</b>	<b>8,229.1</b>	<b>4,162.1</b>	<b>6,213.3</b>	<b>2,855.8</b>	<b>2,438.7</b>	<b>417.2</b>
<b>TOTAL</b>	<b>4,744,050.8</b>	<b>5,078,192.0</b>	<b>5,403,230.2</b>	<b>5,965,938.9</b>	<b>6,306,461.6</b>	<b>6,133,925.5</b>	<b>172,536.1</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2015		2016		2017		
	Dec		Jun		Dec		
					Jun	All Banks	Commercial Banks
<b>I. Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>	<b>45,829.6</b>	<b>69,850.9</b>	<b>69,327.1</b>	<b>63,725.3</b>	<b>61,222.4</b>	<b>61,222.4</b>	-
<b>II. Securities, Shares and other Financial Instruments:</b>	<b>226,479.5</b>	<b>312,031.4</b>	<b>182,340.4</b>	<b>237,485.0</b>	<b>172,495.8</b>	<b>172,495.8</b>	-
A. Quoted on the Stock Exchange:	98,599.3	163,624.7	143,503.9	185,849.9	119,035.7	119,035.7	-
1. To Stock Brokers and Dealers:	28,017.8	23,020.9	27,986.1	38,595.0	53,864.9	53,864.9	-
(a) Government and other Trustee Securities	14,404.2	2,567.4	7,646.7	18,993.8	37,547.6	37,547.6	-
(b) Shares and Debentures	13,309.8	20,183.2	19,994.3	19,451.4	16,046.9	16,046.9	-
(c) Participation Term Certificates	9.8	-	-	-	-	-	-
(d) Others	294.1	270.2	345.1	149.9	270.4	270.4	-
2. To others:	70,581.5	140,603.8	115,517.8	147,254.9	65,170.8	65,170.8	-
(a) Government and other Trustee Securities	50,807.9	121,789.8	93,862.3	121,813.5	42,192.5	42,192.5	-
(b) Shares and Debentures	15,045.7	16,098.7	20,843.3	24,738.3	21,810.3	21,810.3	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	4,727.9	2,715.4	812.2	703.0	1,168.1	1,168.1	-
B. Unquoted on the Stock Exchange:	127,880.2	148,406.7	38,836.5	51,635.0	53,460.0	53,460.0	-
1. To Stock Brokers and Dealers:	39,120.6	101,351.3	4,554.9	9,497.4	12,699.0	12,699.0	-
(a) Government and other Trustee Securities	37,777.4	92,203.0	2,377.2	7,450.5	9,923.0	9,923.0	-
(b) Shares and Debentures	1,146.8	1,602.3	2,015.4	2,034.0	1,710.8	1,710.8	-
(c) Participation Term Certificates	4.8	7.2	7.2	7.2	9.5	9.5	-
(d) Others	191.6	7,538.8	155.0	5.8	1,055.7	1,055.7	-
2. To others:	88,759.5	47,055.4	34,281.6	42,137.6	40,761.0	40,761.0	-
(a) Government and other Trustee Securities	30,445.0	38,094.3	29,447.8	37,674.2	32,401.5	32,401.5	-
(b) Shares and Debentures	1,141.8	1,169.0	1,882.2	1,752.4	2,509.5	2,509.5	-
(c) Participation Term Certificates	-	-	-	-	-	-	-
(d) Others	57,172.8	7,792.1	2,951.7	2,711.0	5,850.0	5,850.0	-
<b>III. Merchandise</b>	<b>1,379,768.5</b>	<b>1,404,067.4</b>	<b>1,518,628.3</b>	<b>1,732,833.8</b>	<b>1,851,942.7</b>	<b>1,851,727.6</b>	<b>215.0</b>
A. Food Items	404,202.5	403,076.5	464,359.7	549,274.4	575,181.0	575,157.5	23.5
1. Wheat	123,032.5	104,798.4	123,359.1	125,998.1	146,439.9	146,439.9	-
2. Rice and paddy	87,637.9	71,353.8	75,400.0	65,862.4	88,554.8	88,552.5	2.4
3. Other Grains & Pulses:	12,563.2	11,772.8	8,405.8	6,202.2	9,412.5	9,403.5	9.0
(a) Indigenous	6,297.7	5,893.4	5,043.4	4,318.6	7,993.7	7,984.7	9.0
(b) Imported	6,265.5	5,879.4	3,362.5	1,883.6	1,418.8	1,418.8	-
4. Edible Oils:	30,515.2	30,774.4	31,049.0	28,819.8	50,682.3	50,677.0	5.4
(a) Indigenous	20,096.8	21,295.9	22,340.2	15,377.1	34,623.1	34,617.7	5.4
(b) Imported	10,418.4	9,478.6	8,708.8	13,442.6	16,059.2	16,059.2	-
5. Sugar:	97,241.7	117,537.1	105,697.6	215,655.1	178,316.9	178,316.9	-
(a) Indigenous	93,191.7	108,534.4	102,451.3	208,924.3	171,850.8	171,850.8	-
(b) Imported	4,050.1	9,002.7	3,246.3	6,730.7	6,466.1	6,466.1	-
6. Kariana and Spices	3,229.5	2,098.8	2,035.4	1,332.1	1,939.4	1,939.4	-
7. Fish and Fish preparations	1,025.6	1,690.6	1,813.6	1,992.9	1,259.6	1,259.6	-
8. Other Food Items:	48,956.8	63,050.6	116,599.2	103,411.9	98,575.5	98,568.7	6.8
(a) Indigenous	42,780.7	61,345.2	113,974.9	100,311.6	96,536.9	96,530.1	6.8
(b) Imported	6,176.2	1,705.4	2,624.3	3,100.3	2,038.6	2,038.6	-
B. Raw Materials:	452,512.1	422,351.1	388,040.5	437,638.9	428,706.6	428,599.2	107.4
1. Cotton Raw:	121,354.0	107,550.0	123,717.8	128,302.7	137,731.1	137,731.1	-
(a) Indigenous	110,394.8	97,104.8	117,479.7	122,316.8	131,507.4	131,507.4	-
(b) Imported	10,959.2	10,445.2	6,238.1	5,985.9	6,223.7	6,223.7	-
2. Synthetic Fibers:	15,930.0	21,053.1	16,151.6	25,963.0	13,767.4	13,727.3	40.0
(a) Indigenous	12,701.3	16,900.8	14,472.9	24,514.2	12,766.1	12,726.0	40.0
(b) Imported	3,228.7	4,152.2	1,678.7	1,448.8	1,001.3	1,001.3	-
3. Fertilizers:	66,172.9	79,528.3	60,492.4	63,804.4	64,806.9	64,806.9	-
(a) Indigenous	47,909.6	61,432.4	47,195.9	53,316.9	57,150.8	57,150.8	-
(b) Imported	18,263.4	18,095.9	13,296.5	10,487.5	7,656.1	7,656.1	-

### 3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2015		2016		2017		
	Dec	Jun	Dec	Jun	Dec		
					All Banks	Commercial Banks	Specialized Banks
4. Petroleum Crude	83,359.5	58,913.7	43,741.8	43,045.1	34,409.4	34,409.4	-
(a) Indigenous	63,112.7	48,946.5	32,353.9	28,210.9	20,925.8	20,925.8	-
(b) Imported	20,246.8	9,967.1	11,387.9	14,834.2	13,483.6	13,483.6	-
5. Iron & Steel:	85,743.7	67,299.5	64,146.5	79,120.0	83,264.0	83,234.7	29.2
(a) Indigenous	62,583.1	37,762.7	36,887.6	40,660.0	44,009.7	43,980.5	29.2
(b) Imported	23,160.7	29,536.8	27,258.8	38,459.9	39,254.2	39,254.2	-
6. Wool & Goat Hair	897.0	1,046.7	989.3	861.3	1,051.0	1,051.0	-
7. Hides & Skins	5,815.1	6,490.6	3,771.5	5,568.3	4,424.6	4,390.8	33.8
8. Oil Seeds	11,372.5	14,767.4	8,534.0	15,366.0	10,583.0	10,583.0	-
9. Pesticides & Insecticides:	2,222.3	5,218.1	6,051.8	2,768.9	2,121.6	2,117.3	4.3
(a) Indigenous	1,862.4	5,019.0	5,934.9	2,705.8	2,043.3	2,039.0	4.3
(b) Imported	359.9	199.1	116.9	63.2	78.3	78.3	-
10. Other Raw Materials:	59,645.3	60,483.9	60,443.8	72,839.2	76,547.8	76,547.8	-
(a) Indigenous	52,694.5	52,760.0	57,520.1	66,537.8	48,901.8	48,901.8	-
(b) Imported	6,950.8	7,723.9	2,923.7	6,301.3	27,646.0	27,646.0	-
C. Finished / Manufactured Goods:	523,054.0	578,639.8	666,228.1	745,920.6	848,055.1	847,971.0	84.2
1. Cotton Textiles:	109,023.7	107,977.3	126,732.3	133,294.4	143,189.0	143,185.9	3.1
(a) Indigenous	102,198.2	96,314.9	118,882.9	123,212.6	129,808.3	129,805.1	3.1
(b) Imported	6,825.5	11,662.4	7,849.4	10,081.7	13,380.8	13,380.8	-
2. Cotton Yarn:	54,185.7	60,548.7	67,872.0	72,517.1	77,666.8	77,666.8	-
(a) Indigenous	50,987.7	53,763.6	62,869.5	63,556.8	69,825.6	69,825.6	-
(b) Imported	3,198.0	6,785.1	5,002.5	8,960.3	7,841.2	7,841.2	-
3. Other Textiles:	89,018.4	87,027.1	102,006.8	121,743.9	159,964.3	159,933.0	31.2
(a) Indigenous	82,160.3	74,027.5	90,025.9	107,399.0	108,160.9	108,129.7	31.2
(b) Imported	6,858.1	12,999.6	11,980.9	14,344.9	51,803.3	51,803.3	-
4. Machinery:	23,912.3	32,365.5	21,335.4	22,683.7	24,547.7	24,547.7	-
(a) Indigenous	8,994.9	15,384.0	8,724.5	10,622.0	9,971.7	9,971.7	-
(b) Imported	14,917.5	16,981.5	12,610.9	12,061.7	14,576.0	14,576.0	-
5. Handloom Products	2,287.7	17.7	84.7	127.2	162.9	162.9	-
6. Carpets & Rugs	2,889.2	10,235.4	9,843.6	2,241.4	1,971.3	1,971.3	-
7. Readymade Garments	19,657.4	34,305.1	30,087.4	56,961.4	89,036.7	89,036.7	-
8. Cement and Cement Products:	53,619.4	37,177.0	35,258.0	36,562.4	42,250.9	42,247.1	3.7
(a) Indigenous	51,464.4	35,396.3	33,732.6	34,822.4	40,085.2	40,081.5	3.7
(b) Imported	2,155.0	1,780.7	1,525.3	1,740.0	2,165.7	2,165.7	-
9. Sports Goods	3,528.8	3,831.3	3,605.2	4,057.2	5,797.5	5,797.5	-
10. Surgical Instruments	3,126.3	2,659.6	3,114.9	5,172.2	5,403.0	5,401.7	1.3
11. Chemicals and Dyes	29,638.0	36,223.8	27,829.7	30,473.3	30,350.2	30,346.7	3.6
12. Other Finished Goods:	132,167.1	166,271.2	238,458.2	260,086.4	267,714.8	267,673.6	41.2
(a) Indigenous	113,569.0	150,123.8	216,627.4	250,329.5	230,347.9	230,306.7	41.2
(b) Imported	18,598.0	16,147.4	21,830.8	9,756.9	37,367.0	37,367.0	-
<b>IV. Fixed Assets Including Machinery</b>	<b>716,287.9</b>	<b>899,593.8</b>	<b>1,038,532.0</b>	<b>1,294,807.5</b>	<b>1,133,144.8</b>	<b>1,130,273.6</b>	<b>2,871.2</b>
<b>V. Real Estate:</b>	<b>655,310.6</b>	<b>626,710.6</b>	<b>741,137.4</b>	<b>681,507.5</b>	<b>793,048.3</b>	<b>641,975.7</b>	<b>151,072.6</b>
(a) Land	213,570.4	221,217.9	253,339.6	290,452.1	330,411.0	183,981.8	146,429.2
(b) Buildings:	441,740.2	405,492.7	487,797.8	391,055.4	462,637.4	457,993.9	4,643.4
1. Residential	163,026.7	171,792.6	163,653.6	106,271.6	156,734.9	155,459.9	1,275.0
2. Non-Residential	278,713.5	233,700.0	324,144.2	284,783.8	305,902.4	302,534.0	3,368.4
<b>VI. Fixed Deposits and Insurance Policies :</b>	<b>65,130.1</b>	<b>90,794.4</b>	<b>95,459.2</b>	<b>33,528.6</b>	<b>38,747.0</b>	<b>38,738.7</b>	<b>8.3</b>
(a) Bank Deposits	52,995.0	66,640.0	71,504.5	9,967.4	13,177.0	13,170.0	7.0
(b) Insurance Policies	12,135.1	24,154.4	23,954.7	23,561.2	25,570.0	25,568.8	1.2
<b>VII. Others:</b>	<b>1,655,244.5</b>	<b>1,675,143.6</b>	<b>1,757,805.8</b>	<b>1,922,051.4</b>	<b>2,255,860.7</b>	<b>2,237,491.6</b>	<b>18,369.1</b>
(a) Other Secured Advances	1,286,884.7	1,170,170.4	1,307,528.2	1,452,825.4	1,825,073.9	1,819,669.1	5,404.8
(b) Advances Secured by Guarantee(s)	303,799.4	437,812.4	380,166.7	388,047.4	374,937.5	366,256.7	8,680.8
(c) Unsecured Advances	64,560.4	67,160.8	70,111.0	81,178.6	55,849.3	51,565.8	4,283.5
<b>TOTAL</b>	<b>4,744,050.8</b>	<b>5,078,192.0</b>	<b>5,403,230.2</b>	<b>5,965,939.0</b>	<b>6,306,461.6</b>	<b>6,133,925.5</b>	<b>172,536.1</b>

Source: Statistics & Data Warehouse Department, SBP



### 3.12 Classification of Scheduled Banks' Advances by Rates of Margin

( Million Rupees )

