|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.1 Scheduled Banks' Liabilities and Assets** | | | | | | | |
|  | | | | | | | |
| (Million Rupees) | | | | | | | |
| **Liabilities/Assets** | **2016** | | **2017** | | **2018** | | **2019** |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  |  |  |  |  |  |  |
| **Liabilities** |  |  |  |  |  |  |  |
| Capital | 548,631.7 | 552,067.2 | 657,627.1 | 517,287.1 | 519,408.6 | 540,526.2 | 545,804.7 |
| Reserves | 620,448.7 | 670,241.5 | 639,464.0 | 756,858.3 | 773,881.7 | 823,318.0 | 877,078.6 |
|  |  |  |  |  |  |  |  |
| **Demand Deposits** | **8,026,677.7** | **8,527,704.7** | **9,287,203.6** | **9,455,082.3** | **10,291,661.5** | **10,769,866.5** | **11,511,798.4** |
| (a) Scheduled Banks | 125,696.4 | 156,691.2 | 137,339.5 | 139,141.6 | 135,519.5 | 321,407.5 | 298,631.2 |
| (b) Others | 7,900,981.3 | 8,371,013.5 | 9,149,864.2 | 9,315,940.8 | 10,156,142.0 | 10,448,459.0 | 11,213,167.2 |
|  |  |  |  |  |  |  |  |
| **Time Deposits** | **2,270,295.8** | **2,486,561.7** | **2,454,205.7** | **2,686,656.6** | **2,508,715.7** | **2,767,548.0** | **2,838,633.6** |
| (a) Scheduled Banks | 13,620.1 | 16,316.8 | 11,969.3 | 55,704.4 | 15,807.8 | 32,006.7 | 39,840.9 |
| (b) Others | 2,256,675.7 | 2,470,244.9 | 2,442,236.4 | 2,630,952.2 | 2,492,907.9 | 2,735,541.3 | 2,798,792.7 |
|  |  |  |  |  |  |  |  |
| **Borrowings from** | **2,205,538.8** | **1,813,770.6** | **2,598,567.8** | **2,948,938.7** | **2,967,655.0** | **2,753,934.3** | **2,407,945.3** |
| (a). State Bank of Pakistan | 1,787,927.8 | 1,196,829.5 | 1,852,645.3 | 2,095,843.3 | 2,025,865.8 | 1,486,523.2 | 1,329,318.5 |
| (b) Banks Abroad | 172,580.1 | 210,077.1 | 318,209.0 | 340,117.8 | 358,304.7 | 456,353.1 | 508,735.5 |
| (c) Other Scheduled Banks | 245,030.9 | 406,864.0 | 427,713.5 | 512,977.5 | 583,484.5 | 811,058.1 | 569,891.2 |
|  |  |  |  |  |  |  |  |
| Head Office and Inter-Bank Adjustment | 134,407.5 | 149,948.3 | 145,795.8 | 127,658.8 | 373,123.0 | 599,983.9 | 185,156.5 |
| Contingent Liabilities as per contra | 4,446,871.7 | 4,151,895.4 | 5,092,265.8 | 5,470,701.3 | 8,415,608.8 | 8,492,174.6 | 8,495,770.1 |
| Other Liabilities | 3,508,024.7 | 4,269,817.7 | 3,743,437.9 | 5,590,176.9 | 2,964,905.7 | 5,627,575.4 | 2,979,543.2 |
|  |  |  |  |  |  |  |  |
| **Total Liabilities / Assets** | **21,760,896.7** | **22,622,007.3** | **24,618,567.7** | **27,553,359.8** | **28,814,960.0** | **32,374,927.0** | **29,841,730.4** |
|  |  |  |  |  |  |  |  |
| **Assets** |  |  |  |  |  |  |  |
| **Cash** | **821,920.2** | **1,113,358.3** | **1,215,145.2** | **1,258,728.2** | **1,424,819.5** | **1,474,534.4** | **2,031,909.4** |
| (a) Notes, Coins and Silver | 256,738.8 | 212,555.5 | 294,332.1 | 238,297.8 | 291,135.3 | 266,498.9 | 403,651.5 |
| (b) Balances with State Bank of Pakistan | 380,156.7 | 636,117.9 | 650,567.5 | 718,680.5 | 787,974.3 | 863,230.2 | 1,242,973.4 |
| (c) Balances with Other Scheduled Banks | 185,024.7 | 264,685.0 | 270,245.6 | 301,749.8 | 345,709.9 | 344,805.3 | 385,284.5 |
|  |  |  |  |  |  |  |  |
| Balances held Abroad | 188,926.2 | 175,738.3 | 217,541.2 | 178,730.1 | 207,590.3 | 100,843.9 | 159,508.9 |
| Bills Purchased and Discounted | 190,090.3 | 176,612.8 | 208,966.9 | 225,650.5 | 241,353.6 | 258,592.3 | 271,665.3 |
|  |  |  |  |  |  |  |  |
| **Advances to** | **5,198,093.1** | **5,649,917.1** | **6,047,133.8** | **6,451,545.7** | **7,201,209.9** | **7,897,077.9** | **8,146,683.1** |
| (a) Scheduled Banks | 119,901.1 | 246,686.9 | 81,194.8 | 145,084.1 | 78,394.3 | 178,206.3 | 330,318.8 |
| (b) Others | 5,078,192.0 | 5,403,230.2 | 5,965,939.0 | 6,306,461.6 | 7,122,815.6 | 7,718,871.6 | 7,816,364.3 |
|  |  |  |  |  |  |  |  |
| **Investment in Securities and Shares** | **7,610,278.2** | **7,268,792.7** | **8,227,773.0** | **8,605,039.7** | **8,320,899.2** | **7,830,932.1** | **7,889,093.9** |
| (a) Federal Government Securities | 3,784,300.0 | 3,144,843.2 | 3,374,796.2 | 2,965,941.9 | 2,454,521.7 | 2,034,409.0 | 2,285,524.4 |
| (b) Treasury Bills | 2,666,090.3 | 3,145,702.9 | 3,783,600.4 | 4,588,491.8 | 4,773,462.6 | 4,724,514.0 | 4,413,712.6 |
| (c) Provincial Governments Securities | - | - | - | - | - | - | - |
| (d) Foreign Securities | 185,504.3 | 121,077.1 | 236,707.6 | 257,402.4 | 161,122.5 | 149,844.8 | 137,470.1 |
| (e) Others | 974,383.6 | 857,169.5 | 832,668.8 | 793,203.5 | 931,792.4 | 922,164.3 | 1,052,386.8 |
|  |  |  |  |  |  |  |  |
| **Bank Premises** | **268,335.0** | **256,711.9** | **295,253.6** | **329,884.8** | **312,625.6** | **367,292.6** | **399,916.2** |
| **Head Office and Inter-Bank Adjustment** | **791,734.1** | **1,340,189.5** | **999,505.6** | **378,230.7** | **100,683.4** | **164,378.3** | **189,208.1** |
| **Contingent Assets as per contra** | **4,446,871.7** | **4,151,895.4** | **5,092,265.8** | **5,470,701.3** | **8,415,608.8** | **8,492,174.6** | **8,495,770.1** |
| **Other Assets** | **2,244,647.9** | **2,488,791.4** | **2,314,982.6** | **4,654,848.8** | **2,590,169.7** | **5,789,100.8** | **2,257,975.3** |
|  |  |  |  |  |  |  |  |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.2 Classification of Scheduled Banks'**  **Deposits** | | | | | | | | | | |
| **by Type of Accounts** | | | | | | | | | | |
| (Amount in million Rupees) | | | | | | | | | | |
| **END OF PERIOD** | **2017** | | | | **2018** | | | | **2019** | |
| **Jun** | | **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **No. of Accounts.** | **Amount** | **No. of Accounts.** | **Amount** | **No. of Accounts.** | **Amount** | **No. of Accounts.** | **Amount** | **No. of Accounts.** | **Amount** |
| **Current Deposits** | **26,106,174** | **3,875,767.2** | **28,292,051** | **3,923,519.5** | **30,027,168** | **4,423,493.4** | **30,986,021** | **4,484,717.6** | **32,239,029** | **4,906,046.2** |
| **Call Deposits** | **264,426** | **243,578.3** | **265,271** | **196,837.3** | **314,925** | **236,150.6** | **238,805** | **207,498.3** | **269,955** | **185,999.7** |
| **Other Deposits Accounts** | **109,297** | **90,065.7** | **16,596** | **66,284.3** | **18,136** | **81,058.4** | **19,205** | **148,506.8** | **57,161** | **220,993.6** |
| **Saving Deposits** | **20,711,068** | **4,940,453.1** | **20,862,777** | **5,129,299.6** | **21,447,424** | **5,415,439.7** | **21,272,368** | **5,607,736.4** | **20,867,833** | **5,900,127.7** |
|  |  |  |  |  |  |  |  |  |  |  |
| **FIXED DEPOSITS** | **1,815,147** | **2,442,236.4** | **1,128,639** | **2,630,952.2** | **1,303,894** | **2,492,907.9** | **1,406,904** | **2,735,541.3** | **1,297,023** | **2,798,792.7** |
| Less Than 6 months | 778,861 | 814,275.1 | 318,156 | 962,501.0 | 596,113 | 920,230.9 | 738,868 | 1,263,348.6 | 576,082 | 1,229,093.8 |
| For 6 months & over but less than 1 year | 139,039 | 442,027.3 | 148,503 | 413,279.6 | 133,772 | 398,082.9 | 119,619 | 390,067.6 | 153,703 | 439,716.5 |
| For 1 year & over but less than 2 years | 340,535 | 913,850.0 | 276,046 | 990,877.7 | 237,926 | 916,240.1 | 222,378 | 807,901.7 | 259,988 | 863,815.6 |
| For 2 years & over but less than 3 years | 56,586 | 30,126.6 | 60,385 | 29,595.4 | 50,097 | 29,068.3 | 43,610 | 26,749.8 | 50,591 | 33,221.7 |
| For 3 years & over but less than 4 years | 95,747 | 68,719.7 | 79,366 | 56,031.7 | 62,516 | 58,851.0 | 52,718 | 54,391.3 | 49,139 | 67,168.8 |
| For 4 years & over but less than 5 years | 13,595 | 4,832.5 | 29,882 | 10,411.0 | 27,353 | 9,794.3 | 26,304 | 8,498.0 | 24,721 | 7,619.0 |
| For 5 years & over | 390,784 | 168,405.3 | 216,301 | 168,255.8 | 196,117 | 160,640.5 | 203,407 | 184,584.4 | 182,799 | 158,157.2 |
|  |  |  |  |  |  |  |  |  |  |  |
| **All Deposits** | **49,006,112** | **11,592,100.6** | **50,565,334** | **11,946,893.0** | **53,111,547** | **12,649,049.9** | **53,923,303** | **13,184,000.4** | **54,731,001** | **14,011,959.8** |
| 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** | **2016** | | **2017** | | **2018** | | **2019** |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  |  |  |  |  |  |  |
| **A. FOREIGN CONSTITUENTS:** | **111,990.1** | **112,132.7** | **126,415.9** | **135,522.0** | **173,059.7** | **191,613.5** | **248,392.8** |
| I. Official | 17,335.5 | 17,549.5 | 18,912.8 | 20,438.4 | 24,622.7 | 28,067.7 | 33,393.9 |
| II. Business | 51,543.7 | 54,678.7 | 57,669.0 | 63,157.0 | 82,746.5 | 81,077.4 | 101,957.3 |
| III. Personal | 43,110.9 | 39,904.4 | 49,834.1 | 51,926.6 | 65,690.5 | 82,468.4 | 113,041.7 |
| **B. DOMESTIC CONSTITUENTS :** | **10,045,666.9** | **10,729,125.7** | **11,465,684.7** | **11,811,371.0** | **12,475,990.2** | **12,992,386.9** | **13,763,567.0** |
| **I. Government :** | **1,235,250.1** | **1,344,112.1** | **1,584,254.6** | **1,669,449.3** | **1,828,643.1** | **1,946,292.6** | **2,077,910.6** |
| A. Federal Government | 744,874.3 | 783,981.2 | 916,845.2 | 927,361.9 | 1,083,754.7 | 1,106,745.3 | 1,228,322.1 |
| B. Provincial Governments | 467,303.5 | 533,566.7 | 624,451.0 | 683,460.7 | 686,328.6 | 776,781.4 | 771,739.3 |
| C. Local Bodies ( City Governments ) | 23,072.3 | 26,564.2 | 42,958.4 | 58,626.7 | 58,559.7 | 62,765.9 | 77,849.3 |
| **II. Non-Financial Public Sector Enterprises :** | **561,827.1** | **634,300.3** | **705,130.9** | **701,246.7** | **766,980.2** | **742,721.9** | **854,562.4** |
| A. Agriculture, Forestry, Hunting & Fishing | 494.8 | 508.2 | 549.9 | 535.0 | 173.0 | 473.8 | 5,793.0 |
| B. Mining & Quarrying | 85,082.9 | 116,736.3 | 95,302.8 | 81,920.0 | 130,419.2 | 151,359.9 | 103,394.9 |
| C. Manufacturing | 139,875.4 | 145,948.1 | 184,254.6 | 180,828.1 | 193,069.4 | 145,153.6 | 159,438.0 |
| D. Construction | 345.9 | 347.6 | 297.6 | 397.7 | 521.5 | 600.0 | 647.9 |
| E. Utilities | 138,209.5 | 135,456.0 | 171,277.6 | 168,037.3 | 201,990.6 | 215,929.1 | 259,273.5 |
| F. Commerce | 18,431.6 | 20,196.5 | 28,134.4 | 28,426.0 | 27,508.4 | 24,171.8 | 27,984.7 |
| G. Transport, Storage & Communication | 130,185.9 | 123,937.7 | 133,725.0 | 149,120.0 | 130,994.5 | 136,443.9 | 139,207.1 |
| H. Services | 37,782.7 | 38,836.5 | 39,482.7 | 43,578.6 | 57,909.5 | 45,134.6 | 72,187.0 |
| I. Others | 11,418.4 | 52,333.4 | 52,106.4 | 48,404.0 | 24,394.1 | 23,455.3 | 86,636.4 |
| **III. Non-Bank Financial Companies :** | **281,417.0** | **352,725.1** | **399,531.3** | **435,646.9** | **405,900.3** | **457,351.5** | **445,543.7** |
| A. Co-operative Banks | 7,883.7 | 5,604.3 | 7,687.0 | 6,593.7 | 7,615.9 | 6,239.7 | 7,002.8 |
| B. Development Financial Institutions | 2,912.4 | 5,673.5 | 8,478.4 | 5,438.7 | 5,870.8 | 826.9 | 2,298.1 |
| C. Insurance Companies | 58,678.9 | 85,423.0 | 85,020.7 | 107,270.0 | 84,574.5 | 99,871.4 | 86,217.0 |
| D. Micro Finance Banks | 4,860.0 | 3,305.2 | 6,865.2 | 8,266.6 | 6,664.4 | 11,597.6 | 6,637.3 |
| E. Other NBFC's | 207,082.1 | 252,719.1 | 291,479.9 | 308,077.9 | 301,174.7 | 338,815.8 | 343,388.5 |
| **IV. Private Sector Enterprises :** | **2,540,568.5** | **2,772,566.3** | **2,881,595.1** | **2,909,870.2** | **2,980,733.8** | **2,908,058.5** | **3,013,094.4** |
| A. Agriculture, Hunting and Forestry | 242,061.3 | 263,887.5 | 240,720.1 | 231,410.4 | 252,266.4 | 252,252.6 | 233,301.8 |
| 1- Growing of crops | 222,149.1 | 243,732.3 | 219,841.4 | 207,776.2 | 225,589.1 | 231,546.7 | 211,423.2 |
| 2- Farming of animals | 10,598.6 | 10,033.3 | 10,257.5 | 12,523.9 | 15,229.6 | 13,231.0 | 13,767.5 |
| 3- Agricultural and animal husbandry | 4,200.8 | 3,921.6 | 3,959.7 | 3,647.0 | 3,633.0 | 4,402.4 | 4,468.0 |
| 4- Agricultural machinery and equipments | 3,382.2 | 4,020.6 | 3,960.1 | 4,315.7 | 4,682.0 | 2,017.3 | 2,342.7 |
| 5- Hunting, trapping, forestry & logging | 49.5 | 108.4 | 98.8 | 13.5 | 36.8 | 61.2 | 102.6 |
| 6- Forestry and Logging and Related Service | 1,681.2 | 2,071.3 | 2,602.7 | 3,134.1 | 3,095.9 | 994.1 | 1,197.8 |
| B. Fishing and fish farming etc. | 2,356.1 | 1,903.4 | 1,999.6 | 1,441.1 | 1,592.6 | 863.2 | 1,226.4 |
| C. Mining and Quarrying | 71,833.7 | 83,046.0 | 82,222.4 | 94,219.9 | 83,465.9 | 103,872.1 | 118,017.0 |
| 1- Mining of coal | 13,764.8 | 17,138.2 | 16,277.7 | 15,428.1 | 14,992.8 | 14,419.2 | 13,159.3 |
| 2- Crude petroleum & natural gas | 48,731.8 | 57,218.6 | 58,100.1 | 69,886.2 | 61,211.3 | 79,030.4 | 90,371.7 |
| 3- Iron & non-ferrous metal ores | 4,969.4 | 3,494.4 | 3,336.0 | 3,390.7 | 3,059.2 | 4,451.1 | 4,282.1 |
| 4- Quarrying of stone, sand and clay | 902.3 | 882.2 | 929.7 | 909.3 | 902.9 | 1,013.1 | 653.4 |
| 5- Chemical, fertilizer, Salt etc. | 3,465.5 | 4,312.7 | 3,578.8 | 4,605.5 | 3,299.7 | 4,958.4 | 9,550.4 |
| D. Manufacturing | 687,258.8 | 767,446.4 | 771,903.3 | 859,278.7 | 833,386.8 | 689,095.7 | 721,627.8 |
| 1- Food products and beverages | 107,758.8 | 139,921.9 | 131,209.1 | 142,258.0 | 138,791.6 | 130,081.2 | 124,729.2 |
| 2- Tobacco products | 2,137.8 | 2,327.3 | 3,279.4 | 4,913.2 | 4,843.6 | 8,134.2 | 9,099.9 |
| 3- Textiles | 110,513.4 | 122,866.0 | 113,838.7 | 129,900.0 | 130,948.1 | 100,735.4 | 122,796.6 |
| i) Spinning, weaving, finishing of textiles | 78,527.3 | 83,049.6 | 77,015.6 | 90,409.7 | 90,634.9 | 63,225.0 | 77,373.5 |
| a) Spinning of fibers | 45,236.4 | 48,840.3 | 42,961.2 | 51,864.9 | 53,890.2 | 38,962.4 | 45,677.1 |
| b) Weaving of textiles | 17,232.0 | 18,462.7 | 18,730.1 | 20,973.0 | 19,964.9 | 12,782.4 | 16,778.3 |
| c) Finishing of textiles | 16,058.8 | 15,746.7 | 15,324.3 | 17,571.9 | 16,779.8 | 11,480.1 | 14,918.1 |
| ii) Made-up textile articles | 12,941.0 | 15,302.6 | 16,545.8 | 16,863.3 | 18,204.3 | 16,052.1 | 15,729.0 |
| iii) Knit wear | 5,136.4 | 5,608.0 | 5,872.0 | 5,417.0 | 5,887.9 | 4,386.2 | 7,208.9 |
| iv) Carpets and rugs | 3,134.3 | 4,025.0 | 4,143.2 | 9,498.3 | 3,795.4 | 740.1 | 2,295.1 |
| v) Other textiles n.e.s. | 10,774.5 | 14,880.8 | 10,262.2 | 7,711.6 | 12,425.6 | 16,332.1 | 20,190.2 |
| 4- Wearing apparel, readymade garments etc. | 17,020.8 | 20,216.8 | 22,542.3 | 25,904.2 | 26,642.7 | 21,386.4 | 31,218.2 |
|  |  |  |  |  |  |  |  |
|  | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.3 Classification of Scheduled Banks'**  **Deposits** | | | | | | | |
| **by Category of Deposit Holders** | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | |
| **CATEGORY OF DEPOSIT HOLDERS** | **2016** | | **2017** | | **2018** | | **2019** |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  |  |  |  |  |  |  |
| 5- Tanning and dressing of leather; manufacture of luggage and footwear | 13,822.8 | 16,746.5 | 17,069.6 | 16,244.3 | 16,531.0 | 10,216.9 | 10,904.2 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 6,381.0 | 8,638.0 | 8,377.8 | 8,158.2 | 8,171.0 | 4,390.9 | 4,900.3 |
| ii.) Footwear | 7,441.7 | 8,108.5 | 8,691.8 | 8,086.1 | 8,360.0 | 5,826.0 | 6,003.9 |
| a) Leather wear | 6,166.4 | 6,657.6 | 7,125.2 | 6,345.0 | 6,698.6 | 4,909.6 | 4,975.8 |
| b) Rubber and Plastic wear | 1,275.4 | 1,450.9 | 1,566.6 | 1,741.1 | 1,661.5 | 916.4 | 1,028.1 |
| 6- Wood and products of wood cork | 4,546.9 | 4,364.2 | 4,461.6 | 4,421.7 | 4,779.4 | 1,545.8 | 1,503.6 |
| 7- Paper, paperboard and products | 6,029.1 | 6,601.0 | 7,499.2 | 8,866.3 | 6,560.1 | 4,669.7 | 4,620.7 |
| 8- Printing, publishing and allied industries | 12,018.7 | 12,738.1 | 14,549.1 | 14,453.8 | 15,067.0 | 10,700.9 | 12,934.4 |
| 9- Coke and refined petroleum products | 43,039.3 | 50,623.7 | 54,332.4 | 44,581.0 | 52,663.4 | 50,801.3 | 53,141.5 |
| 10- Chemicals and chemical products | 106,029.9 | 131,913.9 | 108,372.2 | 143,336.7 | 120,092.1 | 131,339.0 | 129,583.8 |
| 11- Rubber and plastics products | 7,041.9 | 8,932.9 | 9,726.9 | 10,043.9 | 11,146.2 | 7,629.3 | 7,626.0 |
| 12- Other non-metallic mineral products | 49,877.0 | 34,937.2 | 54,667.5 | 64,345.6 | 60,202.9 | 41,286.0 | 32,327.6 |
| 13- Basic metals | 19,304.6 | 20,879.5 | 28,265.4 | 27,677.1 | 26,043.5 | 20,639.1 | 21,588.3 |
| 14- Fabricated metal products | 6,579.7 | 7,780.0 | 9,288.2 | 11,940.0 | 10,952.0 | 4,197.1 | 5,665.7 |
| 15- Machinery and equipment | 24,700.6 | 26,636.5 | 29,723.2 | 26,733.5 | 25,745.3 | 13,748.4 | 15,641.4 |
| 16- Office, accounting and computing machinery | 1,278.5 | 2,135.5 | 2,053.8 | 2,062.1 | 1,028.2 | 545.2 | 1,233.0 |
| 17- Electrical machinery and apparatus | 23,341.5 | 24,490.5 | 20,318.5 | 28,350.8 | 22,080.4 | 18,789.3 | 23,168.3 |
| 18- Radio, television and communication equipment and apparatus | 4,023.4 | 4,392.2 | 4,172.8 | 4,997.0 | 5,145.7 | 1,376.5 | 2,507.9 |
| 19- Medical, precision and optical instruments, watches and clocks | 12,653.6 | 13,302.3 | 12,185.4 | 12,611.9 | 13,637.0 | 8,975.7 | 11,295.6 |
| 20- Motor vehicles, trailers and semi-trailers | 69,982.8 | 65,282.1 | 70,909.7 | 72,533.5 | 79,371.8 | 55,570.4 | 47,485.5 |
| 21- Other transport equipments | 8,163.5 | 10,762.0 | 10,329.4 | 10,696.3 | 10,520.3 | 8,624.0 | 9,952.4 |
| 22- Furniture and fixture | 1,551.7 | 1,878.1 | 2,117.4 | 2,660.0 | 2,116.6 | 1,514.1 | 1,523.3 |
| 23- Jewellery and related articles | 2,795.2 | 2,979.1 | 2,471.7 | 2,865.8 | 2,772.3 | 1,160.7 | 1,330.9 |
| 24- Sports goods | 4,215.2 | 4,945.4 | 4,709.4 | 5,814.8 | 6,391.8 | 6,688.1 | 7,449.1 |
| 25- Handicrafts | 361.0 | 199.2 | 177.0 | 220.3 | 250.6 | 365.7 | 476.1 |
| 26- Other manufacturing n.e.s. | 28,471.1 | 29,594.5 | 33,633.2 | 40,846.9 | 39,063.2 | 28,375.4 | 31,824.5 |
| E. Ship breaking and waste / scrape (junk) etc. | 2,290.4 | 2,904.5 | 3,668.8 | 4,920.9 | 3,101.6 | 4,062.8 | 2,970.7 |
| F. Electricity, gas and water supply | 93,722.9 | 108,039.7 | 134,181.8 | 97,253.2 | 98,661.4 | 126,019.8 | 111,399.9 |
| G. Construction | 184,763.7 | 179,137.0 | 247,219.9 | 251,852.4 | 281,347.4 | 242,544.6 | 305,017.4 |
| 1- Building | 125,032.7 | 121,625.6 | 158,583.7 | 154,251.2 | 178,350.4 | 148,829.1 | 166,179.8 |
| 2- Infrastructure | 59,731.1 | 57,511.4 | 88,636.2 | 97,601.2 | 102,997.0 | 93,715.5 | 138,837.6 |
| H. Commerce and Trade | 352,878.9 | 382,537.7 | 375,486.9 | 367,987.5 | 404,437.0 | 417,725.1 | 452,690.1 |
| 1- Sale, maintenance and repair of motor vehicles and motorcycles | 17,989.5 | 17,937.7 | 18,508.2 | 19,111.7 | 20,207.9 | 21,543.6 | 24,999.1 |
| 2- Wholesale and commission trade | 174,820.9 | 193,214.6 | 187,277.7 | 192,318.8 | 195,217.2 | 201,435.5 | 200,522.1 |
| i) Exports | 47,502.2 | 49,448.9 | 45,506.3 | 45,930.4 | 46,872.2 | 43,547.7 | 44,747.4 |
| ii) Imports | 30,402.7 | 33,131.0 | 35,603.2 | 34,717.2 | 33,196.7 | 32,264.9 | 29,830.8 |
| iii) Domestic whole sales | 96,916.0 | 110,634.7 | 106,168.2 | 111,671.2 | 115,148.3 | 125,622.9 | 125,943.9 |
| 3- Retail trade | 160,068.4 | 171,385.4 | 169,701.0 | 156,557.1 | 189,011.9 | 194,746.0 | 227,168.9 |
| I. Hotels, restaurants and clubs etc | 14,429.0 | 19,118.0 | 18,021.0 | 16,800.4 | 20,956.8 | 20,183.3 | 15,882.6 |
| J. Transport, storage and communications | 170,768.1 | 186,582.6 | 180,692.9 | 211,393.7 | 203,129.1 | 199,042.7 | 172,786.6 |
| K. Real estate, renting and business activities | 285,563.3 | 300,098.0 | 301,132.4 | 318,187.5 | 341,518.1 | 360,398.5 | 382,362.9 |
| 1- Real estate activities | 48,193.5 | 49,505.6 | 59,266.8 | 84,913.2 | 84,259.9 | 86,313.7 | 102,132.0 |
| 2- Renting of machinery and equipment | 2,189.6 | 2,201.9 | 2,350.8 | 2,429.0 | 23,593.1 | 10,371.6 | 1,403.5 |
| 3- Computer and related activities | 29,928.2 | 30,461.9 | 29,785.9 | 33,320.0 | 24,253.2 | 21,891.0 | 29,479.6 |
| 4- Research and development | 6,254.8 | 7,260.4 | 7,696.5 | 8,620.7 | 10,537.7 | 8,169.7 | 8,335.3 |
| 5- Other business activities | 198,997.2 | 210,668.2 | 202,032.3 | 188,904.6 | 198,874.3 | 233,652.4 | 241,012.4 |
| L. Education | 59,689.5 | 86,467.4 | 71,543.0 | 85,274.8 | 83,513.8 | 76,794.7 | 80,159.7 |
| M. Health and social work | 37,405.5 | 45,195.7 | 47,636.4 | 50,051.4 | 47,421.1 | 43,554.1 | 45,782.5 |
| N. Other community, social and personal service activities | 98,330.2 | 108,334.9 | 105,014.9 | 132,458.1 | 126,868.0 | 125,668.8 | 118,946.3 |
| O. Other private business n.e.c | 237,216.8 | 237,867.6 | 300,151.7 | 187,340.3 | 199,067.7 | 245,980.7 | 250,922.7 |
| **V. Trust Funds and Non-Profit Institutions** | **237,140.9** | **267,292.5** | **284,071.6** | **317,764.4** | **380,916.3** | **376,626.6** | **408,343.8** |
| **VI. Personal** | **5,099,019.7** | **5,282,286.6** | **5,538,367.8** | **5,726,255.1** | **6,047,649.2** | **6,500,027.1** | **6,896,381.5** |
| **VII. Others** | **90,443.6** | **75,842.8** | **72,733.3** | **51,138.3** | **65,167.4** | **61,308.6** | **67,730.6** |
|  |  |  |  |  |  |  |  |
| **TOTAL** | **10,157,657.0** | **10,841,258.4** | **11,592,100.6** | **11,946,893.0** | **12,649,049.9** | **13,184,000.4** | **14,011,959.8** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.4 Classification of Scheduled Banks'**  **Deposits** | | | | | | | | | | |
| **by Category of Deposit Holder & Size of Account** | | | | | | | | | | |
| As on 30th Jun, 2019 | | | | | | | | | | |
| (Million Rupees) | | | | | | | | | | |
|  | **FOREIGN CONSTITUENTS** | | **DOMESTIC CONSTITUENTS** | | | | | | | |
| **SIZE OF ACCOUNTS** | **Government** | | **Non Financial** | | **NBFC’s** | | **Private Sector** | |
| **(Rs.)** |  | | **Public Sector** | | **(Business)** | |
|  | **No of** |  | **No. of** |  | **No. of** |  | **No. of** |  | **No of** |  |
|  | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  |  |  |  |  |  |  |  |  |  |
| Less than 5,000 | 7,838 | 6.4 | 33,278 | 67.4 | 736 | 1.1 | 692 | 1.1 | 951,497 | 2,577.2 |
| 5,000 to 10,000 | 2,018 | 14.6 | 19,016 | 137.0 | 177 | 1.2 | 589 | 4.0 | 661,534 | 4,640.4 |
| 10,000 to 20,000 | 1,946 | 27.7 | 42,630 | 585.6 | 215 | 3.0 | 1,395 | 24.0 | 772,750 | 11,908.2 |
| 20,000 to 25,000 | 754 | 16.6 | 21,560 | 476.5 | 52 | 1.1 | 101 | 2.2 | 284,946 | 6,386.1 |
| 25,000 to 30,000 | 601 | 16.5 | 23,343 | 620.2 | 68 | 1.8 | 103 | 2.7 | 356,933 | 9,830.8 |
| 30,000 to 40,000 | 960 | 33.0 | 46,912 | 1,679.9 | 79 | 2.7 | 181 | 6.3 | 594,869 | 20,896.0 |
| 40,000 to 50,000 | 1,163 | 52.3 | 14,533 | 648.1 | 62 | 2.8 | 1,083 | 51.1 | 448,725 | 20,344.2 |
| 50,000 to 60,000 | 1,241 | 66.1 | 24,583 | 1,340.8 | 48 | 2.6 | 202 | 11.2 | 432,502 | 23,661.7 |
| 60,000 to 70,000 | 735 | 47.5 | 13,374 | 868.9 | 149 | 9.7 | 140 | 8.8 | 454,921 | 29,415.4 |
| 70,000 to 80,000 | 758 | 56.7 | 20,194 | 1,501.3 | 48 | 3.5 | 80 | 5.9 | 303,815 | 22,772.5 |
| 80,000 to 90,000 | 922 | 78.5 | 20,799 | 1,781.2 | 47 | 3.9 | 92 | 7.8 | 293,951 | 25,096.7 |
| 90,000 to 100,000 | 861 | 81.5 | 29,387 | 2,822.0 | 45 | 4.3 | 96 | 9.2 | 255,215 | 24,393.6 |
| 100,000 to 200,000 | 7,647 | 1,099.5 | 96,514 | 13,505.8 | 561 | 86.9 | 11,319 | 1,849.2 | 1,698,065 | 242,233.6 |
| 200,000 to 300,000 | 5,025 | 1,242.2 | 30,916 | 7,381.0 | 220 | 54.1 | 4,189 | 901.6 | 503,105 | 121,604.0 |
| 300,000 to 400,000 | 5,475 | 1,924.5 | 16,947 | 6,040.6 | 156 | 53.5 | 8,608 | 2,766.9 | 275,867 | 93,433.6 |
| 400,000 to 500,000 | 4,445 | 2,009.2 | 8,489 | 3,793.8 | 921 | 375.8 | 220 | 97.9 | 142,295 | 63,335.3 |
| 500,000 to 600,000 | 3,925 | 2,119.6 | 6,325 | 3,472.3 | 108 | 59.3 | 2,412 | 1,301.8 | 107,828 | 58,810.2 |
| 600,000 to 700,000 | 3,858 | 2,491.2 | 4,586 | 2,997.5 | 87 | 55.7 | 199 | 127.5 | 59,105 | 38,140.2 |
| 700,000 to 800,000 | 3,103 | 2,315.8 | 5,733 | 4,302.1 | 123 | 92.1 | 1,424 | 1,078.9 | 50,277 | 37,508.3 |
| 800,000 to 900,000 | 2,276 | 1,937.6 | 5,538 | 4,753.5 | 83 | 70.1 | 169 | 144.3 | 36,005 | 30,538.4 |
| 900,000 to 1,000,000 | 1,986 | 1,890.7 | 3,266 | 3,108.7 | 77 | 73.5 | 136 | 129.1 | 28,625 | 27,160.4 |
| 1,000,000 to 2,000,000 | 14,953 | 21,470.6 | 25,560 | 33,218.9 | 643 | 901.2 | 2,359 | 3,624.5 | 137,089 | 187,652.2 |
| 2,000,000 to 3,000,000 | 4,888 | 11,793.7 | 8,156 | 19,866.2 | 1,427 | 3,728.9 | 1,067 | 2,431.8 | 44,443 | 106,205.4 |
| 3,000,000 to 4,000,000 | 2,672 | 9,298.3 | 5,268 | 18,232.1 | 202 | 701.8 | 464 | 1,603.8 | 19,660 | 67,620.7 |
| 4,000,000 to 5,000,000 | 1,987 | 8,863.9 | 2,929 | 12,924.1 | 193 | 865.4 | 424 | 1,937.6 | 11,059 | 49,170.7 |
| 5,000,000 to 6,000,000 | 1,194 | 6,523.5 | 2,660 | 14,629.1 | 159 | 871.0 | 334 | 1,856.9 | 8,005 | 43,280.9 |
| 6,000,000 to 7,000,000 | 697 | 4,520.3 | 1,516 | 9,832.8 | 142 | 915.5 | 193 | 1,241.2 | 4,614 | 29,885.3 |
| 7,000,000 to 8,000,000 | 834 | 6,348.2 | 927 | 6,970.9 | 112 | 834.9 | 112 | 837.0 | 4,191 | 31,395.9 |
| 8,000,000 to 9,000,000 | 412 | 3,441.1 | 976 | 8,228.6 | 64 | 542.6 | 89 | 757.7 | 3,232 | 27,314.9 |
| 9,000,000 to 10,000,000 | 278 | 2,631.3 | 1,274 | 12,043.0 | 57 | 534.6 | 59 | 557.6 | 2,373 | 22,433.6 |
| 10,000,000 and over | 2,958 | 155,974.2 | 13,871 | 1,880,080.7 | 2,397 | 843,707.9 | 2,967 | 422,164.1 | 23,136 | 1,533,447.9 |
| **TOTAL** | **88,410** | **248,392.8** | **551,060** | **2,077,910.6** | **9,458** | **854,562.4** | **41,498** | **445,543.7** | **8,970,632** | **3,013,094.4** |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.4 Classification of Scheduled Banks' Deposits** | | | | | | | | | | |
| **by Category of Deposit Holder & Size of Account** | | | | | | | | | | |
| As on 30th Jun, 2019 | | | | | | | | | | |
| (Million Rupees) | | | | | | | | | | |
| **SIZE OF ACCOUNTS** | **DOMESTIC CONSTITUENTS** | | | | | | | | **TOTAL** | |
| **(Rs.)** | **Trust Funds** | | **Personal** | | **Others** | | **Sub Total** | |
|  |
|  | **No of** |  | **No. of** |  | **No. of** |  | **No. of** |  | **No of** |  |
|  | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  |  |  |  |  |  |  |  |  |  |
| Less than 5,000 | 23,202 | 66.2 | 1,857,642 | 3,116.0 | 43,494 | 59.0 | 2,910,541 | 5,888.1 | **2,918,379** | **5,894.5** |
| 5,000 to 10,000 | 7,430 | 53.5 | 1,376,219 | 10,209.0 | 15,220 | 114.5 | 2,080,185 | 15,159.6 | **2,082,203** | **15,174.2** |
| 10,000 to 20,000 | 9,726 | 143.5 | 2,757,276 | 41,402.1 | 22,654 | 322.7 | 3,606,646 | 54,389.1 | **3,608,592** | **54,416.8** |
| 20,000 to 25,000 | 5,171 | 122.4 | 1,474,354 | 33,146.7 | 6,200 | 144.5 | 1,792,384 | 40,279.5 | **1,793,138** | **40,296.1** |
| 25,000 to 30,000 | 3,733 | 104.3 | 1,520,209 | 41,793.1 | 10,587 | 281.3 | 1,914,976 | 52,634.3 | **1,915,577** | **52,650.8** |
| 30,000 to 40,000 | 15,371 | 549.1 | 3,465,467 | 121,637.6 | 10,311 | 364.3 | 4,133,190 | 145,136.0 | **4,134,150** | **145,169.1** |
| 40,000 to 50,000 | 13,387 | 601.2 | 3,050,285 | 136,941.3 | 14,157 | 636.9 | 3,542,232 | 159,225.6 | **3,543,395** | **159,277.9** |
| 50,000 to 60,000 | 14,837 | 829.4 | 2,806,072 | 154,105.6 | 11,348 | 623.8 | 3,289,592 | 180,575.1 | **3,290,833** | **180,641.2** |
| 60,000 to 70,000 | 4,975 | 337.2 | 2,687,279 | 174,801.2 | 8,247 | 533.5 | 3,169,085 | 205,974.6 | **3,169,820** | **206,022.1** |
| 70,000 to 80,000 | 4,948 | 373.7 | 2,218,820 | 166,190.7 | 6,522 | 485.9 | 2,554,427 | 191,333.5 | **2,555,185** | **191,390.2** |
| 80,000 to 90,000 | 2,342 | 195.3 | 2,081,579 | 176,822.6 | 1,273 | 106.9 | 2,400,083 | 204,014.4 | **2,401,005** | **204,092.8** |
| 90,000 to 100,000 | 20,142 | 1,918.5 | 1,854,983 | 176,013.7 | 6,997 | 653.9 | 2,166,865 | 205,815.0 | **2,167,726** | **205,896.6** |
| 100,000 to 200,000 | 34,276 | 4,786.5 | 10,301,001 | 1,447,969.9 | 122,548 | 18,260.0 | 12,264,284 | 1,728,691.8 | **12,271,931** | **1,729,791.3** |
| 200,000 to 300,000 | 15,358 | 3,637.3 | 3,466,535 | 832,406.7 | 54,944 | 12,678.2 | 4,075,267 | 978,662.9 | **4,080,292** | **979,905.1** |
| 300,000 to 400,000 | 10,301 | 3,414.2 | 1,368,440 | 472,375.1 | 7,901 | 2,978.7 | 1,688,220 | 581,062.6 | **1,693,695** | **582,987.1** |
| 400,000 to 500,000 | 1,777 | 784.7 | 700,091 | 310,829.7 | 8,535 | 3,754.0 | 862,328 | 382,971.1 | **866,773** | **384,980.3** |
| 500,000 to 600,000 | 2,110 | 1,128.7 | 374,927 | 204,306.5 | 5,729 | 3,183.5 | 499,439 | 272,262.1 | **503,364** | **274,381.7** |
| 600,000 to 700,000 | 1,011 | 643.7 | 226,764 | 145,945.2 | 1,882 | 1,294.9 | 293,634 | 189,204.7 | **297,492** | **191,695.9** |
| 700,000 to 800,000 | 984 | 741.7 | 142,473 | 106,355.4 | 3,688 | 2,701.8 | 204,702 | 152,780.3 | **207,805** | **155,096.2** |
| 800,000 to 900,000 | 852 | 726.8 | 122,644 | 103,805.7 | 241 | 206.4 | 165,532 | 140,245.2 | **167,808** | **142,182.7** |
| 900,000 to 1,000,000 | 983 | 931.0 | 78,183 | 74,085.9 | 1,451 | 1,426.1 | 112,721 | 106,914.7 | **114,707** | **108,805.4** |
| 1,000,000 to 2,000,000 | 5,505 | 7,739.1 | 335,273 | 459,801.7 | 3,070 | 4,826.5 | 509,499 | 697,764.1 | **524,452** | **719,234.7** |
| 2,000,000 to 3,000,000 | 2,062 | 5,053.9 | 104,756 | 251,858.7 | 85 | 199.6 | 161,996 | 389,344.4 | **166,884** | **401,138.2** |
| 3,000,000 to 4,000,000 | 1,254 | 4,352.8 | 43,736 | 149,748.7 | 466 | 1,432.9 | 71,050 | 243,692.8 | **73,722** | **252,991.1** |
| 4,000,000 to 5,000,000 | 807 | 3,579.5 | 18,800 | 82,727.3 | 35 | 149.4 | 34,247 | 151,354.1 | **36,234** | **160,217.9** |
| 5,000,000 to 6,000,000 | 738 | 3,931.2 | 12,720 | 68,252.0 | 17 | 87.7 | 24,633 | 132,908.7 | **25,827** | **139,432.2** |
| 6,000,000 to 7,000,000 | 394 | 2,562.7 | 8,326 | 53,563.0 | 3 | 19.1 | 15,188 | 98,019.7 | **15,885** | **102,540.0** |
| 7,000,000 to 8,000,000 | 381 | 2,883.3 | 6,131 | 45,607.3 | 77 | 590.0 | 11,931 | 89,119.3 | **12,765** | **95,467.5** |
| 8,000,000 to 9,000,000 | 483 | 4,066.0 | 4,160 | 35,253.5 | 60 | 502.2 | 9,064 | 76,665.4 | **9,476** | **80,106.5** |
| 9,000,000 to 10,000,000 | 293 | 2,778.5 | 2,974 | 27,993.2 | 3 | 28.7 | 7,033 | 66,369.3 | **7,311** | **69,000.5** |
| 10,000,000 and over | 4,114 | 349,307.9 | 25,055 | 787,316.7 | 77 | 9,083.8 | 71,617 | 5,825,109.0 | **74,575** | **5,981,083.3** |
| **TOTAL** | **208,947** | **408,343.8** | **44,493,174** | **6,896,381.5** | **367,822** | **67,730.6** | **54,642,591** | **13,763,567.0** | **54,731,001** | **14,011,959.8** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.5 Province/Region and Categories of Deposits Holders\*** | | | | | | | | | | |
|  | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/Regions** | **Category** | **Jun-2018** | | | **Dec-2018** | | | **Jun-2019** | | |
| **Rural** | **Urban** | **Total Rural** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Overall** | Foreign | 2.33 | 170.72 | 173.06 | 4.34 | 187.27 | 191.61 | 8.23 | 240.16 | 248.39 |
| Govt. | 51.64 | 1,777.01 | 1,828.64 | 75.85 | 1,870.45 | 1,946.29 | 69.48 | 2,008.43 | 2,077.91 |
| NFPSEs | 5.12 | 761.86 | 766.98 | 3.99 | 738.73 | 742.72 | 7.09 | 847.47 | 854.56 |
| NBFCs & Fin Aux. | 3.00 | 402.90 | 405.90 | 2.61 | 454.75 | 457.35 | 4.27 | 441.27 | 445.54 |
| Private Sector | 280.66 | 2,700.08 | 2,980.73 | 290.98 | 2,617.08 | 2,908.06 | 275.83 | 2,737.27 | 3,013.09 |
| Trust Fund | 6.48 | 374.44 | 380.92 | 9.02 | 367.61 | 376.63 | 8.47 | 399.87 | 408.34 |
| Personal | 920.85 | 5,126.79 | 6,047.65 | 1,019.68 | 5,480.35 | 6,500.03 | 1,045.64 | 5,850.74 | 6,896.38 |
| Others | 27.26 | 37.90 | 65.17 | 31.24 | 30.07 | 61.31 | 22.47 | 45.26 | 67.73 |
| **Total** | **1,297.35** | **11,351.70** | **12,649.05** | **1,437.69** | **11,746.31** | **13,184.00** | **1,441.49** | **12,570.47** | **14,011.96** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Punjab** | Foreign | 1.69 | 35.59 | 37.28 | 3.12 | 45.25 | 48.37 | 4.47 | 57.43 | 61.90 |
| Govt. | 7.04 | 795.06 | 802.10 | 10.12 | 852.19 | 862.32 | 16.59 | 842.49 | 859.08 |
| NFPSEs | 1.56 | 212.44 | 214.00 | 1.57 | 212.74 | 214.31 | 2.55 | 321.90 | 324.45 |
| NBFCs & Fin Aux. | 0.13 | 25.59 | 25.72 | 0.25 | 47.81 | 48.05 | 0.17 | 42.89 | 43.06 |
| Private Sector | 165.70 | 1,098.90 | 1,264.60 | 175.26 | 1,135.37 | 1,310.62 | 163.99 | 1,156.77 | 1,320.76 |
| Trust Fund | 2.59 | 109.64 | 112.24 | 2.61 | 120.26 | 122.88 | 3.27 | 120.11 | 123.38 |
| Personal | 518.28 | 2,523.89 | 3,042.17 | 568.48 | 2,639.53 | 3,208.01 | 590.48 | 2,832.92 | 3,423.41 |
| Others | 2.47 | 5.24 | 7.72 | 3.06 | 5.51 | 8.57 | 1.05 | 4.73 | 5.77 |
| **Total** | **699.47** | **4,806.36** | **5,505.83** | **764.46** | **5,058.67** | **5,823.13** | **782.57** | **5,379.23** | **6,161.80** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Sindh** | Foreign | 0.06 | 89.34 | 89.40 | 0.06 | 93.83 | 93.90 | 2.49 | 109.65 | 112.14 |
| Govt. | 10.28 | 235.22 | 245.50 | 13.16 | 258.30 | 271.46 | 10.84 | 298.28 | 309.13 |
| NFPSEs | 2.79 | 325.72 | 328.51 | 1.94 | 290.08 | 292.02 | 4.21 | 324.18 | 328.39 |
| NBFCs & Fin Aux. | 0.56 | 358.34 | 358.90 | 0.24 | 386.42 | 386.65 | 1.80 | 368.46 | 370.27 |
| Private Sector | 47.45 | 1,088.12 | 1,135.57 | 44.81 | 970.04 | 1,014.85 | 42.13 | 1,038.30 | 1,080.43 |
| Trust Fund | 1.72 | 183.00 | 184.72 | 3.66 | 175.54 | 179.20 | 2.48 | 179.22 | 181.70 |
| Personal | 94.02 | 1,538.27 | 1,632.29 | 101.86 | 1,737.59 | 1,839.44 | 92.55 | 1,819.39 | 1,911.95 |
| Others | 0.10 | 1.87 | 1.97 | 0.09 | 1.16 | 1.25 | 0.08 | 5.05 | 5.13 |
| **Total** | **156.97** | **3,819.88** | **3,976.86** | **165.82** | **3,912.96** | **4,078.78** | **156.58** | **4,142.55** | **4,299.13** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Khyber Pakhtunkhwa** | Foreign | 0.31 | 2.47 | 2.79 | 0.50 | 3.00 | 3.50 | 0.52 | 3.61 | 4.13 |
| Govt. | 10.02 | 217.24 | 227.26 | 11.37 | 245.94 | 257.32 | 10.24 | 247.69 | 257.93 |
| NFPSEs | 0.23 | 23.04 | 23.27 | 0.23 | 12.21 | 12.44 | 0.05 | 14.12 | 14.17 |
| NBFCs & Fin Aux. | 0.02 | 1.22 | 1.24 | 0.02 | 2.11 | 2.13 | 1.30 | 6.35 | 7.65 |
| Private Sector | 32.52 | 134.32 | 166.84 | 34.79 | 124.30 | 159.09 | 30.05 | 137.12 | 167.17 |
| Trust Fund | 1.10 | 12.49 | 13.59 | 1.62 | 12.22 | 13.85 | 1.68 | 24.12 | 25.80 |
| Personal | 145.59 | 400.09 | 545.68 | 172.07 | 406.25 | 578.31 | 174.68 | 446.60 | 621.28 |
| Others | 8.30 | 11.37 | 19.67 | 11.71 | 8.18 | 19.89 | 2.82 | 6.46 | 9.27 |
| **Total** | **198.09** | **802.24** | **1,000.33** | **232.31** | **814.21** | **1,046.51** | **221.33** | **886.07** | **1,107.40** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Balochistan** | Foreign | .. | 0.45 | 0.45 | 0.02 | 0.36 | 0.39 | .. | 0.38 | 0.38 |
| Govt. | 11.81 | 72.69 | 84.50 | 28.95 | 79.01 | 107.96 | 17.21 | 51.03 | 68.24 |
| NFPSEs | 0.24 | 5.61 | 5.85 | 0.04 | 9.81 | 9.84 | 0.05 | 5.20 | 5.25 |
| NBFCs & Fin Aux. | 0.67 | 1.10 | 1.77 | 0.67 | 0.19 | 0.86 |  | 0.23 | 0.23 |
| Private Sector | 7.27 | 44.94 | 52.21 | 7.06 | 44.40 | 51.46 | 7.35 | 48.50 | 55.85 |
| Trust Fund | 0.35 | 2.59 | 2.94 | 0.39 | 4.50 | 4.90 | 0.26 | 3.92 | 4.18 |
| Personal | 21.32 | 111.44 | 132.76 | 23.08 | 114.56 | 137.64 | 23.44 | 114.81 | 138.25 |
| Others | 16.06 | 3.62 | 19.69 | 16.09 | 4.97 | 21.06 | 18.29 | 0.48 | 18.76 |
| **Total** | **57.72** | **242.45** | **300.17** | **76.31** | **257.81** | **334.11** | **66.60** | **224.54** | **291.15** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Islamabad** | Foreign | 0.03 | 41.76 | 41.79 | 0.04 | 43.20 | 43.25 | 0.07 | 67.41 | 67.48 |
| Govt. | 6.30 | 432.88 | 439.18 | 4.95 | 411.83 | 416.79 | 7.03 | 546.81 | 553.83 |
| NFPSEs | .. | 194.25 | 194.25 | 0.06 | 212.95 | 213.02 |  | 181.02 | 181.02 |
| NBFCs & Fin Aux. | 0.01 | 7.86 | 7.87 | 0.01 | 9.79 | 9.80 | 0.01 | 16.65 | 16.66 |
| Private Sector | 3.10 | 293.21 | 296.31 | 3.13 | 308.76 | 311.89 | 2.81 | 317.03 | 319.84 |
| Trust Fund | 0.26 | 64.78 | 65.05 | 0.24 | 52.88 | 53.12 | 0.28 | 70.55 | 70.82 |
| Personal | 14.98 | 399.20 | 414.17 | 16.19 | 421.62 | 437.81 | 15.08 | 463.27 | 478.35 |
| Others | 0.02 | 15.50 | 15.52 | 0.02 | 9.97 | 9.99 | 0.03 | 27.25 | 27.28 |
| **Total** | **24.70** | **1,449.44** | **1,474.14** | **24.64** | **1,471.00** | **1,495.65** | **25.30** | **1,689.98** | **1,715.28** |
|  |  |  |  |  |  |  |  |  |  |  |
| **FATA** | Foreign | .. | .. | .. | .. | .. | .. | 0.02 | .. | 0.02 |
| Govt. | 0.72 | 0.10 | 0.82 | 1.16 | 0.10 | 1.26 | 1.76 | 0.70 | 2.46 |
| NFPSEs | 0.27 | 0.13 | 0.40 | 0.12 | 0.13 | 0.26 | 0.14 | .. | 0.14 |
| NBFCs & Fin Aux. | - | 0.02 | 0.02 |  | 0.03 | 0.03 | .. | 0.75 | 0.75 |
| Private Sector | 5.40 | 3.39 | 8.79 | 5.94 | 2.96 | 8.90 | 3.67 | 1.78 | 5.45 |
| Trust Fund | .. | 0.05 | 0.05 | .. | 0.05 | 0.05 | 0.01 | 0.05 | 0.05 |
| Personal | 12.21 | 5.08 | 17.29 | 13.11 | 4.98 | 18.09 | 17.26 | 9.19 | 26.45 |
| Others | 0.30 | 0.25 | 0.55 | 0.26 | 0.25 | 0.50 | 0.21 | 1.25 | 1.47 |
| **Total** | **18.90** | **9.01** | **27.91** | **20.60** | **8.49** | **29.10** | **23.07** | **13.71** | **36.79** |
|  |  |  |  |  |  |  |  |  |  |  |
| \* End Position. | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.5 Province/Region and Categories of Deposits Holders\*** | | | | | | | | | | |
|  | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/Regions** | **Category** | **Jun-2018** | | | **Dec-2018** | | | **Jun-2019** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Gilgit-Baltistan** | Foreign | .. | 0.03 | 0.04 | 0.01 | 0.01 | 0.02 | 0.01 | 0.03 | 0.04 |
| Govt. | 5.09 | 10.42 | 15.51 | 5.73 | 9.99 | 15.72 | 4.71 | 5.57 | 10.27 |
| NFPSEs | 0.01 | 0.17 | 0.18 | 0.03 | 0.33 | 0.36 | 0.04 | 0.35 | 0.38 |
| NBFCs & Fin Aux. | 1.59 | 4.95 | 6.54 | 1.36 | 4.85 | 6.21 | 0.86 | 2.82 | 3.69 |
| Private Sector | 3.74 | 8.97 | 12.71 | 4.53 | 7.96 | 12.49 | 3.71 | 9.19 | 12.90 |
| Trust Fund | 0.13 | 0.31 | 0.43 | 0.14 | 0.33 | 0.47 | 0.10 | 0.34 | 0.44 |
| Personal | 6.21 | 11.84 | 18.05 | 6.27 | 12.07 | 18.34 | 6.31 | 13.19 | 19.50 |
| Others | - | .. | .. |  | .. | .. |  | 0.01 | 0.01 |
| **Total** | **16.78** | **36.68** | **53.46** | **18.06** | **35.55** | **53.61** | **15.74** | **31.49** | **47.23** |
|  |  |  |  |  |  |  |  |  |  |  |
| **AJK** | Foreign | 0.24 | 1.08 | 1.32 | 0.59 | 1.61 | 2.20 | 0.66 | 1.64 | 2.30 |
| Govt. | 0.37 | 13.41 | 13.78 | 0.39 | 13.08 | 13.46 | 1.09 | 15.87 | 16.96 |
| NFPSEs | 0.01 | 0.51 | 0.52 | 0.01 | 0.47 | 0.48 | 0.06 | 0.71 | 0.77 |
| NBFCs & Fin Aux. | 0.02 | 3.82 | 3.85 | 0.06 | 3.55 | 3.61 | 0.13 | 3.12 | 3.25 |
| Private Sector | 15.47 | 28.23 | 43.71 | 15.47 | 23.29 | 38.76 | 22.11 | 28.58 | 50.69 |
| Trust Fund | 0.34 | 1.57 | 1.91 | 0.34 | 1.83 | 2.17 | 0.40 | 1.57 | 1.97 |
| Personal | 108.26 | 136.97 | 245.23 | 118.63 | 143.76 | 262.39 | 125.83 | 151.37 | 277.20 |
| Others | 0.01 | 0.05 | 0.06 | 0.01 | 0.03 | 0.05 | .. | 0.03 | 0.03 |
| **Total** | **124.71** | **185.64** | **310.35** | **135.49** | **187.62** | **323.11** | **150.28** | **202.90** | **353.18** |
|  |  |  |  |  |  |  |  |  |  |  |
| \* 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** | | **2017** | | | | | | **2018** | | | | | | **2019** | | |
| **(Rs.)** | | Jun | | | Dec | | | Jun | | | Dec | | | Jun | | |
|  | | No of | |  | No of | |  | No of | |  | No of | |  | No of | |  |
|  | | Accounts | | Amount | Accounts | | Amount | Accounts | | Amount | Accounts | | Amount | Accounts | | Amount |
|  | |  | |  |  | |  |  | |  |  | |  |  | |  |
| Less than 5,000 | | 2,388,668 | | 5,493.0 | 2,458,158 | | 6,175.5 | 3,085,922 | | 5,880.2 | 3,141,444 | | 7,031.3 | 2,918,379 | | 5,894.5 |
| 5,000 to 10,000 | | 2,102,406 | | 15,571.7 | 2,273,279 | | 16,866.2 | 2,326,264 | | 17,020.8 | 2,318,227 | | 17,234.6 | 2,082,203 | | 15,174.2 |
| 10,000 to 20,000 | | 3,898,256 | | 58,035.7 | 3,588,945 | | 53,526.4 | 3,892,151 | | 57,617.3 | 3,742,180 | | 55,904.2 | 3,608,592 | | 54,416.8 |
| 20,000 to 25,000 | | 2,239,019 | | 50,121.9 | 1,694,464 | | 38,292.4 | 1,744,337 | | 39,224.9 | 1,802,575 | | 40,939.3 | 1,793,138 | | 40,296.1 |
| 25,000 to 30,000 | | 2,009,327 | | 55,191.0 | 1,911,011 | | 52,452.0 | 1,738,719 | | 48,032.5 | 1,989,041 | | 54,691.4 | 1,915,577 | | 52,650.8 |
| 30,000 to 40,000 | | 3,724,297 | | 130,051.7 | 3,797,773 | | 132,652.8 | 3,767,908 | | 131,440.2 | 3,893,002 | | 135,759.4 | 4,134,150 | | 145,169.1 |
| 40,000 to 50,000 | | 3,413,486 | | 153,021.0 | 3,585,314 | | 160,729.0 | 3,603,252 | | 161,699.1 | 3,461,467 | | 155,188.8 | 3,543,395 | | 159,277.9 |
| 50,000 to 60,000 | | 2,918,203 | | 160,372.4 | 3,215,589 | | 176,548.4 | 3,114,608 | | 171,015.4 | 3,186,029 | | 174,420.0 | 3,290,833 | | 180,641.2 |
| 60,000 to 70,000 | | 2,648,420 | | 171,813.2 | 2,911,761 | | 188,996.5 | 2,975,251 | | 193,286.5 | 3,119,715 | | 202,237.5 | 3,169,820 | | 206,022.1 |
| 70,000 to 80,000 | | 2,294,238 | | 171,892.3 | 2,569,419 | | 192,532.5 | 2,678,235 | | 200,739.7 | 2,540,105 | | 190,568.3 | 2,555,185 | | 191,390.2 |
| 80,000 to 90,000 | | 2,101,301 | | 178,101.8 | 2,193,005 | | 185,944.2 | 2,377,672 | | 201,782.9 | 2,331,925 | | 197,773.1 | 2,401,005 | | 204,092.8 |
| 90,000 to 100,000 | | 1,733,876 | | 164,438.7 | 2,046,564 | | 194,086.8 | 2,152,643 | | 204,572.5 | 2,128,881 | | 201,669.3 | 2,167,726 | | 205,896.6 |
| 100,000 to 200,000 | | 10,137,946 | | 1,425,702.0 | 10,935,434 | | 1,530,902.7 | 11,650,741 | | 1,626,681.9 | 11,686,560 | | 1,641,986.6 | 12,271,931 | | 1,729,791.3 |
| 200,000 to 300,000 | | 3,238,207 | | 784,420.4 | 3,406,727 | | 826,450.1 | 3,728,715 | | 900,058.8 | 3,860,857 | | 933,699.2 | 4,080,292 | | 979,905.1 |
| 300,000 to 400,000 | | 1,429,760 | | 493,737.9 | 1,367,351 | | 469,657.9 | 1,494,988 | | 513,345.0 | 1,668,414 | | 574,787.7 | 1,693,695 | | 582,987.1 |
| 400,000 to 500,000 | | 736,824 | | 327,948.8 | 716,390 | | 317,588.3 | 763,756 | | 338,997.7 | 871,719 | | 387,415.3 | 866,773 | | 384,980.3 |
| 500,000 to 600,000 | | 453,579 | | 246,721.9 | 384,239 | | 209,439.1 | 436,296 | | 238,161.9 | 473,679 | | 258,143.0 | 503,364 | | 274,381.7 |
| 600,000 to 700,000 | | 274,808 | | 177,416.5 | 257,123 | | 166,604.0 | 261,462 | | 168,802.5 | 308,231 | | 199,183.0 | 297,492 | | 191,695.9 |
| 700,000 to 800,000 | | 209,954 | | 156,311.6 | 208,918 | | 156,237.5 | 209,934 | | 157,306.1 | 227,628 | | 169,857.0 | 207,805 | | 155,096.2 |
| 800,000 to 900,000 | | 144,937 | | 122,641.6 | 134,161 | | 113,576.8 | 163,705 | | 138,913.1 | 169,487 | | 143,837.0 | 167,808 | | 142,182.7 |
| 900,000 to 1,000,000 | | 113,128 | | 107,108.8 | 114,460 | | 108,374.4 | 113,729 | | 107,607.7 | 116,530 | | 110,163.7 | 114,707 | | 108,805.4 |
| 1,000,000 to 2,000,000 | | 448,308 | | 607,353.1 | 456,682 | | 613,325.8 | 464,580 | | 635,372.1 | 513,463 | | 699,876.0 | 524,452 | | 719,234.7 |
| 2,000,000 to 3,000,000 | | 129,635 | | 311,184.4 | 125,951 | | 304,144.1 | 139,217 | | 335,483.9 | 145,252 | | 348,596.0 | 166,884 | | 401,138.2 |
| 3,000,000 to 4,000,000 | | 54,099 | | 185,804.8 | 54,851 | | 188,034.8 | 59,735 | | 205,012.2 | 58,884 | | 202,275.3 | 73,722 | | 252,991.1 |
| 4,000,000 to 5,000,000 | | 29,953 | | 133,217.5 | 30,617 | | 135,545.9 | 32,974 | | 145,598.2 | 32,291 | | 143,330.1 | 36,234 | | 160,217.9 |
| 5,000,000 to 6,000,000 | | 25,207 | | 136,100.2 | 22,440 | | 120,605.9 | 22,606 | | 122,064.7 | 23,768 | | 128,309.9 | 25,827 | | 139,432.2 |
| 6,000,000 to 7,000,000 | | 13,827 | | 89,311.8 | 12,624 | | 81,248.7 | 14,133 | | 91,607.7 | 15,112 | | 97,755.7 | 15,885 | | 102,540.0 |
| 7,000,000 to 8,000,000 | | 11,009 | | 82,079.5 | 9,525 | | 71,301.5 | 11,503 | | 85,898.6 | 11,423 | | 85,453.9 | 12,765 | | 95,467.5 |
| 8,000,000 to 9,000,000 | | 9,549 | | 80,723.2 | 8,272 | | 70,064.9 | 8,471 | | 71,768.2 | 8,746 | | 74,113.5 | 9,476 | | 80,106.5 |
| 9,000,000 to 10,000,000 | | 7,147 | | 67,556.5 | 7,265 | | 68,834.5 | 7,265 | | 68,758.3 | 6,699 | | 63,250.2 | 7,311 | | 69,000.5 |
| 10,000,000 and over | | 66,738 | | 4,742,655.6 | 67,022 | | 4,996,153.3 | 70,775 | | 5,265,299.3 | 69,969 | | 5,488,550.2 | 74,575 | | 5,981,083.3 |
| **TOTAL** | | **49,006,112** | | **11,592,100.6** | **50,565,334** | | **11,946,893.0** | **53,111,547** | | **12,649,049.9** | **53,923,303** | | **13,184,000.4** | **54,731,001** | | **14,011,959.8** |
| 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** | **2017** | | | | **2018** | | | | **2019** | |
| **Jun** | | **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **(Rs.)** | **No. of** |  | **No. of** |  | **No. of** |  | **No. of** |  | **No. of** |  |
| **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  |  |  |  |  |  |  |  |  |  |
| Less than 10,000 | 369,450 | 1,101.1 | 241,601 | 762.8 | 303,063 | 1,636.1 | 304,928 | 824.7 | 128,658 | 303.5 |
|  |  |  |  |  |  |  |  |  |  |  |
| 10,000 to 20,000 | 33,744 | 492.4 | 408,202 | 5,869.7 | 190,614 | 2,771.4 | 123,178 | 1,989.3 | 328,999 | 5,184.0 |
| 20,000 to 25,000 | 25,309 | 585.0 | 27,772 | 616.5 | 30,125 | 656.6 | 46,677 | 1,019.3 | 111,002 | 2,292.9 |
| 25,000 to 30,000 | 168,553 | 4,616.7 | 180,873 | 5,019.6 | 254,051 | 7,362.1 | 156,410 | 4,485.5 | 112,129 | 3,238.4 |
| 30,000 to 40,000 | 105,883 | 3,855.2 | 70,559 | 2,537.7 | 192,801 | 6,352.2 | 341,816 | 11,034.3 | 268,536 | 8,771.3 |
| 40,000 to 50,000 | 266,319 | 12,042.8 | 193,721 | 8,493.4 | 188,278 | 8,250.3 | 146,616 | 6,512.5 | 77,218 | 3,581.9 |
| 50,000 to 60,000 | 59,339 | 3,236.2 | 87,442 | 4,762.3 | 86,155 | 4,635.2 | 127,408 | 6,801.6 | 204,841 | 11,041.3 |
|  |  |  |  |  |  |  |  |  |  |  |
| 60,000 to 70,000 | 113,417 | 7,486.4 | 46,715 | 2,994.7 | 55,082 | 3,593.6 | 45,741 | 2,917.7 | 61,641 | 3,992.0 |
| 70,000 to 80,000 | 42,924 | 3,212.7 | 131,585 | 10,131.5 | 30,031 | 2,247.7 | 23,909 | 1,782.9 | 35,626 | 2,646.2 |
| 80,000 to 90,000 | 61,920 | 5,305.4 | 50,895 | 4,355.8 | 138,931 | 11,783.7 | 41,060 | 3,523.0 | 32,731 | 2,776.2 |
| 90,000 to 100,000 | 59,200 | 5,607.0 | 70,940 | 6,707.6 | 51,456 | 4,861.9 | 52,539 | 4,961.4 | 48,932 | 4,601.0 |
| 100,000 to 200,000 | 803,233 | 121,335.8 | 681,101 | 104,611.5 | 590,037 | 90,462.5 | 667,056 | 102,874.0 | 582,039 | 90,481.7 |
| 200,000 to 300,000 | 482,099 | 116,986.9 | 459,708 | 110,075.0 | 396,853 | 95,066.7 | 577,697 | 138,953.5 | 460,656 | 111,537.6 |
|  |  |  |  |  |  |  |  |  |  |  |
| 300,000 to 400,000 | 164,543 | 55,836.3 | 154,447 | 53,360.0 | 171,485 | 59,881.5 | 218,399 | 73,832.3 | 167,032 | 56,449.9 |
| 400,000 to 500,000 | 149,659 | 67,746.4 | 145,995 | 63,990.9 | 91,087 | 40,721.9 | 118,516 | 52,898.1 | 70,164 | 31,618.2 |