RATES OF MARGIN (%)	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,425,304	1,227,353.8	1,562,072	1,420,012.4	1,617,945	1,476,414.0	1,629,480	1,747,259.2	1,483,588	1,784,968.6
5	56,504	222,844.2	66,287	188,010.8	70,219	211,465.3	66,729	188,211.7	65,206	180,351.6
10	93,563	603,752.8	35,113	536,909.3	44,079	652,413.5	59,025	716,464.3	680,710	673,721.1
15	28,280	396,080.4	35,150	368,208.2	36,447	271,493.7	27,830	289,273.9	62,002	405,949.2
20	841,359	490,626.4	814,105	563,253.4	776,912	538,671.5	801,979	698,904.4	767,417	744,863.7
25	183,765	1,013,096.8	229,373	1,210,605.9	235,568	1,493,464.6	170,705	1,483,253.6	294,469	1,692,850.1
30	50,058	168,555.8	63,537	233,100.5	34,184	177,661.6	61,860	237,879.8	75,904	298,014.8
33.33	69	585.8	69	577.8	19,479	4,153.0	140	559.7	142	595.8
35	8,275	35,988.0	11,171	66,274.9	8,793	68,151.7	10,628	76,691.2	15,283	79,279.1
40	357,661	114,512.7	422,353	200,171.6	400,053	170,916.6	399,053	181,106.4	43,211	113,368.2
45	1,646	22,439.2	1,431	14,832.8	1,688	28,178.3	3,922	27,977.6	2,175	17,320.9
50	138,651	134,984.7	120,276	129,910.8	135,530	214,605.8	87,480	208,435.4	57,510	233,682.5
55	634	13,344.7	1182	23,041.1	2,620	15,773.6	1,953	12,388.5	2,288	13,040.4
60	1,795	34,969.4	1,300	27,906.4	1,431	14,859.5	1,222	17,241.4	1,850	17,007.2
65	1,242	20,441.9	711	17,764.5	1,060	21,193.9	917	19,640.8	505	18,141.8
70	2,161	26,589.9	811	20,307.2	776	10,880.1	611	9,180.2	588	5,526.8
75	3,958	144,286.4	689	8,319.0	718	6,425.6	365	7,112.3	436	5,269.3
80	1,283	34,699.2	814	9,147.2	676	7,589.0	384	5,719.7	447	4,939.0
85	817	15,808.9	631	7,541.6	356	3,438.7	1,180	17,648.2	356	2,990.0
90	958	10,650.6	786	9,080.2	507	6,022.2	606	3,881.5	671	2,248.0
95	6,155	11,511.9	963	13,515.7	694	8,782.2	1,274	17,109.4	558	12,319.2
99.99	235	927.4	163	9,700.8	42	676.0	-	-	196	14.4
<b>TOTAL</b>	<b>3,204,373</b>	<b>4,744,050.8</b>	<b>3,368,987</b>	<b>5,078,192.0</b>	<b>3,389,777</b>	<b>5,403,230.2</b>	<b>3,327,343</b>	<b>5,965,939.0</b>	<b>3,555,512</b>	<b>6,306,461.6</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY16	FY17	Apr-17	May-17	Feb-18	Mar-18	Apr-18	May-18 <sup>P</sup>
<b>A. Agriculture, hunting and forestry</b>	<b>285,096</b>	<b>297,493</b>	<b>285,558</b>	<b>290,500</b>	<b>306,722</b>	<b>303,838</b>	<b>304,245</b>	<b>300,188</b>
1-Trade finance	2,426	1,670	1,769	1,792	727	649	710	760
2-Working capital	202,787	214,792	205,709	207,561	216,401	215,723	212,728	209,978
3-Fixed investment	79,645	80,994	77,893	81,092	89,557	87,426	90,759	89,414
4-Other	237	38	188	55	37	40	48	37
<b>B. Fishing, fish farming, aquaculture and related service activities</b>	<b>823</b>	<b>874</b>	<b>819</b>	<b>787</b>	<b>783</b>	<b>736</b>	<b>544</b>	<b>532</b>
1-Trade finance	88	48	52	52	73	73	35	77
2-Working capital	359	460	458	426	439	423	453	403
3-Fixed investment	375	366	309	309	271	240	56	52
4-Other	-	-	-	-	-	-	-	-
<b>C. Mining and Quarrying</b>	<b>26,534</b>	<b>40,267</b>	<b>39,291</b>	<b>39,022</b>	<b>44,366</b>	<b>46,467</b>	<b>41,037</b>	<b>41,378</b>
1-Trade finance	5,956	6,316	6,839	6,738	3,279	2,758	2,754	2,739
2-Working capital	6,370	5,895	4,682	4,402	10,226	10,142	7,964	6,316
3-Fixed investment	14,132	27,942	27,752	27,882	30,600	33,432	30,183	32,200
4-Other	76	115	18	-	261	135	137	123
<b>D. Manufacturing</b>	<b>1,915,286</b>	<b>2,299,628</b>	<b>2,228,215</b>	<b>2,237,854</b>	<b>2,505,960</b>	<b>2,543,691</b>	<b>2,593,545</b>	<b>2,631,100</b>
1-Trade finance	427,487	501,474	493,262	498,716	540,482	540,253	547,055	540,479
2-Working capital	848,471	1,014,232	968,166	965,696	1,083,387	1,113,283	1,134,644	1,180,014
3-Fixed investment	589,853	722,574	707,939	715,448	804,786	808,342	820,665	822,776
4-Other	49,474	61,348	58,849	57,994	77,306	81,814	91,181	87,831
<b>E. Ship breaking and waste / scrape (junk) etc.</b>	<b>25,890</b>	<b>25,971</b>	<b>26,901</b>	<b>26,317</b>	<b>30,173</b>	<b>29,810</b>	<b>27,117</b>	<b>40,049</b>
1-Trade finance	18,487	16,989	18,135	17,206	21,145	19,802	16,387	24,501
2-Working capital	4,920	6,070	5,662	6,039	7,042	8,038	8,783	11,391
3-Fixed investment	2,482	2,912	3,103	3,072	1,985	1,971	1,946	1,958
4-Other	-	-	-	-	-	-	-	2,198
<b>F. Electricity, gas and water supply</b>	<b>305,159</b>	<b>365,261</b>	<b>350,927</b>	<b>360,701</b>	<b>423,674</b>	<b>431,359</b>	<b>442,866</b>	<b>446,197</b>
1-Trade finance	440	5,705	3,418	5,109	3,674	7,223	7,694	7,917
2-Working capital	109,027	141,356	132,693	136,375	183,983	181,736	194,591	189,486
3-Fixed investment	187,348	216,984	208,849	218,069	230,528	240,036	238,914	242,089
4-Other	8,343	1,215	5,966	1,148	5,489	2,364	1,667	6,705
<b>G. Construction</b>	<b>97,550</b>	<b>138,572</b>	<b>122,102</b>	<b>129,192</b>	<b>146,812</b>	<b>152,130</b>	<b>153,157</b>	<b>156,018</b>
1-Trade finance	1,324	184	405	245	724	234	291	739
2-Working capital	29,612	41,295	35,261	36,692	46,801	54,354	53,963	50,799
3-Fixed investment	65,672	90,007	83,340	85,889	99,264	95,841	97,093	103,445
4-Other	942	7,086	3,096	6,366	23	1,700	1,810	1,034
<b>H. Commerce and Trade</b>	<b>265,501</b>	<b>308,247</b>	<b>292,465</b>	<b>293,562</b>	<b>341,482</b>	<b>346,739</b>	<b>350,600</b>	<b>350,965</b>
1-Trade finance	37,474	40,299	38,725	41,698	50,348	44,489	44,467	44,837
2-Working capital	180,868	211,137	200,144	199,643	225,355	233,185	237,371	233,250
3-Fixed investment	39,570	43,401	41,415	40,551	50,677	53,601	53,823	54,567
4-Other	7,589	13,410	12,181	11,670	15,102	15,465	14,939	18,311
<b>I. Services</b>	<b>77,335</b>	<b>87,942</b>	<b>79,403</b>	<b>84,061</b>	<b>90,689</b>	<b>93,397</b>	<b>92,750</b>	<b>96,220</b>
1-Trade finance	1,992	1,145	1,034	1,130	682	600	842	912
2-Working capital	25,590	38,176	31,918	32,967	40,373	40,216	40,552	39,495
3-Fixed investment	46,895	47,646	45,321	48,919	47,147	50,161	48,732	54,154
4-Other	2,858	974	1,131	1,045	2,488	2,420	2,623	1,659
<b>J. Transport, storage and communications</b>	<b>181,826</b>	<b>211,004</b>	<b>179,352</b>	<b>185,539</b>	<b>224,010</b>	<b>230,481</b>	<b>232,799</b>	<b>239,861</b>
1-Trade finance	1,364	2,168	1,364	1,806	369	718	729	2,040
2-Working capital	38,229	34,099	27,217	30,224	31,691	31,536	32,015	37,266
3-Fixed investment	137,888	166,002	144,808	147,807	180,315	186,396	188,384	188,973
4-Other	4,345	8,735	5,963	5,702	11,636	11,831	11,671	11,582
<b>K. Real estate, renting and business activities</b>	<b>114,125</b>	<b>132,453</b>	<b>125,099</b>	<b>131,290</b>	<b>148,739</b>	<b>156,759</b>	<b>160,328</b>	<b>162,405</b>
1-Trade finance	11,518	16,499	15,046	16,024	17,524	18,337	19,157	18,728
2-Working capital	68,965	70,135	67,381	70,447	79,141	78,891	79,730	81,500
3-Fixed investment	31,438	42,398	39,639	41,814	49,494	56,399	58,174	58,811
4-Other	2,205	3,422	3,032	3,005	2,580	3,132	3,266	3,367
<b>L. Other private business n.e.c</b>	<b>42,198</b>	<b>54,497</b>	<b>55,314</b>	<b>54,516</b>	<b>43,551</b>	<b>44,553</b>	<b>44,909</b>	<b>46,693</b>
1-Trade finance	1,716	3,137	2,356	1,995	1,903	1,564	2,051	2,962
2-Working capital	22,114	22,653	26,825	25,208	16,920	21,032	21,398	23,120
3-Fixed investment	7,429	9,808	9,728	11,196	13,346	11,828	12,961	13,492
4-Other	10,940	18,899	16,405	16,117	11,382	10,129	8,499	7,119
<b>Total (A+B+C+...+L=1+2+3+4)</b>	<b>3,337,323</b>	<b>3,962,210</b>	<b>3,785,446</b>	<b>3,833,341</b>	<b>4,306,962</b>	<b>4,379,959</b>	<b>4,443,896</b>	<b>4,511,605</b>
1-Trade finance	510,274	595,636	582,404	592,510	640,928	636,699	642,173	646,691
2-Working capital	1,537,312	1,800,299	1,706,117	1,715,681	1,941,758	1,988,559	2,024,191	2,063,017
3-Fixed investment	1,202,728	1,451,034	1,390,096	1,422,048	1,597,971	1,625,672	1,641,690	1,661,931
4-Other	87,008	115,242	106,829	103,103	126,304	129,029	135,842	139,966

**Notes:**

Source: Statistics & Data Warehouse Department, SBP

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at [www.sbp.org.pk/ecodata/Revision\\_Monetary\\_Stats.pdf](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

### 3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY-16	FY-17	Apr-17	May-17	Feb-18	Mar-18	Apr-18	May-18 <sup>P</sup>
<b>A. Mining and Quarrying</b>	<b>662</b>	<b>1,016</b>	<b>990</b>	<b>1,024</b>	<b>1,470</b>	<b>1,419</b>	<b>1,682</b>	<b>1,747</b>
1-Trade finance	70	71	90	96	128	53	250	116
2-Working capital	354	321	314	336	378	335	363	567
3-Fixed investment	237	613	586	593	964	1,031	1,064	1,064
4-Other	-	11	-	-	..	..	5	..
<b>B. Manufacturing</b>	<b>100,582</b>	<b>132,807</b>	<b>134,776</b>	<b>133,929</b>	<b>149,691</b>	<b>147,402</b>	<b>148,309</b>	<b>142,458</b>
1-Trade finance	15,999	20,827	19,802	19,995	22,794	22,743	23,463	24,148
2-Working capital	71,878	96,350	99,493	98,297	109,464	107,172	105,730	98,527
3-Fixed investment	11,850	14,338	14,389	14,451	15,824	15,969	17,150	18,179
4-Other	855	1,292	1,092	1,186	1,608	1,517	1,966	1,605
<b>C. Ship breaking and waste / scrape (junk) etc.</b>	<b>189</b>	<b>1,059</b>	<b>1,112</b>	<b>1,076</b>	<b>370</b>	<b>337</b>	<b>322</b>	<b>2,120</b>
1-Trade finance	5	764	813	784	88	60	54	54
2-Working capital	183	281	285	279	268	264	254	2,053
3-Fixed investment	-	14	14	14	14	14	14	14
4-Other	-	-	-	-	-	-	-	-
<b>D. Electricity, gas and water supply</b>	<b>2,013</b>	<b>1,934</b>	<b>1,374</b>	<b>1,452</b>	<b>1,606</b>	<b>1,473</b>	<b>1,314</b>	<b>2,545</b>
1-Trade finance	19	54	36	91	18	15	33	22
2-Working capital	1,280	1,163	604	627	896	772	584	1,028
3-Fixed investment	715	717	734	733	684	671	681	1,480
4-Other	-	-	-	-	8	15	15	15
<b>E. Construction</b>	<b>7,033</b>	<b>8,572</b>	<b>8,069</b>	<b>8,178</b>	<b>9,527</b>	<b>9,305</b>	<b>9,325</b>	<b>10,534</b>
1-Trade finance	14	27	44	44	5	5	29	11
2-Working capital	5,180	6,126	6,223	6,334	7,021	6,780	6,785	7,415
3-Fixed investment	1,817	1,941	1,765	1,741	2,478	2,504	2,494	3,092
4-Other	21	479	36	59	23	16	16	16
<b>F. Commerce and Trade</b>	<b>88,357</b>	<b>106,891</b>	<b>103,964</b>	<b>103,363</b>	<b>117,923</b>	<b>116,462</b>	<b>115,696</b>	<b>113,474</b>
1-Trade finance	5,963	8,675	8,601	8,677	8,055	7,257	7,543	8,487
2-Working capital	72,835	86,794	83,798	83,532	95,021	96,450	95,044	91,394
3-Fixed investment	7,600	9,061	9,128	8,674	10,794	11,525	11,601	11,946
4-Other	1,959	2,362	2,436	2,480	4,052	1,231	1,508	1,647
<b>G. Services</b>	<b>11,568</b>	<b>13,175</b>	<b>12,511</b>	<b>12,616</b>	<b>13,170</b>	<b>14,344</b>	<b>13,201</b>	<b>13,343</b>
1-Trade finance	188	179	163	238	176	152	176	198
2-Working capital	8,690	9,130	8,523	8,545	9,129	9,279	8,838	8,857
3-Fixed investment	2,635	3,797	3,581	3,662	3,623	4,796	4,066	4,072
4-Other	55	69	243	171	243	117	121	216
<b>H. Transport, storage and communications</b>	<b>40,734</b>	<b>42,535</b>	<b>41,220</b>	<b>41,646</b>	<b>45,869</b>	<b>44,587</b>	<b>45,367</b>	<b>45,156</b>
1-Trade finance	131	155	82	119	140	128	119	192
2-Working capital	3,949	4,177	4,160	4,243	4,789	4,468	4,741	4,678
3-Fixed investment	36,134	37,631	36,402	36,700	38,409	39,358	39,876	39,691
4-Other	520	572	576	584	2,532	633	631	595
<b>I. Real estate, renting and business activities</b>	<b>23,663</b>	<b>28,902</b>	<b>27,084</b>	<b>27,919</b>	<b>31,519</b>	<b>38,432</b>	<b>30,825</b>	<b>30,261</b>
1-Trade finance	1,071	1,178	1,150	1,148	2,006	2,034	2,104	1,391
2-Working capital	20,221	23,763	22,647	23,194	25,533	32,669	24,805	24,893
3-Fixed investment	2,324	3,671	3,189	3,442	3,297	3,498	3,785	3,833
4-Other	47	290	99	136	683	231	130	144
<b>J. Other private business n.e.c</b>	<b>15,681</b>	<b>26,875</b>	<b>24,505</b>	<b>24,612</b>	<b>19,033</b>	<b>12,722</b>	<b>14,664</b>	<b>12,107</b>
1-Trade finance	126	631	155	173	301	327	395	375
2-Working capital	6,642	10,491	9,477	9,453	6,470	7,617	7,790	6,710
3-Fixed investment	1,094	2,080	1,418	1,839	3,492	4,588	6,307	4,751
4-Other	7,819	13,673	13,455	13,148	8,771	190	172	271
<b>Total (A+B+C+...+J=1+2+3+4)</b>	<b>290,481</b>	<b>363,766</b>	<b>355,604</b>	<b>355,816</b>	<b>390,179</b>	<b>386,484</b>	<b>380,704</b>	<b>373,745</b>
1-Trade finance	23,586	32,559	30,937	31,365	33,712	32,775	34,168	34,993
2-Working capital	191,212	238,597	235,524	234,840	258,968	265,805	254,935	246,122
3-Fixed investment	64,405	73,863	71,206	71,849	79,578	83,954	87,038	88,120
4-Other	11,278	18,747	17,937	17,763	17,921	3,950	4,564	4,510

**Notes:**

Source: Statistics & Data Warehouse Department, SBP

- Loans Include Advances plus Bills Purchased & Discounted but exclude foreign bills.
- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 3.1 of United Nation adopted from Dec 2003.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
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### 3.15 Province/Region and 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	(%)	
Jul-Dec 2016	Punjab	3,495.28	3,405.94	97.44	89.34	2.56	180.43	3,586.38	41.54	102.61
	Sindh	4,456.22	4,224.95	94.81	231.27	5.19	65.25	4,290.21	49.69	96.27
	KPK	50.02	48.46	96.89	1.56	3.11	42.15	90.61	1.05	181.16
	Balochistan	11.52	11.50	99.89	0.01	0.11	40.64	52.15	0.60	452.76
	Islamabad	609.76	548.06	89.88	61.71	10.12	52.91	600.97	6.96	98.56
	FATA	0.06	0.06	100.00	-	-	..	0.06	..	100.79
	Gilgit-Baltistan	2.40	2.40	100.00	-	-	0.01	2.41	0.03	100.48
	AJK	8.45	8.07	95.52	0.38	4.48	2.85	10.93	0.13	129.29
<b>Total</b>		<b>8,633.72</b>	<b>8,249.46</b>	<b>95.55</b>	<b>384.26</b>	<b>4.45</b>	<b>384.26</b>	<b>8,633.72</b>	<b>100.00</b>	
Jan-Jun 2017	Punjab	4,086.88	3,979.20	97.37	107.68	2.63	177.68	4,156.88	43.25	101.71
	Sindh	4,758.89	4,569.15	96.01	189.74	3.99	70.31	4,639.46	48.27	97.49
	KPK	44.87	44.14	98.37	0.73	1.63	43.09	87.23	0.91	194.39
	Balochistan	8.59	8.56	99.73	0.02	0.27	43.20	51.76	0.54	602.91
	Islamabad	697.98	603.07	86.40	94.91	13.60	55.81	658.88	6.86	94.40
	FATA	0.18	0.18	100.00	-	-	0.01	0.19	..	105.22
	Gilgit Baltistan	3.11	3.11	99.91	..	0.09	0.01	3.11	0.03	100.11
	AJK	11.02	10.69	97.04	0.33	2.96	3.31	14.01	0.15	127.11
<b>Total</b>		<b>9,611.52</b>	<b>9,218.11</b>	<b>95.91</b>	<b>393.41</b>	<b>4.09</b>	<b>393.41</b>	<b>9,611.52</b>	<b>100.00</b>	
Jul-Dec 2017	Punjab	4,125.20	4,008.77	97.18	116.44	2.82	199.16	4,207.92	42.98	102.01
	Sindh	4,919.76	4,648.32	94.48	271.44	5.52	85.68	4,734.00	48.36	96.22
	KPK	53.25	53.12	99.75	0.13	0.25	41.21	94.32	0.96	177.13
	Balochistan	10.19	10.16	99.74	0.03	0.26	61.04	71.20	0.73	698.81
	Islamabad	665.87	612.29	91.95	53.58	8.05	54.13	666.42	6.81	100.08
	FATA	0.15	0.15	100.00	-	-	..	0.15	..	103.15
	Gilgit Baltistan	3.42	3.42	99.94	..	0.06	0.01	3.44	0.04	100.34
	AJK	11.59	11.45	98.83	0.14	1.17	0.52	11.98	0.12	103.35
<b>Total</b>		<b>9,789.43</b>	<b>9,347.68</b>	<b>95.49</b>	<b>441.75</b>	<b>4.51</b>	<b>441.75</b>	<b>9,789.43</b>	<b>100.00</b>	

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

Source: Statistics & Data Warehouse Department, SBP

“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.