| 500,000 to 600,000 | 83,168 | 45,283.1 | 106,378 | 57,574.9 | 69,509 | 38,740.7 | 77,507 | 42,046.1 | 77,859 | 43,485.0 |
| 600,000 to 700,000 | 29,971 | 19,418.2 | 59,474 | 38,952.8 | 93,432 | 60,988.6 | 75,733 | 48,823.1 | 85,371 | 54,937.6 |
| 700,000 to 800,000 | 57,399 | 42,520.8 | 83,393 | 62,264.9 | 50,922 | 38,154.3 | 67,639 | 50,736.9 | 62,860 | 46,683.9 |
| 800,000 to 900,000 | 36,966 | 31,174.6 | 44,642 | 37,653.3 | 32,408 | 27,517.0 | 46,598 | 39,435.4 | 42,683 | 36,051.4 |
|  |  |  |  |  |  |  |  |  |  |  |
| 900,000 to 1,000,000 | 21,711 | 20,644.9 | 35,804 | 33,806.4 | 33,759 | 32,055.6 | 35,345 | 33,625.3 | 28,154 | 26,841.6 |
| 1,000,000 to 2,000,000 | 77,870 | 104,588.1 | 134,821 | 175,180.6 | 115,280 | 155,669.2 | 114,198 | 153,262.9 | 106,592 | 143,973.8 |
| 2,000,000 to 3,000,000 | 31,135 | 74,501.1 | 47,062 | 112,274.0 | 40,204 | 98,980.6 | 32,738 | 81,092.6 | 31,536 | 77,595.2 |
| 3,000,000 to 4,000,000 | 14,649 | 52,128.0 | 16,844 | 57,846.1 | 14,834 | 51,759.1 | 16,710 | 58,384.8 | 16,507 | 57,568.9 |
| 4,000,000 to 5,000,000 | 10,480 | 47,519.6 | 11,199 | 50,607.3 | 11,095 | 50,345.5 | 13,389 | 60,749.7 | 11,948 | 54,282.1 |
| 5,000,000 to 6,000,000 | 6,442 | 35,147.3 | 9,443 | 51,471.7 | 8,196 | 44,799.2 | 8,561 | 46,815.5 | 8,408 | 45,726.7 |
|  |  |  |  |  |  |  |  |  |  |  |
| 6,000,000 to 7,000,000 | 5,604 | 36,077.3 | 5,203 | 33,718.4 | 5,836 | 37,606.7 | 6,685 | 43,490.7 | 8,032 | 52,041.7 |
| 7,000,000 to 8,000,000 | 4,645 | 34,522.7 | 5,081 | 38,328.5 | 4,210 | 31,508.4 | 4,828 | 36,183.0 | 7,640 | 58,637.4 |
| 8,000,000 to 9,000,000 | 2,971 | 25,081.2 | 3,567 | 30,507.4 | 3,924 | 33,232.3 | 4,662 | 39,665.1 | 4,231 | 35,882.2 |
| 9,000,000 to 10,000,000 | 3,464 | 33,027.4 | 3,275 | 31,406.2 | 3,689 | 35,075.7 | 3,994 | 38,306.0 | 5,925 | 56,759.9 |
| 10,000,000 to 100,000,000 | 27,853 | 850,816.0 | 30,134 | 908,924.9 | 32,399 | 973,585.8 | 35,499 | 1,070,853.7 | 42,286 | 1,262,265.4 |
| 100,000,000 to 500,000,000 | 5,821 | 1,232,095.8 | 6,015 | 1,271,228.6 | 6,872 | 1,469,577.9 | 7,090 | 1,503,345.0 | 7,069 | 1,510,095.9 |
|  |  |  |  |  |  |  |  |  |  |  |
| 500,000,000 and above | 1,602 | 2,871,946.6 | 1,621 | 2,930,426.5 | 1,854 | 3,602,935.9 | 2,111 | 3,957,645.7 | 2,088 | 3,915,019.3 |
|  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | **3,327,343** | **5,965,939.0** | **3,555,512** | **6,306,461.6** | **3,298,472** | **7,122,815.6** | **3,545,237** | **7,718,871.6** | **3,239,393** | **7,816,364.2** |
| Note:- Source: Statistics & Data Warehouse Department, SBP  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 mount.  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) | | | | | | | | | | |
|  | **2017** | | | | **2018** | | | | **2019** | |
| **SIZE OF ACCOUNTS** | **Jun** | | **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **(Rs.)** | **No. of** |  | **No. of** |  | **No. of** |  | **No. of** |  | **No. of** |  |
|  | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** | **Accounts** | **Amount** |
|  |  |  |  |  |  |  |  |  |  |  |
| Less than 10,000 | 354,638 | 1,041.5 | 227,176 | 704.1 | 274,667 | 1,525.3 | 276,757 | 716.2 | 100,249 | 200.8 |
|  |  |  |  |  |  |  |  |  |  |  |
| 10,000 to 20,000 | 25,348 | 367.6 | 400,111 | 5,747.6 | 181,346 | 2,629.7 | 114,882 | 1,869.8 | 319,343 | 5,042.0 |
| 20,000 to 25,000 | 19,719 | 460.5 | 22,051 | 487.9 | 24,907 | 537.1 | 42,927 | 934.2 | 107,172 | 2,205.4 |
| 25,000 to 30,000 | 165,402 | 4,530.1 | 177,582 | 4,930.6 | 248,519 | 7,211.3 | 152,539 | 4,378.6 | 108,931 | 3,154.1 |
| 30,000 to 40,000 | 92,328 | 3,373.5 | 61,202 | 2,207.3 | 184,432 | 6,058.6 | 331,684 | 10,682.3 | 260,532 | 8,497.0 |
| 40,000 to 50,000 | 257,221 | 11,640.5 | 184,692 | 8,088.4 | 180,810 | 7,913.7 | 140,565 | 6,240.8 | 73,540 | 3,418.9 |
| 50,000 to 60,000 | 50,168 | 2,734.9 | 78,727 | 4,282.7 | 76,318 | 4,096.4 | 119,360 | 6,364.2 | 196,592 | 10,596.9 |
|  |  |  |  |  |  |  |  |  |  |  |
| 60,000 to 70,000 | 102,609 | 6,781.8 | 33,529 | 2,139.0 | 48,038 | 3,133.6 | 37,245 | 2,365.6 | 54,416 | 3,528.9 |
| 70,000 to 80,000 | 27,569 | 2,055.2 | 116,625 | 9,005.1 | 20,006 | 1,491.2 | 16,874 | 1,254.0 | 28,684 | 2,126.1 |
| 80,000 to 90,000 | 40,848 | 3,510.7 | 35,247 | 3,028.7 | 126,687 | 10,741.9 | 29,587 | 2,535.7 | 23,136 | 1,955.3 |
| 90,000 to 100,000 | 34,941 | 3,305.6 | 50,492 | 4,772.0 | 40,071 | 3,785.7 | 42,518 | 4,014.8 | 40,241 | 3,778.1 |
| 100,000 to 200,000 | 461,405 | 69,441.7 | 352,020 | 53,754.1 | 298,583 | 44,921.2 | 370,892 | 55,956.3 | 297,892 | 44,673.5 |
| 200,000 to 300,000 | 247,721 | 60,309.0 | 209,771 | 50,074.1 | 136,296 | 32,847.2 | 325,205 | 78,903.0 | 219,434 | 54,135.9 |
|  |  |  |  |  |  |  |  |  |  |  |
| 300,000 to 400,000 | 105,197 | 35,761.4 | 97,045 | 33,823.9 | 104,152 | 37,123.2 | 145,991 | 49,126.1 | 89,811 | 29,853.5 |
| 400,000 to 500,000 | 131,292 | 59,593.4 | 119,191 | 51,908.0 | 64,704 | 29,040.1 | 97,094 | 43,450.7 | 54,621 | 24,817.8 |
| 500,000 to 600,000 | 68,072 | 37,200.4 | 97,896 | 53,051.2 | 64,065 | 35,769.3 | 72,708 | 39,427.1 | 72,827 | 40,728.8 |
| 600,000 to 700,000 | 26,054 | 16,882.2 | 55,909 | 36,637.6 | 88,016 | 57,407.4 | 70,152 | 45,161.6 | 79,062 | 50,851.7 |
| 700,000 to 800,000 | 54,196 | 40,114.8 | 79,164 | 59,121.8 | 47,293 | 35,464.2 | 64,481 | 48,410.0 | 60,117 | 44,675.2 |
| 800,000 to 900,000 | 35,802 | 30,199.9 | 43,635 | 36,802.1 | 31,354 | 26,631.4 | 45,636 | 38,627.7 | 42,046 | 35,517.7 |
|  |  |  |  |  |  |  |  |  |  |  |
| 900,000 to 1,000,000 | 21,365 | 20,315.8 | 35,441 | 33,461.9 | 33,472 | 31,782.4 | 35,023 | 33,317.8 | 27,860 | 26,563.7 |
| 1,000,000 to 2,000,000 | 76,872 | 103,202.6 | 133,748 | 173,703.3 | 113,725 | 153,529.1 | 112,931 | 151,499.9 | 105,428 | 142,381.0 |
| 2,000,000 to 3,000,000 | 30,665 | 73,306.8 | 46,520 | 110,928.1 | 39,689 | 97,690.3 | 32,253 | 79,879.2 | 31,065 | 76,434.3 |
| 3,000,000 to 4,000,000 | 14,528 | 51,717.6 | 16,676 | 57,272.5 | 14,566 | 50,834.8 | 16,430 | 57,427.9 | 16,271 | 56,761.1 |
| 4,000,000 to 5,000,000 | 10,368 | 47,022.6 | 11,120 | 50,250.7 | 10,983 | 49,835.1 | 13,305 | 60,373.0 | 11,844 | 53,812.2 |
| 5,000,000 to 6,000,000 | 6,401 | 34,928.7 | 9,391 | 51,187.8 | 8,145 | 44,519.0 | 8,478 | 46,360.2 | 8,315 | 45,226.3 |
|  |  |  |  |  |  |  |  |  |  |  |
| 6,000,000 to 7,000,000 | 5,589 | 35,979.0 | 5,188 | 33,619.0 | 5,797 | 37,354.5 | 6,649 | 43,254.7 | 8,006 | 51,870.5 |
| 7,000,000 to 8,000,000 | 4,631 | 34,416.0 | 5,064 | 38,199.6 | 4,177 | 31,258.3 | 4,787 | 35,875.6 | 7,595 | 58,293.4 |
| 8,000,000 to 9,000,000 | 2,959 | 24,977.8 | 3,557 | 30,421.5 | 3,893 | 32,969.3 | 4,633 | 39,421.0 | 4,208 | 35,683.0 |
| 9,000,000 to 10,000,000 | 3,448 | 32,876.8 | 3,256 | 31,225.6 | 3,667 | 34,868.6 | 3,978 | 38,153.9 | 5,897 | 56,493.1 |
| 10,000,000 to 100,000,000 | 27,733 | 847,800.5 | 30,016 | 905,853.9 | 32,262 | 970,318.4 | 35,374 | 1,067,714.6 | 42,154 | 1,258,964.4 |
| 100,000,000 to 500,000,000 | 5,808 | 1,229,102.9 | 6,002 | 1,268,171.0 | 6,859 | 1,466,367.0 | 7,076 | 1,499,882.2 | 7,058 | 1,507,033.6 |
|  |  |  |  |  |  |  |  |  |  |  |
| 500,000,000 and above | 1,600 | 2,870,469.4 | 1,619 | 2,929,064.2 | 1,852 | 3,601,414.7 | 2,109 | 3,956,292.5 | 2,086 | 3,913,498.8 |
|  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | **2,512,497** | **5,795,421.1** | **2,749,663** | **6,133,925.5** | **2,519,351** | **6,951,070.1** | **2,780,123** | **7,549,871.1** | **2,506,433** | **7,652,773.0** |
|  | Source: Statistics & Data Warehouse Department, SBP | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.9 Classification of Scheduled Banks' Advances** | | | | | | | | | | | | | | | | | | | | | | | | |
| **by Size of Accounts and Borrowers** | | | | | | | | | | | | | | | | | | | | | | | | |
| As on 30th Jun, 2019 | | | | | | | | | | | | | | | | | | | | | | | | |
| (Million Rupees) | | | | | | | | | | | | | | | | | | | | | | | | |
| **SIZE OF ACCOUNTS** | **Foreign** | | **Government** | | **Non-Financial Public Sector** | | | | **NBFCs** | | | **Private Sector (Business)** | | | | **Trust Funds and Non-Profit Institutions** | | | **Personal** | | **Others** | | **TOTAL** | |
| **(Rs.)** | **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** | **No. of A/C** | **Amount** |
| (000) |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| Less than 10 | - | - | 2 | 0.0 | | 87 | | 0.1 | 2 | | 0.0 | | 111,761 | | 207.4 | 9 | | 0.0 | 15,703 | 92.5 | 1,094 | 3.5 | 128,658 | 303.5 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| 10 to 20 | - | - | - | - | | 1 | | 0.0 | 1 | | 0.0 | | 32,082 | | 401.5 | 2 | | 0.0 | 296,657 | 4,778.6 | 256 | 3.9 | 328,999 | 5,184.0 |
| 20 to 25 | - | - | - | - | | - | | - | 54 | | 1.2 | | 6,438 | | 144.7 | 3 | | 0.1 | 104,490 | 2,146.6 | 17 | 0.4 | 111,002 | 2,292.9 |
| 25 to 30 | - | - | - | - | | - | | - | - | | - | | 8,311 | | 224.3 | - | | - | 103,787 | 3,013.2 | 31 | 0.9 | 112,129 | 3,238.4 |
| 30, to 40, | - | - | - | - | | 166 | | 5.8 | - | | - | | 10,752 | | 366.5 | 1 | | 0.0 | 257,529 | 8,396.0 | 88 | 3.0 | 268,536 | 8,771.3 |
| 40 to 50 | - | - | - | - | | 1 | | 0.0 | - | | - | | 6,027 | | 271.2 | - | | - | 71,147 | 3,308.7 | 43 | 2.0 | 77,218 | 3,581.9 |
| 50 to 60 | - | - | - | - | | 54 | | 3.0 | 1 | | 0.1 | | 15,524 | | 842.2 | 16 | | 0.8 | 189,069 | 10,185.5 | 177 | 9.8 | 204,841 | 11,041.3 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| 60 to 70 | - | - | - | - | | - | | - | 58 | | 3.5 | | 18,669 | | 1,193.8 | - | | - | 42,851 | 2,790.6 | 63 | 4.0 | 61,641 | 3,992.0 |
| 70 to 80 | - | - | - | - | | - | | - | 1 | | 0.1 | | 13,697 | | 1,034.0 | - | | - | 21,818 | 1,603.9 | 110 | 8.1 | 35,626 | 2,646.2 |
| 80 to 90 | - | - | - | - | | - | | - | 86 | | 7.5 | | 15,913 | | 1,346.0 | 1 | | 0.1 | 16,581 | 1,409.8 | 150 | 12.8 | 32,731 | 2,776.2 |
| 90 to 100 | - | - | - | - | | - | | - | 110 | | 10.3 | | 16,095 | | 1,524.4 | - | | - | 32,694 | 3,063.1 | 33 | 3.2 | 48,932 | 4,601.0 |
| 100 to 200 | - | - | 5 | 0.5 | | - | | - | 6 | | 1.0 | | 377,069 | | 60,181.6 | 6 | | 1.1 | 204,752 | 30,267.8 | 201 | 29.6 | 582,039 | 90,481.7 |
| 200 to 300 | - | - | - | - | | 8 | | 1.8 | 54 | | 11.9 | | 338,559 | | 81,831.7 | 5 | | 1.4 | 121,937 | 29,667.3 | 93 | 23.6 | 460,656 | 111,537.6 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| 300 to 400 | - | - | - | - | | 199 | | 62.1 | 16 | | 5.7 | | 99,908 | | 34,448.5 | - | | - | 66,857 | 21,916.1 | 52 | 17.6 | 167,032 | 56,449.9 |
| 400 to 500 | - | - | - | - | | - | | - | 131 | | 59.7 | | 34,612 | | 15,397.2 | - | | - | 35,392 | 16,148.1 | 29 | 13.2 | 70,164 | 31,618.2 |
| 500 to 600 | - | - | - | - | | 1 | | 0.6 | 97 | | 49.0 | | 19,913 | | 10,883.0 | 30 | | 15.9 | 57,746 | 32,496.2 | 72 | 40.3 | 77,859 | 43,485.0 |
| 600 to 700 | - | - | - | - | | 7 | | 4.8 | 142 | | 90.8 | | 20,528 | | 13,308.7 | 1 | | 0.7 | 64,604 | 41,473.4 | 89 | 59.2 | 85,371 | 54,937.6 |
| 700 to 800 | - | - | - | - | | 1 | | 0.8 | 145 | | 108.9 | | 16,114 | | 12,003.3 | 3 | | 2.1 | 46,590 | 34,563.4 | 7 | 5.4 | 62,860 | 46,683.9 |
| 800 to 900 | - | - | - | - | | 11 | | 8.9 | 20 | | 17.2 | | 14,284 | | 12,114.2 | 6 | | 5.3 | 28,350 | 23,895.5 | 12 | 10.3 | 42,683 | 36,051.4 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| 900 to 1,000 | - | - | - | - | | 37 | | 36.1 | 60 | | 55.9 | | 12,680 | | 12,123.8 |  | |  | 15,357 | 14,607.1 | 20 | 18.7 | 28,154 | 26,841.6 |
| 1,000 to 2,000 | - | - | - | - | | 88 | | 138.9 | 698 | | 971.3 | | 43,398 | | 60,147.4 | 18 | | 20.7 | 62,339 | 82,625.6 | 51 | 69.8 | 106,592 | 143,973.8 |
| 2,000 to 3,000 | - | - | 2 | 5.2 | | 11 | | 24.9 | 260 | | 623.0 | | 16,593 | | 41,405.7 | 20 | | 46.9 | 14,597 | 35,364.6 | 53 | 124.8 | 31,536 | 77,595.2 |
| 3,000 to 4,000 | - | - | 16 | 62.9 | | 13 | | 47.8 | 383 | | 1,333.9 | | 10,021 | | 34,793.0 | 9 | | 32.8 | 6,037 | 21,203.0 | 28 | 95.5 | 16,507 | 57,568.9 |
| 4,000 to 5,000 | - | - | - | - | | 1 | | 4.2 | 111 | | 531.3 | | 7,905 | | 35,826.7 | 9 | | 40.4 | 3,909 | 17,820.9 | 13 | 58.6 | 11,948 | 54,282.1 |
| 5,000 to 6,000 | - | - | - | - | | - | | - | 52 | | 271.8 | | 5,936 | | 32,344.5 | 3 | | 15.4 | 2,405 | 13,028.0 | 12 | 67.0 | 8,408 | 45,726.7 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| 6,000 to 7,000 | - | - | 1 | 6.0 | | 14 | | 90.6 | 15 | | 95.1 | | 6,232 | | 40,371.2 | - | | - | 1,764 | 11,440.1 | 6 | 38.7 | 8,032 | 52,041.7 |
| 7,000 to 8,000 | - | - | - | - | | 32 | | 230.4 | 87 | | 666.0 | | 6,327 | | 48,808.8 | 2 | | 15.3 | 1,191 | 8,909.8 | 1 | 7.1 | 7,640 | 58,637.4 |
| 8,000 to 9,000 | - | - | - | - | | 19 | | 162.5 | 5 | | 41.6 | | 2,794 | | 23,664.2 | 1 | | 8.8 | 1,409 | 11,978.4 | 3 | 26.7 | 4,231 | 35,882.2 |
| 9,000 to 10,000 | - | - | - | - | | 2 | | 19.9 | 58 | | 529.8 | | 5,108 | | 49,010.8 | 3 | | 27.4 | 752 | 7,152.1 | 2 | 19.9 | 5,925 | 56,759.9 |
| 10,000 to 100,000 | 1 | 78.8 | 22 | 829.1 | | 388 | | 19,749.7 | 305 | | 8,744.3 | | 37,468 | | 1,127,219.5 | 27 | | 1,175.3 | 4,046 | 103,482.1 | 29 | 986.6 | 42,286 | 1,262,265.4 |
| 100,000 to 500,000 | 1 | 359.3 | 40 | 13,847.8 | | 141 | | 39,332.9 | 143 | | 33,190.5 | | 6,501 | | 1,379,987.5 | 23 | | 5,059.6 | 217 | 38,007.8 | 3 | 310.4 | 7,069 | 1,510,095.9 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| 500,000 and above | - | - | 106 | 793,456.6 | | 230 | | 1,123,339.3 | 64 | | 55,369.5 | | 1,639 | | 1,886,701.4 | 15 | | 11,912.5 | 33 | 43,476.4 | 1 | 763.6 | 2,088 | 3,915,019.3 |
|  |  |  |  |  | |  | |  |  | |  | |  | |  |  | |  |  |  |  |  |  |  |
| **TOTAL** | **2** | **438.1** | **194** | **808,208.2** | **1,512** | | **1,183,264.9** | | **3,165** | **102,791.0** | | **1,338,858** | | **5,020,128.8** | | **213** | **18,382.7** | | **1,892,610** | **680,312.4** | **2,839** | **2,838.1** | **3,239,393** | **7,816,364.2** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | | | | | | | | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.10 Classification of Scheduled Banks' Advances** | | | | | | | |
| **by Borrowers** | | | | | | | |
| All Banks | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | |
|  | **2017** | | **2018** | | **2019** | | |
| **BORROWERS** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | | |
| **All Banks** | **Commercial Banks** | **Specialized Banks** |
|  |  |  |  |  |  |  |  |
| **Foreign Constituents** | **-** | **-** | **78.8** | **483.4** | **438.1** | **438.1** | **-** |
| **1. Government:** | **691,417.4** | **676,690.1** | **833,699.6** | **773,136.5** | **808,208.2** | **807,208.2** | **1,000.0** |
| A. Federal Government: | 233,142.0 | 223,449.2 | 237,847.6 | 258,199.1 | 269,317.6 | 269,317.6 | - |
| (1) Commodity Operations | 229,240.8 | 219,729.1 | 231,376.1 | 230,554.3 | 232,264.4 | 232,264.4 | - |
| (2) Others | 3,901.2 | 3,720.1 | 6,471.5 | 27,644.8 | 37,053.2 | 37,053.2 | - |
| B. Provincial Governments: | 458,275.4 | 453,240.9 | 595,852.0 | 514,937.4 | 538,890.5 | 537,890.5 | 1,000.0 |
| (1) Commodity Operations | 457,887.2 | 452,195.3 | 588,407.5 | 504,463.5 | 528,400.2 | 527,400.2 | 1,000.0 |
| (2) Others | 388.3 | 1,045.6 | 7,444.6 | 10,473.9 | 10,490.4 | 10,490.4 | - |
| C. Local Bodies ( City Governments ) | - | - | - | - | - | - | - |
| **II. Non-Financial Public Sector Enterprises :** | **804,368.9** | **880,760.7** | **1,046,777.1** | **1,219,558.3** | **1,183,264.9** | **1,183,264.9** | **-** |
| (1) Agriculture, Forestry, Hunting & Fishing | - | - | - | - | - | - | - |
| (2) Mining & Quarrying | - | 1,500.0 | - | - | - | - | - |
| (3) Manufacturing | 50,652.2 | 58,267.8 | 70,844.3 | 76,267.8 | 77,050.1 | 77,050.1 | - |
| (4) Construction | - | - | - | - | - | - | - |
| (5) Utilities | 149,872.4 | 307,074.9 | 386,585.3 | 478,500.5 | 578,497.7 | 578,497.7 | - |
| (6) Commerce | 154,222.0 | 146,385.6 | 75,675.2 | 143,248.1 | 97,840.5 | 97,840.5 | - |
| (7) Transport, Storage & Communication | 187,636.4 | 231,605.3 | 241,457.5 | 249,001.0 | 277,861.6 | 277,861.6 | - |
| (8) Services | 278.5 | 328.3 | 229.6 | 86.1 | 349.0 | 349.0 | - |
| (9) Others | 261,707.4 | 135,598.9 | 271,985.1 | 272,454.8 | 151,666.2 | 151,666.2 | - |
| **III. Non-Bank Financial Institutions :** | **81,428.9** | **79,232.8** | **80,721.6** | **107,953.9** | **102,791.0** | **102,601.9** | **189.1** |
| (1) Co-operative Banks | - | - | - | - | - | - | - |
| (2) Development Financial Institutions | 19,759.4 | 22,609.9 | 19,678.1 | 32,221.4 | 25,649.4 | 25,649.4 | - |
| (3) Insurance Companies | 5,980.0 | 8,611.3 | 6,247.9 | 5,772.2 | 5,636.9 | 5,636.9 | - |
| (4) Micro Finance | 2,505.3 | 2,233.5 | 1,649.4 | 7,311.2 | 12,906.5 | 12,906.5 | - |
| (5) Other NBFC's | 53,184.1 | 45,778.1 | 53,146.1 | 62,649.2 | 58,598.2 | 58,409.1 | 189.1 |
| **IV. Private Sector Enterprises :** | **3,861,265.0** | **4,100,889.2** | **4,531,966.5** | **4,954,290.7** | **5,020,128.8** | **4,860,449.4** | **159,679.4** |
| A. Agriculture, Hunting and Forestry | 297,493.2 | 309,189.2 | 305,532.2 | 306,553.2 | 299,926.7 | 159,252.0 | 140,674.7 |
| (1) Growing of crops | 194,713.9 | 190,071.5 | 183,822.8 | 184,661.2 | 177,720.8 | 105,400.3 | 72,320.5 |
| (2) Farming of animals | 76,361.1 | 88,901.3 | 91,982.5 | 90,541.1 | 93,979.8 | 41,316.2 | 52,663.6 |
| (3) Agricultural and animal husbandry | 2,452.1 | 4,280.7 | 4,614.1 | 6,979.8 | 5,093.4 | 5,093.4 | - |
| (4) Agricultural machinery and equipments | 23,628.9 | 25,634.3 | 24,545.3 | 23,999.5 | 22,816.3 | 7,127.4 | 15,688.9 |
| (5) Hunting, trapping, forestry & logging | 337.2 | 301.5 | 567.3 | 371.8 | 316.4 | 314.6 | 1.7 |
| B. Fishing and fish farming etc. | 873.8 | 636.7 | 540.9 | 527.0 | 1,013.2 | 981.4 | 31.7 |
| C. Mining and Quarrying | 40,154.4 | 42,969.5 | 42,599.1 | 48,372.2 | 64,746.8 | 64,675.2 | 71.6 |
| (1) Mining of coal | 14,029.6 | 16,898.7 | 20,317.3 | 23,319.7 | 28,278.3 | 28,229.3 | 49.0 |
| (2) Crude petroleum & natural gas | 23,256.2 | 22,089.7 | 18,895.0 | 21,743.0 | 32,874.3 | 32,874.3 | - |
| (3) Iron & non-ferrous metal ores | 694.0 | 813.7 | 752.3 | 798.3 | 811.6 | 811.6 | - |
| (4) Quarrying of stone, sand and clay | 478.1 | 1,232.2 | 647.8 | 678.4 | 765.2 | 749.9 | 15.3 |
| (5) Chemical, fertilizer, Salt etc. | 1,696.5 | 1,935.1 | 1,986.7 | 1,832.7 | 2,017.3 | 2,010.0 | 7.3 |
| D. Manufacturing | 2,238,364.3 | 2,369,333.9 | 2,632,731.3 | 2,986,166.7 | 3,013,181.6 | 3,001,005.1 | 12,176.5 |
| (1) Food products and beverages | 607,949.7 | 608,137.3 | 744,055.6 | 752,464.1 | 801,091.2 | 795,226.9 | 5,864.3 |
| (2) Tobacco products | 8,577.6 | 975.2 | 1,161.3 | 1,157.0 | 1,641.9 | 1,597.7 | 44.2 |
| (3) Textiles | 689,065.3 | 801,589.5 | 798,967.3 | 981,289.6 | 899,253.0 | 896,311.2 | 2,941.9 |
| i) Spinning, weaving, finishing of textiles | 532,401.1 | 605,576.2 | 625,286.5 | 778,887.7 | 700,180.7 | 697,767.9 | 2,412.9 |
| a) Spinning of fibers | 297,806.5 | 332,679.0 | 344,011.1 | 432,488.6 | 377,030.1 | 375,479.6 | 1,550.5 |
| b) Weaving of textiles | 128,738.0 | 146,429.6 | 149,985.8 | 176,580.5 | 167,236.3 | 167,145.3 | 91.0 |
| c) Finishing of textiles | 105,856.6 | 126,467.5 | 131,289.6 | 169,818.5 | 155,914.4 | 155,143.0 | 771.4 |
| ii) Made-up textile articles | 59,217.2 | 81,219.1 | 79,419.6 | 98,816.8 | 100,464.2 | 100,458.4 | 5.8 |
| iii) Knit wear | 28,522.9 | 27,624.1 | 37,508.7 | 33,432.1 | 30,643.9 | 30,170.8 | 473.0 |
| iv) Carpets and rugs | 11,515.9 | 9,205.0 | 9,089.3 | 8,935.5 | 5,906.8 | 5,898.5 | 8.3 |
| v) Other textiles n.e.s. | 57,408.2 | 77,965.0 | 47,663.3 | 61,217.6 | 62,057.4 | 62,015.5 | 41.8 |
| (4) Wearing apparel, readymade garments etc. | 75,085.5 | 84,459.6 | 86,574.8 | 96,242.5 | 95,191.4 | 94,982.3 | 209.1 |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 23,885.9 | 22,871.3 | 25,559.7 | 27,683.7 | 31,534.6 | 31,387.0 | 147.6 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 9,387.6 | 8,293.4 | 9,206.4 | 11,416.9 | 11,808.9 | 11,733.3 | 75.6 |
| ii.) Footwear | 14,498.3 | 14,577.9 | 16,353.3 | 16,266.7 | 19,725.7 | 19,653.7 | 72.0 |
|  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.10 Classification of Scheduled Banks' Advances** | | | | | | | |
| **by Borrowers** | | | | | | | |
| All Banks | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | |
|  | **2017** | | **2018** | | **2019** | | |
| **BORROWERS** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | | |
| **All Banks** | **Commercial Banks** | **Specialized Banks** |
|  |  |  |  |  |  |  |  |
| 6) Wood and products of wood cork | 2,518.5 | 2,311.0 | 2,890.9 | 2,805.4 | 4,331.7 | 4,275.2 | 56.5 |
| 7) Paper, paperboard and products | 40,647.2 | 38,366.5 | 48,226.4 | 49,518.6 | 51,455.8 | 51,319.3 | 136.4 |
| 8) Printing, publishing and allied industries | 7,807.1 | 9,788.3 | 12,656.5 | 12,975.6 | 13,022.0 | 12,933.2 | 88.7 |
| 9) Coke and refined petroleum products | 75,600.3 | 60,834.9 | 57,821.0 | 85,151.6 | 94,074.7 | 94,074.7 | - |
| 10) Chemicals and chemical products | 294,683.3 | 272,687.3 | 285,947.6 | 301,437.6 | 332,571.5 | 331,497.3 | 1,074.2 |
| 11) Rubber and plastics products | 34,394.6 | 37,068.5 | 42,693.0 | 47,827.6 | 45,219.6 | 45,030.3 | 189.3 |
| 12) Other non-metallic mineral products | 84,636.3 | 107,270.2 | 139,972.2 | 178,329.1 | 187,171.4 | 186,477.1 | 694.3 |
| 13) Basic metals | 100,631.2 | 111,351.4 | 135,120.4 | 149,242.1 | 157,816.3 | 157,586.5 | 229.8 |
| 14) Fabricated metal products | 23,077.8 | 23,074.7 | 29,804.6 | 35,800.7 | 35,539.6 | 35,484.0 | 55.6 |
| 15) Machinery and equipment | 25,624.8 | 35,097.0 | 40,347.3 | 50,571.8 | 53,463.8 | 53,412.3 | 51.5 |
| 16) Office, accounting and computing machinery | 347.0 | 292.5 | 248.4 | 210.3 | 207.1 | 205.2 | 1.9 |
| 17) Electrical machinery and apparatus | 63,239.3 | 69,594.6 | 92,690.9 | 90,926.4 | 90,149.0 | 90,116.1 | 32.9 |
| 18) Radio, television and communication equipment and apparatus | 5,583.1 | 3,587.6 | 4,967.3 | 5,132.8 | 7,575.6 | 7,569.0 | 6.7 |
| 19) Medical, precision and optical instruments, watches and clocks | 4,686.9 | 5,523.9 | 5,640.5 | 5,858.3 | 5,900.6 | 5,869.1 | 31.5 |
| 20) Motor vehicles, trailers and semi-trailers | 19,442.2 | 24,693.8 | 27,265.1 | 52,662.8 | 50,330.3 | 50,228.8 | 101.5 |
| 21) Other transport equipments | 6,640.3 | 7,112.4 | 9,685.8 | 13,470.7 | 16,047.4 | 16,046.3 | 1.1 |
| 22) Furniture and fixture | 2,670.7 | 3,303.2 | 3,021.7 | 2,613.1 | 3,015.0 | 2,929.4 | 85.6 |
| 23) Jewellery and related articles | 660.7 | 674.0 | 552.7 | 563.2 | 591.1 | 544.6 | 46.6 |
| 24) Sports goods | 4,742.6 | 4,986.4 | 5,188.2 | 4,924.0 | 4,363.1 | 4,349.0 | 14.0 |
| 25) Handicrafts | 268.4 | 72.2 | 60.4 | 68.6 | 423.4 | 407.8 | 15.7 |
| 26) Other manufacturing n.e.s. | 35,898.0 | 33,610.4 | 31,611.8 | 37,239.3 | 31,200.3 | 31,144.9 | 55.4 |
| E. Ship breaking and waste / scrape (junk) etc. | 25,971.0 | 32,258.2 | 51,801.0 | 38,901.0 | 20,042.9 | 20,042.9 | - |
| F. Electricity, gas and water supply | 364,046.9 | 379,772.3 | 447,033.5 | 445,387.1 | 492,809.1 | 492,801.9 | 7.3 |
| G. Construction | 131,483.1 | 138,445.8 | 165,346.8 | 157,562.6 | 150,990.2 | 150,722.9 | 267.2 |
| 1) Building | 66,099.4 | 72,276.4 | 89,822.0 | 80,614.7 | 76,658.3 | 76,464.3 | 194.0 |
| 2) Infrastructure | 65,383.7 | 66,169.4 | 75,524.8 | 76,947.9 | 74,331.9 | 74,258.7 | 73.2 |
| H. Commerce and Trade | 296,578.4 | 335,734.1 | 360,292.7 | 414,569.1 | 424,120.7 | 420,656.2 | 3,464.6 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 17,526.0 | 17,649.6 | 19,036.1 | 21,295.1 | 21,982.2 | 21,627.0 | 355.2 |
| 2) Wholesale and commission trade | 141,452.7 | 164,304.0 | 190,506.8 | 228,711.2 | 242,034.8 | 241,880.5 | 154.3 |
| i) Exports | 19,755.8 | 19,429.7 | 24,502.2 | 30,932.9 | 32,209.4 | 32,209.4 | - |
| ii) Imports | 32,468.8 | 37,753.6 | 42,022.6 | 53,935.2 | 52,412.6 | 52,412.2 | 0.5 |
| iii) Domestic whole sales | 89,228.1 | 107,120.8 | 123,982.0 | 143,843.1 | 157,412.8 | 157,258.9 | 153.9 |
| 3) Retail trade | 137,599.7 | 153,780.4 | 150,749.8 | 164,562.8 | 160,103.8 | 157,148.7 | 2,955.0 |
| I. Hotels, restaurants and clubs etc | 33,914.0 | 32,906.0 | 37,257.2 | 34,350.5 | 34,141.3 | 33,978.1 | 163.2 |
| J. Transport, storage and communications | 202,744.9 | 219,275.3 | 224,659.9 | 229,303.4 | 222,652.6 | 221,082.1 | 1,570.5 |
| K. Real estate, renting and business activities | 129,096.2 | 142,724.9 | 164,062.3 | 186,047.6 | 185,570.0 | 185,380.9 | 189.1 |
| L. Education | 17,429.9 | 19,222.7 | 22,960.8 | 23,076.5 | 20,401.7 | 20,251.2 | 150.5 |
| M. Health and social work | 4,891.7 | 7,176.1 | 8,703.7 | 10,563.2 | 10,539.2 | 10,452.7 | 86.5 |
| N. Other community, social and personal service activities | 29,519.7 | 32,377.2 | 26,930.6 | 29,079.4 | 33,526.8 | 33,406.0 | 120.8 |
| O. Other private business n.e.s | 48,703.5 | 38,867.2 | 41,514.6 | 43,831.2 | 46,466.1 | 45,760.9 | 705.3 |
| **V. Trust Funds and Non-Profit Institutions** | **16,805.9** | **16,669.7** | **19,304.8** | **20,145.9** | **18,382.7** | **18,319.2** | **63.5** |
| **VI. Personal** | **504,439.6** | **549,363.4** | **606,235.2** | **639,954.7** | **680,312.4** | **678,065.2** | **2,247.2** |
| A. Bank Employees | 110,742.8 | 114,638.4 | 122,744.1 | 125,615.4 | 137,888.7 | 135,669.7 | 2,219.0 |
| B. Consumer Financing | 389,551.8 | 425,026.9 | 476,011.4 | 505,780.2 | 533,328.7 | 533,300.5 | 28.2 |
| i) House building | 61,728.6 | 73,121.1 | 82,938.9 | 91,243.7 | 93,373.7 | 93,373.7 | - |
| ii) Transport | 151,297.0 | 171,021.3 | 193,596.6 | 205,347.1 | 215,806.4 | 215,804.1 | 2.3 |
| iii) Credit cards | 29,963.2 | 34,195.6 | 37,447.7 | 41,086.3 | 44,464.8 | 44,464.8 | - |
| iv) Consumer durable | 1,513.8 | 3,728.0 | 2,768.8 | 3,224.8 | 6,476.7 | 6,466.9 | 9.8 |
| v) Personal loans | 145,049.2 | 142,960.9 | 159,259.3 | 164,878.3 | 173,207.1 | 173,191.0 | 16.1 |
| C. Other Personal | 4,144.9 | 9,698.1 | 7,479.7 | 8,559.0 | 9,095.0 | 9,095.0 | - |
| **VII. Others** | **6,213.3** | **2,855.8** | **4,032.1** | **3,348.3** | **2,838.1** | **2,426.0** | **412.1** |
| **TOTAL** | **5,965,938.9** | **6,306,461.6** | **7,122,815.6** | **7,718,871.6** | **7,816,364.2** | **7,652,772.9** | **163,591.3** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.11 Classification of Scheduled Banks' Advances** | | | | | | | |
| **by Securities Pledged** | | | | | | | |
| All Banks | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | |
| **SECURITIES** | **2017** | | **2018** | | **2019** | | |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | | |
| **All Banks** | **Commercial Banks** | **Specialized Banks** |
|  |  |  |  |  |  |  |  |
| **I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals** | **63,725.3** | **61,222.4** | **85,754.6** | **63,459.7** | **73,073.7** | **73,073.7** | **-** |
| **II. Securities, Shares and other Financial Instruments:** | **237,485.0** | **172,495.8** | **318,273.0** | **234,334.8** | **89,447.5** | **89,447.5** | **-** |
| A. Quoted on the Stock Exchange: | 185,849.9 | 119,035.7 | 263,454.5 | 179,170.2 | 63,785.5 | 63,785.5 | - |
| 1. To Stock Brokers and Dealers: | 38,595.0 | 53,864.9 | 117,402.5 | 86,531.5 | 19,247.3 | 19,247.3 | - |
| (a) Government and other Trustee Securities | 18,993.8 | 37,547.6 | 102,082.9 | 65,290.3 | 640.4 | 640.4 | - |
| (b) Shares and Debentures | 19,451.4 | 16,046.9 | 15,182.8 | 15,435.5 | 17,624.0 | 17,624.0 | - |
| (c) Participation Term Certificates | - | - | - | - | - | - | - |
| (d) Others | 149.9 | 270.4 | 136.8 | 5,805.6 | 982.9 | 982.9 | - |
| 2. To others: | 147,254.9 | 65,170.8 | 146,052.0 | 92,638.7 | 44,538.2 | 44,538.2 | - |
| (a) Government and other Trustee Securities | 121,813.5 | 42,192.5 | 88,208.9 | 54,997.9 | 2,478.0 | 2,478.0 | - |
| (b) Shares and Debentures | 24,738.3 | 21,810.3 | 55,275.9 | 28,783.1 | 31,064.7 | 31,064.7 | - |
| (c) Participation Term Certificates | - | - | - | - | 0.4 | 0.4 | - |
| (d) Others | 703.0 | 1,168.1 | 2,567.2 | 8,857.7 | 10,995.2 | 10,995.2 | - |
| B. Unquoted on the Stock Exchange: | 51,635.0 | 53,460.0 | 54,818.5 | 55,164.7 | 25,662.0 | 25,662.0 | - |
| 1. To Stock Brokers and Dealers: | 9,497.4 | 12,699.0 | 9,641.5 | 11,286.2 | 7,910.4 | 7,910.4 | - |
| (a) Government and other Trustee Securities | 7,450.5 | 9,923.0 | 8,283.4 | 9,985.7 | 5,899.5 | 5,899.5 | - |
| (b) Shares and Debentures | 2,034.0 | 1,710.8 | 1,336.5 | 1,136.8 | 1,943.8 | 1,943.8 | - |
| (c) Participation Term Certificates | 7.2 | 9.5 | 9.5 | 9.5 | 9.5 | 9.5 | - |
| (d) Others | 5.8 | 1,055.7 | 12.1 | 154.2 | 57.6 | 57.6 | - |
| 2. To others: | 42,137.6 | 40,761.0 | 45,177.0 | 43,878.4 | 17,751.5 | 17,751.5 | - |
| (a) Government and other Trustee Securities | 37,674.2 | 32,401.5 | 36,871.5 | 34,053.7 | 9,034.1 | 9,034.1 | - |
| (b) Shares and Debentures | 1,752.4 | 2,509.5 | 2,530.5 | 3,532.2 | 3,511.2 | 3,511.2 | - |
| (c) Participation Term Certificates | - | - | - | - | - | - | - |
| (d) Others | 2,711.0 | 5,850.0 | 5,775.1 | 6,292.5 | 5,206.2 | 5,206.2 | - |
| **III. Merchandise** | **1,732,833.8** | **1,851,942.7** | **2,074,959.9** | **2,382,418.4** | **2,228,419.7** | **2,228,204.5** | **215.2** |
| A. Food Items | 549,274.4 | 575,181.0 | 630,341.6 | 611,092.4 | 569,780.2 | 569,756.7 | 23.5 |
| 1. Wheat | 125,998.1 | 146,439.9 | 159,316.8 | 77,557.5 | 96,740.2 | 96,740.2 | - |
| 2. Rice and paddy | 65,862.4 | 88,554.8 | 83,258.0 | 117,499.3 | 101,587.4 | 101,585.0 | 2.4 |
| 3. Other Grains & Pulses: | 6,202.2 | 9,412.5 | 5,935.0 | 7,484.7 | 8,231.3 | 8,222.3 | 9.0 |
| (a) Indigenous | 4,318.6 | 7,993.7 | 4,939.1 | 5,840.7 | 5,295.3 | 5,286.3 | 9.0 |
| (b) Imported | 1,883.6 | 1,418.8 | 995.9 | 1,644.0 | 2,936.0 | 2,936.0 | - |
| 4. Edible Oils: | 28,819.8 | 50,682.3 | 50,778.5 | 67,065.2 | 66,752.0 | 66,746.7 | 5.4 |
| (a) Indigenous | 15,377.1 | 34,623.1 | 33,113.6 | 47,007.9 | 43,556.7 | 43,551.3 | 5.4 |
| (b) Imported | 13,442.6 | 16,059.2 | 17,664.9 | 20,057.3 | 23,195.3 | 23,195.3 | - |
| 5. Sugar: | 215,655.1 | 178,316.9 | 231,756.7 | 266,539.7 | 221,458.0 | 221,458.0 | - |
| (a) Indigenous | 208,924.3 | 171,850.8 | 228,709.0 | 255,896.1 | 178,018.9 | 178,018.9 | - |
| (b) Imported | 6,730.7 | 6,466.1 | 3,047.7 | 10,643.6 | 43,439.0 | 43,439.0 | - |
| 6. Kariana and Spices | 1,332.1 | 1,939.4 | 2,413.8 | 2,108.1 | 2,852.2 | 2,852.2 | - |
| 7. Fish and Fish preparations | 1,992.9 | 1,259.6 | 1,578.6 | 1,542.9 | 1,265.0 | 1,265.0 | - |
| 8. Other Food Items: | 103,411.9 | 98,575.5 | 95,304.1 | 71,295.1 | 70,894.1 | 70,887.3 | 6.8 |
| (a) Indigenous | 100,311.6 | 96,536.9 | 93,343.3 | 69,971.1 | 63,229.1 | 63,222.3 | 6.8 |
| (b) Imported | 3,100.3 | 2,038.6 | 1,960.8 | 1,324.0 | 7,665.0 | 7,665.0 | - |
| B. Raw Materials: | 437,638.9 | 428,706.6 | 488,878.1 | 653,834.4 | 599,658.9 | 599,551.4 | 107.5 |
| 1. Cotton Raw: | 128,302.7 | 137,731.1 | 133,777.5 | 209,321.2 | 162,743.9 | 162,743.9 | - |
| (a) Indigenous | 122,316.8 | 131,507.4 | 129,447.7 | 203,884.9 | 156,337.3 | 156,337.3 | - |
| (b) Imported | 5,985.9 | 6,223.7 | 4,329.9 | 5,436.3 | 6,406.6 | 6,406.6 | - |
| 2. Synthetic Fibers: | 25,963.0 | 13,767.4 | 14,478.6 | 22,827.5 | 14,906.1 | 14,866.1 | 40.0 |
| (a) Indigenous | 24,514.2 | 12,766.1 | 12,666.9 | 20,128.4 | 13,644.1 | 13,604.1 | 40.0 |
| (b) Imported | 1,448.8 | 1,001.3 | 1,811.7 | 2,699.1 | 1,262.0 | 1,262.0 | - |
| 3. Fertilizers: | 63,804.4 | 64,806.9 | 72,075.3 | 81,195.4 | 74,299.6 | 74,299.6 | - |
| (a) Indigenous | 53,316.9 | 57,150.8 | 65,146.0 | 72,673.5 | 65,897.6 | 65,897.6 | - |
| (b) Imported | 10,487.5 | 7,656.1 | 6,929.3 | 8,521.9 | 8,402.0 | 8,402.0 | - |
|  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.11 Classification of Scheduled Banks' Advances** | | | | | | | |
| **by Securities Pledged** | | | | | | | |
| All Banks | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | |
| **SECURITIES** | **2017** | | **2018** | | **2019** | | |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | | |
| **All Banks** | **Commercial Banks** | **Specialized Banks** |
|  |  |  |  |  |  |  |  |
| 4. Petroleum Crude | 43,045.1 | 34,409.4 | 44,751.2 | 95,025.3 | 116,818.1 | 116,818.1 | - |
| (a) Indigenous | 28,210.9 | 20,925.8 | 33,880.9 | 73,759.1 | 99,638.6 | 99,638.6 | - |
| (b) Imported | 14,834.2 | 13,483.6 | 10,870.4 | 21,266.3 | 17,179.5 | 17,179.5 | - |
| 5. Iron & Steel: | 79,120.0 | 83,264.0 | 122,749.1 | 137,306.0 | 121,437.1 | 121,407.6 | 29.4 |
| (a) Indigenous | 40,660.0 | 44,009.7 | 71,947.3 | 85,590.3 | 78,736.5 | 78,707.0 | 29.4 |
| (b) Imported | 38,459.9 | 39,254.2 | 50,801.8 | 51,715.7 | 42,700.6 | 42,700.6 | - |
| 6. Wool & Goat Hair | 861.3 | 1,051.0 | 1,534.0 | 1,523.9 | 1,306.4 | 1,306.4 | - |
| 7. Hides & Skins | 5,568.3 | 4,424.6 | 4,655.2 | 4,935.8 | 4,734.7 | 4,700.9 | 33.8 |
| 8. Oil Seeds | 15,366.0 | 10,583.0 | 12,141.5 | 11,546.8 | 11,440.8 | 11,440.8 | - |
| 9. Pesticides & Insecticides: | 2,768.9 | 2,121.6 | 2,475.7 | 2,271.1 | 2,346.8 | 2,342.6 | 4.3 |
| (a) Indigenous | 2,705.8 | 2,043.3 | 2,470.8 | 2,265.7 | 2,273.5 | 2,269.2 | 4.3 |
| (b) Imported | 63.2 | 78.3 | 4.9 | 5.4 | 73.3 | 73.3 | - |
| 10. Other Raw Materials: | 72,839.2 | 76,547.8 | 80,240.0 | 87,881.3 | 89,625.4 | 89,625.4 | - |
| (a) Indigenous | 66,537.8 | 48,901.8 | 66,411.7 | 76,864.4 | 71,792.3 | 71,792.3 | - |
| (b) Imported | 6,301.3 | 27,646.0 | 13,828.3 | 11,017.0 | 17,833.0 | 17,833.0 | - |
| C. Finished / Manufactured Goods: | 745,920.6 | 848,055.1 | 955,740.2 | 1,117,491.5 | 1,058,980.7 | 1,058,896.5 | 84.2 |
| 1. Cotton Textiles: | 133,294.4 | 143,189.0 | 175,047.4 | 243,643.1 | 203,188.2 | 203,185.1 | 3.1 |
| (a) Indigenous | 123,212.6 | 129,808.3 | 160,829.9 | 228,330.1 | 170,690.8 | 170,687.7 | 3.1 |
| (b) Imported | 10,081.7 | 13,380.8 | 14,217.5 | 15,312.9 | 32,497.4 | 32,497.4 | - |
| 2. Cotton Yarn: | 72,517.1 | 77,666.8 | 85,142.1 | 105,003.5 | 115,916.3 | 115,916.3 | - |
| (a) Indigenous | 63,556.8 | 69,825.6 | 75,966.6 | 97,988.7 | 105,862.2 | 105,862.2 | - |
| (b) Imported | 8,960.3 | 7,841.2 | 9,175.5 | 7,014.9 | 10,054.0 | 10,054.0 | - |
| 3. Other Textiles: | 121,743.9 | 159,964.3 | 176,788.6 | 177,671.7 | 176,508.4 | 176,477.1 | 31.2 |
| (a) Indigenous | 107,399.0 | 108,160.9 | 115,741.4 | 144,396.2 | 154,797.9 | 154,766.6 | 31.2 |
| (b) Imported | 14,344.9 | 51,803.3 | 61,047.2 | 33,275.5 | 21,710.5 | 21,710.5 | - |
| 4. Machinery: | 22,683.7 | 24,547.7 | 31,599.0 | 48,275.7 | 34,930.3 | 34,930.3 | - |
| (a) Indigenous | 10,622.0 | 9,971.7 | 14,544.3 | 18,245.5 | 20,020.3 | 20,020.3 | - |
| (b) Imported | 12,061.7 | 14,576.0 | 17,054.8 | 30,030.3 | 14,910.0 | 14,910.0 | - |
| 5. Handloom Products | 127.2 | 162.9 | 140.1 | 140.1 | 163.1 | 163.1 | - |
| 6. Carpets & Rugs | 2,241.4 | 1,971.3 | 10,265.7 | 11,418.2 | 12,345.9 | 12,345.9 | - |
| 7. Readymade Garments | 56,961.4 | 89,036.7 | 74,223.6 | 81,617.0 | 49,593.4 | 49,593.4 | - |
| 8. Cement and Cement Products: | 36,562.4 | 42,250.9 | 54,583.9 | 72,412.3 | 85,433.9 | 85,430.2 | 3.7 |
| (a) Indigenous | 34,822.4 | 40,085.2 | 52,458.0 | 69,364.9 | 80,799.6 | 80,795.8 | 3.7 |
| (b) Imported | 1,740.0 | 2,165.7 | 2,125.8 | 3,047.4 | 4,634.4 | 4,634.4 | - |
| 9. Sports Goods | 4,057.2 | 5,797.5 | 5,613.4 | 6,055.8 | 5,244.3 | 5,244.3 | - |
| 10. Surgical Instruments | 5,172.2 | 5,403.0 | 5,469.4 | 6,075.3 | 6,837.4 | 6,836.0 | 1.3 |
| 11. Chemicals and Dyes | 30,473.3 | 30,350.2 | 38,301.5 | 39,977.2 | 36,955.3 | 36,951.7 | 3.6 |
| 12. Other Finished Goods: | 260,086.4 | 267,714.8 | 298,565.4 | 325,201.6 | 331,864.2 | 331,823.0 | 41.2 |
| (a) Indigenous | 250,329.5 | 230,347.9 | 286,940.9 | 315,164.9 | 261,446.0 | 261,404.8 | 41.2 |
| (b) Imported | 9,756.9 | 37,367.0 | 11,624.5 | 10,036.7 | 70,418.1 | 70,418.1 | - |
| **IV. Fixed Assets Including Machinery** | **1,294,807.5** | **1,133,144.8** | **1,231,151.7** | **1,212,520.0** | **1,541,527.6** | **1,538,720.9** | **2,806.7** |
| **V. Real Estate:** | **681,507.5** | **793,048.3** | **808,118.7** | **984,843.0** | **789,100.4** | **646,790.4** | **142,310.0** |
| (a) Land | 290,452.1 | 330,411.0 | 329,039.1 | 361,504.7 | 358,932.6 | 220,771.4 | 138,161.2 |
| (b) Buildings: | 391,055.4 | 462,637.4 | 479,079.6 | 623,338.3 | 430,167.8 | 426,019.1 | 4,148.8 |
| 1. Residential | 106,271.6 | 156,734.9 | 161,911.7 | 214,846.1 | 161,005.2 | 159,958.1 | 1,047.1 |
| 2. Non-Residential | 284,783.8 | 305,902.4 | 317,167.9 | 408,492.2 | 269,162.6 | 266,060.9 | 3,101.7 |
| **VI. Fixed Deposits and Insurance Policies :** | **33,528.6** | **38,747.0** | **35,749.9** | **44,404.6** | **48,624.6** | **48,597.1** | **27.5** |
| (a) Bank Deposits | 9,967.4 | 13,177.0 | 21,976.0 | 21,038.7 | 25,703.1 | 25,682.6 | 20.5 |
| (b) Insurance Policies | 23,561.2 | 25,570.0 | 13,773.9 | 23,365.9 | 22,921.5 | 22,914.5 | 7.0 |
| **VII. Others:** | **1,922,051.4** | **2,255,860.7** | **2,568,807.8** | **2,796,891.1** | **3,046,170.8** | **3,027,938.8** | **18,231.9** |
| (a) Other Secured Advances | 1,452,825.4 | 1,825,073.9 | 1,978,776.3 | 2,063,084.0 | 1,747,055.1 | 1,741,503.8 | 5,551.3 |
| (b) Advances Secured by Guarantee(s) | 388,047.4 | 374,937.5 | 518,645.7 | 657,406.0 | 1,145,832.3 | 1,137,493.6 | 8,338.7 |
| (c) Unsecured Advances | 81,178.6 | 55,849.3 | 71,385.8 | 76,401.1 | 153,283.4 | 148,941.5 | 4,341.9 |
| **TOTAL** | **5,965,939.0** | **6,306,461.6** | **7,122,815.6** | **7,718,871.6** | **7,816,364.2** | **7,652,772.9** | **163,591.3** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.12 Classification of Scheduled Banks' Advances** | | | | | | | | | | |
| **by Rates of Margin** | | | | | | | | | | |
| ( Million Rupees ) | | | | | | | | | | |
| **RATES OF MARGIN**  **(%)** | **2017** | | | | **2018** | | | | **2019** | |
| **Jun** | | **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **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 | 1,629,480 | 1,747,259.2 | 1,483,588 | 1,784,968.6 | 1,545,847 | 2,526,285.0 | 1,842,784 | 2,739,355.7 | 1,619,360 | 2,971,948.0 |
| 5 | 66,729 | 188,211.7 | 65,206 | 180,351.6 | 11,870 | 54,508.3 | 52,429 | 146,330.4 | 55,951 | 145,127.8 |
| 10 | 59,025 | 716,464.3 | 680,710 | 673,721.1 | 470,923 | 438,166.8 | 67,551 | 672,876.6 | 64,313 | 443,471.6 |
| 15 | 27,830 | 289,273.9 | 62,002 | 405,949.2 | 29,073 | 499,872.8 | 59,621 | 545,391.2 | 17,937 | 426,501.7 |
| 20 | 801,979 | 698,904.4 | 767,417 | 744,863.7 | 762,334 | 902,075.6 | 770,002 | 736,685.7 | 749,151 | 917,939.3 |
| 25 | 170,705 | 1,483,253.6 | 294,469 | 1,692,850.1 | 181,843 | 1,494,096.0 | 177,747 | 1,524,757.2 | 155,175 | 1,642,820.7 |
| 30 | 61,860 | 237,879.8 | 75,904 | 298,014.8 | 155,800 | 328,734.9 | 42,678 | 313,071.6 | 48,694 | 377,458.1 |
| 33.33 | 140 | 559.7 | 142 | 595.8 | 2,061 | 5,885.3 | 2,082 | 4,326.5 | 166 | 3,004.9 |
| 35 | 10,628 | 76,691.2 | 15,283 | 79,279.1 | 15,596 | 77,731.7 | 26,796 | 190,376.4 | 28,022 | 321,546.2 |
| 40 | 399,053 | 181,106.4 | 43,211 | 113,368.2 | 32,579 | 149,122.0 | 417,767 | 163,522.3 | 440,478 | 243,481.7 |
| 45 | 3,922 | 27,977.6 | 2,175 | 17,320.9 | 7,088 | 43,512.0 | 2,366 | 37,167.9 | 2,698 | 43,255.8 |
| 50 | 87,480 | 208,435.4 | 57,510 | 233,682.5 | 67,360 | 299,829.2 | 65,533 | 317,081.9 | 49,320 | 193,852.9 |
| 55 | 1,953 | 12,388.5 | 2,288 | 13,040.4 | 2,223 | 35,588.4 | 3,847 | 36,843.0 | 1,284 | 21,986.1 |
| 60 | 1,222 | 17,241.4 | 1,850 | 17,007.2 | 2,130 | 30,657.3 | 4,561 | 51,947.3 | 3,473 | 25,574.5 |
| 65 | 917 | 19,640.8 | 505 | 18,141.8 | 3,868 | 40,862.3 | 1,488 | 43,309.4 | 1,453 | 20,393.1 |
| 70 | 611 | 9,180.2 | 588 | 5,526.8 | 1,462 | 29,603.5 | 1,024 | 35,877.4 | 795 | 3,695.0 |
| 75 | 365 | 7,112.3 | 436 | 5,269.3 | 1,133 | 21,726.8 | 1,321 | 26,613.7 | 551 | 8,367.0 |
| 80 | 384 | 5,719.7 | 447 | 4,939.0 | 1,088 | 24,469.2 | 973 | 39,156.1 | 244 | 898.8 |
| 85 | 1,180 | 17,648.2 | 356 | 2,990.0 | 1,142 | 54,491.2 | 1,796 | 29,875.0 | 65 | 333.6 |
| 90 | 606 | 3,881.5 | 671 | 2,248.0 | 1,278 | 23,291.4 | 1,243 | 27,462.4 | 59 | 353.5 |
| 95 | 1,274 | 17,109.4 | 558 | 12,319.2 | 1,768 | 42,305.3 | 1,580 | 36,641.0 | 43 | 204.8 |
| 99.99 | - | - | 196 | 14.4 | 6 | 0.8 | 48 | 202.8 | 161 | 4,149.3 |
| **TOTAL** | **3,327,343** | **5,965,939.0** | **3,555,512** | **6,306,461.6** | **3,298,472** | **7,122,815.6** | **3,545,237** | **7,718,871.6** | **3,239,393** | **7,816,364.2** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.13 Private Sector Business and Type of Financing-Overall** | | | | | | | | |
| (End of period : Million Rupees) | | | | | | | | |
| **PRIVATE SECTOR (BUSINESS)** | **Jun-19** | **Aug-19** | **Sep-19** | **Oct-19** | **Nov-19** | **Dec-19** | **Jan-20** | **Feb-20 P** |
| **A. Agriculture, forestry and fishing** | **301,491** | **299,408** | **300,721** | **305,472** | **302,838** | **306,340** | **292,352** | **295,023** |
| Trade finance | 3,162 | 3,437 | 9,611 | 2,109 | 2,338 | 2,070 | 2,210 | 2,189 |
| Working capital | 215,949 | 214,626 | 210,415 | 220,273 | 218,048 | 222,622 | 212,348 | 216,875 |
| Fixed investment | 80,852 | 80,107 | 79,527 | 81,900 | 81,220 | 80,509 | 76,714 | 74,863 |
| Other | 1,527 | 1,238 | 1,168 | 1,190 | 1,232 | 1,139 | 1,081 | 1,097 |
| **B. Mining and quarrying** | **67,988** | **63,960** | **63,031** | **68,188** | **66,960** | **69,150** | **65,449** | **68,636** |
| Trade finance | 5,200 | 2,792 | 2,892 | 3,107 | 2,714 | 2,659 | 2,702 | 5,091 |
| Working capital | 22,935 | 20,939 | 19,472 | 23,469 | 22,868 | 23,277 | 21,050 | 20,306 |
| Fixed investment | 39,778 | 40,199 | 40,637 | 41,612 | 41,379 | 43,213 | 41,696 | 43,069 |
| Other | 75 | 30 | 30 | - | - | - | - | 171 |
| **C. Manufacturing** | **3,128,917** | **3,076,502** | **3,078,173** | **3,093,009** | **3,149,453** | **3,251,588** | **3,243,648** | **3,306,695** |
| Trade finance | 675,152 | 670,964 | 686,183 | 708,813 | 736,041 | 759,565 | 789,244 | 822,264 |
| Working capital | 1,423,213 | 1,361,686 | 1,369,720 | 1,363,189 | 1,393,714 | 1,444,648 | 1,410,535 | 1,429,332 |
| Fixed investment | 925,845 | 939,968 | 921,582 | 926,574 | 926,038 | 942,979 | 943,390 | 953,852 |
| Other | 104,707 | 103,883 | 100,687 | 94,433 | 93,660 | 104,397 | 100,479 | 101,247 |
| **D. Electricity, gas, steam and air conditioning supply** | **484,030** | **494,126** | **493,495** | **496,984** | **512,524** | **504,800** | **513,787** | **522,295** |
| Trade finance | 6,242 | 3,753 | 4,073 | 3,130 | 4,004 | 4,032 | 5,939 | 4,596 |
| Working capital | 213,646 | 221,069 | 219,493 | 213,202 | 222,698 | 238,217 | 243,431 | 249,015 |
| Fixed investment | 263,138 | 268,307 | 268,901 | 279,178 | 284,319 | 260,140 | 262,038 | 265,045 |
| Other | 1,004 | 998 | 1,028 | 1,474 | 1,502 | 2,411 | 2,380 | 3,639 |
| **E. Water supply; sewerage, waste management and remediation activities** | **20,251** | **18,351** | **17,623** | **16,639** | **15,749** | **14,958** | **14,272** | **13,879** |
| Trade finance | 10,025 | 8,724 | 8,245 | 7,910 | 7,084 | 6,738 | 6,327 | 6,062 |
| Working capital | 6,072 | 5,997 | 5,539 | 5,002 | 4,838 | 4,515 | 4,397 | 4,310 |
| Fixed investment | 4,154 | 3,629 | 3,838 | 3,726 | 3,827 | 3,704 | 3,548 | 3,506 |
| Other | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| **F. Construction** | **153,706** | **136,532** | **136,574** | **136,383** | **133,926** | **127,574** | **124,988** | **124,567** |
| Trade finance | 2,850 | 1,295 | 1,945 | 2,010 | 2,087 | 1,851 | 1,726 | 1,710 |
| Working capital | 58,637 | 41,702 | 40,403 | 40,705 | 39,953 | 40,531 | 39,794 | 40,958 |
| Fixed investment | 91,654 | 92,899 | 93,549 | 93,622 | 91,343 | 84,707 | 83,390 | 81,481 |
| Other | 565 | 636 | 677 | 47 | 542 | 485 | 78 | 418 |
| **G. Wholesale and retail trade; repair of motor vehicles and motorcycles** | **477,312** | **443,840** | **435,280** | **439,765** | **433,336** | **441,647** | **431,417** | **432,282** |
| Trade finance | 66,611 | 68,733 | 61,553 | 60,919 | 57,506 | 58,118 | 59,629 | 59,717 |
| Working capital | 296,009 | 259,362 | 259,089 | 267,818 | 270,513 | 278,067 | 265,261 | 265,186 |
| Fixed investment | 84,036 | 80,110 | 78,716 | 79,240 | 76,950 | 77,269 | 80,107 | 78,748 |
| Other | 30,656 | 35,636 | 35,922 | 31,788 | 28,367 | 28,192 | 26,421 | 28,631 |
| **H. Transportation and storage** | **106,582** | **102,433** | **111,202** | **112,210** | **110,287** | **123,779** | **118,018** | **118,257** |
| Trade finance | 4,296 | 5,931 | 4,571 | 5,966 | 5,656 | 4,173 | 3,146 | 3,351 |
| Working capital | 19,188 | 12,968 | 23,613 | 24,342 | 23,534 | 40,875 | 38,778 | 38,447 |
| Fixed investment | 82,346 | 82,254 | 81,590 | 80,472 | 80,032 | 77,611 | 75,812 | 76,106 |
| Other | 751 | 1,280 | 1,429 | 1,429 | 1,065 | 1,119 | 282 | 353 |
| **I. Accommodation and food service activities** | **34,463** | **40,837** | **36,528** | **42,108** | **43,342** | **43,752** | **41,967** | **41,647** |
| Trade finance | 129 | 1,170 | 129 | 1,199 | 1,229 | 1,336 | 1,292 | 1,318 |
| Working capital | 9,631 | 15,479 | 13,560 | 15,993 | 16,026 | 16,339 | 15,818 | 15,603 |
| Fixed investment | 24,490 | 23,934 | 22,626 | 24,703 | 25,874 | 25,826 | 24,644 | 24,715 |
| Other | 213 | 254 | 213 | 213 | 213 | 252 | 212 | 12 |
| **J. Information and communication** | **140,628** | **137,016** | **155,882** | **151,443** | **148,728** | **145,006** | **139,250** | **136,487** |
| Trade finance | 2,927 | 2,314 | 2,440 | 2,579 | 2,652 | 3,583 | 3,734 | 3,450 |
| Working capital | 38,035 | 35,504 | 34,734 | 31,838 | 29,120 | 32,156 | 26,983 | 24,810 |
| Fixed investment | 90,720 | 90,230 | 111,471 | 109,779 | 109,800 | 102,043 | 101,334 | 101,034 |
| Other | 8,947 | 8,968 | 7,236 | 7,248 | 7,155 | 7,224 | 7,199 | 7,193 |
| **K. Real estate activities** | **28,313** | **28,363** | **33,627** | **32,826** | **33,574** | **33,486** | **33,236** | **31,390** |