### 3.16 Province/Region and place of Disbursement & Utilization

( Billion Rupees)

Place of disbursement	Place of Utilization	Jul-Dec 2016		Jan-Jun 2017		Jul-Dec 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	3,405.94	97.44	3,979.20	97.37	4,008.77	97.18
	Sindh	51.89	1.48	64.99	1.59	84.32	2.04
	KPK	8.13	0.23	4.59	0.11	4.56	0.11
	Balochistan	0.17	..	0.04	..	0.56	0.01
	Islamabad	26.69	0.76	34.88	0.85	26.50	0.64
	FATA	..	..	0.01	..	0.00	0.00
	Gilgit-Baltistan	0.01	..	..	..	0.01	0.00
AJK	2.45	0.07	3.18	0.08	0.49	0.01	
<b>Punjab Total</b>		<b>3,495.28</b>	<b>100.00</b>	<b>4,086.88</b>	<b>100.00</b>	<b>4,125.20</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	140.05	3.14	104.72	2.20	156.01	3.17
	Sindh	4,224.95	94.81	4,569.15	96.01	4,648.32	94.48
	KPK	25.53	0.57	21.17	0.44	27.32	0.56
	Balochistan	40.02	0.90	43.15	0.91	60.47	1.23
	Islamabad	25.53	0.57	20.68	0.43	27.61	0.56
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	..	..
AJK	0.14	..	0.03	..	0.02	..	
<b>Sindh Total</b>		<b>4,456.22</b>	<b>100.00</b>	<b>4,758.89</b>	<b>100.00</b>	<b>4,919.76</b>	<b>100.00</b>
<b>KPK</b>	Punjab	0.70	1.40	0.46	1.04	0.09	0.18
	Sindh	0.19	0.37	0.02	0.04	0.01	0.02
	KPK	48.46	96.89	44.14	98.37	53.12	99.75
	Balochistan	-	-	..	..	..	..
	Islamabad	0.67	1.34	0.25	0.55	0.02	0.04
	FATA	-	-	..	..	..	..
	Gilgit-Baltistan	..	..	-	-	-	-
AJK	..	..	..	..	-	-	
<b>KPK Total</b>		<b>50.02</b>	<b>100.00</b>	<b>44.87</b>	<b>100.00</b>	<b>53.25</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	..	0.04	0.01	0.13	0.01	0.14
	Sindh	0.01	0.05	0.01	0.12	0.01	0.08
	KPK	..	0.02	..	..	-	-
	Balochistan	11.50	99.89	8.56	99.73	10.16	99.77
	Islamabad	-	-	..	..	-	-
	FATA	-	-	..	..	-	-
	AJK	-	-	..	..	-	-
<b>Balochistan Total</b>		<b>11.52</b>	<b>100.00</b>	<b>8.59</b>	<b>100.00</b>	<b>10.19</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	39.53	6.48	72.40	10.37	43.00	6.46
	Sindh	13.15	2.16	5.17	0.74	1.34	0.20
	KPK	8.31	1.36	17.22	2.47	9.23	1.39
	Balochistan	0.45	0.07	0.01	..	0.00	0.00
	Islamabad	548.06	89.88	603.07	86.40	612.29	91.95
	FATA	-	-	..	..	-	-
	Gilgit-Baltistan	-	-	..	..	..	..
AJK	0.26	0.04	0.11	0.02	..	..	
<b>Islamabad Total</b>		<b>609.76</b>	<b>100.00</b>	<b>697.98</b>	<b>100.00</b>	<b>665.87</b>	<b>100.00</b>
<b>FATA Total</b>		<b>0.06</b>	<b>100.00</b>	<b>0.18</b>	<b>100.00</b>	<b>0.15</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	-	-	..	0.05	-	-
	KPK	-	-	..	0.01	-	-
	FATA	-	-	..	0.02	-	-
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	2.40	100.00	3.11	99.91	3.42	100.00
	AJK	-	-	..	0.01	-	-
<b>Gilgit-Baltistan Total</b>		<b>2.40</b>	<b>100.00</b>	<b>3.11</b>	<b>100.00</b>	<b>3.42</b>	<b>100.00</b>
<b>AJK</b>	Punjab	0.16	1.84	0.09	0.81	0.03	0.29
	Sindh	0.02	0.27	0.12	1.05	0.01	0.04
	KPK	0.18	2.08	0.11	1.04	0.09	0.78
	Balochistan	-	-	..	..	0.01	-
	Islamabad	0.02	0.29	0.01	0.05	..	0.01
	FATA	-	-	..	..	-	-
AJK	8.07	95.52	10.69	97.04	11.45	98.83	
<b>AJK Total</b>		<b>8.45</b>	<b>100.00</b>	<b>11.02</b>	<b>100.00</b>	<b>11.59</b>	<b>100.00</b>
<b>Grand Total</b>		<b>8,633.72</b>		<b>9,611.52</b>		<b>9,789.42</b>	

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

Source: Statistics & Data Warehouse Department, SBP

### 3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2016		Jan-Jun 2017		Jul-Dec 2017	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	3,405.94	94.97	3,979.20	95.73	4,008.77	95.27
	Sindh	140.05	3.90	104.72	2.52	156.01	3.71
	KPK	0.70	0.02	0.46	0.01	0.09	..
	Balochistan	..	..	0.01	..	0.01	..
	Islamabad	39.53	1.10	72.40	1.74	43.00	1.02
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.16	..	0.09	..	0.03	..
<b>Punjab Total</b>		<b>3,586.38</b>	<b>100.00</b>	<b>4,156.88</b>	<b>100.00</b>	<b>4,207.92</b>	<b>100.00</b>
Sindh	Punjab	51.89	1.21	64.99	1.40	84.32	1.78
	Sindh	4,224.95	98.48	4,569.15	98.48	4,648.32	98.19
	KPK	0.19	..	0.02	..	0.01	..
	Balochistan	0.01	..	0.01	..	0.01	..
	Islamabad	13.15	0.31	5.18	0.11	1.34	0.03
	AJK	0.02	..	0.12	..	0.01	..
	<b>Sindh Total</b>		<b>4,290.21</b>	<b>100.00</b>	<b>4,639.46</b>	<b>100.00</b>	<b>4,734.00</b>
KPK	Punjab	8.13	8.97	4.59	5.26	4.56	4.84
	Sindh	25.53	28.18	21.17	24.27	27.32	28.97
	KPK	48.46	53.48	44.14	50.60	53.12	56.31
	Balochistan	-	-	..	..	-	-
	Islamabad	8.31	9.17	17.22	19.74	9.23	9.79
	Gilgit-Baltistan	-	-	..	..	-	-
	AJK	0.18	0.19	0.11	0.13	0.09	0.10
<b>KPK Total</b>		<b>90.61</b>	<b>100.00</b>	<b>87.23</b>	<b>100.00</b>	<b>94.32</b>	<b>100.00</b>
Balochistan	Punjab	0.17	0.32	0.04	0.08	0.56	0.78
	Sindh	40.02	76.75	43.15	83.36	60.47	84.94
	KPK	-	-	..	..	..	..
	Balochistan	11.50	22.06	8.56	16.54	10.16	14.27
	Islamabad	0.45	0.87	0.01	0.03	..	0.01
			..	..	..	..	-
<b>Balochistan Total</b>		<b>52.15</b>	<b>100.00</b>	<b>51.76</b>	<b>100.00</b>	<b>71.19</b>	<b>100.00</b>
Islamabad	Punjab	26.69	4.44	34.88	5.29	26.50	3.98
	Sindh	25.53	4.25	20.68	3.14	27.61	4.14
	KPK	0.67	0.11	0.25	0.04	0.02	..
	Balochistan	-	-	..	..	-	-
	Islamabad	548.06	91.20	603.07	91.53	612.29	91.88
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	0.02	..	0.01	..	..	..
<b>Islamabad Total</b>		<b>600.97</b>	<b>100.00</b>	<b>658.88</b>	<b>100.00</b>	<b>666.42</b>	<b>100.00</b>
FATA	Punjab	..	0.79	0.01	3.06	..	0.52
	KPK	-	-	..	1.04	..	1.50
	Balochistan	-	-	..	0.21	-	-
	Islamabad	-	-	..	0.26	-	-
	FATA	0.06	99.21	0.18	95.04	0.15	96.94
	Gilgit-Baltistan	-	-	..	0.26	-	-
	AJK	-	-	..	0.13	-	-
<b>FATA Total</b>		<b>0.06</b>	<b>100.00</b>	<b>0.19</b>	<b>100.00</b>	<b>0.15</b>	<b>100.00</b>
Gilgit Baltistan	Punjab	0.01	0.45	..	0.12	0.01	0.35
	Sindh	..	0.01	..	..	-	-
	KPK	..	0.02	..	..	-	-
	Islamabad	-	-	..	0.08	..	0.03
	FATA	-	-	-	-	-	-
	Gilgit Baltistan	2.40	99.52	3.11	99.80	3.42	99.97
<b>Gilgit-Baltistan Total</b>		<b>2.41</b>	<b>100.00</b>	<b>3.11</b>	<b>100.00</b>	<b>3.42</b>	<b>100.00</b>
AJK	Punjab	2.45	22.39	3.18	22.69	0.49	4.11
	Sindh	0.14	1.31	0.03	0.20	0.02	0.21
	KPK	..	0.01	..	0.01	..	0.01
	Balochistan	-	-	..	..	-	-
	Islamabad	0.26	2.40	0.11	0.76	..	0.03
	Gilgit-Baltistan	-	-	..	..	..	-
	AJK	8.07	73.89	10.69	76.35	11.45	95.65
<b>AJK Total</b>		<b>10.93</b>	<b>100.00</b>	<b>14.01</b>	<b>100.00</b>	<b>11.98</b>	<b>100.00</b>
<b>Grand Total</b>		<b>8,633.72</b>		<b>9,611.52</b>		<b>9,789.40</b>	

Numbers are rounded to the Nearest Billion. Totals may differ due to rounding off  
 -: Value is zero; 0.00 : Amount in less than 5.0 million

Source: Statistics & Data Warehouse Department, SBP

### 3.18 Province/Region and Categories of Advances by Borrowers\* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	-	-	-	..	..	-	..	..
	Govt.	0.13	571.42	571.55	..	691.42	691.42	0.09	676.60	676.69
	NFPSEs	-	683.95	683.95	-	804.37	804.37	-	880.76	880.76
	NBFCs & Fin Aux.	-	78.95	78.95	0.44	80.99	81.43	-	79.23	79.23
	Private Sector	193.23	3,404.22	3,597.45	184.53	3,676.73	3,861.26	205.02	3,895.87	4,100.89
	Trust Fund	0.02	15.53	15.55	0.04	16.76	16.81	0.02	16.65	16.67
	Personal	38.17	413.45	451.62	43.14	461.30	504.44	47.50	501.87	549.36
	Others	0.23	3.93	4.16	0.85	5.36	6.21	0.06	2.79	2.86
	<b>Total</b>	<b>231.78</b>	<b>5,171.45</b>	<b>5,403.23</b>	<b>229.01</b>	<b>5,736.93</b>	<b>5,965.94</b>	<b>252.70</b>	<b>6,053.76</b>	<b>6,306.46</b>
<b>Punjab</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	390.62	390.62	-	456.23	456.23	-	425.36	425.36
	NFPSEs	-	127.57	127.57	-	114.35	114.35	-	129.12	129.12
	NBFCs & Fin Aux.	-	9.09	9.09	-	9.67	9.67	-	11.63	11.63
	Private Sector	138.61	1,676.85	1,815.46	137.07	1,821.89	1,958.96	149.87	1,887.05	2,036.92
	Trust Fund	-	3.46	3.46	-	4.05	4.05	-	3.82	3.82
	Personal	6.81	118.59	125.40	7.59	130.48	138.07	10.77	170.64	181.41
	Others	0.11	1.30	1.41	0.84	1.16	2.00	0.04	1.63	1.67
	<b>Total</b>	<b>145.53</b>	<b>2,327.47</b>	<b>2,473.00</b>	<b>145.49</b>	<b>2,537.83</b>	<b>2,683.33</b>	<b>160.68</b>	<b>2,629.26</b>	<b>2,789.94</b>
<b>Sindh</b>	Foreign	-	-	-	-	..	..	-	..	..
	Govt.	0.13	177.41	177.54	..	210.50	210.50	0.09	191.66	191.76
	NFPSEs	-	417.55	417.55	-	516.85	516.85	-	573.44	573.44
	NBFCs & Fin Aux.	-	65.25	65.25	-	65.95	65.95	-	62.75	62.75
	Private Sector	45.70	1,411.23	1,456.93	40.30	1,535.85	1,576.14	46.53	1,652.93	1,699.46
	Trust Fund	0.02	3.72	3.74	0.04	2.38	2.42	0.02	3.48	3.50
	Personal	25.68	257.18	282.86	29.57	290.27	319.84	30.11	282.44	312.55
	Others	..	1.83	1.83	..	3.27	3.27	0.01	0.77	0.77
	<b>Total</b>	<b>71.52</b>	<b>2,334.16</b>	<b>2,405.69</b>	<b>69.91</b>	<b>2,625.07</b>	<b>2,694.98</b>	<b>76.77</b>	<b>2,767.47</b>	<b>2,844.24</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.40	0.40	-	0.40	0.40	-	0.40	0.40
	NBFCs & Fin Aux.	-	0.06	0.06	0.43	0.91	1.34	-	0.06	0.06
	Private Sector	3.87	33.44	37.31	3.47	35.56	39.03	4.20	36.40	40.60
	Trust Fund	-	0.05	0.05	-	-	-	-	0.05	0.05
	Personal	1.73	11.30	13.03	1.80	11.91	13.70	2.04	13.43	15.47
	Others	0.01	0.35	0.35	0.01	0.40	0.41	0.01	0.18	0.18
	<b>Total</b>	<b>5.61</b>	<b>45.59</b>	<b>51.20</b>	<b>5.70</b>	<b>49.17</b>	<b>54.88</b>	<b>6.25</b>	<b>50.51</b>	<b>56.76</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.17	3.17	-	3.85	3.85	-	19.27	19.27
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.84	3.00	5.84	1.67	2.48	4.15	2.33	2.52	4.84
	Trust Fund	-	-	-	-	-	-	-	0.01	0.01
	Personal	1.98	1.50	3.47	1.95	1.61	3.56	2.45	2.22	4.66
	Others	-	..	..	-	..	..	-	..	..
	<b>Total</b>	<b>4.82</b>	<b>7.67</b>	<b>12.49</b>	<b>3.62</b>	<b>7.94</b>	<b>11.56</b>	<b>4.77</b>	<b>24.02</b>	<b>28.79</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.06	0.06	-	20.67	20.67	-	40.13	40.13
	NFPSEs	-	138.29	138.29	-	172.52	172.52	-	177.55	177.55
	NBFCs & Fin Aux.	-	4.56	4.56	-	4.45	4.45	-	4.79	4.79
	Private Sector	0.63	273.41	274.03	0.61	273.92	274.53	0.64	309.29	309.93
	Trust Fund	..	8.30	8.30	..	10.33	10.33	..	9.29	9.29
	Personal	0.32	20.38	20.70	0.40	22.04	22.45	0.47	27.70	28.16
	Others	0.10	0.41	0.51	-	0.48	0.48	-	0.18	0.18
	<b>Total</b>	<b>1.05</b>	<b>445.41</b>	<b>446.46</b>	<b>1.02</b>	<b>504.41</b>	<b>505.42</b>	<b>1.10</b>	<b>568.92</b>	<b>570.02</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	0.01	0.01	0.02	-	-	-
	Private Sector	0.32	0.25	0.57	0.35	0.26	0.61	0.33	0.12	0.45
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.03	0.01	0.04	0.04	0.01	0.05	0.05	0.01	0.06
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.34</b>	<b>0.26</b>	<b>0.60</b>	<b>0.41</b>	<b>0.28</b>	<b>0.69</b>	<b>0.38</b>	<b>0.13</b>	<b>0.51</b>

\* End Position.

### 3.18 Province/Region and Categories of Advances by Borrowers\* (Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrower	Dec-2016			Jun-2017			Dec-2017		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.15	0.15	-	0.25	0.25	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.43	1.22	1.64	0.45	1.28	1.74	0.50	1.43	1.93
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.44	1.49	1.92	0.48	1.59	2.08	0.54	1.65	2.19
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.86</b>	<b>2.86</b>	<b>3.72</b>	<b>0.94</b>	<b>3.13</b>	<b>4.06</b>	<b>1.04</b>	<b>3.33</b>	<b>4.37</b>
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.16	0.16	-	0.17	0.17	-	0.17	0.17
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.84	4.81	5.65	0.61	5.50	6.10	0.63	6.13	6.75
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.19	3.01	4.20	1.31	3.38	4.69	1.07	3.78	4.85
	Others	0.01	0.05	0.05	0.01	0.04	0.05	0.01	0.04	0.05
	<b>Total</b>	<b>2.04</b>	<b>8.03</b>	<b>10.07</b>	<b>1.92</b>	<b>9.10</b>	<b>11.02</b>	<b>1.71</b>	<b>10.13</b>	<b>11.83</b>

\* 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.

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. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"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.

**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 & Fin Aux.:** 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.