| Trade finance | - | - | - | 8 | 4 | 4 | - | - |
| Working capital | 5,543 | 4,755 | 5,287 | 6,001 | 6,397 | 10,667 | 10,760 | 8,898 |
| Fixed investment | 22,769 | 23,607 | 28,332 | 26,817 | 27,172 | 22,816 | 22,475 | 22,492 |
| Other | - | - | 8 | - | - | - | - | - |
| **L. Professional, scientific and technical activities** | **52,412** | **47,700** | **61,656** | **61,280** | **59,991** | **60,441** | **56,905** | **54,087** |
| Trade finance | 9,657 | 9,003 | 9,481 | 9,969 | 9,734 | 11,061 | 10,927 | 9,248 |
| Working capital | 27,434 | 24,287 | 34,409 | 31,934 | 31,387 | 32,907 | 30,669 | 30,812 |
| Fixed investment | 13,364 | 12,593 | 15,881 | 16,937 | 16,455 | 13,790 | 12,708 | 11,988 |
| Other | 1,957 | 1,817 | 1,885 | 2,440 | 2,416 | 2,682 | 2,602 | 2,039 |
| **M. Administrative and support service activities** | **75,393** | **74,412** | **68,615** | **67,959** | **65,691** | **67,361** | **63,454** | **59,820** |
| Trade finance | 11,304 | 9,913 | 9,561 | 9,259 | 9,856 | 9,364 | 9,305 | 8,673 |
| Working capital | 37,225 | 35,118 | 36,933 | 36,023 | 33,596 | 35,208 | 31,418 | 30,768 |
| Fixed investment | 22,954 | 22,768 | 16,407 | 16,936 | 17,032 | 16,864 | 16,431 | 16,414 |
| Other | 3,909 | 6,612 | 5,715 | 5,741 | 5,207 | 5,925 | 6,299 | 3,965 |
| **N. Education** | **20,675** | **21,061** | **21,415** | **20,252** | **19,749** | **20,149** | **19,073** | **19,546** |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 7,652 | 8,082 | 8,161 | 6,817 | 6,449 | 7,338 | 5,775 | 6,020 |
| Fixed investment | 13,004 | 12,959 | 13,235 | 13,417 | 13,281 | 12,793 | 13,280 | 13,507 |
| Other | 19 | 19 | 19 | 19 | 19 | 18 | 18 | 18 |
| **O. Human health and social work activities** | **11,296** | **11,129** | **11,802** | **12,787** | **12,581** | **13,413** | **14,193** | **12,241** |
| Trade finance | 208 | 204 | 152 | 160 | 167 | 114 | 1,896 | 6 |
| Working capital | 3,489 | 3,476 | 3,646 | 3,523 | 3,327 | 3,403 | 2,924 | 2,807 |
| Fixed investment | 7,584 | 7,424 | 7,988 | 9,089 | 9,072 | 9,859 | 9,357 | 9,394 |
| Other | 16 | 24 | 16 | 15 | 15 | 37 | 16 | 35 |
| **P. Arts, entertainment and recreation** | **804** | **754** | **2,632** | **2,616** | **2,680** | **2,670** | **2,668** | **2,650** |
| Trade finance | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Working capital | 185 | 157 | 423 | 410 | 478 | 2,072 | 2,074 | 2,076 |
| Fixed investment | 619 | 596 | 2,209 | 2,205 | 2,201 | 597 | 593 | 573 |
| Other | - | - | - | - | - | - | - | - |
| **Q. Other service activities** | **69,191** | **61,454** | **59,748** | **61,165** | **62,000** | **59,270** | **56,986** | **56,971** |
| Trade finance | 865 | 1,198 | 295 | 317 | 403 | 337 | 336 | 368 |
| Working capital | 36,434 | 32,007 | 31,640 | 32,566 | 30,157 | 31,304 | 28,578 | 28,381 |
| Fixed investment | 24,445 | 19,686 | 19,771 | 19,596 | 21,871 | 19,376 | 19,924 | 20,035 |
| Other | 7,447 | 8,562 | 8,042 | 8,685 | 9,568 | 8,252 | 8,149 | 8,187 |
| **Total** | **5,173,451** | **5,057,877** | **5,088,003** | **5,121,086** | **5,173,408** | **5,285,384** | **5,231,665** | **5,296,474** |
| **Notes:** Source: Statistics & Data Warehouse Department, SBP | | | | | | | | |
| 1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.  2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.  3. 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.  4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision\_Monetary\_Stats.pdf | | | | | | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.14 Type of Financing to SMEs** | | | | | | | | |
| (End of period : Million Rupees) | | | | | | | | |
| **PRIVATE SECTOR (BUSINESS)** | **Jun-19** | **Aug-19** | **Sep-19** | **Oct-19** | **Nov-19** | **Dec-19** | **Jan-20** | **Feb-20 P** |
| **A. Agriculture, forestry and fishing** | **2,340** | **1,664** | **1,639** | **2,018** | **3,515** | **2,078** | **2,327** | **2,251** |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 1,617 | 1,284 | 968 | 1,404 | 2,866 | 1,427 | 1,316 | 1,591 |
| Fixed investment | 722 | 380 | 671 | 614 | 648 | 651 | 970 | 622 |
| Other | - | - | - | - | - | 1 | 40 | 39 |
| **B. Mining and quarrying** | **2,214** | **2,171** | **2,254** | **2,192** | **2,116** | **2,979** | **2,070** | **2,013** |
| Trade finance | 238 | 253 | 325 | 293 | 312 | 290 | 242 | 225 |
| Working capital | 1,017 | 1,003 | 1,019 | 1,010 | 947 | 1,035 | 1,032 | 1,001 |
| Fixed investment | 959 | 915 | 910 | 889 | 856 | 1,654 | 797 | 786 |
| Other | - | - | - | - | - | - | - | - |
| **C. Manufacturing** | **207,579** | **190,170** | **191,687** | **194,706** | **206,139** | **219,311** | **196,964** | **191,069** |
| Trade finance | 27,947 | 27,718 | 32,424 | 27,547 | 25,287 | 24,916 | 25,029 | 25,305 |
| Working capital | 153,093 | 136,546 | 132,714 | 140,719 | 154,644 | 168,044 | 146,256 | 139,790 |
| Fixed investment | 23,823 | 23,728 | 23,796 | 24,159 | 24,357 | 23,943 | 23,338 | 23,636 |
| Other | 2,716 | 2,177 | 2,753 | 2,281 | 1,851 | 2,407 | 2,341 | 2,338 |
| **D. Electricity, gas, steam and air conditioning supply** | **1,520** | **1,170** | **1,208** | **1,220** | **1,116** | **9,740** | **11,389** | **8,898** |
| Trade finance | 83 | 95 | 90 | 80 | 76 | 97 | 96 | 92 |
| Working capital | 638 | 549 | 431 | 448 | 452 | 5,074 | 6,716 | 8,223 |
| Fixed investment | 794 | 523 | 684 | 689 | 586 | 4,566 | 4,575 | 577 |
| Other | 5 | 3 | 3 | 3 | 2 | 2 | 2 | 6 |
| **E. Water supply; sewerage, waste management and remediation activities** | **251** | **683** | **302** | **302** | **304** | **160** | **394** | **158** |
| Trade finance | - | - | - | - | 8 | - | 6 | - |
| Working capital | 114 | 549 | 33 | 32 | 29 | 38 | 265 | 38 |
| Fixed investment | 136 | 133 | 268 | 269 | 266 | 121 | 122 | 119 |
| Other | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| **F. Construction** | **10,480** | **9,585** | **9,235** | **9,977** | **10,173** | **9,901** | **9,489** | **9,273** |
| Trade finance | 186 | 151 | 53 | 59 | 98 | 68 | 109 | 61 |
| Working capital | 7,480 | 6,834 | 6,917 | 7,512 | 7,483 | 7,573 | 7,126 | 7,018 |
| Fixed investment | 2,802 | 2,582 | 2,251 | 2,394 | 2,575 | 2,248 | 2,245 | 2,185 |
| Other | 13 | 18 | 13 | 13 | 17 | 13 | 8 | 8 |
| **G. Wholesale and retail trade; repair of motor vehicles and motorcycles** | **154,225** | **137,553** | **142,205** | **143,106** | **145,581** | **152,836** | **141,404** | **138,846** |
| Trade finance | 8,437 | 7,904 | 7,773 | 7,315 | 7,346 | 7,250 | 7,480 | 7,263 |
| Working capital | 128,623 | 113,950 | 116,780 | 118,827 | 121,990 | 129,490 | 117,958 | 115,650 |
| Fixed investment | 14,914 | 14,049 | 15,074 | 14,700 | 14,110 | 14,243 | 14,338 | 14,258 |
| Other | 2,252 | 1,650 | 2,578 | 2,264 | 2,135 | 1,852 | 1,628 | 1,675 |
| **H. Transportation and storage** | **43,773** | **36,172** | **39,458** | **38,198** | **37,064** | **37,609** | **35,079** | **34,526** |
| Trade finance | 107 | 128 | 94 | 40 | - | 51 | 67 | 88 |
| Working capital | 3,151 | 2,771 | 3,003 | 2,747 | 2,521 | 2,576 | 2,528 | 2,514 |
| Fixed investment | 40,451 | 33,231 | 36,320 | 35,370 | 34,501 | 34,886 | 32,363 | 31,721 |
| Other | 63 | 42 | 41 | 41 | 42 | 96 | 122 | 203 |
| **I. Accommodation and food service activities** | **3,155** | **3,782** | **2,571** | **3,376** | **3,427** | **3,582** | **3,534** | **3,516** |
| Trade finance | 25 | 98 | 25 | 97 | 96 | 103 | 91 | 91 |
| Working capital | 1,559 | 2,110 | 1,215 | 1,965 | 2,302 | 2,464 | 2,415 | 2,406 |
| Fixed investment | 1,567 | 1,571 | 1,327 | 1,311 | 1,026 | 1,013 | 1,016 | 1,008 |
| Other | 3 | 3 | 3 | 3 | 3 | 3 | 12 | 12 |
| **J. Information and communication** | **3,188** | **3,068** | **2,974** | **2,864** | **2,837** | **6,853** | **6,945** | **4,964** |
| Trade finance | 234 | 120 | 252 | 193 | 182 | 201 | 178 | 183 |
| Working capital | 1,903 | 1,873 | 1,749 | 1,694 | 1,717 | 3,662 | 3,834 | 1,832 |
| Fixed investment | 932 | 947 | 946 | 948 | 911 | 2,947 | 2,904 | 2,906 |
| Other | 119 | 128 | 28 | 29 | 27 | 44 | 30 | 44 |
| **K. Real estate activities** | **2,417** | **2,791** | **2,200** | **2,468** | **2,466** | **2,535** | **2,317** | **2,223** |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 1,372 | 1,286 | 1,017 | 914 | 922 | 981 | 770 | 736 |
| Fixed investment | 1,045 | 1,505 | 1,183 | 1,553 | 1,544 | 1,554 | 1,547 | 1,487 |
| Other | - | - | - | - | - | - | - | - |
| **L. Professional, scientific and technical activities** | **11,958** | **10,777** | **15,142** | **14,684** | **14,831** | **17,563** | **17,465** | **15,936** |
| Trade finance | 343 | 932 | 1,031 | 296 | 257 | 314 | 410 | 392 |
| Working capital | 10,071 | 7,586 | 11,431 | 11,549 | 12,647 | 12,678 | 11,322 | 12,048 |
| Fixed investment | 1,515 | 2,225 | 2,544 | 2,738 | 1,884 | 4,529 | 5,647 | 3,408 |
| Other | 30 | 34 | 135 | 101 | 43 | 41 | 86 | 89 |
| **M. Administrative and support service activities** | **16,265** | **14,505** | **17,510** | **13,884** | **13,718** | **15,592** | **13,758** | **13,302** |
| Trade finance | 2,523 | 2,401 | 3,990 | 1,452 | 1,412 | 1,428 | 1,366 | 1,377 |
| Working capital | 10,627 | 8,950 | 10,207 | 9,011 | 8,727 | 10,771 | 8,857 | 8,552 |
| Fixed investment | 3,027 | 3,031 | 3,006 | 3,340 | 3,457 | 3,271 | 3,387 | 3,207 |
| Other | 88 | 123 | 307 | 81 | 122 | 123 | 147 | 166 |
| **N. Education** | **2,583** | **2,585** | **2,247** | **2,305** | **2,338** | **2,290** | **1,986** | **2,078** |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 1,198 | 1,320 | 1,082 | 879 | 798 | 1,074 | 782 | 855 |
| Fixed investment | 1,379 | 1,259 | 1,159 | 1,420 | 1,534 | 1,210 | 1,185 | 1,204 |
| Other | 6 | 6 | 6 | 6 | 6 | 6 | 18 | 18 |
| **O. Human health and social work activities** | **2,377** | **2,310** | **2,326** | **2,355** | **2,323** | **2,033** | **2,063** | **2,217** |
| Trade finance | 100 | 152 | 152 | 159 | 166 | 13 | 46 | 1 |
| Working capital | 1,585 | 1,469 | 1,361 | 1,271 | 1,295 | 1,200 | 1,247 | 1,355 |
| Fixed investment | 689 | 687 | 810 | 922 | 859 | 817 | 758 | 851 |
| Other | 2 | 3 | 2 | 3 | 3 | 3 | 12 | 11 |
| **P. Arts, entertainment and recreation** | **211** | **182** | **249** | **230** | **222** | **216** | **215** | **220** |
| Trade finance | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Working capital | 185 | 157 | 210 | 191 | 184 | 180 | 179 | 182 |
| Fixed investment | 25 | 24 | 38 | 37 | 37 | 36 | 35 | 38 |
| Other | - | - | - | - | - | - | - | - |
| **Q. Other service activities** | **24,337** | **22,306** | **23,203** | **23,804** | **23,731** | **23,903** | **19,360** | **19,576** |
| Trade finance | 131 | 214 | 155 | 197 | 272 | 287 | 107 | 88 |
| Working capital | 11,888 | 11,740 | 11,986 | 12,194 | 12,117 | 12,431 | 11,332 | 11,505 |
| Fixed investment | 11,856 | 9,891 | 10,616 | 10,975 | 10,856 | 10,705 | 7,410 | 7,500 |
| Other | 462 | 461 | 447 | 437 | 487 | 480 | 512 | 482 |
| **Total** | **488,871** | **441,474** | **456,410** | **457,690** | **471,901** | **509,184** | **466,759** | **451,065** |
| **Notes:**  Source: Statistics & Data Warehouse Department, SBP | | | | | | | | |
| 1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.  2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.  3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.  4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision\_Monetary\_Stats.pdf | | | | | | | | |

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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** | **(%)** |
|
| **Jan-Jun 2018** | Punjab | 4,784.49 | 4,673.95 | 97.69 | 110.54 | 2.31 | 262.14 | 4,936.08 | 43.98 | 103.17 |
| Sindh | 5,524.60 | 5,172.42 | 93.63 | 352.18 | 6.37 | 78.53 | 5,250.95 | 46.78 | 95.05 |
| KPK | 86.31 | 86.06 | 99.72 | 0.24 | 0.28 | 25.25 | 111.31 | 0.99 | 128.97 |
| Balochistan | 28.20 | 28.18 | 99.94 | 0.02 | 0.06 | 81.08 | 109.26 | 0.97 | 387.47 |
| Islamabad | 782.95 | 735.65 | 93.96 | 47.29 | 6.04 | 62.52 | 798.18 | 7.11 | 101.95 |
| FATA | 0.10 | 0.10 | 100.00 | - | - | 0.01 | 0.11 | .. | 107.42 |
| Gilgit Baltistan | 3.46 | 3.45 | 99.95 | .. | 0.05 | 0.09 | 3.54 | 0.03 | 102.44 |
| AJK | 14.53 | 14.35 | 98.78 | 0.18 | 1.22 | 0.84 | 15.19 | 0.14 | 104.56 |
|  | **Total** | **11,224.63** | **10,714.18** | **95.45** | **510.46** | **4.55** | **510.46** | **11,224.63** | **100.00** |  |
| **Jul-Dec**  **2018** | Punjab | 5,070.90 | 4,887.22 | 96.38 | 183.68 | 3.62 | 274.68 | 5,161.90 | 37.17 | 101.79 |
| Sindh | 7,991.89 | 7,568.76 | 94.71 | 423.13 | 5.29 | 132.92 | 7,701.68 | 55.47 | 96.37 |
| KPK | 64.29 | 63.04 | 98.04 | 1.26 | 1.96 | 45.48 | 108.51 | 0.78 | 168.78 |
| Balochistan | 11.60 | 11.52 | 99.38 | 0.07 | 0.62 | 91.97 | 103.49 | 0.75 | 892.51 |
| Islamabad | 726.65 | 675.38 | 92.94 | 51.27 | 7.06 | 100.23 | 775.61 | 5.59 | 106.73 |
| FATA | 0.21 | 0.21 | 100.00 | - | - | 0.01 | 0.22 | .. | 103.82 |
| Gilgit Baltistan | 3.69 | 3.69 | 99.93 | .. | 0.07 | 0.03 | 3.72 | 0.03 | 100.83 |
| AJK | 16.23 | 16.07 | 98.96 | 0.17 | 1.04 | 14.25 | 30.32 | 0.22 | 186.74 |
|  | **Total** | **13,885.46** | **13,225.89** | **95.25** | **659.57** | **4.75** | **659.57** | **13,885.46** | **100.00** |  |
| **Jan-Jun 2019** | Punjab | 5,542.77 | 5,156.52 | 93.03 | 386.25 | 6.97 | 750.14 | 5,906.65 | 42.12 | 106.57 |
| Sindh | 7,564.96 | 6,727.07 | 88.92 | 837.89 | 11.08 | 422.66 | 7,149.73 | 50.99 | 94.51 |
| KPK | 125.64 | 57.60 | 45.85 | 68.03 | 54.15 | 82.56 | 140.16 | 1.00 | 111.56 |
| Balochistan | 14.02 | 13.77 | 98.22 | 0.25 | 1.78 | 92.57 | 106.34 | 0.76 | 758.30 |
| Islamabad | 757.68 | 543.15 | 71.69 | 214.53 | 28.31 | 146.79 | 689.94 | 4.92 | 91.06 |
| FATA | 0.11 | 0.10 | 90.13 | 0.01 | 9.87 | 0.02 | 0.12 | .. | 112.09 |
| Gilgit Baltistan | 2.47 | 2.40 | 97.08 | 0.07 | 2.92 | 0.21 | 2.61 | 0.02 | 105.52 |
| AJK | 15.44 | 14.69 | 95.15 | 0.75 | 4.85 | 12.83 | 27.52 | 0.20 | 178.25 |
|  | **Total** | **14,023.08** | **12,515.30** | **89.25** | **1,507.78** | **10.75** | **1,507.78** | **14,023.08** | **100.00** |  |
| 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. | | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.16 Province/Region and place of Disbursement & Utilization** | | | | | | | |
|  | | | | | | | |
| ( Billion Rupees) | | | | | | | |
| **Place of disbursement** | **Place of Utilization** | **Jan-Jun 2018** | | **Jul-Dec 2018** | | **Jan-Jun 2019** | |
| **Amount** | **(%)** | **Amount** | **(%)** | **Amount** | **(%)** |
| **Punjab** | Punjab | 4,673.95 | 97.69 | 4,887.22 | 96.38 | 5,156.52 | 93.03 |
|  | Sindh | 78.06 | 1.63 | 129.79 | 2.56 | 242.08 | 4.37 |
|  | KPK | 4.39 | 0.09 | 15.92 | 0.31 | 29.29 | 0.53 |
|  | Balochistan | 0.02 | .. | 0.69 | 0.01 | 0.45 | 0.01 |
|  | Islamabad | 27.20 | 0.57 | 34.62 | 0.68 | 105.90 | 1.91 |
|  | FATA | .. | .. | .. | .. | .. | .. |
|  | Gilgit-Baltistan | 0.08 | .. | 0.03 | .. | 0.05 | .. |
|  | AJK | 0.79 | 0.02 | 2.63 | 0.05 | 8.48 | 0.15 |
| **Punjab Total** |  | **4,784.49** | **100.00** | **5,070.90** | **100.00** | **5,542.77** | **100.00** |
| **Sindh** | Punjab | 222.55 | 4.03 | 234.72 | 2.94 | 657.07 | 8.69 |
|  | Sindh | 5,172.42 | 93.63 | 7,568.76 | 94.71 | 6,727.07 | 88.92 |
|  | KPK | 13.42 | 0.24 | 20.58 | 0.26 | 44.22 | 0.58 |
|  | Balochistan | 81.03 | 1.47 | 91.09 | 1.14 | 91.69 | 1.21 |
|  | Islamabad | 35.14 | 0.64 | 65.14 | 0.82 | 40.69 | 0.54 |
|  | FATA | .. | .. | .. | .. | .. | .. |
|  | Gilgit-Baltistan | .. | .. | .. | .. | 0.16 | .. |
|  | AJK | 0.03 | .. | 11.60 | 0.15 | 4.05 | 0.05 |
| **Sindh Total** |  | **5,524.60** | **100.00** | **7,991.89** | **100.00** | **7,564.96** | **100.00** |
| **KPK** | Punjab | 0.06 | 0.07 | 0.73 | 1.13 | 5.19 | 4.13 |
|  | Sindh | .. | .. | 0.06 | 0.09 | 62.54 | 49.78 |
|  | KPK | 86.06 | 99.72 | 63.04 | 98.04 | 57.60 | 45.85 |
|  | Balochistan | .. | .. | 0.01 | 0.01 | .. | .. |
|  | Islamabad | 0.18 | 0.21 | 0.46 | 0.72 | 0.12 | 0.09 |
|  | FATA | .. | .. | .. | .. | 0.02 | 0.02 |
|  | Gilgit-Baltistan | .. | .. | .. | .. | .. | .. |
|  | AJK | .. | .. | 0.01 | 0.01 | 0.16 | 0.13 |
| **KPK Total** |  | **86.31** | **100.00** | **64.29** | **100.00** | **125.64** | **100.00** |
| **Balochistan** | Punjab | 0.01 | 0.03 | 0.02 | 0.13 | 0.04 | 0.26 |
|  | Sindh | .. | 0.02 | 0.05 | 0.43 | 0.19 | 1.39 |
|  | KPK | .. | 0.01 | .. | 0.03 | .. | 0.02 |
|  | Balochistan | 28.18 | 99.94 | 11.52 | 99.38 | 13.77 | 98.22 |
|  | Islamabad | .. | .. | .. | 0.03 | 0.02 | 0.12 |
|  | FATA | - | - | - | - | - | - |
|  | Gilgit-Baltistan | - | - | - | - | - | - |
|  | AJK | .. | .. | - | - | - | - |
| **Balochistan Total** |  | **28.20** | **100.00** | **11.60** | **100.00** | **14.02** | **100.00** |
| **Islamabad** | Punjab | 39.41 | 5.03 | 39.11 | 5.38 | 87.16 | 11.50 |
|  | Sindh | 0.46 | 0.06 | 3.02 | 0.42 | 117.84 | 15.55 |
|  | KPK | 7.37 | 0.94 | 8.93 | 1.23 | 8.96 | 1.18 |
|  | Balochistan | 0.03 | .. | 0.19 | 0.03 | 0.43 | 0.06 |
|  | Islamabad | 735.65 | 93.96 | 675.38 | 92.94 | 543.15 | 71.69 |
|  | FATA | .. | .. | .. | .. | .. | .. |
|  | Gilgit-Baltistan | .. | .. | .. | .. | .. | .. |
|  | AJK | 0.02 | .. | 0.02 | .. | 0.14 | 0.02 |
| **Islamabad Total** |  | **782.95** | **100.00** | **726.65** | **100.00** | **757.68** | **100.00** |
| **FATA Total** |  | **0.10** | **100.00** | **0.21** | **100.00** | **0.11** | **100.00** |
| **Gilgit-Baltistan** | Punjab | .. | 0.02 | .. | 0.05 | 0.01 | 0.41 |
|  | Sindh | - | - | - | - | .. | 0.01 |
|  | KPK | .. | 0.01 | .. | 0.02 | 0.01 | 0.59 |
|  | Balochistan | - | - | - | - | - | - |
|  | Islamabad | - | - | - | - | 0.05 | 1.91 |
|  | FATA | - | - | - | - | - | - |
|  | Gilgit-Baltistan | 3.45 | 99.95 | 3.69 | 99.93 | 2.40 | 97.08 |
|  | AJK | - | - | .. | 0.01 |  | - |
| **Gilgit-Baltistan Total** |  | **3.46** | **100.00** | **3.69** | **100.00** | **2.47** | **100.00** |
| **AJK** | Punjab | 0.11 | 0.74 | 0.11 | 0.71 | 0.67 | 4.35 |
|  | Sindh | .. | 0.01 | .. | 0.01 | 0.01 | 0.08 |
|  | KPK | 0.07 | 0.45 | 0.04 | 0.28 | 0.05 | 0.35 |
|  | Balochistan | - | - | .. | .. | - | - |
|  | Islamabad | .. | 0.01 | 0.01 | 0.03 | 0.01 | 0.07 |
|  | FATA | - | - | - | - | - | - |
|  | Gilgit-Baltistan | - | - | - | 0.01 | .. | .. |
|  | AJK | 14.35 | 98.78 | 16.07 | 98.96 | 14.69 | 95.15 |
| **AJK Total** |  | **14.53** | **100.00** | **16.23** | **100.00** | **15.44** | **100.00** |
| **Grand Total** |  | **11,224.63** |  | **13,885.46** |  | **14,023.08** |  |
| 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** | **Jan-Jun 2018** | | **Jul-Dec 2018** | | **Jan-Jun 2019** | |
| **Amount** | **(%)** | **Amount** | **(%)** | **Amount** | **(%)** |
| **Punjab** | Punjab | 4,673.95 | 94.69 | 4,887.22 | 97.54 | 5,156.52 | 87.30 |
|  | Sindh | 222.55 | 4.51 | 234.72 | 1.63 | 657.07 | 11.12 |
|  | KPK | 0.06 | .. | 0.73 | 0.09 | 5.19 | 0.09 |
|  | Balochistan | 0.01 | .. | 0.02 | .. | 0.04 | .. |
|  | Islamabad | 39.41 | 0.80 | 39.11 | 0.72 | 87.16 | 1.48 |
|  | FATA | - | - | - | .. | - | - |
|  | Gilgit-Baltistan | .. | .. | .. | .. | 0.01 | .. |
|  | AJK | 0.11 | .. | 0.11 | 0.02 | 0.67 | 0.01 |
| **Punjab Total** |  | **4,936.08** | **100.00** | **5,161.90** | **100.00** | **5,906.65** | **100.00** |
| **Sindh** | Punjab | 78.06 | 1.49 | 129.79 | 4.03 | 242.08 | 3.39 |
|  | Sindh | 5,172.42 | 98.50 | 7,568.76 | 93.62 | 6,727.07 | 94.09 |
|  | KPK | .. | .. | 0.06 | 0.24 | 62.54 | 0.87 |
|  | Balochistan | .. | .. | 0.05 | 1.47 | 0.19 | .. |
|  | Islamabad | 0.46 | 0.01 | 3.02 | 0.64 | 117.84 | 1.65 |
|  | FATA | - | - | - | .. | - | - |
|  | Gilgit-Baltistan | - | - | - | - | .. | .. |
|  | AJK | .. | .. | .. | .. | 0.01 | .. |
| **Sindh Total** |  | **5,250.95** | **100.00** | **7,701.68** | **100.00** | **7,149.73** | **100.00** |
| **KPK** | Punjab | 4.39 | 3.94 | 15.92 | 0.07 | 29.29 | 20.90 |
|  | Sindh | 13.42 | 12.06 | 20.58 | .. | 44.22 | 31.55 |
|  | KPK | 86.06 | 77.32 | 63.04 | 99.72 | 57.60 | 41.10 |
|  | Balochistan | .. | .. | .. | .. | .. | .. |
|  | Islamabad | 7.37 | 6.62 | 8.93 | 0.21 | 8.96 | 6.40 |
|  | FATA | - | - | - | .. | 0.01 | 0.01 |
|  | Gilgit-Baltistan | .. | .. | .. | .. | 0.01 | 0.01 |
|  | AJK | 0.07 | 0.06 | 0.04 | .. | 0.05 | 0.04 |
| **KPK Total** |  | **111.31** | **100.00** | **108.51** | **100.00** | **140.16** | **100.00** |
| **Balochistan** | Punjab | 0.02 | 0.02 | 0.69 | 0.03 | 0.45 | 0.43 |
|  | Sindh | 81.03 | 74.16 | 91.09 | 0.02 | 91.69 | 86.22 |
|  | KPK | .. | .. | 0.01 | - | .. | .. |
|  | Balochistan | 28.18 | 25.79 | 11.52 | 99.94 | 13.77 | 12.95 |
|  | Islamabad | 0.03 | 0.03 | 0.19 | .. | 0.43 | 0.40 |
|  | FATA | - | - | - | - | - | - |
|  | Gilgit-Baltistan | - | - | - | - | - | - |
|  | AJK | - | - | .. | - |  | - |
| **Balochistan Total** |  | **109.26** | **100.00** | **103.49** | **100.00** | **106.34** | **100.00** |
| **Islamabad** | Punjab | 27.20 | 3.41 | 34.62 | 5.03 | 105.90 | 15.35 |
|  | Sindh | 35.14 | 4.40 | 65.14 | 0.06 | 40.69 | 5.90 |
|  | KPK | 0.18 | 0.02 | 0.46 | 0.94 | 0.12 | 0.02 |
|  | Balochistan | .. | .. | .. | .. | 0.02 | .. |
|  | Islamabad | 735.65 | 92.17 | 675.38 | 93.96 | 543.15 | 78.72 |
|  | FATA | - | - | - | .. | - | - |
|  | Gilgit-Baltistan | - | - | - | .. | 0.05 | 0.01 |
|  | AJK | .. | .. | 0.01 | .. | 0.01 | .. |
| **Islamabad Total** |  | **798.18** | **100.00** | **775.61** | **100.00** | **689.94** | **100.00** |
| **FATA** | Punjab | .. | 3.03 | .. |  | .. | 0.50 |
|  | Sindh | - | - | .. | - | .. | 0.42 |
|  | KPK | .. | 0.45 | .. | - | 0.02 | 17.07 |
|  | Balochistan | - | - | - | - | - | - |
|  | Islamabad | .. | 2.21 | .. | - | .. | 1.61 |
|  | FATA | 0.10 | 93.09 | 0.21 | - | 0.10 | 80.41 |
|  | Gilgit-Baltistan | - | - | - | - | - | - |
|  | AJK | .. | 0.27 | - | 100.00 | - | - |
| **FATA Total** |  | **0.11** | **100.00** | **0.22** | **100.00** | **0.12** | **100.00** |
| **Gilgit Baltistan** | Punjab | 0.08 | 2.14 | 0.03 | 0.67 | 0.05 | 1.88 |
|  | Sindh | .. | 0.10 | .. | 0.03 | 0.16 | 6.07 |
|  | KPK | .. | 0.03 | .. | 0.03 | .. | 0.03 |
|  | Balochistan | - | - | - | - | - | - |
|  | Islamabad | .. | 0.10 | .. | 0.10 | .. | 0.01 |
|  | FATA | - | - | - | - |  | - |
|  | Gilgit-Baltistan | 3.45 | 97.57 | 3.69 | 99.11 | 2.40 | 92.00 |
|  | AJK |  |  | .. | 0.06 | .. | 0.01 |
| **Gilgit-Baltistan Total** |  | **3.54** | **100.00** | **3.72** | **100.00** | **2.61** | **100.00** |
| **AJK** | Punjab | 0.79 | 5.22 | 2.63 | 8.68 | 8.48 | 30.80 |
|  | Sindh | 0.03 | 0.18 | 11.60 | 38.26 | 4.05 | 14.73 |
|  | KPK | .. | 0.01 | 0.01 | 0.02 | 0.16 | 0.59 |
|  | Balochistan | .. | 0.01 | - | - | - | - |
|  | Islamabad | 0.02 | 0.12 | 0.02 | 0.05 | 0.14 | 0.51 |
|  | FATA | - | - | - | - | - | - |
|  | Gilgit-Baltistan | - | - | .. | .. | - | - |
|  | AJK | 14.35 | 94.47 | 16.07 | 52.99 | 14.69 | 53.38 |
| **AJK Total** |  | **15.19** | **100.00** | **30.32** | **100.00** | **27.52** | **100.00** |