### 3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
<b>FY17</b>									
<b>Jul-Mar</b>									
Punjab	941,640	86,318	129,019	60,533	35,831	38,311	10,793	75,729	18,711
Sindh	104,736	12,905	18,852	13,934	9,113	9,206	1,829	6,489	2,764
Khyber Pakhtunkhwa	22,632	2,962	4,244	3,226	1,122	1,279	600	600	522
Balochistan	788	203	423	32	18	114	25	37	136
Azad Jammu Kashmir	717	112	196	-	-	1	9	397	38
Gilgit Baltistan	783	64	158	74	12	21	3	..	..
<b>All Pakistan</b>	<b>1,071,296</b>	<b>102,565</b>	<b>152,893</b>	<b>77,799</b>	<b>46,096</b>	<b>48,933</b>	<b>13,259</b>	<b>83,253</b>	<b>22,172</b>
<b>Jul-Jun</b>									
Punjab	1,440,648	135,880	137,835	92,985	53,410	40,027	14,584	119,258	20,253
Sindh	167,207	17,893	19,409	18,859	12,849	9,574	2,538	8,775	2,823
Khyber Pakhtunkhwa	30,008	4,057	4,311	4,459	1,584	1,366	820	923	571
Balochistan	1,451	336	469	68	38	110	41	62	141
Azad Jammu Kashmir	951	146	202	-	-	1	12	499	39
Gilgit Baltistan	1,181	102	162	93	17	22	3	..	..
<b>All Pakistan</b>	<b>1,641,446</b>	<b>158,413</b>	<b>162,388</b>	<b>116,464</b>	<b>67,897</b>	<b>51,100</b>	<b>17,998</b>	<b>129,518</b>	<b>23,827</b>
<b>FY18</b>									
<b>Jul-Sep</b>									
Punjab	238,272	25,819	138,290	18,225	10,166	40,599	4,319	16,476	26,125
Sindh	23,660	3,029	18,855	3,624	2,274	9,917	635	1,487	3,270
Khyber Pakhtunkhwa	6,836	913	4,252	952	345	1,437	179	185	606
Balochistan	208	63	474	18	7	110	7	12	143
Azad Jammu Kashmir	148	51	209	-	-	1	3	129	34
Gilgit Baltistan	46	14	155	6	1	20	-	-	..
<b>All Pakistan</b>	<b>269,170</b>	<b>29,888</b>	<b>162,234</b>	<b>22,825</b>	<b>12,793</b>	<b>52,084</b>	<b>5,143</b>	<b>18,289</b>	<b>30,180</b>
<b>Jul-Dec</b>									
Punjab	756,506	74,057	145,510	40,393	25,329	41,333	7,905	74,885	28,548
Sindh	77,117	8,220	19,156	8,257	5,890	9,992	1,370	4,035	3,567
Khyber Pakhtunkhwa	14,884	3,330	4,745	1,832	641	1,493	336	375	666
Balochistan	574	191	486	44	23	112	38	53	160
Azad Jammu Kashmir	267	77	202	-	-	..	6	268	25
Gilgit Baltistan	113	35	118	22	6	19	6	13	38
<b>All Pakistan</b>	<b>849,461</b>	<b>85,910</b>	<b>170,217</b>	<b>50,548</b>	<b>31,888</b>	<b>52,948</b>	<b>9,661</b>	<b>79,630</b>	<b>33,004</b>
<b>Jul-Mar</b>									
Punjab	1,087,802	111,196	148,835	63,221	41,375	41,557	11,037	123,984	34,582
Sindh	127,260	14,189	19,643	13,752	10,560	10,030	2,087	7,002	3,185
Khyber Pakhtunkhwa	23,213	4,551	4,729	3,197	1,162	1,495	491	530	549
Balochistan	1,347	306	495	72	37	117	50	77	165
Azad Jammu Kashmir	511	99	181	-	-	..	9	391	30
Gilgit Baltistan	634	76	148	24	7	14	6	14	35
<b>All Pakistan</b>	<b>1,240,767</b>	<b>130,416</b>	<b>174,032</b>	<b>80,266</b>	<b>53,141</b>	<b>53,213</b>	<b>13,680</b>	<b>131,998</b>	<b>38,545</b>

Source: Agricultural Credit & Microfinance Department

### 3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non Farm Sector						Over all		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
<b>FY 17</b>									
<b>Jul-Mar</b>									
Punjab	817,547	71,227	87,911	15,516	147,730	47,238	1,846,029	416,835	321,190
Sindh	158,689	10,788	12,751	656	6,589	2,512	279,844	45,884	46,086
Khyber Pakhtunkhwa	19,953	2,517	3,050	210	1,244	156	46,621	8,445	9,251
Balochistan	492	81	68	-	-	1	1,337	339	742
Azad Jammu Kashmir	14,424	689	638	226	59	88	15,376	1,257	961
Gilgit Baltistan	1,553	248	680	6	2	9	2,419	325	869
<b>All Pakistan</b>	<b>1,012,658</b>	<b>85,549</b>	<b>105,099</b>	<b>16,614</b>	<b>155,624</b>	<b>50,004</b>	<b>2,191,626</b>	<b>473,086</b>	<b>379,100</b>
<b>Jul-Jun</b>									
Punjab	1,127,318	100,115	95,908	23,238	210,887	49,074	2,698,773	619,551	343,098
Sindh	209,349	15,292	14,752	824	16,057	3,580	398,777	70,866	50,137
Khyber Pakhtunkhwa	25,753	3,117	3,158	303	1,682	235	61,343	11,363	9,640
Balochistan	580	93	71	-	-	..	2,140	529	790
Azad Jammu Kashmir	21,455	1,013	911	279	72	83	22,697	1,730	1,236
Gilgit Baltistan	2,126	328	708	12	3	8	3,415	450	900
<b>All Pakistan</b>	<b>1,386,581</b>	<b>119,959</b>	<b>115,508</b>	<b>24,656</b>	<b>228,701</b>	<b>52,980</b>	<b>3,187,145</b>	<b>704,488</b>	<b>405,803</b>
<b>FY 18</b>									
<b>Jul-Sep</b>									
Punjab	312,597	21,944	91,615	5,272	58,818	54,069	578,685	133,223	350,698
Sindh	37,009	4,217	13,573	363	8,408	5,260	65,291	19,414	50,875
Khyber Pakhtunkhwa	6,834	671	2,939	153	598	521	14,954	2,711	9,755
Balochistan	94	6	66	-	-	1	327	88	793
Azad Jammu Kashmir	5,986	273	641	17	4	110	6,154	456	995
Gilgit Baltistan	439	51	363	143	29	365	634	96	903
<b>All Pakistan</b>	<b>362,959</b>	<b>27,161</b>	<b>109,197</b>	<b>5,948</b>	<b>67,856</b>	<b>60,325</b>	<b>666,045</b>	<b>155,987</b>	<b>414,018</b>
<b>Jul-Dec</b>									
Punjab	756,925	56,253	103,976	12,599	149,487	55,935	1,574,328	380,011	375,301
Sindh	139,698	9,872	15,727	697	14,929	5,305	227,139	42,947	53,747
Khyber Pakhtunkhwa	14,200	1,418	3,076	375	1,617	549	31,627	7,381	10,529
Balochistan	720	70	93	1	4	1	1,377	342	852
Azad Jammu Kashmir	13,068	620	989	35	8	102	13,376	972	1,318
Gilgit Baltistan	1,096	139	385	416	78	381	1,653	271	941
<b>All Pakistan</b>	<b>925,707</b>	<b>68,373</b>	<b>124,246</b>	<b>14,123</b>	<b>166,123</b>	<b>62,272</b>	<b>1,849,500</b>	<b>431,924</b>	<b>442,688</b>
<b>Jul-Mar</b>									
Punjab	1,092,108	85,612	109,789	26,470	222,950	55,173	2,280,638	585,115	389,935
Sindh	226,457	15,274	17,968	1,187	20,923	4,709	370,743	67,947	55,535
Khyber Pakhtunkhwa	21,695	2,251	3,159	675	2,177	518	49,271	10,671	10,450
Balochistan	1,423	112	127	1	4	..	2,893	537	904
Azad Jammu Kashmir	18,709	933	1,058	330	62	110	19,559	1,485	1,378
Gilgit Baltistan	1,609	211	406	557	116	402	2,830	425	1,005
<b>All Pakistan</b>	<b>1,362,001</b>	<b>104,393</b>	<b>132,507</b>	<b>29,220</b>	<b>246,232</b>	<b>60,912</b>	<b>2,725,934</b>	<b>666,180</b>	<b>459,208</b>

### 3.20 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2016				2017			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
<b>A. Foreign Constituents:</b>	331	10.4	-	-	-	-	-	-
(a) Business	-	-	-	-	-	-	-	-
(b) Other Foreign Constituents	331	10.4	-	-	-	-	-	-
<b>B. Domestic Constituents:</b>	25,214	190,079.9	20,838	176,612.8	23,087	208,966.9	21,122	225,650.5
<b>I. Government:</b>	11	1,546.3	20	1,467.5	27	7,506.2	39	729.9
<b>II. Public Sector Enterprises:</b>	59	7,195.3	101	3,544.5	26	2,934.8	37	2,301.4
(a) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-	-	-
(b) Mining and Quarrying	-	-	-	-	-	-	-	-
(c) Manufacturing	-	-	-	-	-	-	-	-
(d) Construction	-	-	-	-	-	-	-	-
(e) Electricity Gas, Water & Sanitary Services	42	6,743.1	-	-	1	350.0	-	-
(f) Commerce:	17	452.2	52	51.7	25	2,584.8	36	2,284.4
1. Export Bills :	-	-	33	44.0	2	2,529.8	10	2,254.1
i. Cotton Raw	-	-	-	-	-	-	-	-
ii. Rice	-	-	-	-	-	-	6	2,047.5
iii. Cotton Textiles (Local)	-	-	-	-	-	-	1	32.3
iv. Cement & Cement products	-	-	-	-	-	-	-	-
v. Petroleum & Petroleum products	-	-	1	14.4	2	2,529.8	-	-
vi. Machinery & Transport Equipments	-	-	-	-	-	-	-	-
vii. Other Export Bills	-	-	32	29.6	-	-	3	174.3
2. Imports Bills Payable in Pakistan	16	245.2	19	7.7	23	55.0	17	30.2
3. Inland Bills (to include Local Bills)	1	207.0	-	-	-	-	9	0.1
4. Non-Bank Financial Companies	-	-	-	-	-	-	-	-
(g) Transport, Storage & Communication	-	-	-	-	-	-	-	-
(h) Services	-	-	1	0.4	-	-	-	-
(i) Other Public Sector Enterprises	-	-	48	3,492.4	-	-	1	17.0
<b>III. Private Sector (Business):</b>	25,144	181,338.3	20,714	170,355.8	23,022	198,484.6	21,046	222,619.2
1. Agriculture, Forestry, Hunting & Fishing	181	1,296.6	57	762.9	47	202.5	306	8,749.8
(a) . Primary Products :	145	367.4	57	762.9	47	202.5	304	8,748.0
i. Cotton	31	1.5	9	47.8	-	-	263	8,439.5
ii. Rice	37	291.7	25	634.6	17	103.4	16	253.9
iii. Sugarcane	-	-	-	-	-	-	-	-
iv. Tobacco	-	-	-	-	-	-	-	-
v. Other Primary Products	77	74.2	23	80.5	30	99.1	25	54.5
(b). Other Agriculture, Forestry, Hunting and Fishing	36	929.2	-	-	-	-	2	1.8

### 3.20 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2016				2017			
	Jun		Dec		Jun		Dec	
	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount	No. of Bills	Amount
2. Mining and Quarrying	62	442.1	34	322.5	17	473.3	7	601.0
3. Manufacturing	18,683	140,774.5	15,185	123,732.1	18,987	147,626.2	16,252	141,338.4
4. Construction	430	788.1	1553	2,903.8	465	7,073.8	593	2,346.4
5. Electricity, Gas, Water & Sanitary Services	29	8,343.0	7	2,298.7	5	1,214.7	8	4,279.6
6. Commerce:	2,375	14,825.5	2,311	25,956.1	1,840	16,545.1	3,072	44,257.9
(a). Export Bills-Traditional Export	827	4,969.5	802	9,142.5	509	4,065.9	-	-
i. Wool & Goat Hair	-	-	-	-	50	191.2	-	-
ii. Hides & Skins	-	-	-	-	-	-	-	-
iii. Cotton Textiles (Local)	485	3,204.7	592	7,491.5	368	3,503.0	717	11,593.0
iv. Cotton Yarn (Local)	308	1,640.0	194	1,557.2	81	352.7	158	2,138.3
v. Sports Goods	34	124.7	3	4.8	8	11.7	7	23.9
vi. Surgical Instruments	-	-	13	89.0	2	7.3	2	5.4
(b). Export Bills-Non-Traditional Exports	283	1,460.6	524	4,126.5	268	1,560.1	771	12,421.1
i. Brassware & Handicrafts	-	-	4	6.5	-	-	-	-
ii. Carpets & Rugs	2	29.1	2	27.0	-	-	-	-
iii. Footwear & Leather goods	27	87.3	86	684.3	11	95.3	107	990.7
iv. Handloom products, Towels & Hosiery	17	29.9	44	314.9	22	101.9	84	503.3
v. Readymade Garments	79	534.4	195	2,095.7	68	510.0	248	1,755.8
vi. Electrical goods (Cable & Wire RA)	-	-	-	-	-	-	9	37.5
vii. Other Export Bills	158	779.9	193	998.2	167	853.0	323	9,133.9
(c). Import Bills Payable in Pakistan	759	6,479.7	833	10,874.7	910	8,335.4	962	7,931.7
(d). Inland Bills (to include Local Bills)	434	1,653.0	151	1,794.3	153	2,583.6	449	9,697.0
(e). Non-Bank Financial Companies	-	-	1	18.0	-	-	-	-
(f). Other Foreign Bills (clean outward)	72	262.6	-	-	-	-	6	447.5
7. Transport, Storage & Communication	75	3,902.6	378	4,859.9	79	8,311.4	75	8,980.6
8. Services	18	2,722.6	432	5,771.3	1,228	9,830.4	323	5,846.7
9. Other Private (Business)	3,291	8,243.3	757	3,748.3	354	7,207.4	410	6,218.7
<b>IV. Trust Funds and Non-Profit Institutions</b>	-	-	-	-	-	-	-	-
<b>V. Others</b>	-	-	<b>3</b>	<b>1,245.0</b>	<b>12</b>	<b>41.3</b>	-	-
<b>TOTAL</b>	<b>25,545</b>	<b>190,090.3</b>	<b>20,838</b>	<b>176,612.8</b>	<b>23,087</b>	<b>208,966.9</b>	<b>21,122</b>	<b>225,650.5</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2015	2016		2017			
	Dec	Jun	Dec	Jun	Dec		
	Book Value	Book Value	Book Value	Book Value	Book Value	Face Value	Market Value
<b>A. FEDERAL GOVERNMENT SECURITIES</b>	136,953.7	190,726.2	-	-	-	-	-
<b>B. FEDERAL GOVERNMENT BONDS</b>	3,240,949.7	3,784,320.3	3,144,843.2	3,374,796.2	2,965,941.9	2,877,196.4	2,974,620.1
(i) Prize Bonds	-	-	-	-	-	-	-
(ii) National Savings Schemes	-	-	-	-	-	-	-
(ii) Compensation Bonds	-	-	-	-	-	-	-
(vi) Federal Investment Bonds	-	-	-	-	-	-	-
(v) Pakistan Investment Bonds	3,240,949.7	3,784,320.3	3,144,843.2	3,374,796.2	2,965,941.9	2,877,196.4	2,974,620.1
(vii) Un-classified	-	-	-	-	-	-	-
<b>C. TREASURY BILLS</b>	2,537,577.9	2,666,090.3	3,145,702.9	3,783,600.4	4,588,491.9	4,628,442.6	4,599,546.6
<b>D. FOREIGN SECURITIES AND SHARES</b>	99,727.8	185,504.3	121,077.1	236,707.6	257,402.4	256,641.7	258,158.1
<b>E. OTHERS:</b>	<b>736,949.0</b>	<b>783,637.1</b>	<b>857,169.5</b>	<b>832,668.8</b>	<b>793,203.5</b>	<b>683,456.8</b>	<b>828,503.8</b>
1. Shares :	290,417.7	308,983.1	303,996.6	316,538.2	323,394.2	216,599.5	357,526.3
(i) Financial Institutions	19,187.8	19,387.3	21,655.6	19,365.3	17,504.8	11,275.8	17,007.2
(ii) Public Sector Enterprises	15,567.1	14,678.3	10,821.3	13,668.3	19,317.7	4,785.0	26,146.0
(iii) Private Sector	255,662.8	274,917.5	271,519.7	283,504.6	286,571.7	200,538.7	314,373.1
2. Debentures :	217.0	213.4	207.7	789.8	368.0	49.1	367.2
(i) Financial Institutions	0.8	0.8	0.8	0.8	0.8	0.8	-
(ii) Public Sector Enterprises	163.7	163.7	163.7	163.7	294.4	23.6	294.4
(iii) Private Sector	52.5	48.9	43.2	625.3	72.8	24.7	72.8
3. National Investment Trust (Unit)	8,401.7	2,140.0	3,399.6	2,819.7	2,732.4	1,852.6	2,622.2
4. Participation Term Certificates	241.5	241.5	1,557.2	288.9	2,140.1	1,677.2	1,677.2
5. Term Finance Certificate (TFC's)	91,082.2	86,362.0	77,417.2	101,854.7	75,241.8	75,488.8	74,203.7
6. Sukuk	314,949.5	352,958.2	446,253.3	349,520.4	360,968.4	360,480.2	361,706.7
7. Certificate of Investment (COI's)	5,888.1	7,738.1	3,788.1	3,838.1	3,520.0	3,520.0	3,520.0
8. Modaraba Certificate	16,276.3	12,248.4	19,572.2	17,575.8	11,378.0	11,199.2	13,420.3
9. Mutual Funds	250.9	297.0	297.0	106.0	1.0	1.0	1.0
10. Others	9,224.2	12,455.5	680.5	39,337.2	13,459.6	12,589.2	13,459.2
<b>TOTAL</b>	<b>6,752,158.1</b>	<b>7,610,278.2</b>	<b>7,268,792.7</b>	<b>8,227,773.0</b>	<b>8,605,039.7</b>	<b>8,445,737.5</b>	<b>8,660,828.6</b>

Source: Statistics & Data Warehouse Department, SBP

\* Note:-As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk.

Totals may differ due to rounding off.

### 3.22 Scheduled Banks' Deposits by Rates of Interest

(Million Rupees)

RATE OF RETURN	2014	2015		2016		2017	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
0.00	375,203.1	451,471.5	497,535.0	625,953.7	593,783.2	561,814.6	683,009.4
0.25*	212,820.5	190,184.7	186,360.3	185,445.9	147,727.9	218,307.9	228,514.7
0.50*	35,354.4	57,584.0	88,555.7	26,279.3	47,594.2	65,390.7	60,694.2
0.75*	4,609.5	88,951.4	33,152.4	18,426.5	29,889.6	8,918.3	10,624.2
1.00	58,228.9	42,448.1	50,477.2	25,437.0	79,419.0	41,219.6	21,453.6
1.25	7,999.3	17,089.0	74,003.8	17,332.9	35,090.8	7,326.4	7,258.0
1.50	57,075.0	44,424.7	17,930.3	41,096.3	52,427.9	23,460.2	54,412.0
1.75	1,355.9	828.0	3,233.6	18,675.1	31,165.7	25,013.0	15,480.4
2.00	17,628.3	11,199.5	14,926.2	35,359.0	20,163.0	10,476.5	50,189.3
2.25	409.1	56.6	75.0	6,113.0	742.6	4,945.8	6,078.9
2.50	1,688.3	1,796.8	1,338.4	404.3	223.2	4,219.5	9,707.4
2.75	356.2	32.8	247.1	2,755.9	1,291.1	38,979.7	11,294.8
3.00	18,668.5	1,073.3	1,691.7	12,911.4	476.8	10,511.6	14,173.9
3.25	795.3	213.0	2,147.3	184.9	-	4,324.6	-
3.50	2,985.6	67.7	1,878.7	401.2	-	11,555.0	-
3.75	399.6	-	-	19.1	-	5,624.8	1,086.5
4.00	488.5	-	-	13,032.6	-	17.6	0.1
4.25	1,184.5	-	-	-	-	266.0	822.9
4.50	-	-	-	-	-	911.7	35.3
4.75	-	-	-	-	-	511.8	93.9
5.00	301.4	-	-	-	-	-	5.0
5.25	2,533.7	-	-	-	-	-	750.0
5.50	-	-	-	-	-	-	6,000.0
5.75	-	-	-	-	-	-	-
6.00	-	-	-	-	-	-	-
6.25	-	-	-	-	-	-	-
6.50	0.7	-	-	-	-	-	-
6.75	-	-	-	-	-	-	-
7.00	-	-	-	-	-	-	-
7.25	-	-	-	-	-	-	-
7.50	-	-	-	-	-	-	-
7.75	-	-	-	-	-	-	-
8.00	-	-	-	-	-	-	-
8.25	-	-	-	-	-	-	-
8.50	-	-	-	-	-	-	-
8.75	-	-	-	-	-	-	-
9.00	-	-	-	-	-	-	-
9.25	-	-	-	-	-	-	-
9.50	-	-	-	-	-	-	-
9.75	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-
Over 11.00	-	-	-	-	-	-	-
<b>Total</b>	<b>800,086.3</b>	<b>907,420.9</b>	<b>973,552.7</b>	<b>1,029,828.1</b>	<b>1,039,995.2</b>	<b>1,043,795.3</b>	<b>1,181,684.5</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.23 Scheduled Banks' Deposits by Rates of Return (PLS)

(Million Rupees)

RATE OF RETURN	2014	2015		2016		2017	
	Dec	Jun.	Dec	Jun	Dec	Jun	Dec
0.00	2,317,288.4	2,708,079.8	2,603,157.6	2,956,607.9	3,125,513.5	3,569,106.4	3,478,375.0
0.25*	21,965.5	22,723.0	32,486.8	41,047.8	52,143.0	52,682.1	61,006.5
0.50*	2,372.6	3,544.6	13,638.8	15,881.9	18,404.4	17,484.6	2,483.7
0.75*	58.7	125.8	-	-	723.6	616.6	17,350.5
1.00	-	35.2	-	13,779.4	264.1	50.2	512.3
1.25	-	1,616.0	1,123.9	1,774.5	2,391.1	3,185.1	3,029.6
1.50	905.2	421.5	129.7	129.7	1,112.4	134.0	2,563.7
1.75	-	-	-	11,069.9	12,871.7	-	2,861.4
2.00	11.8	-	16,660.6	3,531.1	8,629.7	14,603.8	13,456.1
2.25	-	-	2,097.2	5,903.2	11,212.3	9,643.3	9,774.3
2.50	-	10,559.3	9,102.9	9,955.7	9,408.6	39,109.1	32,869.9
2.75	-	-	90,357.7	113,002.3	178,473.2	160,115.9	33,049.3
3.00	3,787.7	9,840.4	29,124.2	33,903.3	73,827.3	31,759.1	128,518.9
3.25	11,338.4	16,146.8	19,026.5	24,095.9	31,939.0	37,197.2	34,954.8
3.50	63,178.9	77,766.0	94,985.8	115,955.5	208,393.1	313,765.7	129,808.8
3.75	1,149.3	12,501.6	33,168.8	2,840,034.8	2,648,667.6	3,053,610.2	3,459,802.6
4.00	9,264.9	38,304.1	1,986,849.2	428,541.8	973,463.5	985,319.8	896,710.7
4.25	14,677.3	21,073.5	251,733.6	412,213.4	603,233.0	510,047.3	295,832.9
4.50	192,335.4	1,615,828.5	352,762.9	221,421.0	332,180.5	334,542.3	319,414.4
4.75	4,714.9	253,040.0	248,888.4	118,679.7	201,782.8	155,847.9	201,985.5
5.00	221,497.6	1,071,723.7	940,888.8	233,744.6	210,709.2	154,169.4	373,087.1
5.25	8,666.1	78,073.9	84,478.3	230,190.0	233,877.5	307,048.3	162,300.3
5.50	36,937.1	156,382.6	247,139.8	141,649.4	145,864.9	168,884.9	181,557.0
5.75	6,981.2	53,024.5	106,372.8	113,889.7	104,254.5	124,797.7	142,934.8
6.00	92,457.3	343,068.2	215,506.1	161,712.6	142,461.7	133,401.8	292,541.7
6.25	123,326.2	209,251.4	47,632.5	86,007.3	89,839.1	92,645.2	105,254.0
6.50	2,582,681.9	238,289.6	235,279.0	179,276.7	73,497.5	35,935.2	33,694.8
6.75	196,453.3	119,445.2	55,223.9	60,398.8	57,549.5	39,991.6	104,341.1
7.00	590,439.3	631,729.4	340,576.9	342,400.0	84,657.1	114,990.2	114,580.5
7.25	86,576.1	71,608.9	87,020.0	62,189.3	77,510.5	37,978.1	17,009.0
7.50	101,335.3	34,859.2	42,132.0	27,936.4	49,243.9	11,743.1	3,247.0
7.75	32,441.1	13,635.1	40,665.6	41,731.8	4,883.3	2,067.3	7,628.9
8.00	85,863.3	69,922.7	86,064.9	18,769.5	10,113.5	6,347.4	11,869.2
8.25	53,979.1	37,445.5	11,687.6	2,763.7	1,886.7	1,495.1	3,786.3
8.50	160,346.1	68,950.1	21,237.6	12,981.0	3,621.2	3,047.5	4,481.0
8.75	104,340.2	71,639.9	37,227.0	4,051.7	2,140.7	4,674.6	51,691.8
9.00	102,105.1	48,375.0	20,320.1	10,938.4	8,838.0	10,257.9	2,823.0
9.25	65,471.1	19,417.4	6,922.1	3,627.4	2,024.6	1,607.5	728.0
9.50	102,900.2	23,105.0	3,510.1	2,186.2	1,845.2	1,917.1	2,911.2
9.75	46,423.2	5,304.1	940.7	5.0	-	-	-
10.00	53,499.0	35,294.3	1,739.8	5,839.6	11.7	256.0	283.6
10.25	15,908.8	5,009.6	558.6	330.7	7.7	71.2	3.8
10.50	13,468.8	5,985.1	10,995.8	325.6	20.0	189.3	13,773.2
10.75	6,733.2	233.0	58.1	6,643.9	17.6	907.6	110.3
11.00	18,972.0	2,411.5	1,126.3	1,437.8	744.2	550.2	413.4
<b>Over-11.00</b>	50,415.1	39,797.0	5,728.1	9,273.0	1,009.0	4,510.4	9,796.7
<b>Total</b>	<b>7,603,266.6</b>	<b>8,245,588.1</b>	<b>8,436,327.0</b>	<b>9,127,829.0</b>	<b>9,801,263.2</b>	<b>10,548,305.3</b>	<b>10,765,208.5</b>

\*00.25 stands for 00.05 to 00.25

\*00.50 stands for 00.30 to 00.50

\*00.75 stands for 00.55 to 00.75

Source: Statistics & Data Warehouse Department, SBP

### 3.24 Scheduled Banks' Advances by Rates of Interest

(End of period : Million Rupees)

RATE OF RETURN	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	25,157.9	24,252.8	15,217.8	15,217.8	27,833.6	27,833.6	36,168.1	27,668.1	14,237.4	14,237.4
1.00*	318.8	318.8	3,845.2	3,845.2	2,010.5	2,010.5	664.9	664.9	249.8	249.8
2.00*	4,614.3	4,614.3	7,811.7	7,811.7	10,266.6	10,266.6	15,469.2	15,469.2	6,052.3	6,052.3
3.00*	7,395.0	7,395.0	15,228.9	8,620.5	13,031.5	9,996.8	11,928.5	9,927.0	14,860.3	12,585.3
3.25	181.0	181.0	365.8	365.8	2,876.8	2,876.8	3,278.7	362.8	3,917.1	298.0
3.50	1,426.6	1,426.6	3,069.6	3,069.6	403.0	403.0	898.3	898.3	333.9	333.9
3.75	0.1	0.1	191.8	191.8	230.9	230.9	150.9	150.9	0.1	0.1
4.00	4,275.9	4,275.9	11,161.0	11,161.0	6,000.5	6,000.5	6,777.9	5,864.9	5,255.7	5,255.7
4.25	1,727.7	1,727.7	1,288.5	1,288.5	532.1	532.1	794.8	794.8	384.6	384.6
4.50	931.8	931.8	3,294.1	3,294.1	126.2	126.2	176.2	176.2	2,638.1	204.4
4.75	239.7	239.7	-	-	543.5	543.5	124.5	124.5	52.7	52.7
5.00	2,170.1	2,170.1	5,879.4	5,879.4	1,748.8	1,748.8	2,221.1	2,221.1	2,634.6	2,634.6
5.25	-	-	-	-	32.3	32.3	4.8	4.8	335.0	335.0
5.50	92.9	92.9	92.9	92.9	93.1	93.1	454.5	454.5	537.9	537.9
5.75	135.4	135.4	108.9	108.9	11.6	11.6	8.2	8.2	13.2	13.2
6.00	4,196.6	4,196.6	15,013.6	15,013.6	23,559.2	17,313.3	23,122.3	11,165.9	26,933.9	26,933.9
6.25	226.0	226.0	2,527.8	2,527.8	6,297.7	6,297.7	9,795.9	9,795.9	37,897.8	11,311.7
6.50	10,681.7	10,681.7	12,349.1	12,349.1	7,439.5	7,439.5	7,324.9	7,324.9	34,963.6	16,963.6
6.75	3,330.6	3,330.6	2,015.2	2,015.2	715.0	715.0	2,612.7	2,612.7	3,958.8	3,958.8
7.00	18,949.5	9,539.3	37,510.0	17,248.4	14,808.5	14,808.5	25,039.0	25,039.0	22,664.7	22,664.7
7.25	46.7	46.7	357.0	357.0	176.1	176.1	4,610.9	4,610.9	12,772.7	12,772.7
7.50	839.9	839.9	114.2	114.2	862.2	862.2	5,329.9	5,329.9	7,916.9	7,916.9
7.75	262.1	262.1	155.6	155.6	628.7	628.7	3,367.7	3,367.7	3,860.0	3,860.0
8.00	13,551.6	2,053.7	28,389.7	27,939.7	14,173.7	14,173.7	14,771.9	14,771.9	10,520.9	10,520.9
8.25	147.8	147.8	6,642.9	6,642.9	876.4	876.4	3,051.6	3,051.6	7,249.0	7,249.0
8.50	6,529.3	6,529.3	384.5	384.5	296.1	296.1	4,177.2	4,177.2	15,740.6	15,340.6
8.75	226.8	226.8	2,191.4	2,190.5	237.1	237.1	1,050.2	1,050.2	2,291.7	2,291.7
9.00	13,175.0	13,164.4	45,409.3	45,409.3	27,316.5	27,316.5	30,287.7	30,287.7	6,400.5	6,400.5
9.25	2,742.2	2,742.2	1,188.0	1,188.0	144.3	144.3	3,044.8	3,044.8	15,389.8	15,389.8
9.50	1,717.3	1,717.3	1,880.9	1,880.9	1,187.9	1,187.9	1,980.7	1,980.7	890.3	890.3
9.75	151.4	151.4	570.3	570.3	362.8	362.8	1,572.6	1,572.6	4,813.1	4,813.1
10.00	11,283.3	11,283.3	10,291.4	10,291.4	8,458.8	8,458.8	12,774.5	12,774.5	7,626.5	7,626.5
10.25	574.7	574.7	331.2	331.2	272.2	272.2	596.8	596.8	382.2	382.2
10.50	101.6	101.6	53.6	53.6	152.3	152.3	1,764.9	1,764.9	3,027.2	3,027.2
10.75	272.5	272.5	296.2	296.2	160.6	160.6	122.7	122.7	526.6	526.6
11.00	5,517.1	5,517.1	22,732.4	8,757.3	4,661.5	4,661.5	4,123.4	4,123.4	11,453.4	11,453.4
11.25	2,999.6	2,999.6	2,128.6	2,128.6	1,790.3	1,790.3	3,291.5	3,291.5	3,701.0	3,701.0
11.50	654.7	654.7	476.4	476.4	170.0	170.0	230.5	230.5	1,460.5	1,460.5
11.75	93.7	93.7	178.6	178.6	539.4	539.4	161.3	161.3	588.3	588.3
12.00	36,284.4	25,885.0	18,502.7	18,055.1	20,022.5	13,624.3	12,905.7	12,505.7	10,735.4	10,735.4
12.25	468.6	468.6	295.4	295.4	1,704.2	1,704.2	1,595.3	1,595.3	1,956.2	1,956.2
12.50	1,113.2	1,113.2	996.5	996.5	852.5	852.5	906.1	906.1	1,523.3	1,523.3
12.75	149.7	149.7	443.8	443.8	348.2	348.2	1,108.1	1,108.1	1,979.9	1,979.9
13.00	1,921.4	1,921.4	1,294.4	1,294.4	1,030.9	1,030.9	2,593.0	2,593.0	1,033.7	1,033.7
13.25	354.4	354.4	1,336.4	1,336.4	548.8	548.8	321.3	321.3	642.9	642.9
13.50	961.8	961.8	698.5	698.5	2,173.0	2,173.0	3,253.3	3,253.3	2,779.0	2,779.0
13.75	230.6	230.6	398.1	398.1	474.5	474.5	545.0	545.0	744.2	744.2
14.00	4,844.8	4,844.8	5,231.0	4,272.8	3,616.9	3,616.9	4,606.2	4,606.2	1,631.4	1,631.4
14.25	66.1	66.1	2,694.3	2,694.3	30.5	30.5	6.5	6.5	30.7	30.7
14.50	162.2	162.2	154.7	154.7	175.8	175.8	178.4	178.4	178.3	178.3
14.75	87.4	87.4	55.8	55.8	15.3	15.3	17.8	17.8	381.9	381.9
15.00	9,081.9	9,081.9	8,374.5	8,374.5	14,026.2	14,026.2	13,839.5	13,839.5	1,500.6	1,500.6
15.25	183.4	183.4	18.0	18.0	35.6	35.6	263.8	263.8	20.1	20.1
15.50	3,597.1	3,597.1	3,678.8	3,678.8	6,351.2	6,351.2	6,122.4	6,122.4	2,101.1	2,101.1
15.75	2.0	2.0	0.4	0.4	39.0	39.0	-	-	279.4	279.4
16.00 & over	33,260.3	33,260.3	36,638.6	36,015.8	36,644.5	36,644.5	37,464.4	37,464.4	28,119.8	28,119.8
<b>TOTAL</b>	<b>239,708.0</b>	<b>207,484.8</b>	<b>341,555.0</b>	<b>298,230.5</b>	<b>269,117.4</b>	<b>253,438.7</b>	<b>329,053.1</b>	<b>302,366.2</b>	<b>350,170.7</b>	<b>296,856.7</b>