| **Grand Total** |  | **11,224.63** |  | **13,885.46** |  | **14,023.08** |  |
| Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off Source: Statistics & Data Warehouse Department, SBP | | | | | | | |
| - : Value is zero; 0.00 : Amount in less than 5.0 million | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.18**  **Province/Region and Categories of**  **Advances by Borrowers\*** | | | | | | | | | | |
| **(Outstanding Position)** | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/Regions** | **Borrower** | **Jun-2018** | | | **Dec-2018** | | | **Jun-2019** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Overall** | Foreign | - | 0.08 | 0.08 | - | 0.48 | 0.48 | - | 0.44 | 0.44 |
| Govt. | - | 833.70 | 833.70 | 10.00 | 763.14 | 773.14 | 0.08 | 808.13 | 808.21 |
| NFPSEs | 0.28 | 1,046.49 | 1,046.78 | 38.50 | 1,181.05 | 1,219.56 | 0.28 | 1,182.98 | 1,183.26 |
| NBFCs & Fin Aux. | 0.65 | 80.07 | 80.72 | 0.50 | 107.46 | 107.95 | 1.01 | 101.78 | 102.79 |
| Private Sector | 197.90 | 4,334.07 | 4,531.97 | 220.21 | 4,734.08 | 4,954.29 | 224.14 | 4,795.99 | 5,020.13 |
| Trust Fund | 0.02 | 19.28 | 19.30 | 0.82 | 19.32 | 20.15 | 0.03 | 18.35 | 18.38 |
| Personal | 49.91 | 556.32 | 606.24 | 49.02 | 590.94 | 639.95 | 48.15 | 632.16 | 680.31 |
| Others | 0.12 | 3.91 | 4.03 | 0.15 | 3.20 | 3.35 | 0.05 | 2.78 | 2.84 |
| **Total** | **248.89** | **6,873.93** | **7,122.82** | **319.19** | **7,399.68** | **7,718.87** | **273.75** | **7,542.62** | **7,816.36** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Punjab** | Foreign |  |  |  | - | - | - | - | - | - |
| Govt. | - | 538.22 | 538.22 | 10.00 | 495.42 | 505.42 | 0.03 | 525.01 | 525.04 |
| NFPSEs | 0.28 | 189.42 | 189.71 | 38.50 | 231.68 | 270.19 | 0.28 | 237.51 | 237.79 |
| NBFCs & Fin Aux. | 0.14 | 13.95 | 14.10 | 0.50 | 11.18 | 11.68 | - | 13.18 | 13.18 |
| Private Sector | 150.05 | 2,133.37 | 2,283.42 | 163.51 | 2,300.73 | 2,464.24 | 153.56 | 2,283.48 | 2,437.04 |
| Trust Fund | - | 4.35 | 4.35 | - | 3.67 | 3.67 | .. | 2.96 | 2.97 |
| Personal | 11.43 | 176.37 | 187.79 | 12.14 | 188.36 | 200.51 | 11.61 | 200.81 | 212.42 |
| Others | 0.01 | 1.57 | 1.59 | 0.04 | 0.81 | 0.85 | 0.02 | 1.36 | 1.38 |
| **Total** | **161.92** | **3,057.25** | **3,219.17** | **224.69** | **3,231.86** | **3,456.56** | **165.51** | **3,264.30** | **3,429.82** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Sindh** | Foreign | - | - | - | - | 0.40 | 0.40 | - | 0.36 | 0.36 |
| Govt. | - | 246.84 | 246.84 | - | 240.46 | 240.46 | 0.05 | 233.61 | 233.65 |
| NFPSEs | - | 587.29 | 587.29 | - | 663.59 | 663.59 | - | 661.19 | 661.19 |
| NBFCs & Fin Aux. | - | 60.83 | 60.83 | - | 89.25 | 89.25 | - | 71.84 | 71.84 |
| Private Sector | 40.46 | 1,806.31 | 1,846.77 | 46.88 | 2,060.43 | 2,107.31 | 60.64 | 2,165.82 | 2,226.46 |
| Trust Fund | 0.02 | 6.32 | 6.34 | 0.82 | 4.46 | 5.29 | 0.02 | 4.77 | 4.80 |
| Personal | 31.36 | 322.20 | 353.56 | 28.52 | 337.83 | 366.34 | 27.44 | 368.43 | 395.87 |
| Others | .. | 1.06 | 1.07 | 0.01 | 1.57 | 1.58 | 0.01 | 1.12 | 1.13 |
| **Total** | **71.84** | **3,030.85** | **3,102.69** | **76.22** | **3,398.00** | **3,474.22** | **88.16** | **3,507.14** | **3,595.29** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Khyber Pakhtunkhwa** | Foreign | - | - | - | - | - | - | - | - | - |
| Govt. | - | - | - | - | - | - | - | .. | .. |
| NFPSEs | - | 0.68 | 0.68 | - | 19.76 | 19.76 | - | 19.44 | 19.44 |
| NBFCs & Fin Aux. | 0.50 | 1.88 | 2.38 | - | 0.46 | 0.46 | 1.01 | 4.12 | 5.13 |
| Private Sector | 4.48 | 45.02 | 49.50 | 5.52 | 44.16 | 49.68 | 5.32 | 43.98 | 49.30 |
| Trust Fund | - | 0.05 | 0.05 | - | 0.10 | 0.10 | - | 0.03 | 0.03 |
| Personal | 1.94 | 16.58 | 18.52 | 2.02 | 19.59 | 21.61 | 1.94 | 16.66 | 18.60 |
| Others | 0.04 | 0.45 | 0.49 | 0.04 | 0.35 | 0.39 | .. | 0.14 | 0.15 |
| **Total** | **6.96** | **64.66** | **71.62** | **7.58** | **84.43** | **92.00** | **8.27** | **84.37** | **92.64** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Balochistan** | Foreign | - | - | - | - | - | - | - | - | - |
| Govt. | - | 5.60 | 5.60 | - | 4.44 | 4.44 | - | 4.04 | 4.04 |
| NFPSEs | - | - | - | - | - | - | - | - | - |
| NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| Private Sector | 0.86 | 4.44 | 5.30 | 1.89 | 4.19 | 6.08 | 2.17 | 5.83 | 8.00 |
| Trust Fund | - | - | - | - | - | - | - | - | - |
| Personal | 2.83 | 2.40 | 5.23 | 3.91 | 3.43 | 7.34 | 4.70 | 3.13 | 7.83 |
| Others | - | .. | .. | - | .. | .. | - | .. | .. |
| **Total** | **3.69** | **12.44** | **16.13** | **5.80** | **12.06** | **17.86** | **6.86** | **13.01** | **19.87** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Islamabad** | Foreign | - | 0.08 | 0.08 | - | 0.08 | 0.08 | - | 0.08 | 0.08 |
| Govt. | - | 42.95 | 42.95 | - | 22.71 | 22.71 | - | 45.37 | 45.37 |
| NFPSEs | - | 268.86 | 268.86 | - | 265.78 | 265.78 | - | 264.60 | 264.60 |
| NBFCs & Fin Aux. | - | 3.23 | 3.23 | - | 6.56 | 6.56 | - | 12.14 | 12.14 |
| Private Sector | 0.55 | 337.85 | 338.40 | 0.62 | 317.81 | 318.44 | 0.91 | 289.40 | 290.31 |
| Trust Fund | - | 8.57 | 8.57 | .. | 11.08 | 11.08 | .. | 10.59 | 10.59 |
| Personal | 0.54 | 32.42 | 32.96 | 0.40 | 35.44 | 35.84 | 0.39 | 34.84 | 35.23 |
| Others | 0.04 | 0.81 | 0.85 | 0.04 | 0.45 | 0.49 | - | 0.15 | 0.15 |
| **Total** | **1.13** | **694.76** | **695.89** | **1.06** | **659.92** | **660.98** | **1.30** | **657.18** | **658.48** |
|  |  |  |  |  |  |  |  |  |  |  |
| **FATA** | Foreign | - | - | - | - | - | - | - | - | - |
| Govt. | - | - | - | - | - | - | - | - | - |
| NFPSEs | - | - | - | - | - | - | - | - | - |
| NBFCs & Fin Aux. | 0.01 | 0.16 | 0.17 | - | - | - | - | 0.51 | 0.51 |
| Private Sector | 0.29 | 0.14 | 0.42 | 0.32 | 0.13 | 0.45 | 0.27 | 0.15 | 0.42 |
| Trust Fund | - | - | - | - | - | - | - | - | - |
| Personal | 0.06 | 0.02 | 0.07 | 0.06 | 0.02 | 0.08 | 0.08 | 0.01 | 0.09 |
| Others | - | - | - | - | - | - | - | - | - |
| **Total** | **0.35** | **0.32** | **0.67** | **0.38** | **0.15** | **0.53** | **0.35** | **0.67** | **1.02** |
|  |  |  |  |  |  |  |  |  |  |  |
| \* End Position. | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.18 Province/Region and Categories of Advances by Borrowers\*** | | | | | | | | | | |
| **(Outstanding Position)** | | | | | | | | | | |
|  | | | | | | | | | | |
| (Billion Rupees) | | | | | | | | | | |
| **Provinces/Regions** | **Borrower** | **Jun-2018** | | | **Dec-2018** | | | **Jun-2019** | | |
| **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
|  |  |  |  |  |  |  |  |  |  |  |
| **Gilgit-Baltistan** | Foreign | - | - | - | - | - | - | - | - | - |
| Govt. | - | - | - | - | - | - | - | - | - |
| NFPSEs | - | 0.25 | 0.25 | - | 0.25 | 0.25 | - | 0.25 | 0.25 |
| NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| Private Sector | 0.63 | 1.72 | 2.35 | 0.79 | 1.70 | 2.49 | 0.75 | 2.56 | 3.30 |
| Trust Fund | - | - | - | - | - | - | - | - | - |
| Personal | 0.60 | 1.86 | 2.45 | 0.64 | 1.90 | 2.54 | 0.77 | 2.96 | 3.73 |
| Others | - | - | - | - | - | - | - | .. | .. |
| **Total** | **1.23** | **3.82** | **5.05** | **1.43** | **3.85** | **5.28** | **1.52** | **5.76** | **7.29** |
|  |  |  |  |  |  |  |  |  |  |  |
| **AJK** | Foreign | - | - | - | - | - | - | - | - | - |
| Govt. | - | 0.09 | 0.09 | - | 0.09 | 0.09 | - | 0.09 | 0.09 |
| NFPSEs | - | - | - | - | - | - | - | - | - |
| NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| Private Sector | 0.58 | 5.23 | 5.82 | 0.67 | 4.94 | 5.61 | 0.53 | 4.76 | 5.29 |
| Trust Fund |  | .. | .. | - | .. | .. | - | .. | .. |
| Personal | 1.17 | 4.48 | 5.65 | 1.32 | 4.37 | 5.69 | 1.22 | 5.31 | 6.54 |
| Others | 0.03 | 0.01 | 0.04 | 0.03 | 0.01 | 0.04 | 0.01 | 0.01 | 0.03 |
| **Total** | **1.78** | **9.82** | **11.60** | **2.02** | **9.41** | **11.43** | **1.77** | **10.18** | **11.95** |
|  |  |  |  |  |  |  |  |  |  |  |
| \* 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** |
| **FY19** |  |  |  |  |  |  |  |  |  |
| **Jul-Dec** |  |  |  |  |  |  |  |  |  |
| Punjab | 723,117 | 72,212 | 150,346 | 39,359 | 24,809 | 42,151 | 8,763 | 109,895 | 41,740 |
| Sindh | 93,139 | 9,075 | 21,856 | 7,819 | 6,501 | 10,746 | 1,680 | 21,053 | 4,312 |
| Khyber Pakhtunkhwa | 12,811 | 2,245 | 4,646 | 2,315 | 871 | 1,849 | 309 | 762 | 599 |
| Balochistan | 1,103 | 229 | 618 | 77 | 78 | 180 | 47 | 47 | 178 |
| Azad Jammu Kashmir | 514 | 75 | 163 | - | - | .. | 24 | 595 | 52 |
| Gilgit Baltistan | 156 | 51 | 141 | 24 | 10 | 14 | 3 | 1 | 41 |
| **All Pakistan** | **830,840** | **83,888** | **177,770** | **49,594** | **32,268** | **54,941** | **10,826** | **132,352** | **46,922** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Mar** |  |  |  |  |  |  |  |  |  |
| Punjab | 997,866 | 108,827 | 147,159 | 59,101 | 38,849 | 40,834 | 12,258 | 178,187 | 38,758 |
| Sindh | 154,126 | 15,378 | 22,631 | 12,602 | 12,066 | 10,765 | 2,380 | 30,970 | 5,907 |
| Khyber Pakhtunkhwa | 19,881 | 3,315 | 4,267 | 3,805 | 1,511 | 1,839 | 439 | 1,259 | 934 |
| Balochistan | 1,913 | 376 | 656 | 106 | 112 | 184 | 57 | 69 | 171 |
| Azad Jammu Kashmir | 730 | 109 | 160 | - | - | .. | 36 | 924 | 78 |
| Gilgit Baltistan | 445 | 77 | 153 | 25 | 10 | 14 | 4 | 18 | 38 |
| **All Pakistan** | **1,174,961** | **128,082** | **175,026** | **75,639** | **52,548** | **53,636** | **15,174** | **211,427** | **45,885** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Jun** |  |  |  |  |  |  |  |  |  |
| Punjab | 1,410,870 | 160,823 | 150,112 | 85,571 | 59,503 | 42,494 | 16,485 | 274,713 | 45,704 |
| Sindh | 212,121 | 24,239 | 25,267 | 16,942 | 17,638 | 11,452 | 3,235 | 45,162 | 11,532 |
| Khyber Pakhtunkhwa | 25,879 | 4,298 | 4,258 | 5,453 | 2,223 | 1,883 | 596 | 1,718 | 529 |
| Balochistan | 3,164 | 594 | 737 | 150 | 172 | 192 | 75 | 90 | 163 |
| Azad Jammu Kashmir | 977 | 145 | 168 | - | - | .. | 48 | 1,241 | 11 |
| Gilgit Baltistan | 702 | 116 | 168 | 47 | 17 | 15 | 6 | 40 | 50 |
| **All Pakistan** | **1,653,713** | **190,215** | **180,709** | **108,163** | **79,554** | **56,036** | **20,445** | **322,965** | **57,989** |
| **FY20** |  |  |  |  |  |  |  |  |  |
| **Jul-Sep** |  |  |  |  |  |  |  |  |  |
| Punjab | 198,112 | 28,504 | 149,770 | 20,882 | 12,197 | 43,883 | 5,211 | 46,195 | 49,178 |
| Sindh | 28,246 | 4,226 | 25,120 | 4,206 | 3,334 | 11,195 | 959 | 16,650 | 13,891 |
| Khyber Pakhtunkhwa | 3,876 | 715 | 4,033 | 1,269 | 503 | 1,941 | 175 | 163 | 560 |
| Balochistan | 635 | 146 | 805 | 58 | 41 | 204 | 29 | 50 | 192 |
| Azad Jammu Kashmir | 292 | 49 | 178 | - | - | .. | 12 | 340 | 59 |
| Gilgit Baltistan | 43 | 20 | 164 | 7 | 3 | 14 | 6 | 8 | 57 |
| **All Pakistan** | **231,204** | **33,660** | **180,071** | **26,422** | **16,077** | **57,237** | **6,392** | **63,405** | **63,938** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Dec** |  |  |  |  |  |  |  |  |  |
| Punjab | 662,169 | 78,028 | 150,502 | 43,891 | 26,984 | 44,383 | 9,503 | 133,723 | 56,046 |
| Sindh | 81,672 | 10,764 | 25,169 | 8,429 | 7,277 | 11,294 | 1,848 | 40,171 | 16,976 |
| Khyber Pakhtunkhwa | 10,354 | 1,629 | 4,162 | 2,560 | 1,092 | 2,096 | 376 | 805 | 611 |
| Balochistan | 2,505 | 404 | 918 | 106 | 67 | 212 | 50 | 93 | 200 |
| Azad Jammu Kashmir | 334 | 59 | 149 | - | - | - | 24 | 707 | 25 |
| Gilgit Baltistan | 482 | 92 | 256 | 14 | 5 | 13 | 9 | 40 | 57 |
| **All Pakistan** | **757,516** | **90,975** | **181,156** | **55,000** | **35,425** | **57,998** | **11,810** | **175,539** | **73,914** |
| 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** |
| **FY 19** |  |  |  |  |  |  |  |  |  |
| **Jul-Dec** |  |  |  |  |  |  |  |  |  |
| Punjab | 890,144 | 66,510 | 124,390 | 31,139 | 171,070 | 83,150 | 1,692,522 | 444,496 | 441,778 |
| Sindh | 170,744 | 9,569 | 19,811 | 1,362 | 26,019 | 7,390 | 274,744 | 72,217 | 64,115 |
| Khyber Pakhtunkhwa | 19,276 | 2,058 | 3,784 | 926 | 2,127 | 1,039 | 35,637 | 8,063 | 11,918 |
| Balochistan | 228 | 16 | 74 | 11 | 46 | 17 | 1,466 | 415 | 1,067 |
| Azad Jammu Kashmir | 15,474 | 938 | 1,268 | 873 | 124 | 284 | 16,885 | 1,732 | 1,766 |
| Gilgit Baltistan | 1,296 | 212 | 530 | 329 | 81 | 418 | 1,808 | 356 | 1,144 |
| **All Pakistan** | **1,097,162** | **79,304** | **149,857** | **34,640** | **199,467** | **92,299** | **2,023,062** | **527,280** | **521,788** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Mar** |  |  |  |  |  |  |  |  |  |
| Punjab | 1,245,251 | 99,092 | 130,413 | 45,397 | 253,369 | 88,055 | 2,359,873 | 678,324 | 445,220 |
| Sindh | 266,320 | 14,740 | 20,980 | 2,276 | 37,539 | 8,323 | 437,704 | 110,692 | 68,606 |
| Khyber Pakhtunkhwa | 28,178 | 3,262 | 4,039 | 1,425 | 2,762 | 886 | 53,728 | 12,109 | 11,966 |
| Balochistan | 398 | 27 | 77 | 13 | 71 | 15 | 2,487 | 656 | 1,102 |
| Azad Jammu Kashmir | 22,831 | 1,416 | 1,330 | 1,351 | 199 | 292 | 24,948 | 2,648 | 1,860 |
| Gilgit Baltistan | 1,764 | 280 | 538 | 418 | 110 | 419 | 2,656 | 495 | 1,161 |
| **All Pakistan** | **1,564,742** | **118,817** | **157,377** | **50,880** | **294,050** | **97,990** | **2,881,396** | **804,924** | **529,915** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Jun** |  |  |  |  |  |  |  |  |  |
| Punjab | 1,624,560 | 136,320 | 133,942 | 70,691 | 366,002 | 93,730 | 3,208,177 | 997,361 | 465,983 |
| Sindh | 338,959 | 18,948 | 21,993 | 3,207 | 49,197 | 9,887 | 574,464 | 155,184 | 80,131 |
| Khyber Pakhtunkhwa | 35,973 | 4,346 | 4,385 | 2,056 | 3,520 | 901 | 69,957 | 16,106 | 11,956 |
| Balochistan | 539 | 39 | 84 | 20 | 85 | 18 | 3,948 | 981 | 1,194 |
| Azad Jammu Kashmir | 30,423 | 1,946 | 1,391 | 2,242 | 309 | 275 | 33,690 | 3,641 | 1,844 |
| Gilgit Baltistan | 2,518 | 392 | 587 | 566 | 151 | 422 | 3,839 | 716 | 1,242 |
| **All Pakistan** | **2,032,972** | **161,991** | **162,383** | **78,782** | **419,265** | **105,233** | **3,894,075** | **1,173,990** | **562,350** |
| **FY 20** |  |  |  |  |  |  |  |  |  |
| **Jul-Sep** |  |  |  |  |  |  |  |  |  |
| Punjab | 361,692 | 33,765 | 129,945 | 18,339 | 100,679 | 94,516 | 604,236 | 221,339 | 467,292 |
| Sindh | 60,212 | 3,779 | 21,383 | 1,011 | 9,224 | 6,110 | 94,634 | 37,213 | 77,699 |
| Khyber Pakhtunkhwa | 10,023 | 1,450 | 4,705 | 476 | 479 | 1,009 | 15,819 | 3,310 | 12,248 |
| Balochistan | 191 | 11 | 88 | 10 | 1 | 9 | 923 | 249 | 1,298 |
| Azad Jammu Kashmir | 6,225 | 552 | 1,446 | 328 | 32 | 282 | 6,857 | 973 | 1,965 |
| Gilgit Baltistan | 957 | 132 | 649 | 166 | 52 | 437 | 1,179 | 215 | 1,320 |
| **All Pakistan** | **439,300** | **39,689** | **158,216** | **20,330** | **110,467** | **102,362** | **723,648** | **263,298** | **561,823** |
|  |  |  |  |  |  |  |  |  |  |
| **Jul-Dec** |  |  |  |  |  |  |  |  |  |
| Punjab | 808,592 | 72,203 | 134,267 | 48,290 | 200,424 | 102,710 | 1,572,445 | 511,362 | 487,908 |
| Sindh | 145,707 | 9,245 | 22,333 | 2,428 | 24,203 | 6,575 | 240,084 | 91,660 | 82,348 |
| Khyber Pakhtunkhwa | 18,680 | 2,867 | 5,225 | 1,000 | 1,228 | 1,100 | 32,970 | 7,621 | 13,193 |
| Balochistan | 611 | 35 | 102 | 27 | 10 | 16 | 3,299 | 609 | 1,448 |
| Azad Jammu Kashmir | 11,292 | 1,699 | 1,525 | 993 | 89 | 306 | 12,643 | 2,553 | 2,005 |
| Gilgit Baltistan | 2,170 | 322 | 742 | 456 | 146 | 467 | 3,131 | 603 | 1,535 |
| **All Pakistan** | **987,052** | **86,371** | **164,195** | **53,194** | **226,099** | **111,174** | **1,864,572** | **614,408** | **588,438** |
|  | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.20 Classification of Scheduled Banks' Bills** | | | | | | | | |
| **Purchased and Discounted** | | | | | | | | |
| All Banks | | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | | |
| **ECONOMIC GROUPS** | **2017** | | **2018** | | | | **2019** | |
| **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **No. of Bills** | **Amount** | **No. of Bills** | **Amount** | **No. of Bills** | **Amount** | **No. of Bills** | **Amount** |
|  |  |  |  |  |  |  |  |  |
| **A. Foreign Constituents:** | **-** | **-** | **82** | **5.8** | **-** | **-** | **-** | **-** |
| (a) Business | - | - | 82 | 5.8 | **-** | **-** | **-** | **-** |
| (b) Other Foreign Constituents | - | - | - | - | **-** | **-** | **-** | **-** |
| **B. Domestic Constituents:** | **21,122** | **225,650.5** | **20,222** | **241,347.8** | **18,806** | **258,592.3** | **16,721** | **271,665.3** |
| **I. Government:** | **39** | **729.9** | **46** | **2,933.8** | **9** | **1,507.6** | **6** | **197.7** |
| **II. Public Sector Enterprises:** | **37** | **2,301.4** | **61** | **6,416.2** | **627** | **3,801.2** | **546** | **12,032.6** |
| (a) Agriculture, Forestry, Hunting & Fishing | - | - | - | - | 609 | 2,461.9 | 9 | 2,450.5 |
| (b) Mining and Quarrying | - | - | - | - | **-** | **-** | **-** | **-** |
| (c) Manufacturing | - | - | - | - | **-** | **-** | **-** | **-** |
| (d) Construction | - | - | - | - | **-** | **-** | **-** | **-** |
| (e) Electricity Gas, Water & Sanitary Services | - | - | 3 | 961.7 | 8 | 1,043.0 | 13 | 4,998.0 |
| (f) Commerce: | 36 | 2,284.4 | 25 | 5,453.9 | 10 | 296.3 | 66 | 1,078.9 |
| 1. Export Bills : | 10 | 2,254.1 | 15 | 3,723.4 | 1 | 216.3 | 57 | 1,078.8 |
| i. Cotton Raw | - | - | - | - | **-** | **-** | **-** | **-** |
| ii. Rice | 6 | 2,047.5 | 1 | .. | **-** | **-** | **-** | **-** |
| iii. Cotton Textiles (Local) | 1 | 32.3 | - | - | **-** | **-** | 51 | 65.6 |
| iv. Cement & Cement products | - | - | - | - | **-** | **-** | - | - |
| v. Petroleum & Petroleum products | - | - | 13 | 2,593.1 | **-** | **-** | 5 | 996.9 |
| vi. Machinery & Transport Equipments | - | - | - | - | **-** | **-** | **-** | **-** |
| vii. Other Export Bills | 3 | 174.3 | 1 | 1,130.3 | 1 | 216.3 | 1 | 16.3 |
| 2. Imports Bills Payable in Pakistan | 17 | 30.2 | - | - | **-** | **-** | **-** | **-** |
| 3. Inland Bills (to include Local Bills) | 9 | 0.1 | 10 | 1,730.5 | 9 | 80.0 | 9 | 0.1 |
| 4. Non-Bank Financial Companies | - | - | - | - | **-** | **-** | **-** | **-** |
| (g) Transport, Storage & Communication | - | - | - | - | **-** | **-** | **-** | **-** |
| (h) Services | - | - | - | - | **-** | **-** | **-** | **-** |
| (i) Other Public Sector Enterprises | 1 | 17.0 | 33 | 0.5 | **-** | - | 458 | 3,505.2 |
| **III. Private Sector (Business):** | **21,046** | **222,619.2** | **20,094** | **231,010.3** | **18,170** | **253,283.4** | **15,389** | **259,336.1** |
| 1. Agriculture, Forestry ,Hunting & Fishing | 306 | 8,749.8 | 33 | 7,928.1 | 11 | 111.7 | 155 | 4,802.8 |
| (a) . Primary Products : | 304 | 8,748.0 | 30 | 7,917.1 | 11 | 111.7 | 152 | 4,768.6 |
| i. Cotton | 263 | 8,439.5 | 29 | 7,743.2 | **-** | **-** | 3 | 15.4 |
| ii. Rice | 16 | 253.9 | 1 | 173.9 | 6 | 50.0 | 5 | 1,130.3 |
| iii. Sugarcane | - | - | - | - | **-** | **-** | - | - |
| iv. Tobacco | - | - | - | - | **-** | **-** | - | - |
| v. Other Primary Products | 25 | 54.5 | - | - | 5 | 61.7 | 144 | 3,623.0 |
| (b). Other Agriculture, Forestry, Hunting and Fishing | 2 | 1.8 | 3 | 11.0 | **-** | **-** | 3 | 34.2 |
|  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.20 Classification of Scheduled Banks' Bills** | | | | | | | | | |
| **Purchased and Discounted** | | | | | | | | | |
| All Banks | | | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | | | |
| **ECONOMIC GROUPS** | **2017** | | **2018** | | | | | **2019** | |
| **Dec** | | **Jun** | | **Dec** | | **Jun** | | |
| **No. of Bills** | **Amount** | **No. of Bills** | **Amount** | **No. of Bills** | **Amount** | **No. of Bills** | | **Amount** |
|  |  |  |  |  |  |  |  | |  |
| 2. Mining and Quarrying | 7 | 601.0 | 24 | 392.2 | 30 | 332.3 | 36 | | 194.7 |
| 3. Manufacturing | 16,252 | 141,338.4 | 14,669 | 139,160.4 | 14,497 | 189,484.8 | 12,606 | | 176,600.2 |
| 4. Construction | 593 | 2,346.4 | 13 | 347.9 | 15 | 439.5 | 24 | | 564.8 |
| 5. Electricity, Gas, Water & Sanitary Services | 8 | 4,279.6 | 4 | 49.9 | 6 | 1,976.8 | 5 | | 1,003.7 |
| 6. Commerce: | 3,072 | 44,257.9 | 3,890 | 56,073.8 | 2,939 | 39,185.3 | 1,997 | | 48,531.2 |
| (a). Export Bills-Traditional Export | - | - | 900 | 10,675.7 | 489 | 5,162.7 | 190 | | 4,461.1 |
| i. Wool & Goat Hair | - | - | - | - | **-** | **-** | **-** | | **-** |
| ii. Hides & Skins | - | - | - | - | **-** | **-** | **-** | | **-** |
| iii. Cotton Textiles (Local) | 717 | 11,593.0 | 654 | 6,820.3 | 316 | 3,088.2 | 141 | | 2,546.7 |
| iv. Cotton Yarn (Local) | 158 | 2,138.3 | 246 | 3,855.4 | 171 | 2,067.5 | 46 | | 1,867.8 |
| v. Sports Goods | 7 | 23.9 | - | - | 1 | 4.4 | 2 | | 44.6 |
| vi. Surgical Instruments | 2 | 5.4 | - | - | 1 | 2.6 | 1 | | 2.1 |
| (b). Export Bills-Non-Traditional Exports | 771 | 12,421.1 | 1,075 | 19,959.2 | 729 | 11,003.3 | 130 | | 2,954.5 |
| i. Brassware & Handicrafts | - | - | - | - | **-** | **-** | **-** | | **-** |
| ii. Carpets & Rugs | - | - | - | - | **-** | **-** | **-** | | **-** |
| iii. Footwear & Leather goods | 107 | 990.7 | 437 | 2,798.7 | 472 | 5,892.6 | 24 | | 412.4 |
| iv. Handloom products, Towels & Hosiery | 84 | 503.3 | 282 | 4,009.9 | 84 | 792.8 | - | | - |
| v. Readymade Garments | 248 | 1,755.8 | 211 | 3,088.7 | 129 | 3,738.7 | 5 | | 47.5 |
| vi. Electrical goods (Cable & Wire RA) | 9 | 37.5 | 5 | 51.6 | - | - | - | | - |
| vii. Other Export Bills | 323 | 9,133.9 | 140 | 10,010.4 | 44 | 579.2 | 101 | | 2,494.7 |
| (c). Import Bills Payable in Pakistan | 962 | 7,931.7 | 1,185 | 11,066.1 | 1,166 | 13,111.9 | 649 | | 16,656.0 |
| (d). Inland Bills (to include Local Bills) | 449 | 9,697.0 | 727 | 14,361.5 | 531 | 9,738.1 | 984 | | 24,145.5 |
| (e). Non-Bank Financial Companies | - | - | - | - | - | - | - | | - |
| (f). Other Foreign Bills (clean outward) | 6 | 447.5 | 3 | 11.4 | 24 | 169.2 | 44 | | 314.1 |
| 7. Transport, Storage & Communication | 75 | 8,980.6 | 400 | 9,523.5 | 230 | 10,821.7 | 78 | | 9,449.9 |
| 8. Services | 323 | 5,846.7 | 567 | 6,379.0 | 338 | 5,903.1 | 363 | | 10,373.7 |
| 9. Other Private (Business) | 410 | 6,218.7 | 494 | 11,155.4 | 104 | 5,028.2 | 125 | | 7,815.0 |
| **IV. Trust Funds and Non-Profit Institutions** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | | **-** |
| **V. Others** | **-** | **-** | **21** | **987.6** | **-** | **-** | **780** | | **98.9** |
|  |  |  |  |  |  |  |  | |  |
| **TOTAL** | **21,122** | **225,650.5** | **20,304** | **241,353.6** | **18,806** | **258,592.3** | **16,721** | | **271,665.3** |
| Source: Statistics & Data Warehouse Department, SBP | | | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.21 Classification of Scheduled Banks' Investments** | | | | | | | |
| **in Securities and Shares** | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | |
| **SECURITIES / SHARES** | **2017** | | **2018** | | **2019** | | |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | | |
| **Book Value** | **Book Value** | **Book Value** | **Book Value** | **Book Value** | **Face Value** | **Market Value** |
|  |  |  |  |  |  |  |  |