\* 01.00 stands for 00.25 to 01.00

\* 02.00 stands for 01.25 to 02.00

\* 03.00 stands for 02.25 to 03.00

Source: Statistics & Data Warehouse Department, SBP



## 3.25 Scheduled Banks' Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2015		2016				2017			
	Dec		Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	291,029.2	271,759.1	234,643.2	159,218.1	461,671.7	282,150.8	505,166.1	273,283.3	237,928.0	177,542.3
1.00*	9,590.4	9,530.4	12,429.2	11,102.1	14,051.4	13,991.4	5,775.3	4,712.4	5,281.4	4,183.4
2.00*	13,440.0	13,440.0	17,516.4	17,516.5	37,461.9	37,461.9	39,770.7	39,770.7	28,295.5	28,295.5
3.00*	79,302.8	57,860.1	73,792.5	71,889.8	278,824.2	264,282.2	336,498.9	308,723.5	390,573.4	358,559.8
4.00*	177,773.7	141,184.1	182,294.6	158,046.6	146,866.7	126,150.0	115,965.6	97,772.7	112,866.0	91,898.3
5.00*	201,843.9	198,463.9	133,021.8	123,517.5	96,433.0	91,891.1	58,876.8	58,876.8	73,539.6	61,908.4
6.00*	148,031.0	100,377.2	129,645.9	87,163.4	495,397.1	188,170.0	370,764.9	184,428.3	384,322.7	165,277.5
7.00*	832,603.8	455,799.5	1,242,575.0	605,838.3	1,216,676.5	752,680.3	1,620,164.0	960,796.6	1,736,385.8	995,850.1
8.00*	930,470.0	537,098.1	902,834.0	631,743.8	824,681.6	642,839.2	991,060.7	744,304.6	1,289,909.5	918,339.6
8.25	55,588.5	45,162.1	150,562.1	134,728.9	53,478.0	45,148.8	86,561.4	67,164.6	137,164.3	123,525.7
8.50	75,420.0	73,058.2	90,606.3	77,679.4	107,598.4	94,795.9	68,097.6	66,905.5	82,826.0	81,750.6
8.75	19,275.8	18,524.0	60,211.0	59,032.2	46,112.3	45,125.0	58,545.3	57,588.1	85,414.0	84,496.6
9.00	337,359.4	262,758.3	267,859.3	181,233.1	299,736.4	285,068.5	286,906.2	271,215.3	201,845.8	197,925.9
9.25	23,954.4	23,954.4	91,509.0	80,889.7	56,109.9	56,109.9	68,788.1	68,788.1	147,086.7	131,632.2
9.50	106,717.0	102,920.7	38,387.0	37,915.8	46,648.1	46,093.4	50,607.4	50,607.4	40,063.8	40,063.8
9.75	60,999.8	27,322.0	47,855.2	45,855.2	29,771.0	27,771.0	16,277.3	14,277.3	63,110.4	57,604.8
10.00	178,757.3	165,569.0	58,244.4	56,663.1	91,494.5	66,260.4	111,232.1	67,956.3	64,468.5	61,985.4
10.25	12,144.9	12,144.9	26,022.1	26,022.1	19,662.3	19,515.0	15,983.8	15,836.6	26,324.0	25,785.9
10.50	24,897.2	24,897.2	26,953.9	26,953.9	23,582.5	23,582.5	32,075.5	32,075.5	34,471.1	34,471.1
10.75	26,096.0	24,965.3	49,765.8	48,870.0	19,200.1	18,135.1	19,256.9	19,256.9	16,845.5	16,845.5
11.00	118,006.5	87,510.0	90,860.6	52,004.8	80,299.1	75,278.4	66,984.6	66,984.6	85,743.6	85,718.6
11.25	22,064.2	21,424.4	35,616.1	35,042.2	10,266.8	10,266.8	27,981.5	27,977.0	48,221.3	48,192.1
11.50	26,310.8	26,304.7	75,545.6	41,078.4	36,242.0	36,242.0	30,901.0	30,872.6	27,979.9	27,979.9
11.75	8,713.2	8,713.2	14,076.8	14,076.8	10,146.6	10,146.6	8,122.6	8,122.6	12,787.5	12,787.5
12.00	110,852.0	92,832.1	58,309.3	58,015.1	74,990.4	51,741.1	51,491.9	37,187.9	53,488.2	25,696.1
12.25	27,575.0	27,575.0	13,589.8	10,904.8	9,934.1	7,934.1	8,761.7	6,746.0	9,452.5	9,452.5
12.50	24,305.1	24,299.1	24,174.5	24,174.0	32,191.3	32,191.3	65,375.2	65,375.2	69,621.4	69,621.4
12.75	12,873.3	12,871.5	12,506.4	12,506.1	8,095.7	8,095.7	6,478.4	6,478.4	3,853.6	3,853.6
13.00	46,041.0	41,691.2	41,356.3	41,356.3	15,309.8	15,309.8	20,021.1	20,021.1	22,044.4	19,944.4
13.25	4,914.4	4,914.4	5,372.4	5,372.4	4,323.9	4,323.9	5,019.1	5,019.1	3,640.3	3,640.3
13.50	58,134.9	58,134.9	49,236.6	49,236.6	62,146.0	62,146.0	60,223.2	40,223.2	36,120.3	36,120.3
13.75	1,789.7	1,789.1	4,072.1	4,071.6	1,944.4	1,944.4	1,616.8	1,616.8	5,494.0	5,494.0
14.00	46,727.9	46,569.0	48,236.1	48,105.6	45,022.7	45,022.7	69,159.6	66,912.2	62,982.7	62,982.7
14.25	57,808.8	57,808.8	37,195.3	37,195.3	32,333.3	32,333.3	26,186.6	26,186.6	24,582.8	24,582.8
14.50	4,182.8	4,182.0	4,081.1	4,080.6	7,311.9	7,311.9	2,101.4	2,101.4	9,928.3	9,928.3
14.75	1,336.1	1,335.5	3,838.0	3,837.6	11,322.5	11,322.5	22,728.4	22,728.4	32,534.9	32,534.9
15.00	30,399.9	30,349.9	71,120.9	71,095.9	70,752.4	70,752.4	49,073.4	46,146.9	52,425.5	52,192.2
15.25	2,627.5	2,627.5	3,391.6	3,391.6	2,631.5	2,631.5	3,776.2	3,776.2	3,900.2	3,089.6
15.50	60,723.3	60,723.3	64,037.2	64,037.2	27,310.2	27,310.2	16,972.4	16,972.4	22,967.4	22,967.4
15.75	5,306.5	5,306.5	20,457.1	20,457.1	19,260.0	19,260.0	15,037.5	15,037.5	13,232.5	13,232.5
16.00	52,315.7	51,476.6	32,211.8	31,216.2	23,484.7	22,736.6	26,175.4	25,217.0	29,084.2	28,243.1
16.25	636.8	635.2	1,209.8	1,208.9	801.9	801.9	1,022.7	1,022.7	2,040.1	2,040.1
16.50	2,553.3	2,553.3	3,494.0	3,494.0	2,253.4	2,253.4	3,781.6	3,720.6	3,530.4	3,530.4
16.75	492.2	492.2	2,171.6	2,171.6	1,788.9	1,788.9	6,168.8	6,168.8	2,112.5	2,112.5
17.00	19,803.6	19,803.4	6,696.6	6,696.3	7,602.0	7,601.8	6,500.7	6,500.7	9,134.3	9,134.1
17.25	1,564.6	1,564.6	1,357.2	1,357.2	2,656.9	2,656.9	841.1	840.8	989.6	989.6
17.50	2,038.0	2,038.0	3,071.7	3,071.7	1,460.8	1,460.8	9,252.5	9,252.5	1,392.4	1,392.4
17.75	329.6	329.6	1,039.1	1,039.1	752.1	752.1	373.1	373.1	1,039.4	1,039.4
18.00	31,715.8	31,715.8	26,696.8	26,281.3	29,640.9	29,640.9	29,125.4	29,125.4	11,868.6	11,868.6
18.25	313.1	311.9	847.7	847.6	1,177.8	1,177.8	1,878.1	1,244.7	1,195.3	1,094.3
18.50	562.5	562.5	803.7	803.7	673.1	673.1	2,122.6	2,122.6	1,836.5	1,836.5
18.75	416.6	416.6	440.5	440.5	500.3	500.3	631.4	631.4	746.9	746.9
19.00	58,394.0	58,394.0	69,763.5	69,763.5	55,607.2	55,607.2	47,550.7	47,550.7	43,056.5	43,056.5
19.25	143.6	143.6	409.4	409.4	233.3	233.3	78.5	78.5	312.9	312.9
19.50	967.6	967.6	989.1	989.1	817.5	817.5	1,502.6	1,502.6	789.0	789.0
19.75	49.6	49.6	403.8	403.8	344.9	344.9	306.0	306.0	426.2	426.2
20.00 & over	56,058.6	56,058.6	71,227.9	71,228.0	77,024.7	77,024.7	83,187.8	83,187.8	86,860.8	86,860.8
<b>TOTAL</b>	<b>4,504,342.9</b>	<b>3,411,263.5</b>	<b>4,736,637.1</b>	<b>3,463,341.2</b>	<b>5,134,112.8</b>	<b>3,864,859.1</b>	<b>5,636,886.0</b>	<b>4,139,672.6</b>	<b>5,956,291.0</b>	<b>4,423,426.8</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits PLS & Interest Bearing – All Banks

TYPE OF DEPOSITS		(Percent per annum)							
		2014		2015		2016		2017	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec	
I.	Call Deposits	5.49 (2.01)	3.59 (2.50)	3.73 (1.96)	2.88 (2.36)	3.30 (2.29)	2.42 (3.19)	2.85 (2.47)	
II.	Saving Deposits	5.94 (61.27)	4.69 (64.38)	4.09 (63.95)	3.73 (64.38)	3.57 (63.58)	3.54 (64.78)	3.58 (64.46)	
III.	Term or Fixed Deposits								
	(a) Less than 3 months	5.62 (9.25)	5.16 (6.70)	4.94 (7.38)	4.80 (5.69)	4.36 (5.75)	4.36 (4.59)	4.18 (5.68)	
	(b) 3 months and over								
	but less than 6 months	6.59 (6.07)	5.34 (5.93)	4.56 (5.92)	4.52 (6.14)	4.26 (6.46)	4.29 (6.09)	4.31 (6.42)	
	(c) 6 months and over								
	but less than 1 year	6.77 (4.64)	5.88 (4.49)	5.17 (5.43)	4.70 (5.62)	4.32 (5.88)	4.26 (5.80)	4.10 (5.19)	
	(d) 1 year and over but								
	less than 2 years	7.39 (11.69)	6.26 (11.28)	5.56 (10.76)	4.89 (11.25)	4.70 (11.91)	4.62 (11.98)	4.79 (12.45)	
	(e) 2 years and over but								
	less than 3 years	7.87 (0.63)	7.18 (0.62)	5.87 (0.59)	5.62 (0.63)	5.29 (0.50)	5.14 (0.40)	5.16 (0.37)	
	(f) 3 years and over but								
	less than 4 years	7.79 (1.50)	7.02 (1.76)	7.1 (1.78)	5.48 (1.22)	5.46 (1.14)	5.67 (0.90)	5.77 (0.70)	
	(g) 4 years and over but								
	less than 5 years	8 (0.15)	8.15 (0.12)	6.67 (0.09)	5.84 (0.07)	5.68 (0.05)	5.28 (0.06)	6.61 (0.13)	
	(h) 5 years and over	8.76 (2.79)	8.62 (2.22)	7.05 (2.14)	6.42 (2.62)	5.83 (2.44)	6.22 (2.21)	7.46 (2.11)	
IV.	Overall								
	(i) Excluding current and other deposits	6.27	5.11	4.52	4.11	3.92	3.84	3.93	
	(ii) Including current and other deposits	4.31	3.41	3.07	2.75	2.62	2.53	2.64	

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.  
PLS: Profit and Loss Sharing

### 3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Profit & Loss Sharing – All Banks

TYPE OF DEPOSITS		(Percent per annum)						
		2014	2015		2016		2017	
		Dec	Jun	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	5.49 (2.01)	3.73 (2.61)	3.89 (2.04)	3.02 (2.43)	3.42 (2.38)	2.54 (3.26)	2.95 (2.60)
II.	Saving Deposits	5.94 (61.27)	5.04 (64.87)	4.41 (64.04)	3.98 (64.56)	3.80 (63.74)	3.75 (64.99)	3.83 (64.96)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	5.62 (9.25)	5.43 (6.91)	5.04 (7.84)	4.99 (5.87)	4.66 (5.68)	4.54 (4.69)	4.55 (5.51)
	(b) 3 months and over but less than 6 months	6.59 (6.07)	6.25 (5.38)	5.48 (5.20)	5.02 (5.81)	4.67 (6.16)	4.67 (5.76)	4.76 (6.06)
	(c) 6 months and over but less than 1 year	6.77 (4.64)	6.65 (4.23)	5.60 (5.38)	5.15 (5.41)	4.67 (5.71)	4.66 (5.44)	4.70 (4.73)
	(d) 1 year and over but less than 2 years	7.39 (11.69)	6.77 (11.22)	6.00 (10.71)	5.17 (11.31)	4.90 (12.14)	4.81 (12.13)	5.04 (12.68)
	(e) 2 years and over but less than 3 years	7.87 (0.63)	7.18 (0.68)	5.95 (0.63)	5.67 (0.67)	5.35 (0.53)	5.25 (0.41)	5.44 (0.37)
	(f) 3 years and over but less than 4 years	7.79 (1.50)	7.91 (1.69)	7.30 (1.88)	5.86 (1.22)	5.68 (1.17)	5.77 (0.94)	5.79 (0.76)
	(g) 4 years and over but less than 5 years	8.00 (0.15)	8.17 (0.13)	7.07 (0.09)	5.88 (0.08)	5.68 (0.05)	5.29 (0.07)	6.61 (0.14)
	(h) 5 years and over	8.76 (2.79)	9.03 (2.28)	7.39 (2.19)	6.77 (2.63)	6.14 (2.44)	6.35 (2.31)	7.74 (2.18)
IV.	Overall							
	(i) Excluding current and other deposits	6.27	5.52	4.87	4.39	4.16	4.07	4.21
	(ii) Including current and other deposits	4.31	3.75	3.39	3.01	2.86	2.74	2.89

Source: Statistics & Data Warehouse Department, SBP

Note : Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

### 3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Interest Bearing – All Banks

TYPE OF DEPOSITS		(Percent per annum)						
		2014	2015		2016		2017	
		Dec	Jun.	Dec	Jun	Dec	Jun	Dec
I.	Call Deposits	0.05 (0.81)	0.11 (1.21)	0.19 (1.05)	0.07 (1.48)	0.10 (1.09)	0.05 (2.30)	0.08 (1.01)
II.	Saving Deposits	0.52 (56.06)	0.36 (58.92)	0.45 (62.99)	0.52 (62.25)	0.49 (61.44)	0.57 (62.00)	0.41 (58.74)
III.	Term or Fixed Deposits							
	(a) Less than 3 months	0.36 (11.20)	0.42 (4.34)	0.66 (2.19)	0.91 (3.57)	1.01 (6.68)	0.73 (3.22)	1.10 (7.59)
	(b) 3 months and over but less than 6 months	1.35 (9.77)	0.79 (12.09)	0.71 (13.93)	1.04 (10.16)	1.06 (10.33)	1.51 (10.54)	1.28 (10.50)
	(c) 6 months and over but less than 1 year	1.58 (10.08)	0.97 (7.40)	0.85 (6.01)	1.10 (8.19)	1.07 (8.12)	1.53 (10.60)	1.01 (10.55)
	(d) 1 year and over but less than 2 years	0.92 (9.22)	0.93 (11.91)	0.91 (11.35)	1.20 (10.56)	1.10 (8.91)	1.48 (9.97)	1.14 (9.85)
	(e) 2 years and over but less than 3 years	0.48 (0.08)	0.3 (..)	1 (0.11)	0.96 (0.10)	1.26 (0.11)	1.65 (0.18)	1.93 (0.37)
	(f) 3 years and over but less than 4 years	0.13 (1.07)	0.37 (2.54)	1.13 (0.69)	0.94 (1.24)	1.28 (0.83)	1.71 (0.32)	2.00 (0.05)
	(g) 4 years and over but less than 5 years	1.48 (0.08)	1.54 (..)	1.25 (0.08)	1.79 (0.01)	1.48 (..)	1.75 (..)	2.17 (..)
	(h) 5 years and over	2.44 (1.63)	1.94 (1.59)	1.8 (1.61)	1.79 (2.43)	1.81 (2.49)	1.77 (0.88)	2.21 (1.34)
IV.	Overall							
	(i) Excluding current and other deposits	0.75	0.55	0.59	0.74	0.72	0.87	0.72
	(ii) Including current and other deposits	0.43	0.3	0.32	0.37	0.35	0.44	0.39

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total interest bearing deposits excluding current and other deposits.

### 3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF		Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	TOTAL ADVANCES
<b>I. INTEREST BEARING &amp; ISLAMIC MODES OF FINANCING - ALL BANKS</b>									
<b>2014</b>	<b>Jun</b>	14.43	11.38	10.12	9.51	11.99	10.35	11.73	<b>11.00</b>
	<b>Dec</b>	14.12	11.21	10.31	10.68	11.51	10.09	11.2	<b>10.88</b>
<b>2015</b>	<b>Jun</b>	11.71	9.37	8.51	8.23	10.45	10.02	9.60	<b>9.20</b>
	<b>Dec</b>	13.23	8.54	7.37	8.18	9.13	9.60	8.89	<b>8.41</b>
<b>2016</b>	<b>Jun</b>	11.33	6.82	7.51	8.04	9.48	10.16	9.02	<b>8.40</b>
	<b>Dec</b>	11.21	7.90	6.52	7.14	8.11	4.84	8.55	<b>7.59</b>
<b>2017</b>	<b>Jun</b>	8.85	7.39	6.94	5.96	8.78	6.60	8.55	<b>7.49</b>
	<b>Dec</b>	7.89	7.20	6.95	7.25	8.64	7.15	8.43	<b>7.76</b>
<b>II. INTEREST BEARING - ALL BANKS</b>									
<b>2014</b>	<b>Jun</b>	15.46	12.03	10.11	9.92	11.61	7.10	11.72	<b>11.20</b>
	<b>Dec</b>	15.32	11.93	9.58	9.64	11.65	7.39	12.33	<b>11.30</b>
<b>2015</b>	<b>Jun</b>	12.99	11.15	9.13	8.64	9.91	7.32	11.51	<b>10.27</b>
	<b>Dec</b>	14.45	9.44	8.69	8.79	9.29	6.65	11.38	<b>9.90</b>
<b>2016</b>	<b>Jun</b>	11.6	8.3	8.76	8.59	8.8	9.58	10.03	<b>9.25</b>
	<b>Dec</b>	11.35	9.18	7.94	8.44	8.49	4.76	10.92	<b>9.28</b>
<b>2017</b>	<b>Jun</b>	14.51	7.31	7.11	8.38	8.67	4.52	11.03	<b>8.88</b>
	<b>Dec</b>	14.13	7.40	7.16	8.33	8.31	8.89	10.35	<b>8.67</b>
<b>III. ISLAMIC MODES OF FINANCING-ALL BANKS</b>									
<b>2014</b>	<b>Jun</b>	14.22	11.27	10.12	9.48	12.03	10.65	11.73	<b>10.99</b>
	<b>Dec</b>	13.73	11.00	10.35	10.72	11.5	10.22	11.11	<b>10.85</b>
<b>2015</b>	<b>Jun</b>	11.59	8.83	8.48	8.22	10.49	10.19	9.48	<b>9.13</b>
	<b>Dec</b>	13.15	8.42	7.32	8.16	9.12	9.70	8.76	<b>8.33</b>
<b>2016</b>	<b>Jun</b>	11.28	6.73	7.44	8.01	9.56	10.17	8.94	<b>8.34</b>
	<b>Dec</b>	11.18	7.75	6.47	7.10	8.07	4.84	8.42	<b>7.51</b>
<b>2017</b>	<b>Jun</b>	8.25	7.40	6.93	5.88	8.79	6.74	8.43	<b>7.41</b>
	<b>Dec</b>	7.87	7.17	6.94	7.21	8.69	6.99	8.32	<b>7.71</b>

Source: Statistics & Data Warehouse Department, SBP

### 3.30 State Bank of Pakistan Rates for Banks and Scheduled Banks' Rates of Return on Export Finance

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks	State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/01/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3637
01/02/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1662
01/03/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.2239
01/04/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1812
01/05/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.1720
01/06/2016	3.5	2.5	4.5	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9992
01/07/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8910
01/08/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8214
01/09/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.8990
01/10/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/11/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9046
01/12/2016	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9440
01/01/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9792
01/02/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9033
01/03/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9893
01/04/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	5.9934
01/05/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0082
01/06/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/07/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/08/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/09/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/10/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/11/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/12/2017	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/01/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/02/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/03/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/04/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/05/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109

Source: IH & SME Finance Department SBP

1. In terms of SMED Circular No. 01 dated 30-01-06 the rates of COF shall be negotiated by the banks on the basis of KIBOR of relevant tenor.
2. LMM Scheme (Export Sales) has been replaced with the Export Finance Facility for Locally Manufactured Machinery (EFF-LMM) vide I.H. & SMEFD Circular No. 04 dated Jan 03, 2013.