| **A.       FEDERAL GOVERNMENT SECURITIES** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
|  |  |  |  |  |  |  |  |
| **B.       FEDERAL GOVERNMENT BONDS** | **3,374,796.2** | **2,965,941.9** | **2,454,521.7** | **2,034,409.0** | **2,286,024.4** | **2,305,243.8** | **2,228,278.7** |
|  |  |  |  |  |  |  |  |
| (i) Prize Bonds | - | - | - | - | - | - | - |
| (ii) National Savings Schemes | - | - | - | - | - | - | - |
| (ii) Compensation Bonds | - | - | - | - | - | - | - |
| (vi) Federal Investment Bonds | - | - | - | - | - | - | - |
| (v) Pakistan Investment Bonds | 3,374,796.2 | 2,965,941.9 | 2,454,521.7 | 2,034,409.0 | 2,286,024.4 | 2,305,243.8 | 2,228,278.7 |
| (vii) Un-classified | - | - | - | - | - | - | - |
|  |  |  |  |  |  |  |  |
| **C.       TREASURY BILLS** | **3,783,600.4** | **4,588,491.9** | **4,773,462.6** | **4,724,513.8** | **4,413,712.7** | **4,450,508.4** | **4,415,653.4** |
|  |  |  |  |  |  |  |  |
| **D.       FOREIGN SECURITIES AND SHARES** | **236,707.6** | **257,402.4** | **161,122.5** | **149,844.8** | **137,470.1** | **136,302.1** | **137,845.0** |
|  |  |  |  |  |  |  |  |
| **E.       OTHERS:** | **832,668.8** | **793,203.5** | **931,792.4** | **922,164.3** | **1,051,886.7** | **961,696.2** | **1,064,506.2** |
| 1. Shares : | 316,538.2 | 323,394.2 | 326,362.8 | 332,412.0 | 354,605.4 | 273,771.2 | 346,229.6 |
| (i) Financial Institutions | 19,365.3 | 17,504.8 | 20,272.3 | 22,150.7 | 22,970.9 | 18,492.3 | 22,047.1 |
| (ii) Public Sector Enterprises | 13,668.3 | 19,317.7 | 19,905.8 | 70,231.1 | 118,279.9 | 108,596.1 | 116,366.8 |
| (iii) Private Sector | 283,504.6 | 286,571.7 | 286,184.7 | 240,030.2 | 213,354.6 | 146,682.8 | 207,815.7 |
| 2. Debentures : | 789.8 | 368.0 | 268.4 | 36.9 | 36.9 | 36.9 | 36.9 |
| (i) Financial Institutions | 0.8 | 0.8 | 0.8 | - | - | - | - |
| (ii) Public Sector Enterprises | 163.7 | 294.4 | 261.9 | 31.2 | 31.2 | 31.2 | 31.2 |
| (iii) Private Sector | 625.3 | 72.8 | 5.7 | 5.7 | 5.7 | 5.7 | 5.7 |
| 3. National Investment Trust (Unit) | 2,819.7 | 2,732.4 | 2,775.7 | 2,645.0 | 2,771.6 | 1,940.4 | 2,454.8 |
| 4. Participation Term Certificates | 288.9 | 2,140.1 | 80.4 | 18,802.5 | 4,552.8 | 5,441.9 | 4,536.8 |
| 5. Term Finance Certificate (TFC's) | 101,854.7 | 75,241.8 | 83,257.5 | 89,359.5 | 77,648.4 | 76,680.5 | 77,275.6 |
| 6. Sukuk | 349,520.4 | 360,968.4 | 484,577.1 | 416,203.5 | 542,970.9 | 538,790.8 | 544,134.7 |
| 7. Certificate of Investment (COI's) | 3,838.1 | 3,520.0 | 7,202.2 | 5,820.8 | 820.8 | 820.8 | 445.0 |
| 8. Modaraba Certificate | 106.0 | 1.0 | - | - | - | - | - |
| 9. Mutual Funds | 17,575.8 | 11,378.0 | 6,295.9 | 5,983.5 | 5,456.9 | 5,347.8 | 6,971.1 |
| 10. Others | 39,337.2 | 13,459.6 | 20,972.4 | 50,900.7 | 63,023.0 | 58,865.9 | 82,421.7 |
|  |  |  |  |  |  |  |  |
| **TOTAL** | **8,227,773.0** | **8,605,039.7** | **8,320,899.2** | **7,830,932.0** | **7,889,093.9** | **7,853,750.5** | **7,846,283.2** |
| 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**.** | | | | | | | |  |  |  |  | **2,034,409.0** | **2,005,042.5** | **1,996,453.5** |
| Totals may differ due to rounding off. | | | | | | | |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.22 Scheduled Banks' Deposits by Rates of Interest** | | | | | | | |
|  | | | | | | | |
| (Million Rupees) | | | | | | | |
| **RATE OF** | **2016** | | **2017** | | **2018** | | **2019** |
| **RETURN** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  |  |  |  |  |  |  |
| **0.00** | 625,953.7 | 593,783.2 | 561,814.6 | 683,009.4 | 619,913.9 | 318,338.5 | 983,297.1 |
| **0.25\*** | 185,445.9 | 147,727.9 | 218,307.9 | 228,514.7 | 194,449.6 | 194,643.9 | 203,251.5 |
| **0.50\*** | 26,279.3 | 47,594.2 | 65,390.7 | 60,694.2 | 41,171.8 | 86,099.8 | 28,846.8 |
| **0.75\*** | 18,426.5 | 29,889.6 | 8,918.3 | 10,624.2 | 7,036.8 | 46,078.1 | 3,547.1 |
| **1.00** | 25,437.0 | 79,419.0 | 41,219.6 | 21,453.6 | 17,376.7 | 70,371.4 | 60,268.0 |
| **1.25** | 17,332.9 | 35,090.8 | 7,326.4 | 7,258.0 | 7,531.9 | 10,620.9 | 11,553.3 |
| **1.50** | 41,096.3 | 52,427.9 | 23,460.2 | 54,412.0 | 21,029.0 | 20,112.6 | 28,096.4 |
| **1.75** | 18,675.1 | 31,165.7 | 25,013.0 | 15,480.4 | 2,827.1 | 1,669.8 | 2,860.8 |
| **2.00** | 35,359.0 | 20,163.0 | 10,476.5 | 50,189.3 | 4,982.2 | 4,502.4 | 4,730.2 |
| **2.25** | 6,113.0 | 742.6 | 4,945.8 | 6,078.9 | 542.1 | 2,004.7 | 1,276.1 |
| **2.50** | 404.3 | 223.2 | 4,219.5 | 9,707.4 | 3,970.2 | 6,668.3 | 6,663.4 |
| **2.75** | 2,755.9 | 1,291.1 | 38,979.7 | 11,294.8 | 2,598.4 | 1,466.1 | 1,793.8 |
| **3.00** | 12,911.4 | 476.8 | 10,511.6 | 14,173.9 | 8,063.4 | 4,464.9 | 7,670.2 |
| **3.25** | 184.9 | - | 4,324.6 | - | 10,521.5 | 915.6 | 6,243.6 |
| **3.50** | 401.2 | - | 11,555.0 | - | 9,028.7 | 1,943.3 | 20,901.1 |
| **3.75** | 19.1 | - | 5,624.8 | 1,086.5 | 159,641.2 | 1,847.1 | 4,569.2 |
| **4.00** | 13,032.6 | - | 17.6 | 0.1 | 13,319.5 | 3,715.2 | 15,041.5 |
| **4.25** | - | - | 266.0 | 822.9 | 5,007.6 | 2,428.9 | 24,045.0 |
| **4.50** | - | - | 911.7 | 35.3 | 16,851.0 | 1,750.4 | 1,325.9 |
| **4.75** | - | - | 511.8 | 93.9 | 48.0 | 11,592.9 | 20,877.5 |
| **5.00** | - | - | - | 5.0 | 10,414.6 | 3,159.7 | 2,219.9 |
| **5.25** | - | - | - | 750.0 | 255.9 | 850.6 | 398.5 |
| **5.50** | - | - | - | 6,000.0 | 273.2 | 3,402.0 | 2,040.3 |
| **5.75** | - | - | - | - | 12,102.7 | 4,200.6 | - |
| **6.00** | - | - | - | - | 4,580.6 | 118,823.7 | 10.0 |
| **6.25** | - | - | - | - | 5,000.0 | 9,827.8 | 632.8 |
| **6.50** | - | - | - | - | 265.1 | 11,988.8 | 1,359.9 |
| **6.75** | - | - | - | - | .. | 203.2 | 959.0 |
| **7.00** | - | - | - | - | .. | 11,015.2 | 922.4 |
| **7.25** | - | - | - | - | .. | - | 216.7 |
| **7.50** | - | - | - | - | 0.4 | 4,358.7 | 95.0 |
| **7.75** | - | - | - | - | .. | 12,875.1 | 3,970.9 |
| **8.00** | - | - | - | - | .. | 60,132.2 | 77,664.4 |
| **8.25** | - | - | - | - | 24.7 | 8,756.7 | 10,412.1 |
| **8.50** | - | - | - | - | .. | 1,573.8 | 7,702.7 |
| **8.75** | - | - | - | - | 15.2 | 5,876.7 | 0.1 |
| **9.00** | - | - | - | - | - | - | 66,152.5 |
| **9.25** | - | - | - | - | - | - | 10.4 |
| **9.50** | - | - | - | - | - | - | 15,092.1 |
| **9.75** | - | - | - | - | - | - | - |
| **10.00** | - | - | - | - | - | - | 3,900.5 |
| **10.25** | - | - | - | - | - | - | 16,965.0 |
| **10.50** | - | - | - | - | - | - | 304.8 |
| **10.75** | - | - | - | - | - | - | 1,620.9 |
| **11.00** | - | - | - | - | - | - | 1,801.7 |
| **Over 11.00** | - | - | - | - | - | - | 20,788.7 |
|  |  |  |  |  |  |  |  |
| **Total** | **1,029,828.1** | **1,039,995.2** | **1,043,795.3** | **1,181,684.5** | **1,178,843.1** | **1,048,279.5** | **1,672,099.7** |
| \*0.25 stands for 0.05 to 0.25 Source: Statistics & Data Warehouse Department, SBP  \*0.50 stands for 0.30 to 0.50  \*0.75 stands for 0.55 to 0.75 | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.23 Scheduled Banks' Deposits by Rates of Return (PLS)** | | | | | | | |
|  | | | | | | | |
| (Million Rupees) | | | | | | | |
| **RATE OF** | **2016** | | **2017** | | **2018** | | **2019** |
| **RETURN** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  |  |  |  |  |  |  |
| **0.00** | 2,956,607.9 | 3,125,513.5 | 3,569,106.4 | 3,478,375.0 | 3,779,041.3 | 4,275,240.1 | 4,222,545.7 |
| **0.25\*** | 41,047.8 | 52,143.0 | 52,682.1 | 61,006.5 | 54,443.5 | 69,474.3 | 74,271.6 |
| **0.50\*** | 15,881.9 | 18,404.4 | 17,484.6 | 2,483.7 | 6,452.6 | 1,571.3 | 1,221.4 |
| **0.75\*** |  | 723.6 | 616.6 | 17,350.5 | 1,256.4 | 63,304.6 | 31,896.3 |
| **1.00** | 13,779.4 | 264.1 | 50.2 | 512.3 | 18,386.2 | 2,111.5 | 2,594.0 |
| **1.25** | 1,774.5 | 2,391.1 | 3,185.1 | 3,029.6 | 2,373.4 | 2,225.9 | 4,058.8 |
| **1.50** | 129.7 | 1,112.4 | 134.0 | 2,563.7 | 1,161.4 | 400.4 | 2,617.3 |
| **1.75** | 11,069.9 | 12,871.7 | - | 2,861.4 | 2,495.0 | 335.4 | 4,625.6 |
| **2.00** | 3,531.1 | 8,629.7 | 14,603.8 | 13,456.1 | 130,582.0 | 19,248.2 | 1,612.9 |
| **2.25** | 5,903.2 | 11,212.3 | 9,643.3 | 9,774.3 | 4,501.8 | 3,735.4 | 12,825.0 |
| **2.50** | 9,955.7 | 9,408.6 | 39,109.1 | 32,869.9 | 4,483.7 | 5,123.0 | 5,965.5 |
| **2.75** | 113,002.3 | 178,473.2 | 160,115.9 | 33,049.3 | 63,401.4 | 1,279.9 | 4,256.2 |
| **3.00** | 33,903.3 | 73,827.3 | 31,759.1 | 128,518.9 | 99,700.6 | 7,033.3 | 41,053.1 |
| **3.25** | 24,095.9 | 31,939.0 | 37,197.2 | 34,954.8 | 25,223.5 | 19,386.9 | 18,504.2 |
| **3.50** | 115,955.5 | 208,393.1 | 313,765.7 | 129,808.8 | 6,140.9 | 80,204.1 | 7,092.7 |
| **3.75** | 2,840,034.8 | 2,648,667.6 | 3,053,610.2 | 3,459,802.6 | 829,170.4 | 32,571.5 | 36,353.2 |
| **4.00** | 428,541.8 | 973,463.5 | 985,319.8 | 896,710.7 | 131,169.8 | 173,200.2 | 2,423.3 |
| **4.25** | 412,213.4 | 603,233.0 | 510,047.3 | 295,832.9 | 36,996.6 | 191,428.5 | 3,952.6 |
| **4.50** | 221,421.0 | 332,180.5 | 334,542.3 | 319,414.4 | 3,446,535.5 | 79,628.9 | 68,313.0 |
| **4.75** | 118,679.7 | 201,782.8 | 155,847.9 | 201,985.5 | 774,667.1 | 136,530.2 | 118,313.5 |
| **5.00** | 233,744.6 | 210,709.2 | 154,169.4 | 373,087.1 | 654,603.8 | 98,966.3 | 157,099.3 |
| **5.25** | 230,190.0 | 233,877.5 | 307,048.3 | 162,300.3 | 152,531.0 | 68,737.4 | 15,966.5 |
| **5.50** | 141,649.4 | 145,864.9 | 168,884.9 | 181,557.0 | 177,819.1 | 66,889.9 | 91,494.8 |
| **5.75** | 113,889.7 | 104,254.5 | 124,797.7 | 142,934.8 | 131,153.8 | 27,856.5 | 42,509.1 |
| **6.00** | 161,712.6 | 142,461.7 | 133,401.8 | 292,541.7 | 349,650.2 | 61,062.2 | 30,025.6 |
| **6.25** | 86,007.3 | 89,839.1 | 92,645.2 | 105,254.0 | 91,537.6 | 34,451.3 | 133,211.4 |
| **6.50** | 179,276.7 | 73,497.5 | 35,935.2 | 33,694.8 | 122,633.2 | 685,113.4 | 23,353.5 |
| **6.75** | 60,398.8 | 57,549.5 | 39,991.6 | 104,341.1 | 97,907.0 | 142,555.0 | 24,128.1 |
| **7.00** | 342,400.0 | 84,657.1 | 114,990.2 | 114,580.5 | 42,978.6 | 93,200.6 | 105,845.9 |
| **7.25** | 62,189.3 | 77,510.5 | 37,978.1 | 17,009.0 | 48,468.6 | 45,438.9 | 18,656.5 |
| **7.50** | 27,936.4 | 49,243.9 | 11,743.1 | 3,247.0 | 136,088.3 | 63,961.0 | 38,070.2 |
| **7.75** | 41,731.8 | 4,883.3 | 2,067.3 | 7,628.9 | 12,205.1 | 47,292.2 | 24,934.7 |
| **8.00** | 18,769.5 | 10,113.5 | 6,347.4 | 11,869.2 | 10,867.2 | 3,763,774.2 | 629,531.3 |
| **8.25** | 2,763.7 | 1,886.7 | 1,495.1 | 3,786.3 | 623.8 | 579,800.2 | 40,265.4 |
| **8.50** | 12,981.0 | 3,621.2 | 3,047.5 | 4,481.0 | 1,968.8 | 334,365.1 | 174,834.7 |
| **8.75** | 4,051.7 | 2,140.7 | 4,674.6 | 51,691.8 | 4,872.5 | 51,899.1 | 43,212.3 |
| **9.00** | 10,938.4 | 8,838.0 | 10,257.9 | 2,823.0 | 894.9 | 166,471.3 | 149,204.7 |
| **9.25** | 3,627.4 | 2,024.6 | 1,607.5 | 728.0 | 457.9 | 56,024.7 | 28,590.5 |
| **9.50** | 2,186.2 | 1,845.2 | 1,917.1 | 2,911.2 | 3,604.3 | 149,936.5 | 45,432.4 |
| **9.75** | 5.0 | - | - | - | - | 49,761.8 | 36,092.2 |
| **10.00** | 5,839.6 | 11.7 | 256.0 | 283.6 | 7,295.7 | 43,435.0 | 81,705.0 |
| **10.25** | 330.7 | 7.7 | 71.2 | 3.8 | 0.2 | 14,339.4 | 3,260,113.8 |
| **10.50** | 325.6 | 20.0 | 189.3 | 13,773.2 | 128.2 | 37,210.1 | 1,133,770.3 |
| **10.75** | 6,643.9 | 17.6 | 907.6 | 110.3 | 108.7 | 20,996.0 | 175,368.7 |
| **11.00** | 1,437.8 | 744.2 | 550.2 | 413.4 | 407.1 | 68,577.5 | 253,233.3 |
| **Over-11.00** | 9,273.0 | 1,009.0 | 4,510.4 | 9,796.7 | 3,218.0 | 199,571.6 | 918,714.0 |
|  |  |  |  |  |  |  |  |
| **Total** | **9,127,829.0** | **9,801,263.2** | **10,548,305.3** | **10,765,208.5** | **11,470,206.8** | **12,135,720.9** | **12,339,860.1** |
| \*0.25 stands for 0.05 to 0.25 Source: Statistics & Data Warehouse Department, SBP  \*0.50 stands for 0.30 to 0.50  \*0.75 stands for 0.55 to 0.75 | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.24 Scheduled Banks' Advances by Rates of Interest** | | | | | | | | | | |
|  | | | | | | | | | | |
| (End of period : Million Rupees) | | | | | | | | | | |
| **RATE OF RETURN** | **2017** | | | | **2018** | | | | **2019** | |
| **Jun** | | **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** |
| **0.00** | 36,168.1 | 27,668.1 | 14,237.4 | 14,237.4 | 20,924.9 | 20,674.3 | 12,349.6 | 12,349.6 | 25,473.0 | 24,514.8 |
| **1.00\*** | 664.9 | 664.9 | 249.8 | 249.8 | 481.4 | 481.4 | 892.0 | 892.0 | 306.8 | 306.8 |
| **2.00\*** | 15,469.2 | 15,469.2 | 6,052.3 | 6,052.3 | 1,490.8 | 1,490.8 | 1,087.1 | 1,087.1 | 1,264.6 | 1,264.6 |
| **3.00\*** | 11,928.5 | 9,927.0 | 14,860.3 | 12,585.3 | 10,103.1 | 10,103.1 | 15,323.5 | 15,323.5 | 10,941.8 | 10,941.8 |
| **3.25** | 3,278.7 | 362.8 | 3,917.1 | 298.0 |  | - | 1,407.6 | 1,407.6 | 651.8 | 651.8 |
| **3.50** | 898.3 | 898.3 | 333.9 | 333.9 | 142.4 | 142.4 | 442.3 | 442.3 | 200.9 | 200.9 |
| **3.75** | 150.9 | 150.9 | 0.1 | 0.1 | 0.1 | 0.1 | 2.4 | 2.4 | 181.6 | 181.6 |
| **4.00** | 6,777.9 | 5,864.9 | 5,255.7 | 5,255.7 | 6,635.1 | 6,635.1 | 16,205.0 | 16,205.0 | 7,277.1 | 7,277.1 |
| **4.25** | 794.8 | 794.8 | 384.6 | 384.6 | 8.4 | 8.4 | 2,889.7 | 2,889.7 | 40.0 | 40.0 |
| **4.50** | 176.2 | 176.2 | 2,638.1 | 204.4 | 83.0 | 83.0 | 52.0 | 52.0 | 45.6 | 45.6 |
| **4.75** | 124.5 | 124.5 | 52.7 | 52.7 | 10.8 | 10.8 | - |  | 80.6 | 80.6 |
| **5.00** | 2,221.1 | 2,221.1 | 2,634.6 | 2,634.6 | 1,188.5 | 1,188.5 | 3,010.2 | 3,010.2 | 818.8 | 818.8 |
| **5.25** | 4.8 | 4.8 | 335.0 | 335.0 | 5.0 | 5.0 | 2.8 | 2.8 |  |  |
| **5.50** | 454.5 | 454.5 | 537.9 | 537.9 | 145.3 | 145.3 | 375.4 | 375.4 | 385.6 | 385.6 |
| **5.75** | 8.2 | 8.2 | 13.2 | 13.2 |  | - | 5.3 | 5.3 |  |  |
| **6.00** | 23,122.3 | 11,165.9 | 26,933.9 | 26,933.9 | 5,697.2 | 5,685.5 | 9,994.5 | 9,994.5 | 413.6 | 413.6 |
| **6.25** | 9,795.9 | 9,795.9 | 37,897.8 | 11,311.7 | 2,614.3 | 2,614.3 | 4,508.0 | 4,508.0 | 3,194.0 | 3,194.0 |
| **6.50** | 7,324.9 | 7,324.9 | 34,963.6 | 16,963.6 | 20,455.1 | 20,455.1 | 1,589.2 | 1,589.2 | 1,006.9 | 728.6 |
| **6.75** | 2,612.7 | 2,612.7 | 3,958.8 | 3,958.8 | 10,100.4 | 10,100.4 | 361.6 | 361.6 | 50.5 | 50.5 |
| **7.00** | 25,039.0 | 25,039.0 | 22,664.7 | 22,664.7 | 41,420.5 | 30,433.4 | 8,100.9 | 8,100.9 | 2,643.2 | 2,643.2 |
| **7.25** | 4,610.9 | 4,610.9 | 12,772.7 | 12,772.7 | 6,653.5 | 6,653.5 | 1,028.6 | 1,028.6 | 6,626.9 | 6,626.9 |
| **7.50** | 5,329.9 | 5,329.9 | 7,916.9 | 7,916.9 | 18,235.3 | 18,235.3 | 15,510.7 | 14,880.0 | 20,547.6 | 16,394.1 |
| **7.75** | 3,367.7 | 3,367.7 | 3,860.0 | 3,860.0 | 9,238.8 | 9,238.8 | 642.9 | 642.9 | 1.5 | 1.5 |
| **8.00** | 14,771.9 | 14,771.9 | 10,520.9 | 10,520.9 | 27,808.0 | 27,658.0 | 14,419.9 | 14,341.1 | 1,041.6 | 1,041.6 |
| **8.25** | 3,051.6 | 3,051.6 | 7,249.0 | 7,249.0 | 10,706.8 | 10,706.8 | 1,032.6 | 1,032.6 | 296.8 | 296.8 |
| **8.50** | 4,177.2 | 4,177.2 | 15,740.6 | 15,340.6 | 9,222.6 | 9,222.6 | 7,023.6 | 6,961.8 | 1,417.8 | 1,356.0 |
| **8.75** | 1,050.2 | 1,050.2 | 2,291.7 | 2,291.7 | 3,507.6 | 3,507.6 | 178.8 | 178.8 | 31.4 | 31.4 |
| **9.00** | 30,287.7 | 30,287.7 | 6,400.5 | 6,400.5 | 22,887.7 | 22,887.7 | 31,001.9 | 21,538.9 | 1,601.5 | 1,601.5 |
| **9.25** | 3,044.8 | 3,044.8 | 15,389.8 | 15,389.8 | 4,334.5 | 4,334.5 | 3,338.5 | 3,338.5 | 431.3 | 431.3 |
| **9.50** | 1,980.7 | 1,980.7 | 890.3 | 890.3 | 2,617.4 | 2,617.4 | 16,246.8 | 16,246.8 | 814.3 | 814.3 |
| **9.75** | 1,572.6 | 1,572.6 | 4,813.1 | 4,813.1 | 961.1 | 961.1 | 2,531.9 | 2,531.9 | 8.4 | 8.4 |
| **10.00** | 12,774.5 | 12,774.5 | 7,626.5 | 7,626.5 | 48,752.4 | 47,357.7 | 30,433.9 | 30,433.9 | 4,651.3 | 4,651.3 |
| **10.25** | 596.8 | 596.8 | 382.2 | 382.2 | 462.7 | 462.7 | 8,838.0 | 8,838.0 | 2,473.3 | 2,473.3 |
| **10.50** | 1,764.9 | 1,764.9 | 3,027.2 | 3,027.2 | 2,081.5 | 2,081.5 | 17,108.6 | 16,893.2 | 3,615.7 | 3,400.3 |
| **10.75** | 122.7 | 122.7 | 526.6 | 526.6 | 2,311.3 | 2,311.3 | 9,794.2 | 9,794.2 | 1,422.1 | 1,422.1 |
| **11.00** | 4,123.4 | 4,123.4 | 11,453.4 | 11,453.4 | 8,063.3 | 8,063.3 | 40,064.1 | 40,064.1 | 3,137.3 | 3,137.3 |
| **11.25** | 3,291.5 | 3,291.5 | 3,701.0 | 3,701.0 | 6,482.1 | 6,482.1 | 16,002.2 | 16,002.2 | 66,691.6 | 32,730.1 |
| **11.50** | 230.5 | 230.5 | 1,460.5 | 1,460.5 | 701.3 | 701.3 | 24,657.3 | 24,657.3 | 19,853.4 | 19,853.4 |
| **11.75** | 161.3 | 161.3 | 588.3 | 588.3 | 759.0 | 759.0 | 12,620.8 | 12,620.8 | 3,737.5 | 3,737.5 |
| **12.00** | 12,905.7 | 12,505.7 | 10,735.4 | 10,735.4 | 11,984.0 | 11,488.2 | 35,585.5 | 35,087.3 | 28,876.3 | 14,317.1 |
| **12.25** | 1,595.3 | 1,595.3 | 1,956.2 | 1,956.2 | 129.1 | 129.1 | 1,235.8 | 1,235.8 | 8,205.0 | 8,205.0 |
| **12.50** | 906.1 | 906.1 | 1,523.3 | 1,523.3 | 1,128.4 | 1,128.4 | 12,888.6 | 12,888.6 | 6,566.8 | 6,566.8 |
| **12.75** | 1,108.1 | 1,108.1 | 1,979.9 | 1,979.9 | 6,593.9 | 6,593.9 | 6,270.1 | 6,270.1 | 14,689.6 | 14,689.6 |
| **13.00** | 2,593.0 | 2,593.0 | 1,033.7 | 1,033.7 | 4,508.1 | 4,508.1 | 13,419.4 | 13,419.4 | 31,606.1 | 31,606.1 |
| **13.25** | 321.3 | 321.3 | 642.9 | 642.9 | 93.4 | 93.4 | 455.5 | 455.5 | 9,655.3 | 9,655.3 |
| **13.50** | 3,253.3 | 3,253.3 | 2,779.0 | 2,779.0 | 2,658.5 | 2,658.5 | 33,687.8 | 33,687.8 | 10,033.9 | 10,033.9 |
| **13.75** | 545.0 | 545.0 | 744.2 | 744.2 | 24.9 | 24.9 | 2,656.4 | 2,656.4 | 16,343.4 | 16,343.4 |
| **14.00** | 4,606.2 | 4,606.2 | 1,631.4 | 1,631.4 | 2,921.0 | 2,921.0 | 9,524.0 | 9,523.9 | 41,478.9 | 41,478.8 |
| **14.25** | 6.5 | 6.5 | 30.7 | 30.7 | 5.5 | 5.5 | 1,146.6 | 1,146.6 | 7,988.3 | 7,988.3 |
| **14.50** | 178.4 | 178.4 | 178.3 | 178.3 | 399.8 | 399.8 | 657.3 | 657.3 | 9,322.6 | 9,322.6 |
| **14.75** | 17.8 | 17.8 | 381.9 | 381.9 | 16.2 | 16.2 | 54.4 | 54.4 | 2,393.8 | 2,393.8 |
| **15.00** | 13,839.5 | 13,839.5 | 1,500.6 | 1,500.6 | 2,017.9 | 2,017.9 | 6,970.3 | 6,970.3 | 24,600.9 | 24,600.9 |
| **15.25** | 263.8 | 263.8 | 20.1 | 20.1 | 13.6 | 13.6 | 42.4 | 42.4 | 1,594.0 | 1,594.0 |
| **15.50** | 6,122.4 | 6,122.4 | 2,101.1 | 2,101.1 | 4,840.9 | 4,557.3 | 1,166.3 | 1,166.3 | 2,756.1 | 2,634.5 |
| **15.75** | - | - | 279.4 | 279.4 | - | - | 383.3 | 383.3 | 4,666.7 | 4,666.7 |
| **16.00**  **& over** | 37,464.4 | 37,464.4 | 28,119.8 | 28,119.8 | 40,698.3 | 40,407.1 | 68,055.7 | 68,043.2 | 51,218.9 | 51,211.3 |
| **TOTAL** | **329,053.1** | **302,366.2** | **350,170.7** | **296,856.7** | **385,326.7** | **371,462.0** | **525,274.0** | **514,313.4** | **465,374.1** | **411,057.0** |
| \* 1.00 stands for 0.25 to 1.00 Source: Statistics & Data Warehouse Department, SBP  \* 2.00 stands for 1.25 to 2.00  \* 3.00 stands for 2.25 to 3.00 | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.25 Scheduled Banks' Financing under Islamic** | | | | | | | | | | |
| **Modes by Rates of Return** | | | | | | | | | | |
| (End of Period: Million Rupees) | | | | | | | | | | |
| **RATE OF RETURN** | **2017** | | | | **2018** | | | | **2019** | |
| **Jun** | | **Dec** | | **Jun** | | **Dec** | | **Jun** | |
| **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** | **Overall** | **Private**  **Sector** |
|  |  |  |  |  |  |  |  |  |  |  |
| **0.00** | 505,166.1 | 273,283.3 | 237,928.0 | 177,542.3 | 255,400.4 | 185,632.9 | 276,536.5 | 207,469.9 | 243,425.8 | 232,961.6 |
| **1.00\*** | 5,775.3 | 4,712.4 | 5,281.4 | 4,183.4 | 7,565.0 | 6,461.1 | 5,501.9 | 3,689.7 | 10,610.1 | 9,301.2 |
| **2.00\*** | 39,770.7 | 39,770.7 | 28,295.5 | 28,295.5 | 27,760.0 | 27,758.5 | 27,116.1 | 27,114.6 | 19,725.4 | 19,723.9 |
| **3.00\*** | 336,498.9 | 308,723.5 | 390,573.4 | 358,559.8 | 344,538.6 | 344,532.0 | 398,274.1 | 397,188.6 | 468,806.4 | 467,720.9 |
| **4.00\*** | 115,965.6 | 97,772.7 | 112,866.0 | 91,898.3 | 108,418.4 | 104,596.9 | 80,861.8 | 80,569.5 | 79,159.2 | 78,699.9 |
| **5.00\*** | 58,876.8 | 58,876.8 | 73,539.6 | 61,908.4 | 97,741.5 | 71,790.0 | 87,463.9 | 80,668.3 | 137,332.2 | 96,726.6 |
| **6.00\*** | 370,764.9 | 184,428.3 | 384,322.7 | 165,277.5 | 312,656.2 | 211,240.8 | 116,977.0 | 26,179.9 | 38,119.6 | 31,569.1 |
| **7.00\*** | 1,620,164.0 | 960,796.6 | 1,736,385.8 | 995,850.1 | 1,832,518.7 | 843,542.2 | 296,193.5 | 246,406.0 | 155,227.7 | 111,805.1 |
| **8.00\*** | 991,060.7 | 744,304.6 | 1,289,909.5 | 918,339.6 | 1,756,081.5 | 1,224,135.8 | 419,964.5 | 251,190.0 | 119,159.1 | 79,919.6 |
| **8.25** | 86,561.4 | 67,164.6 | 137,164.3 | 123,525.7 | 131,782.5 | 123,924.9 | 102,088.3 | 88,420.5 | 13,776.8 | 5,704.0 |
| **8.50** | 68,097.6 | 66,905.5 | 82,826.0 | 81,750.6 | 199,596.8 | 173,838.5 | 100,875.5 | 89,701.2 | 11,095.8 | 9,386.2 |
| **8.75** | 58,545.3 | 57,588.1 | 85,414.0 | 84,496.6 | 72,916.0 | 72,580.0 | 143,233.3 | 118,103.6 | 21,840.8 | 21,805.9 |
| **9.00** | 286,906.2 | 271,215.3 | 201,845.8 | 197,925.9 | 188,470.4 | 180,691.2 | 346,307.8 | 276,191.4 | 16,378.0 | 16,207.8 |
| **9.25** | 68,788.1 | 68,788.1 | 147,086.7 | 131,632.2 | 104,788.5 | 104,524.4 | 343,578.3 | 221,572.1 | 22,759.3 | 22,400.2 |
| **9.50** | 50,607.4 | 50,607.4 | 40,063.8 | 40,063.8 | 121,594.9 | 110,434.0 | 248,515.6 | 198,875.3 | 58,673.7 | 29,379.8 |
| **9.75** | 16,277.3 | 14,277.3 | 63,110.4 | 57,604.8 | 32,207.8 | 32,207.8 | 273,858.9 | 145,893.4 | 15,740.9 | 15,740.9 |
| **10.00** | 111,232.1 | 67,956.3 | 64,468.5 | 61,985.4 | 146,913.8 | 137,632.3 | 771,828.6 | 270,300.8 | 82,134.8 | 82,027.6 |
| **10.25** | 15,983.8 | 15,836.6 | 26,324.0 | 25,785.9 | 30,940.3 | 24,028.9 | 208,768.3 | 129,762.7 | 45,225.3 | 11,286.6 |
| **10.50** | 32,075.5 | 32,075.5 | 34,471.1 | 34,471.1 | 48,908.1 | 48,908.1 | 305,225.4 | 231,611.0 | 49,351.1 | 49,350.7 |
| **10.75** | 19,256.9 | 19,256.9 | 16,997.2 | 16,845.5 | 14,055.3 | 13,933.9 | 244,784.5 | 221,617.0 | 37,728.2 | 35,356.2 |
| **11.00** | 66,984.6 | 66,984.6 | 85,743.6 | 85,718.6 | 60,053.8 | 59,961.0 | 373,735.7 | 271,908.6 | 230,843.6 | 152,106.2 |
| **11.25** | 27,981.5 | 27,977.0 | 48,221.3 | 48,192.1 | 16,013.5 | 16,012.3 | 223,161.1 | 129,998.3 | 313,012.5 | 213,156.0 |
| **11.50** | 30,901.0 | 30,872.6 | 27,979.9 | 27,979.9 | 52,937.8 | 52,936.1 | 293,968.5 | 158,836.9 | 225,181.4 | 173,668.7 |
| **11.75** | 8,122.6 | 8,122.6 | 12,787.5 | 12,787.5 | 11,271.5 | 11,271.5 | 139,642.1 | 97,791.7 | 240,629.4 | 181,784.0 |
| **12.00** | 51,491.9 | 37,187.9 | 53,488.2 | 25,696.1 | 114,503.4 | 70,711.5 | 258,026.0 | 157,507.8 | 450,945.3 | 303,716.7 |
| **12.25** | 8,761.7 | 6,746.0 | 9,452.5 | 9,452.5 | 5,714.9 | 5,714.9 | 68,854.7 | 66,522.4 | 492,653.0 | 243,042.6 |
| **12.50** | 65,375.2 | 65,375.2 | 69,621.4 | 69,621.4 | 83,686.5 | 55,569.9 | 120,094.8 | 118,269.3 | 536,760.7 | 134,730.3 |
| **12.75** | 6,478.4 | 6,478.4 | 3,853.6 | 3,853.6 | 4,463.3 | 4,463.3 | 43,597.9 | 35,267.9 | 206,602.5 | 153,609.1 |
| **13.00** | 20,021.1 | 20,021.1 | 22,044.4 | 19,944.4 | 18,610.3 | 18,610.3 | 106,005.2 | 81,312.7 | 483,265.6 | 381,576.7 |
| **13.25** | 5,019.1 | 5,019.1 | 3,640.3 | 3,640.3 | 5,792.3 | 5,786.6 | 32,928.0 | 32,922.2 | 326,329.3 | 280,334.3 |
| **13.50** | 60,223.2 | 40,223.2 | 36,120.3 | 36,120.3 | 60,087.6 | 40,087.6 | 199,524.0 | 189,524.0 | 298,082.8 | 186,002.9 |
| **13.75** | 1,616.8 | 1,616.8 | 5,494.0 | 5,494.0 | 3,135.8 | 3,135.8 | 23,853.4 | 23,853.4 | 263,703.6 | 179,406.0 |
| **14.00** | 69,159.6 | 66,912.2 | 62,982.7 | 62,982.7 | 79,384.4 | 79,384.4 | 113,221.0 | 113,221.0 | 512,585.3 | 338,310.8 |