### 3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

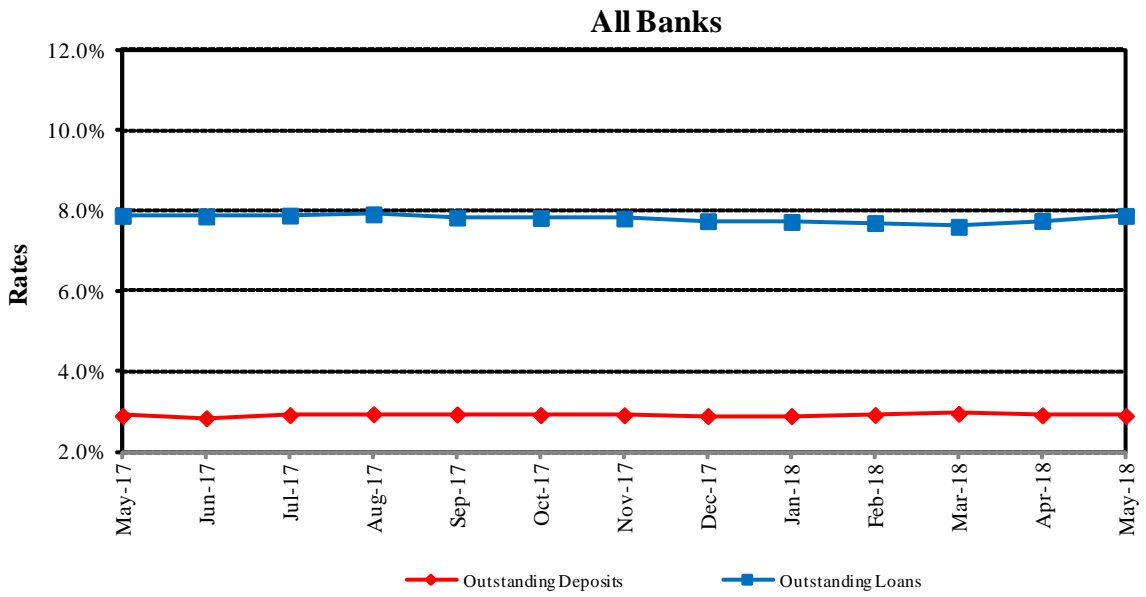
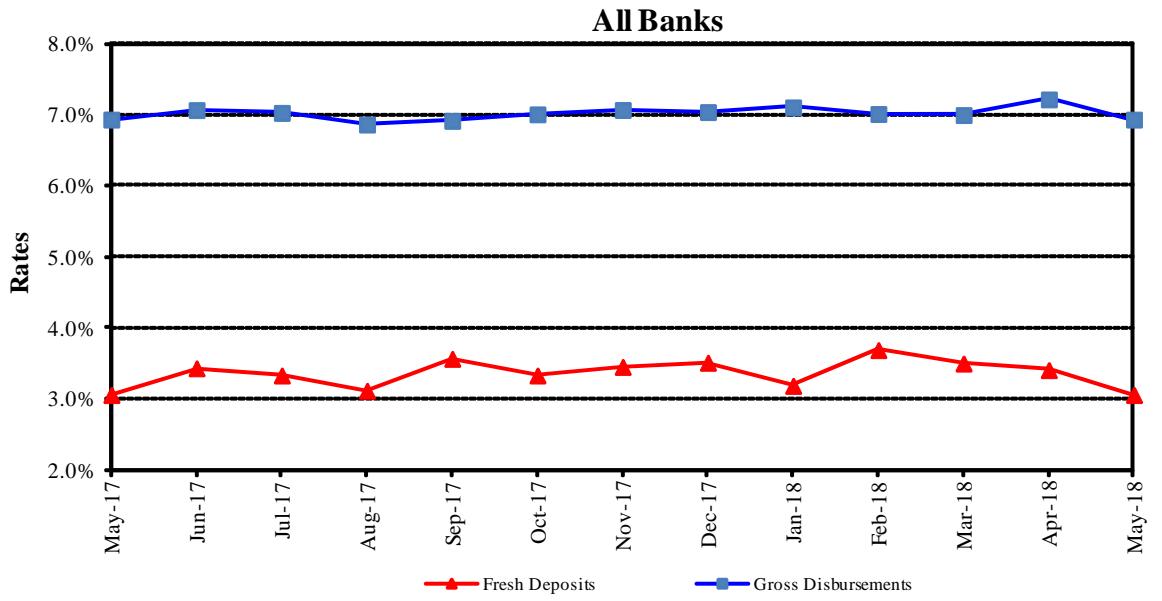
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
<b>Jan-2018</b>																
Public	7.71	8.67	7.79	8.79	8.65	8.68	8.88	8.89	3.85	4.40	4.73	4.77	3.32	3.48	4.74	4.73
Private	7.18	7.36	7.31	7.50	7.33	7.35	7.60	7.62	3.07	2.87	4.75	4.62	2.76	2.75	4.34	4.33
Foreign	5.81	6.60	5.81	6.60	6.26	6.34	6.62	6.78	3.48	3.77	4.04	4.54	3.36	3.49	4.32	4.64
Specialized	13.53	13.53	13.54	13.54	13.00	13.00	13.84	13.84	3.37	3.37	4.96	4.96	4.08	4.08	4.65	4.65
<b>All Banks</b>	<b>7.11</b>	<b>7.40</b>	<b>7.22</b>	<b>7.55</b>	<b>7.72</b>	<b>7.75</b>	<b>8.00</b>	<b>8.03</b>	<b>3.18</b>	<b>3.07</b>	<b>4.69</b>	<b>4.63</b>	<b>2.89</b>	<b>2.91</b>	<b>4.43</b>	<b>4.42</b>
<b>Feb-2018</b>																
Public	8.17	8.69	8.19	8.71	8.41	8.44	8.70	8.71	4.37	4.43	4.61	4.60	3.27	3.43	4.80	4.79
Private	6.99	7.24	7.13	7.41	7.34	7.36	7.62	7.64	3.62	3.55	4.36	4.31	2.81	2.79	4.44	4.43
Foreign	6.08	6.72	6.08	6.72	6.32	6.40	6.71	6.89	3.22	3.21	4.64	4.63	3.54	3.55	4.77	4.77
Specialized	13.66	13.66	13.66	13.66	13.01	13.01	13.85	13.85	4.05	4.05	5.02	5.02	3.98	3.97	4.67	4.66
<b>All Banks</b>	<b>7.01</b>	<b>7.32</b>	<b>7.13</b>	<b>7.48</b>	<b>7.69</b>	<b>7.72</b>	<b>7.98</b>	<b>8.01</b>	<b>3.69</b>	<b>3.63</b>	<b>4.40</b>	<b>4.36</b>	<b>2.92</b>	<b>2.93</b>	<b>4.53</b>	<b>4.51</b>
<b>Mar-2018</b>																
Public	8.16	8.28	8.20	8.32	8.15	8.18	8.55	8.55	3.60	3.94	4.96	4.95	3.25	3.46	4.80	4.80
Private	6.95	7.22	7.07	7.38	7.31	7.39	7.55	7.66	3.48	3.39	4.90	4.84	2.86	2.84	4.51	4.50
Foreign	6.22	6.75	6.22	6.75	6.47	6.50	6.93	6.97	3.47	3.67	4.47	4.89	3.53	3.67	4.55	4.83
Specialized	14.11	14.11	14.23	14.23	13.07	13.07	13.90	13.90	3.74	3.74	5.74	5.74	3.82	3.82	4.70	4.70
<b>All Banks</b>	<b>7.00</b>	<b>7.30</b>	<b>7.11</b>	<b>7.45</b>	<b>7.60</b>	<b>7.69</b>	<b>7.89</b>	<b>7.99</b>	<b>3.50</b>	<b>3.47</b>	<b>4.88</b>	<b>4.86</b>	<b>2.95</b>	<b>2.97</b>	<b>4.57</b>	<b>4.56</b>
<b>Apr-2018</b>																
Public	7.97	8.15	7.99	8.17	8.30	8.33	8.76	8.77	4.08	4.38	4.96	4.98	3.26	3.43	4.82	4.81
Private	7.21	7.41	7.38	7.62	7.45	7.48	7.71	7.75	3.34	3.12	4.86	4.74	2.81	2.78	4.45	4.43
Foreign	6.28	6.89	6.28	6.89	6.50	6.63	6.82	7.06	2.90	2.95	4.45	4.66	3.36	3.41	4.69	4.82
Specialized	14.40	14.40	14.41	14.41	13.09	13.09	13.92	13.92	3.83	3.83	5.34	5.34	3.84	3.84	4.80	4.80
<b>All Banks</b>	<b>7.22</b>	<b>7.45</b>	<b>7.38</b>	<b>7.65</b>	<b>7.75</b>	<b>7.78</b>	<b>8.06</b>	<b>8.10</b>	<b>3.40</b>	<b>3.25</b>	<b>4.85</b>	<b>4.77</b>	<b>2.91</b>	<b>2.92</b>	<b>4.53</b>	<b>4.52</b>
<b>May-2018</b>																
Public	7.64	8.27	7.66	8.29	8.32	8.34	8.69	8.70	4.00	4.34	4.70	4.79	3.36	3.58	4.96	4.96
Private	7.15	7.40	7.29	7.58	7.46	7.50	7.72	7.78	3.30	3.17	4.54	4.43	2.79	2.77	4.45	4.43
Foreign	6.21	6.71	6.21	6.71	6.47	6.62	6.75	7.01	3.69	3.91	4.76	5.21	3.32	3.41	4.76	4.99
Specialized	14.18	14.18	14.19	14.19	13.11	13.11	13.95	13.95	4.55	4.55	5.04	5.04	3.90	3.90	4.79	4.79
<b>All Banks</b>	<b>7.16</b>	<b>7.45</b>	<b>7.28</b>	<b>7.62</b>	<b>7.74</b>	<b>7.79</b>	<b>8.04</b>	<b>8.10</b>	<b>3.46</b>	<b>3.43</b>	<b>4.59</b>	<b>4.55</b>	<b>2.92</b>	<b>2.93</b>	<b>4.57</b>	<b>4.55</b>

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.

## Weighted Average Lending and Deposits Rates



Note: Including zero rate of markup



### 3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2007-08	9.00 <sup>2</sup>	9.00 <sup>2</sup>	12.50	17.00	15.00 <sup>3</sup>	15.00 <sup>3</sup>
2008-09	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2009-10	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2010-11	9.00 <sup>2</sup>	9.00 <sup>2</sup>	15.00	16.00	17.00 <sup>3</sup>	17.00 <sup>3</sup>
2011-12	12.00 <sup>4</sup>	13.80 <sup>4</sup>	17.00	18.00	17.00 <sup>3</sup>	16.00 <sup>3</sup>
2012-13	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.00 <sup>3</sup>
2013-14	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.50 <sup>3</sup>
2014-15	12.90 <sup>4</sup>	12.90 <sup>4</sup>	17.75	17.75	15.01 <sup>3</sup>	15.01 <sup>3</sup>
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08
4. ZTBL revised mark up rates (average) in FY 2011-12

### 3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2015			2016					2017	2018
	1 <sup>st</sup> Aug	1 <sup>st</sup> Oct	1 <sup>st</sup> Dec	1 <sup>st</sup> Feb	1 <sup>st</sup> Apr	1 <sup>st</sup> Jun	1 <sup>st</sup> Aug	1 <sup>st</sup> Oct	1 <sup>st</sup> Feb	1 <sup>st</sup> May
<b>1. Saving Accounts</b>										
(i) With cheque facilities	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95	4.50
(ii) Without cheque facilities	4.75	4.25	4.15	4.00	4.00	4.00	3.84	3.90	3.95	4.50
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
<b>3. Mahana Amdani Accounts<sup>2</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 <sup>nd</sup> year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 <sup>rd</sup> year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 <sup>th</sup> year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 <sup>th</sup> year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 <sup>th</sup> year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 <sup>th</sup> year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
<b>4. Defence Saving Certificates<sup>3</sup></b>										
(i) 1 <sup>st</sup> year	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
(ii) 10 years(Compound rate)	9.15	8.87	8.68	8.40	7.80	7.70	7.33	7.44	7.54	8.10
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.0	13.0
<b>6 (a) Special Saving Certificates (Reg)<sup>5</sup></b> <b>or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	7.40	6.80	6.40	6.00	6.00	6.00	5.80	5.80	6.00	6.60
(ii) Last period of complete 6 months	8.80	8.00	7.60	6.80	6.40	6.80	6.00	6.20	6.20	7.80
<b>(b) Special Saving Certificates (Bearer)<sup>5</sup></b>										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>7. Regular Income Certificates<sup>6</sup></b>	8.52	7.85	7.54	7.10	6.63	6.55	6.31	6.36	6.54	7.63
<b>8. Pensioner's Benefit Accounts<sup>7</sup></b>	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36	10.08
<b>9. Behbood Saving Certificate<sup>8</sup></b>	11.04	10.80	10.56	10.32	9.60	9.60	9.12	9.36	9.36	10.08
<b>10. Short Term Saving Certificate<sup>9</sup></b>										
(i) 3 Months	6.56	6.12	6.04	5.84	5.84	5.68	5.52	5.56	5.60	5.92
(ii) 6 Months	6.60	6.16	6.06	5.86	5.86	5.70	5.54	5.60	5.62	6.04
(iii) 1 year	6.65	6.20	6.08	5.88	5.88	5.72	5.56	5.62	5.64	6.25

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 specially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1<sup>st</sup> July 2012

### 3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
<b>2015</b>							
Q1	229,645	7,538,025	6,890	72,520	354,135	4,883	805,774
Q2	251,865	10,881,378	8,553	99,523	505,879	5,083	1,105,815
Q3	267,914	13,192,396	6,890	100,862	526,406	5,219	1,120,687
Q4	301,823	15,322,171	8,827	101,636	486,031	4,782	1,129,288
<b>2016</b>							
Q1	341,403	13,673,442	10,885	115,927	509,126	4,392	1,288,083
Q2	346,716	14,576,387	13,734	118,772	543,609	4,577	1,319,684
Q3	351,912	16,905,696	8,457	110,041	519,820	4,724	1,222,678
Q4	359,806	19,964,900	11,717	133,741	596,986	4,464	1,486,007
<b>2017</b>							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100

Source: Agriculture Credit & Microfinance Department SBP

**Branchless Banking or “BB”** means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI’s to their existing customers using channels like, phone, internet, SMS etc.

**Branchless Banking account or “BB Account”** means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

**Branchless Banking Agent** means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

### 3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

( Million Rupees )

PERIOD		2015	2016	2017	2017		2018			
					Apr	May	Feb	Mar	Apr	May
<b>Karachi</b>	Issued	821,069	910,456	969,135	53,186	93,686	74,960	101,945	96,976	150,076
	En-cashed	1,212,252	1,290,400	1,386,047	95,232	55,534	93,526	123,608	134,824	88,365
<b>Lahore</b>	Issued	616,676	690,070	944,818	60,059	71,951	69,511	94,114	67,625	91,356
	En-cashed	665,384	461,122	361,160	32,000	60,000	38,000	39,000	42,000	67,000
<b>Peshawar</b>	Issued	166,565	179,090	134,244	16,636	3,394	12,825	10,304	16,234	7,909
	En-cashed	136,806	155,507	144,127	13,153	13,099	15,075	13,960	19,541	22,322
<b>Quetta</b>	Issued	22,173	25,093	22,223	16	373	1,361	792	535	486
	En-cashed	72,825	70,434	80,621	3,151	8,504	6,560	3,585	7,790	11,060
<b>Faisalabad</b>	Issued	83,279	91,785	111,396	7,954	5,276	9,925	15,174	11,323	6,706
	En-cashed	102,932	112,253	120,046	6,994	5,767	15,958	10,645	6,691	10,896
<b>Rawalpindi</b>	Issued	113,176	139,243	172,348	7,515	12,895	10,863	20,901	14,664	18,640
	En-cashed	147,202	135,748	169,540	16,886	10,660	21,220	23,615	19,188	19,208
<b>Hyderabad</b>	Issued	14,548	10,010	12,505	18	50	746	578	-	100
	En-cashed	43,579	49,230	45,635	2,605	3,191	1,024	6,349	13,105	5,236
<b>Islamabad</b>	Issued	205,872	251,120	305,603	34,670	20,900	23,050	16,480	63,035	27,201
	En-cashed	426,716	345,000	335,175	20,450	17,933	15,069	36,040	12,911	26,765
<b>Multan</b>	Issued	16,366	9,612	9,415	500	832	2,023	3,623	829	1,416
	En-cashed	69,989	73,131	73,623	4,343	7,730	4,150	6,630	9,650	8,745
<b>Sialkot</b>	Issued	7,643	12,438	15,545	200	94	1,353	507	2,271	454
	En-cashed	94,301	110,444	114,313	6,592	11,606	8,437	10,460	7,894	12,258
<b>Sukkur</b>	Issued	8,408	11,677	18,496	1,528	2,010	35	2,515	2,500	1,000
	En-cashed	35,111	48,575	73,691	7,288	8,881	4,256	5,399	12,624	8,473
<b>D.I. Khan</b>	Issued	14,138	7,410	7,800	600	1,400	1,200	600	800	800
	En-cashed	10,811	12,454	11,547	580	1,480	1,925	1,210	2,462	1,066
<b>Bahawalpur</b>	Issued	2,608	3,203	1,512	50	64	-	-	-	-
	En-cashed	17,979	41,131	40,671	4,315	8,360	2,050	2,720	3,856	5,980
<b>Muzaffarabad</b>	Issued	45,227	47,735	54,625	3,648	4,218	4,631	6,277	7,424	7,065
	En-cashed	7,068	4,382	3,554	218	365	411	316	205	615
<b>Gujranwala</b>	Issued	8,940	6,348	5,145	731	77	858	2,864	1,100	580
	En-cashed	55,280	62,864	78,443	2,948	9,687	5,410	6,864	8,175	8,203
<b>TOTAL</b>	<b>Issued</b>	<b>2,146,683</b>	<b>2,395,286</b>	<b>2,784,810</b>	<b>187,311</b>	<b>217,220</b>	<b>213,341</b>	<b>276,674</b>	<b>285,316</b>	<b>313,789</b>
	<b>En-cashed</b>	<b>3,098,228</b>	<b>2,972,671</b>	<b>3,038,193</b>	<b>216,755</b>	<b>222,797</b>	<b>233,071</b>	<b>290,401</b>	<b>300,916</b>	<b>296,192</b>

Source: SBP-BSC field offices

### 3.36 Clearing House Statistics

(Thousand Cheques)  
( Million Rupees )

PERIOD		2015	2016	2017	2017		2018			
					Apr	May	Feb	Mar	Apr	May
<b>Karachi</b>	No. of Cheques Cleared	32,189	33,175	37,542	2,763	3,090	2,539	2,800	2,671	2,831
	Amount	10,101,209	11,158,634	13,806,727	988,585	1,174,997	927,118	1,045,986	1,050,473	1,121,400
<b>Lahore</b>	No. of Cheques Cleared	11,805	10,512	10,385	844	974	830	909	888	976
	Amount	4,538,245	4,647,395	4,988,475	385,965	468,287	413,404	448,316	464,630	508,509
<b>Peshawar</b>	No. of Cheques Cleared	1,882	1,645	1,666	132	156	132	143	141	153
	Amount	972,390	933,308	1,026,288	83,614	91,327	94,534	108,155	101,539	116,105
<b>Quetta</b>	No. of Cheques Cleared	1,329	961	916	75	81	71	80	81	92
	Amount	723,999	600,350	643,171	48,469	55,403	46,177	55,856	58,791	71,288
<b>Faisalabad</b>	No. of Cheques Cleared	3,088	2,576	2,489	195	266	203	230	227	278
	Amount	1,229,680	1,193,693	1,278,784	95,919	123,192	104,825	124,734	123,635	132,775
<b>Rawalpindi</b>	No. of Cheques Cleared	2,972	2,693	2,679	219	248	206	224	216	238
	Amount	1,665,050	1,444,595	1,718,698	140,408	157,331	124,514	142,170	146,272	147,363
<b>Hyderabad</b>	No. of Cheques Cleared	65	92	104	8	11	103	11	12	10
	Amount	51,615	62,345	80,226	6,218	8,093	8,427	8,572	9,034	10,101
<b>Islamabad</b>	No. of Cheques Cleared	4,337	4,139	4,014	323	374	301	336	334	357
	Amount	3,311,375	3,511,905	3,931,207	338,076	359,011	281,637	334,078	407,835	388,202
<b>Multan</b>	No. of Cheques Cleared	1,321	1,115	1,143	90	113	916	101	96	111
	Amount	812,528	814,818	881,316	66,131	80,582	70,514	71,743	76,893	55,362
<b>Sialkot</b>	No. of Cheques Cleared	764	756	768	61	81	61	67	67	87
	Amount	256,679	305,575	355,687	26,518	35,290	32,069	33,177	30,871	36,850
<b>Sukkur</b>	No. of Cheques Cleared	2,044	1,658	1,777	162	186	70	127	134	92
	Amount	415,159	360,066	440,099	30,623	42,305	40,584	65,086	61,219	49,028
<b>D.I. Khan</b>	No. of Cheques Cleared	11	15	18	1	2	1	2	2	2
	Amount	6,559	12,570	12,644	1,057	1,087	1,807	1,355	1,870	1,593
<b>Others</b>	No. of Cheques Cleared	3,574	2,591	2,290	199	294	139	152	151	231
	Amount	1,282,800	1,255,483	1,359,945	113,695	150,006	80,252	86,227	88,302	104,749
<b>TOTAL</b>	No. of Cheques Cleared	<b>65,383</b>	<b>61,926</b>	<b>65,791</b>	<b>5,073</b>	<b>5,874</b>	<b>5,572</b>	<b>5,182</b>	<b>5,019</b>	<b>5,459</b>
	Amount	<b>25,367,283</b>	<b>26,300,736</b>	<b>30,523,268</b>	<b>2,325,278</b>	<b>2,746,911</b>	<b>2,225,862</b>	<b>2,525,455</b>	<b>2,621,364</b>	<b>2,743,327</b>

Source: SBP-BSC field offices

### 3.37 Electronic Banking Statistics

Product / Item	Unit	FY17			FY18	
		Q2	Q3	Q4	Q1	Q2
<b>1. E-Banking Infrastructure</b>						
Real Time Online Branches (RTOB)	No.	13,926	13,899	14,150	14,285	14,610
Automated Teller Machines (ATM)	No.	12,352	12,515	12,689	12,963	13,409
Point of Sale (POS)	No.	52,062	52,854	54,490	49,929	52,506
<b>2. Cards</b>						
Credit Cards	No.	1,208,763	1,247,836	1,292,136	1,333,916	1,374,073
Debit Cards	No.	17,470,297	17,542,788	17,857,561	18,778,525	19,847,969
Proprietary ATMs only Cards	No.	6,806,138	7,727,967	8,043,044	8,224,719	8,385,281
Pre-Paid Cards	No.	359,064	341,075	315,865	248,689	253,144
Social Welfare Cards	No.	10,357,706	10,239,238	9,124,363	9,201,476	9,500,938
<b>4. E-Banking Financial Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>150,978</b>	<b>162,034</b>	<b>177,382</b>	<b>171,760</b>	<b>186,895</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>9,244,328</b>	<b>9,343,517</b>	<b>10,418,770</b>	<b>9,106,969</b>	<b>11,691,875</b>
<b>4.1 ATM Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>94,328</b>	<b>102,019</b>	<b>112,348</b>	<b>107,843</b>	<b>115,262</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,064,688</b>	<b>1,178,663</b>	<b>1,303,623</b>	<b>1,229,948</b>	<b>1,351,906</b>
i. Cash Withdrawal						
Number of Transactions	Thousands	88,959	96,366	106,782	102,562	109,286
Amount	Million Rupees	899,844	1,004,107	1,133,739	1,069,713	1,174,504
ii. Cash Deposit						
Number of Transactions	Thousands	53	52	60	66	74
Amount	Million Rupees	1,211	1,207	1,770	2,099	2,135
iv. Utility Bills Payment						
Number of Transactions	Thousands	1,248	1,282	1,265	1,288	1,535
Amount	Million Rupees	2,225	1,971	3,024	4,247	3,001
v. Intra Bank Fund Transfers						
Number of Transactions	Thousands	1,626	1,750	2,311	2,153	2,386
Amount	Million Rupees	52,095	56,219	70,754	64,838	72,778
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	2,434	2,562	1,923	1,766	1,974
Amount	Million Rupees	109,175	115,032	94,200	88,926	99,356
vi. Others						
Number of Transactions	Thousands	9	7	8	7	7
Amount	Million Rupees	138	128	135	125	132
<b>4.2 POS Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>13,377</b>	<b>13,925</b>	<b>14,930</b>	<b>15,175</b>	<b>16,433</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>62,176</b>	<b>64,064</b>	<b>67,904</b>	<b>65,986</b>	<b>73,399</b>
<b>4.3 RTOB Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>35,540</b>	<b>37,540</b>	<b>39,438</b>	<b>37,170</b>	<b>41,902</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>7,863,213</b>	<b>7,814,886</b>	<b>8,688,384</b>	<b>7,469,509</b>	<b>9,875,415</b>
i. Real Time Cash Withdrawals						
Number of Transactions	Thousands	7,879	8,378	8,748	7,962	8,672
Amount	Million Rupees	618,531	653,007	693,359	666,169	738,395
ii. Real Time Cash Deposits						
Number of Transactions	Thousands	16,137	18,039	17,098	17,398	19,542
Amount	Million Rupees	1,625,347	1,749,533	1,882,165	1,735,322	1,930,609
iii. Real Time Intra Bank Fund Transfers						
Number of Transactions	Thousands	11,525	11,123	13,591	11,809	13,687
Amount	Million Rupees	5,619,335	5,412,347	6,112,860	5,068,018	7,206,411
<b>4.4 Mobile Phone Banking Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>1,329</b>	<b>1,374</b>	<b>3,479</b>	<b>4,138</b>	<b>5,001</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>25,998</b>	<b>25,440</b>	<b>69,018</b>	<b>73,924</b>	<b>91,738</b>
i. Payment Through Mobile						
Number of Transactions	Thousands	36	39	145	170	202
Amount	Million Rupees	1,069	1,195	2,758	3,360	3,770
ii. Utility Bills Payment						
Number of Transactions	Thousands	548	568	1,474	1,976	2,322
Amount	Million Rupees	446	416	4,628	2,581	2,164
iii. Intra Bank Fund Transfers						
Number of Transactions	Thousands	364	371	980	1,065	1,335
Amount	Million Rupees	10,000	10,795	30,308	33,946	41,580
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	380	395	880	928	1,141
Amount	Million Rupees	14,483	13,034	31,324	34,037	44,224

### 3.37 Electronic Banking Statistics

Product / Item	Unit	FY17			FY18	
		Q2	Q3	Q4	Q1	Q2
<b>4.5 Call Centre Banking Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>63</b>	<b>67</b>	<b>79</b>	<b>80</b>	<b>77</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,727</b>	<b>2,092</b>	<b>2,305</b>	<b>2,310</b>	<b>2,272</b>
i. Payment Through Call Centre						
Number of Transactions	Thousands	34	50	44	45	48
Amount	Million Rupees	1,422	1,941	1,811	1,793	1,922
ii. Utility Bills Payment						
Number of Transactions	Thousands	27	15	27	28	21
Amount	Million Rupees	220	73	240	301	110
iii. Intra Bank Fund Transfers						
Number of Transactions	Thousands	1	1	6	6	8
Amount	Million Rupees	46	44	222	197	228
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	1	1	1	1	..
Amount	Million Rupees	39	35	32	19	12
<b>4.6 Internet Banking Transactions</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>6,076</b>	<b>6,771</b>	<b>6,697</b>	<b>6,528</b>	<b>7,380</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>224,484</b>	<b>255,947</b>	<b>284,379</b>	<b>260,538</b>	<b>292,722</b>
i. Payment Through Internet						
Number of Transactions	Thousands	523	529	563	557	600
Amount	Million Rupees	92,483	95,631	102,218	105,393	106,709
ii. Utility Bills Payment						
Number of Transactions	Thousands	2,238	2,464	2,102	2,315	2,573
Amount	Million Rupees	3,739	3,640	6,755	6,766	6,237
iii. Intra Bank Fund Transfers						
Number of Transactions	Thousands	1,616	1,800	1,698	1,619	1,842
Amount	Million Rupees	60,912	72,274	73,684	59,207	74,665
vi. Inter Bank Fund Transfers (IBFT)						
Number of Transactions	Thousands	1,699	1,978	2,334	2,037	2,365
Amount	Million Rupees	67,350	84,402	101,721	89,172	105,111
<b>4.7 e-Commerce</b>						
<b>Number of Transactions</b>	<b>Thousands</b>	<b>264</b>	<b>338</b>	<b>412</b>	<b>827</b>	<b>840</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>2,041</b>	<b>2,424</b>	<b>3,158</b>	<b>4,754</b>	<b>4,421</b>

Source: Payment System Department SBP

Note: The format of Electronic Banking Statistics data has revised from Q1 FY17

### 3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY17						FY18			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	14,535	36,839	16,485	46,748	16,858	60,908	15,644	62,863	16,107	69,054
Inter Bank Fund Transfers	234,657	17,950	221,700	19,851	329,411	20,414	320,821	21,749	386,731	21,028
Retails Cheques Clearing	15,437	3,308	15,610	3,182	15,366	4,057	14,680	3,469	15,508	3,544
<b>Total :-</b>	<b>264,629</b>	<b>58,098</b>	<b>253,795</b>	<b>69,781</b>	<b>361,635</b>	<b>85,379</b>	<b>351,145</b>	<b>88,080</b>	<b>418,346</b>	<b>93,625</b>

### Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	26	2,893	26	2,841	25	2,900	25	2,975	27	3,085
Cash withdrawals	40	3,418	33	2,967	42	3,715	37	3,325	39	3,740
Intra Bank Funds Transfer through Cheques	12	14,476	13	14,319	16	16,684	13	14,698	14	17,914
Inter Bank Funds Transfers (Clearing)	12	5,956	13	6,435	13	7,065	12	6,396	13	10,290
Utilities Bills Payments	18	116	19	103	19	124	28	146	20	128
Direct Debit (Standing Instructions)	1	4,630	1	4,769	1	6,365	1	6,758	1	1,318
Pay Order/Demand Draft	3	1,820	3	1,973	3	2,621	3	2,067	4	2,723
Others*	..	491	..	497	..	992	.	1,017	..	1,078
<b>Total:-</b>	<b>113</b>	<b>33,801</b>	<b>108</b>	<b>33,905</b>	<b>119</b>	<b>40,466</b>	<b>119</b>	<b>37,382</b>	<b>118</b>	<b>40,276</b>

\* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment System Department SBP

Note: The format of RTGS & Paper based Transactions data has revised from Q1 FY17

### 3.39 Segment and Sector-wise Advances and Non Performing Loans (NPLs)

(Amount in millions)  
Ratio in percent

SEGMENT	2017									2018		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	4,479,094	429,961	9.6	4,492,789	430,557	9.6	4,829,625	425,369	8.8	5,103,991	431,373	8.5
SMEs Sector	388,482	79,609	20.5	376,898	78,713	20.9	452,415	76,680	16.9	419,967	75,511	18.0
Agriculture Sector	296,989	53,205	17.9	307,459	48,699	15.8	316,169	38,386	12.1	314,723	39,696	12.6
Consumer sector	409,712	29,883	7.3	429,298	30,271	7.1	448,465	27,846	6.2	471,583	27,958	5.9
<i>i. Credit Cards</i>	30,077	2,329	7.7	33,629	2,351	7.0	34,248	2,307	6.7	34,825	2,319	6.7
<i>ii. Auto loans</i>	150,313	2,635	1.8	159,838	2,710	1.7	169,476	2,673	1.6	184,330	2,618	1.4
<i>iii. Consumer durable</i>	478,705	71,895	15.0	609	73	12.1	652	66	10.1	712	67	9.3
<i>iv. Mortgage loans</i>	70,855	11,290	15.9	75,470	10,790	14.3	79,979	10,634	13.3	84,004	10,944	13.0
<i>v. Other personal loans</i>	157,988	13,557	8.6	159,752	14,346	9.0	164,109	12,166	7.4	167,712	12,011	7.2
Commodity Financing	771,114	4,800	0.6	722,076	6,184	0.9	735,365	5,911	0.8	726,166	5,472	0.8
Staff Loans	110,281	1,462	1.3	112,666	1,802	1.6	115,449	1,779	1.5	118,039	1,683	1.4
Others	177,855	15,896	8.9	174,409	15,586	8.9	131,961	16,576	12.6	116,707	18,665	16.0
<b>Total</b>	<b>6,633,527</b>	<b>614,816</b>	<b>9.3</b>	<b>6,615,596</b>	<b>611,813</b>	<b>9.2</b>	<b>7,029,449</b>	<b>592,547</b>	<b>8.4</b>	<b>7,271,177</b>	<b>600,359</b>	<b>8.3</b>

SECTOR	2017									2018		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	592,496	56,330	9.5	607,332	51,828	8.5	623,438	41,387	6.6	604,390	42,717	7.1
Automobile / Transportation	98,122	12,518	12.8	99,843	12,260	12.3	108,707	12,027	11.1	106,061	12,121	11.4
Cement	87,601	6,620	7.6	85,552	6,610	7.7	109,561	6,472	5.9	120,685	6,455	5.3
Chemical & Pharmaceuticals	273,440	13,173	4.8	271,800	13,195	4.9	236,955	12,864	5.4	225,865	12,318	5.5
Electronics	81,809	12,755	15.6	91,179	13,748	15.1	97,804	12,503	12.8	103,653	11,800	11.4
Financial	208,486	9,521	4.6	206,725	10,410	5.0	172,695	8,782	5.1	164,786	8,655	5.3
Individuals	589,900	56,069	9.5	609,144	57,010	9.4	618,877	54,734	8.8	650,250	59,095	9.1
Insurance	4,554	0,829	..	4,584	1	..	5,934	1	..	5,475	1	..
Others	2,595,288	203,801	7.9	2,587,821	205,237	7.9	2,748,079	206,879	7.5	2,810,580	202,618	7.2
Production/Transmission of Energy	971,125	36,789	3.8	943,568	34,012	3.6	1,043,522	33,589	3.2	1,149,314	36,329	3.2
Shoes & Leather garments	26,030	3,596	13.8	25,782	4,277	16.6	28,364	5,307	18.7	32,954	5,802	17.6
Sugar	258,219	15,743	6.1	227,259	16,305	7.2	245,590	14,490	5.9	311,677	16,407	5.3
Textile	846,457	187,899	22.2	855,008	186,920	21.9	989,922	183,511	18.5	985,487	186,039	18.9
<b>Total</b>	<b>6,633,527</b>	<b>614,816</b>	<b>9.3</b>	<b>6,615,596</b>	<b>611,813</b>	<b>9.2</b>	<b>7,029,449</b>	<b>592,547</b>	<b>8.4</b>	<b>7,271,177</b>	<b>600,359</b>	<b>8.3</b>

Source: Financial Stability Department SBP



### 3.40 Non-Performing Loans (Domestic and Overseas Operations)

( Million Rupees)

Banks / DFIs	Dec-17			Mar-18		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
<b>All Banks &amp; DFIs</b>	<b>607,538</b>	<b>79,815</b>	<b>1.21</b>	<b>616,023</b>	<b>70,118</b>	<b>1.03</b>
<b>All Banks</b>	<b>592,547</b>	<b>75,582</b>	<b>1.16</b>	<b>600,359</b>	<b>65,033</b>	<b>0.97</b>
<b>Commercial Banks</b>	<b>554,602</b>	<b>56,860</b>	<b>0.89</b>	<b>563,656</b>	<b>49,768</b>	<b>0.76</b>
Public Sector Commercial Banks	182,998	23,743	1.97	190,084	16,213	1.31
Local Private Banks	368,709	33,208	0.65	370,735	33,646	0.63
Foreign Banks	2,895	(91)	(0.22)	2,838	(91)	(0.24)
<b>Specialized Banks</b>	<b>37,945</b>	<b>18,722</b>	<b>12.21</b>	<b>36,703</b>	<b>15,265</b>	<b>10.04</b>
<b>DFIs</b>	<b>14,991</b>	<b>4,233</b>	<b>5.52</b>	<b>15,664</b>	<b>5,085</b>	<b>6.47</b>

### Cash Recovery against Non Performing Loans

( Million Rupees)

Banks / DFIs	For the Quarter ended Dec 2017	For the Quarter ended Mar 2018
<b>All Banks &amp; DFIs</b>	<b>27,588</b>	<b>13,404</b>
<b>All Banks</b>	<b>26,578</b>	<b>12,774</b>
<b>Commercial Banks</b>	<b>15,523</b>	<b>10,672</b>
Public Sector Commercial Banks	3,881	2,336
Local Private Banks	11,611	8,279
Foreign Banks	31	57
<b>Specialized Banks</b>	<b>11,055</b>	<b>2,102</b>
<b>DFIs</b>	<b>1,010</b>	<b>629</b>

\* Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP

“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 Pakistan Banks having overseas branches 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. This condition however, will not apply in case the borrower has repaid or adjusted in cash at least 50% of the total restructured loan amount (principal + mark- up) either at the time of restructuring agreement or later on during the grace period if any. The cash recovery position represents recovery made against principal amount of domestic plus overseas NPLs.”