| **14.25** | 26,186.6 | 26,186.6 | 24,582.8 | 24,582.8 | 21,996.0 | 21,996.0 | 34,955.3 | 34,955.3 | 167,090.4 | 110,294.0 |
| **14.50** | 2,101.4 | 2,101.4 | 9,928.3 | 9,928.3 | 7,117.9 | 7,117.9 | 14,228.9 | 14,228.9 | 73,834.7 | 70,873.6 |
| **14.75** | 22,728.4 | 22,728.4 | 32,534.9 | 32,534.9 | 41,347.4 | 41,347.4 | 56,700.0 | 56,700.0 | 116,975.6 | 115,620.9 |
| **15.00** | 49,073.4 | 46,146.9 | 52,425.5 | 52,192.2 | 30,229.3 | 27,991.2 | 27,080.6 | 27,080.6 | 176,435.2 | 155,776.2 |
| **15.25** | 3,776.2 | 3,776.2 | 3,900.2 | 3,089.6 | 6,231.8 | 6,231.8 | 7,798.8 | 7,798.8 | 34,489.3 | 34,489.3 |
| **15.50** | 16,972.4 | 16,972.4 | 22,967.4 | 22,967.4 | 17,263.2 | 16,195.9 | 17,272.7 | 17,272.7 | 48,502.5 | 48,455.5 |
| **15.75** | 15,037.5 | 15,037.5 | 13,232.5 | 13,232.5 | 10,982.0 | 10,982.0 | 11,601.2 | 11,601.2 | 38,697.3 | 38,697.3 |
| **16.00** | 26,175.4 | 25,217.0 | 29,084.2 | 28,243.1 | 43,092.7 | 41,429.8 | 20,125.7 | 19,282.4 | 84,305.3 | 77,553.9 |
| **16.25** | 1,022.7 | 1,022.7 | 2,040.1 | 2,040.1 | 4,529.5 | 4,529.5 | 7,992.2 | 7,992.2 | 34,726.7 | 34,726.7 |
| **16.50** | 3,781.6 | 3,720.6 | 3,530.4 | 3,530.4 | 4,545.8 | 4,545.8 | 6,034.2 | 6,034.2 | 13,653.1 | 13,653.1 |
| **16.75** | 6,168.8 | 6,168.8 | 2,112.5 | 2,112.5 | 3,058.2 | 3,058.2 | 3,501.7 | 3,501.7 | 27,524.0 | 27,524.0 |
| **17.00** | 6,500.7 | 6,500.7 | 9,134.3 | 9,134.1 | 6,008.7 | 6,008.7 | 10,352.4 | 10,352.2 | 34,754.5 | 31,406.9 |
| **17.25** | 841.1 | 840.8 | 989.6 | 989.6 | 772.6 | 772.6 | 4,416.5 | 4,416.5 | 7,281.8 | 7,281.8 |
| **17.50** | 9,252.5 | 9,252.5 | 1,392.4 | 1,392.4 | 4,937.6 | 4,937.6 | 3,896.2 | 3,896.2 | 7,750.7 | 7,750.7 |
| **17.75** | 373.1 | 373.1 | 1,039.4 | 1,039.4 | 1,131.8 | 1,131.8 | 1,840.3 | 1,840.3 | 10,525.6 | 10,525.6 |
| **18.00** | 29,125.4 | 29,125.4 | 11,868.6 | 11,868.6 | 9,646.8 | 9,646.8 | 17,979.4 | 17,979.4 | 21,486.7 | 21,486.7 |
| **18.25** | 1,878.1 | 1,244.7 | 1,195.3 | 1,094.3 | 4,512.9 | 3,318.2 | 5,365.5 | 5,365.5 | 26,197.7 | 25,894.4 |
| **18.50** | 2,122.6 | 2,122.6 | 1,836.5 | 1,836.5 | 1,466.4 | 1,466.4 | 1,949.0 | 1,949.0 | 3,541.8 | 3,541.8 |
| **18.75** | 631.4 | 631.4 | 746.9 | 746.9 | 1,105.0 | 1,105.0 | 1,737.4 | 1,737.4 | 6,947.4 | 6,947.4 |
| **19.00** | 47,550.7 | 47,550.7 | 43,056.5 | 43,056.5 | 62,216.7 | 58,732.5 | 40,188.3 | 23,101.5 | 48,695.1 | 48,695.1 |
| **19.25** | 78.5 | 78.5 | 312.9 | 312.9 | 345.5 | 345.5 | 563.2 | 563.2 | 3,222.0 | 3,222.0 |
| **19.50** | 1,502.6 | 1,502.6 | 789.0 | 789.0 | 5,526.8 | 5,526.8 | 821.2 | 821.2 | 3,642.7 | 3,642.7 |
| **19.75** | 306.0 | 306.0 | 426.2 | 426.2 | 495.0 | 495.0 | 8,687.0 | 8,687.0 | 2,431.4 | 2,431.4 |
| **20.00 & over** | 83,187.8 | 83,187.8 | 86,860.8 | 86,860.8 | 98,419.5 | 98,419.5 | 93,944.1 | 93,944.1 | 131,413.6 | 131,413.6 |
|  |  |  |  |  |  |  |  |  |  |  |
| **TOTAL** | **5,636,886.0** | **4,139,672.6** | **5,956,291.0** | **4,423,426.8** | **6,737,488.9** | **4,843,371.5** | **7,193,597.6** | **5,170,563.0** | **7,350,990.1** | **5,380,422.6** |
| \* 1.00 stands for 0.25 to 1.00 Source: Statistics & Data Warehouse Department, SBP  : : :  : : :  \* 8.00 stands for 7.25 to 8.00 | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.26 Scheduled Banks' Weighted Average Rates** | | | | | | | | | |
| **of Return on Deposits** | | | | | | | | | |
| **PLS & Interest Bearing – All Banks** | | | | | | | | | |
| (Percent per annum) | | | | | | | | | |
| **TYPE OF DEPOSITS** | |  | **2016** | | **2017** | | **2018** | | **2019** |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  | |  |  |  |  |  |  |  |
| I. | Call Deposits | | 2.88 | 3.30 | 2.42 | 2.85 | 2.97 | 4.25 | 6.69 |
|  |  | | (2.36) | (2.29) | (3.19) | (2.47) | (2.90) | (2.43) | (2.09) |
|  |  | |  |  |  |  |  |  |  |
| II. | Saving Deposits | | 3.73 | 3.57 | 3.54 | 3.58 | 4.14 | 7.00 | 8.67 |
|  |  | | (64.38) | (63.58) | (64.78) | (64.46) | (66.49) | (65.58) | (66.41) |
| III. | Term or Fixed Deposits | |  |  |  |  |  |  |  |
|  | (a) Less than 3 months | | 4.80 | 4.36 | 4.36 | 4.18 | 5.15 | 7.14 | 9.53 |
|  |  | | (5.69) | (5.75) | (4.59) | (5.68) | (5.38) | (7.05) | (7.62) |
|  | (b) 3 months and over | |  |  |  |  |  |  |  |
|  | but less than 6 months | | 4.52 | 4.26 | 4.29 | 4.31 | 4.77 | 6.75 | 8.89 |
|  |  | | (6.14) | (6.46) | (6.09) | (6.42) | (5.92) | (7.72) | (6.21) |
|  | (c) 6 months and over | |  |  |  |  |  |  |  |
|  | but less than 1 year | | 4.70 | 4.32 | 4.26 | 4.10 | 4.63 | 6.19 | 8.61 |
|  |  | | (5.62) | (5.88) | (5.80) | (5.19) | (4.89) | (4.56) | (4.95) |
|  | (d) 1 year and over but | |  |  |  |  |  |  |  |
|  | less than 2 years | | 4.89 | 4.70 | 4.62 | 4.79 | 5.13 | 7.30 | 9.19 |
|  |  | | (11.25) | (11.91) | (11.98) | (12.45) | (11.25) | (9.45) | (9.72) |
|  | (e) 2 years and over but | |  |  |  |  |  |  |  |
|  | less than 3 years | | 5.62 | 5.29 | 5.14 | 5.16 | 5.04 | 7.21 | 9.36 |
|  |  | | (0.63) | (0.50) | (0.40) | (0.37) | (0.36) | (0.31) | (0.37) |
|  | (f) 3 years and over but | |  |  |  |  |  |  |  |
|  | less than 4 years | | 5.48 | 5.46 | 5.67 | 5.77 | 5.59 | 7.45 | 9.39 |
|  |  | | (1.22) | (1.14) | (0.90) | (0.70) | (0.72) | (0.64) | (0.76) |
|  | (g) 4 years and over but | |  |  |  |  |  |  |  |
|  | less than 5 years | | 5.84 | 5.68 | 5.28 | 6.61 | 5.37 | 7.32 | 10.81 |
|  |  | | (0.07) | (0.05) | (0.06) | (0.13) | (0.12) | (0.10) | (0.09) |
|  |  | |  |  |  |  |  |  |  |
|  | (h) 5 years and over | | 6.42 | 5.83 | 6.22 | 7.46 | 6.96 | 8.56 | 9.95 |
|  |  | | (2.62) | (2.44) | (2.21) | (2.11) | (1.97) | (2.16) | (1.78) |
| IV. | Overall | |  |  |  |  |  |  |  |
|  | (i) Excluding current | |  |  |  |  |  |  |  |
|  | and other deposits | | 4.11 | 3.92 | 3.84 | 3.93 | 4.41 | 6.95 | 8.79 |
|  |  | |  |  |  |  |  |  |  |
|  | (ii) Including current | |  |  |  |  |  |  |  |
|  | and other deposits | | 2.75 | 2.62 | 2.53 | 2.64 | 2.92 | 4.60 | 5.72 |
|  |  | |  |  |  |  |  |  |  |
| 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** | | | | | | | | | | |
|  | | | | | | | | | | |
| (Percent per annum) | | | | | | | | | | |
| **TYPE OF DEPOSITS** | |  | **2016** | | **2017** | | | **2018** | | **2019** |
| **Jun** | **Dec** | | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  | |  |  | |  |  |  |  |  |
|  |  | |  |  | |  |  |  |  |  |
| I. | Call Deposits | | 3.02 | 3.42 | | 2.54 | 2.95 | 3.03 | 4.25 | 6.69 |
|  |  | | (2.43) | (2.38) | | (3.26) | (2.60) | (3.05) | (2.65) | (2.27) |
|  |  | |  |  | |  |  |  |  |  |
| II. | Saving Deposits | | 3.98 | 3.80 | | 3.75 | 3.83 | 4.32 | 7.37 | 9.27 |
|  |  | | (64.56) | (63.74) | | (64.99) | (64.96) | (66.62) | (66.02) | (66.95) |
|  |  | |  |  | |  |  |  |  |  |
| III. | Term or Fixed Deposits | |  |  | |  |  |  |  |  |
|  | (a) Less than 3 months | | 4.99 | 4.66 | | 4.54 | 4.55 | 5.21 | 7.59 | 10.41 |
|  |  | | (5.87) | (5.68) | | (4.69) | (5.51) | (5.62) | (7.13) | (7.59) |
|  |  | |  |  | |  |  |  |  |  |
|  | (b) 3 months and over  but less than 6 months | | 5.02 | 4.67 | | 4.67 | 4.76 | 5.12 | 7.38 | 10.28 |
|  | (5.81) | (6.16) | | (5.76) | (6.06) | (5.41) | (7.08) | (5.60) |
|  |  | |  |  | |  |  |  |  |  |
|  | (c) 6 months and over  but less than 1 year | | 5.15 | 4.67 | | 4.66 | 4.70 | 5.04 | 6.71 | 9.67 |
|  | (5.41) | (5.71) | | (5.44) | (4.73) | (4.61) | (4.28) | (4.52) |
|  |  | |  |  | |  |  |  |  |  |
|  | (d) 1 year and over but  less than 2 years | | 5.17 | 4.90 | | 4.81 | 5.04 | 5.30 | 7.68 | 9.63 |
|  | (11.31) | (12.14) | | (12.13) | (12.68) | (11.49) | (9.47) | (10.05) |
|  |  | |  |  | |  |  |  |  |  |
|  | (e) 2 years and over but  less than 3 years | | 5.67 | 5.35 | | 5.25 | 5.44 | 5.38 | 7.64 | 9.85 |
|  | (0.67) | (0.53) | | (0.41) | (0.37) | (0.34) | (0.31) | (0.38) |
|  |  | |  |  | |  |  |  |  |  |
|  | (f) 3 years and over but  less than 4 years | | 5.86 | 5.68 | | 5.77 | 5.79 | 5.61 | 7.47 | 9.51 |
|  | (1.22) | (1.17) | | (0.94) | (0.76) | (0.77) | (0.69) | (0.78) |
|  |  | |  |  | |  |  |  |  |  |
|  | (g) 4 years and over but  less than 5 years | | 5.88 | 5.68 | | 5.29 | 6.61 | 5.37 | 7.32 | 10.81 |
|  | (0.08) | (0.05) | | (0.07) | (0.14) | (0.13) | (0.11) | (0.09) |
|  |  | |  |  | |  |  |  |  |  |
|  | (h) 5 years and over | | 6.77 | 6.14 | | 6.35 | 7.74 | 7.25 | 8.70 | 10.07 |
|  | (2.63) | (2.44) | | (2.31) | (2.18) | (1.96) | (2.26) | (1.76) |
| IV. | Overall | |  |  | |  |  |  |  |  |
|  | (i) Excluding current  and other deposits | | 4.39 | 4.16 | | 4.07 | 4.21 | 4.59 | 7.33 | 9.43 |
|  |  |  | |  |  |  |  |  |
|  |  | |  |  | |  |  |  |  |  |
|  | (ii) Including current  and other deposits | | 3.01 | 2.86 | | 2.74 | 2.89 | 3.11 | 4.82 | 6.28 |
|  |  |  | |  |  |  |  |  |
|  |  | |  |  | |  |  |  |  |  |
| 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** | | | | | | | | | |
| (Percent per annum) | | | | | | | | | |
| **TYPE OF DEPOSITS** | |  | **2016** | | **2017** | | **2018** | | **2019** |
| **Jun** | **Dec** | **Jun** | **Dec** | **Jun** | **Dec** | **Jun** |
|  |  | |  |  |  |  |  |  |  |
| I. | Call Deposits | | 0.07 | 0.10 | 0.05 | 0.08 | 0.88 | 1.32 | 6.33 |
|  |  | | (1.48) | (1.09) | (2.30) | (1.01) | (1.01) | (0.08) | (0.29) |
|  |  | |  |  |  |  |  |  |  |
| II. | Saving Deposits | | 0.52 | 0.49 | 0.57 | 0.41 | 1.79 | 2.79 | 2.13 |
|  |  | | (62.25) | (61.44) | (62.00) | (58.74) | (64.81) | (60.85) | (60.96) |
|  |  | |  |  |  |  |  |  |  |
| III. | Term or Fixed Deposits | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (a) Less than 3 months | | 0.91 | 1.01 | 0.73 | 1.10 | 3.47 | 1.71 | 1.09 |
|  |  | | (3.57) | (6.68) | (3.22) | (7.59) | (2.25) | (6.26) | (7.92) |
|  |  | |  |  |  |  |  |  |  |
|  | (b) 3 months and over | | 1.04 | 1.06 | 1.51 | 1.28 | 2.82 | 3.51 | 2.58 |
|  | but less than 6 months | | (10.16) | (10.33) | (10.54) | (10.50) | (12.59) | (14.61) | (12.33) |
|  |  | |  |  |  |  |  |  |  |
|  | (c) 6 months and over | | 1.10 | 1.07 | 1.53 | 1.01 | 1.75 | 3.05 | 3.46 |
|  | but less than 1 year | | (8.19) | (8.12) | (10.60) | (10.55) | (8.43) | (7.57) | (9.25) |
|  |  | |  |  |  |  |  |  |  |
|  | (d) 1 year and over but | | 1.20 | 1.10 | 1.48 | 1.14 | 2.05 | 3.08 | 2.43 |
|  | less than 2 years | | (10.56) | (8.91) | (9.97) | (9.85) | (8.11) | (9.17) | (6.47) |
|  |  | |  |  |  |  |  |  |  |
|  | (e) 2 years and over but | | 0.96 | 1.26 | 1.65 | 1.93 | 2.39 | 2.42 | 3.10 |
|  | less than 3 years | | (0.10) | (0.11) | (0.18) | (0.37) | (0.58) | (0.30) | (0.30) |
|  |  | |  |  |  |  |  |  |  |
|  | (f) 3 years and over but | | 0.94 | 1.28 | 1.71 | 2.00 | 2.32 | 5.20 | 7.41 |
|  | less than 4 years | | (1.24) | (0.83) | (0.32) | (0.05) | (0.06) | (0.08) | (0.50) |
|  |  | |  |  |  |  |  |  |  |
|  | (g) 4 years and over but | | 1.79 | 1.48 | 1.75 | 2.17 | 2.25 | - | 3.15 |
|  | less than 5 years | | (0.01) | (..) | (..) | (..) | (..) | - | (..) |
|  |  | |  |  |  |  |  |  |  |
|  |  | | 1.79 | 1.81 | 1.77 | 2.21 | 3.55 | 5.41 | 8.88 |
|  | (h) 5 years and over | | (2.43) | (2.49) | (0.88) | (1.34) | (2.16) | (1.07) | (1.98) |
|  |  | |  |  |  |  |  |  |  |
| IV. | Overall | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (i) Excluding current | | 0.74 | 0.72 | 0.87 | 0.72 | 2.00 | 2.90 | 2.42 |
|  | and other deposits | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
|  | (ii) Including current | | 0.37 | 0.35 | 0.44 | 0.39 | 0.99 | 2.01 | 1.60 |
|  | and other deposits | |  |  |  |  |  |  |  |
|  |  | |  |  |  |  |  |  |  |
| 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 Security and Nature Wise Weighted Average Lending Rates** | | | | | | | | | |
| **(All Scheduled Banks)** | | | | | | | | | |
|  | | | | | | | | | |
| (Percent per annum) | | | | | | | | | |
|  |  |  | **Stock** |  |  |  |  |  |  |
| **AS AT THE** | | **Precious** | **Exchange** |  |  | **Real** | **Financial** |  | **TOTAL** |
| **END OF** | | **Metals** | **Securities** | **Merchandise** | **Machinery** | **Estate** | **Obligations** | **Others** | **ADVANCES** |
|  |  |  |  |  |  |  |  |  |  |
| **I.** | **INTEREST BEARING & ISLAMIC MODES OF FINANCING - ALL BANKS** | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |
| **2016** | **Jun** | 11.33 | 6.82 | 7.51 | 8.04 | 9.48 | 10.16 | 9.02 | **8.40** |
|  | **Dec** | 11.21 | 7.90 | 6.52 | 7.14 | 8.11 | 4.84 | 8.55 | **7.59** |
|  |  |  |  |  |  |  |  |  |  |
| **2017** | **Jun** | 8.85 | 7.39 | 6.94 | 5.96 | 8.78 | 6.60 | 8.55 | **7.49** |
|  | **Dec** | 7.89 | 7.20 | 6.95 | 7.25 | 8.64 | 7.15 | 8.43 | **7.76** |
|  |  |  |  |  |  |  |  |  |  |
| **2018** | **Jun** | 11.06 | 7.77 | 7.22 | 7.90 | 8.82 | 6.87 | 8.63 | **8.10** |
|  | **Dec** | 10.59 | 9.82 | 8.77 | 9.59 | 10.25 | 8.65 | 10.58 | **9.79** |
|  |  |  |  |  |  |  |  |  |  |
| **2019** | **Jun** | 10.97 | 11.59 | 10.46 | 11.23 | 11.46 | 11.31 | 12.72 | **11.62** |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **II.** | **INTEREST BEARING - ALL BANKS** | | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **2016** | **Jun** | 11.60 | 8.3 | 8.76 | 8.59 | 8.8 | 9.58 | 10.03 | **9.25** |
|  | **Dec** | 11.35 | 9.18 | 7.94 | 8.44 | 8.49 | 4.76 | 10.92 | **9.28** |
|  |  |  |  |  |  |  |  |  |  |
| **2017** | **Jun** | 14.51 | 7.31 | 7.11 | 8.38 | 8.67 | 4.52 | 11.03 | **8.88** |
|  | **Dec** | 14.13 | 7.40 | 7.16 | 8.33 | 8.31 | 8.89 | 10.35 | **8.67** |
|  |  |  |  |  |  |  |  |  |  |
| **2018** | **Jun** | 11.95 | 8.18 | 7.81 | 9.42 | 9.34 | 4.88 | 11.86 | **9.71** |
|  | **Dec** | 11.96 | 9.98 | 10.76 | 10.19 | 10.37 | 8.67 | 13.08 | **11.47** |
|  |  |  |  |  |  |  |  |  |  |
| **2019** | **Jun** | 11.51 | 12.70 | 11.00 | 12.16 | 11.47 | 8.79 | 13.82 | **12.50** |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **III.** | **ISLAMIC MODES OF FINANCING-ALL BANKS** | | | | | |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **2016** | **Jun** | 11.28 | 6.73 | 7.44 | 8.01 | 9.56 | 10.17 | 8.94 | **8.34** |
|  | **Dec** | 11.18 | 7.75 | 6.47 | 7.10 | 8.07 | 4.84 | 8.42 | **7.51** |
|  |  |  |  |  |  |  |  |  |  |
| **2017** | **Jun** | 8.25 | 7.40 | 6.93 | 5.88 | 8.79 | 6.74 | 8.43 | **7.41** |
|  | **Dec** | 7.87 | 7.17 | 6.94 | 7.21 | 8.69 | 6.99 | 8.32 | **7.71** |
|  |  |  |  |  |  |  |  |  |  |
| **2018** | **Jun** | 10.98 | 7.74 | 7.19 | 7.85 | 8.75 | 7.17 | 8.46 | **8.00** |
|  | **Dec** | 9.48 | 9.81 | 8.70 | 9.53 | 10.24 | 8.65 | 10.39 | **9.67** |
|  |  |  |  |  |  |  |  |  |  |
| **2019** | **Jun** | 10.88 | 11.36 | 10.44 | 11.19 | 11.45 | 11.67 | 12.65 | **11.56** |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| 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) | | | | | | | | | | | |
|  | Export Finance Scheme | | | Export Finance Facility for Locally Manufactured Machinery | | | | Long Term Financing Facility(LTFF) | | | Punjab  Provincial  Co-operative  Bank Ltd. |
| EFFECTIVE | State Bank of Pakistan | | Scheduled Banks | For Plant & Machinery | | |
| FROM | 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 |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 01/10/2017 | 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 | 6.3519 |
| 01/06/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 6.3519 |
| 01/07/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 6.8545 |
| 01/08/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 7.8526 |
| 01/09/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 7.8526 |
| 01/10/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 7.8526 |
| 01/11/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 8.8492 |
| 01/12/2018 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 8.8492 |
| 01/01/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 10.3499 |
| 01/02/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 10.3499 |
| 01/03/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 10.5999 |
| 01/04/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 10.5999 |
| 01/05/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 11.0899 |
| 01/06/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 12.8010 |
| 01/07/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 12.8010 |
| 01/08/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.9500 |
| 01/09/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.9399 |
| 01/10/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.8390 |
| 01/11/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.2999 |
| 01/12/2019 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.2899 |
| 01/01/2020 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.2899 |
| 01/02/2020 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.2890 |
|  |  |  |  |  |  |  |  |  |  |  |  |
| 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. | | | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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 |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| **Oct-2019** |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Public | 13.47 | 13.47 | 13.63 | 13.63 | 12.35 | 12.35 | 12.99 | 13.00 | 8.74 | | 9.09 | 9.67 | 9.67 | 6.92 | 7.42 | 10.49 | 10.49 |
| Private | 13.68 | 13.93 | 13.96 | 14.25 | 12.91 | 12.92 | 13.50 | 13.52 | 7.55 | | 7.40 | 10.74 | 10.66 | 6.60 | 6.55 | 10.26 | 10.23 |
| Foreign | 13.50 | 14.07 | 13.51 | 14.07 | 13.66 | 13.67 | 14.11 | 14.12 | 10.25 | | 10.64 | 11.59 | 12.03 | 7.72 | 8.03 | 11.52 | 12.04 |
| Specialized | 14.53 | 14.53 | 14.53 | 14.53 | 13.75 | 13.75 | 14.24 | 14.24 | 6.39 | | 6.39 | 11.78 | 11.78 | 9.48 | 9.48 | 11.22 | 11.22 |
| **All Banks** | **13.67** | **13.92** | **13.94** | **14.24** | **12.82** | **12.83** | **13.42** | **13.44** | **7.87** | | **7.78** | **10.74** | **10.72** | **6.69** | **6.75** | **10.33** | **10.32** |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| **Nov-2019** |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Public | 14.15 | 14.15 | 14.19 | 14.20 | 12.25 | 12.26 | 12.95 | 12.96 | 7.49 | | 7.84 | 9.93 | 9.93 | 6.76 | 7.27 | 10.40 | 10.39 |
| Private | 13.87 | 14.06 | 14.05 | 14.29 | 12.84 | 12.83 | 13.47 | 13.49 | 7.54 | | 7.36 | 10.58 | 10.48 | 6.71 | 6.66 | 10.34 | 10.32 |
| Foreign | 13.35 | 13.77 | 13.35 | 13.78 | 13.57 | 13.58 | 14.00 | 14.02 | 9.81 | | 10.08 | 11.53 | 11.91 | 7.03 | 7.15 | 11.45 | 11.66 |
| Specialized | 14.50 | 14.50 | 14.50 | 14.50 | 13.76 | 13.76 | 14.25 | 14.25 | 8.36 | | 8.36 | 11.67 | 11.67 | 9.59 | 9.59 | 11.24 | 11.24 |
| **All Banks** | **13.84** | **14.06** | **14.01** | **14.27** | **12.75** | **12.74** | **13.39** | **13.40** | **7.61** | | **7.51** | **10.54** | **10.47** | **6.73** | **6.79** | **10.37** | **10.35** |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| **Dec-2019** |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Public | 14.36 | 14.36 | 14.43 | 14.43 | 12.08 | 12.08 | 12.98 | 12.99 | 6.12 | | 8.41 | 10.76 | 10.76 | 6.46 | 7.33 | 10.40 | 10.40 |
| Private | 13.83 | 13.99 | 14.07 | 14.27 | 12.85 | 12.86 | 13.46 | 13.47 | 7.66 | | 7.55 | 10.96 | 10.97 | 6.70 | 6.66 | 10.45 | 10.43 |
| Foreign | 13.34 | 13.91 | 13.34 | 13.92 | 13.62 | 13.62 | 14.03 | 14.03 | 6.99 | | 7.22 | 9.38 | 9.93 | 6.13 | 6.29 | 10.11 | 10.50 |
| Specialized | 17.29 | 17.29 | 17.30 | 17.30 | 13.99 | 13.99 | 14.48 | 14.48 | 5.88 | | 5.88 | 11.49 | 11.49 | 9.27 | 9.27 | 11.33 | 11.33 |
| **All Banks** | **13.84** | **14.01** | **14.07** | **14.28** | **12.72** | **12.73** | **13.39** | **13.40** | **7.48** | | **7.60** | **10.88** | **10.91** | **6.65** | **6.79** | **10.44** | **10.43** |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| **Jan-2020** |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Public | 14.18 | 14.19 | 14.32 | 14.32 | 12.02 | 12.02 | 12.95 | 12.96 | 10.50 | | 10.67 | 11.14 | 11.14 | 7.71 | 8.10 | 10.70 | 10.68 |
| Private | 13.75 | 13.92 | 13.94 | 14.13 | 12.77 | 12.78 | 13.35 | 13.37 | 7.57 | | 7.30 | 11.16 | 11.05 | 6.78 | 6.74 | 10.43 | 10.41 |
| Foreign | 13.50 | 13.90 | 13.50 | 13.90 | 13.56 | 13.57 | 13.95 | 13.97 | 8.32 | | 8.70 | 11.42 | 12.21 | 5.94 | 6.04 | 10.19 | 10.49 |
| Specialized | 17.00 | 17.00 | 17.00 | 17.00 | 14.11 | 14.11 | 14.63 | 14.63 | 7.64 | | 7.64 | 11.32 | 11.32 | 9.51 | 9.51 | 11.33 | 11.33 |
| **All Banks** | **13.76** | **13.94** | **13.94** | **14.14** | **12.65** | **12.66** | **13.30** | **13.32** | **7.83** | | **7.63** | **11.17** | **11.11** | **6.95** | **6.99** | **10.49** | **10.47** |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| **Feb-2020 P** |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Public | 13.31 | 13.31 | 13.44 | 13.44 | 11.98 | 11.99 | 12.94 | 12.95 | 7.83 | | 7.98 | 11.15 | 11.15 | 7.86 | 8.21 | 11.11 | 11.10 |
| Private | 13.08 | 13.23 | 13.27 | 13.45 | 12.50 | 12.53 | 13.23 | 13.28 | 6.39 | | 6.13 | 10.66 | 10.53 | 6.79 | 6.74 | 10.46 | 10.43 |
| Foreign | 13.41 | 13.82 | 13.41 | 13.82 | 13.53 | 13.55 | 13.92 | 13.96 | 8.92 | | 9.15 | 11.65 | 11.97 | 6.62 | 6.78 | 11.33 | 11.85 |
| Specialized | 15.92 | 15.92 | 15.92 | 15.92 | 10.37 | 10.37 | 14.91 | 14.91 | 7.79 | | 7.79 | 11.38 | 11.38 | 9.43 | 9.43 | 11.34 | 11.34 |
| **All Banks** | **13.10** | **13.24** | **13.29** | **13.46** | **12.37** | **12.39** | **13.21** | **13.24** | **6.67** | | **6.49** | **10.77** | **10.69** | **7.00** | **7.03** | **10.61** | **10.60** |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  | |  |  |  |  |  |  |  |
| Notes: | | | | | | | | | | Source: Statistics & Data Warehouse Department, SBP | | | | | | | |
| 1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month. | | | | | | | | | | | | | | | | | |
| 2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month. | | | | | | | | | | | | | | | | | |
| 3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month. | | | | | | | | | | | | | | | | | |
| 4. Outstanding Deposits: The deposits held within the banks at the end of the month. | | | | | | | | | | | | | | | | | |
| 5. Loans & advances and deposits include interbank placements as well. | | | | | | | | | | | | | | | | | |



|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **3.32 Average Rates of Return on Advances of Specialized** | | | | | | |
| **Agricultural Finance Institutions and Agriculture Lending of Commercial Banks** | | | | | | |
|  | | | | | | |
| (Percent per annum) | | | | | | |
| **Period** | **Zarai Taraqiati Bank Ltd.** | | **Punjab Provincial Cooperative Bank** | | **Commercial Banks1** | |
| **Production Loans** | **Development Loans** | **Production Loans** | **Development Loans** | **Production Loans** | **Development Loans** |
| **2009-10** | 9.00 2 | 9.00 2 | 15.00 | 16.00 | 17.00 3 | 17.00 3 |
|  |  |  |  |  |  |  |
| **2010-11** | 9.00 2 | 9.00 2 | 15.00 | 16.00 | 17.00 3 | 17.00 3 |
|  |  |  |  |  |  |  |
| **2011-12** | 12.00 4 | 13.80 4 | 17.00 | 18.00 | 17.00 3 | 16.00 3 |
|  |  |  |  |  |  |  |
| **2012-13** | 12.00 4 | 13.80 4 | 19.00 | 18.00 | 16.00 3 | 16.00 3 |
|  |  |  |  |  |  |  |
| **2013-14** | 12.00 4 | 13.80 4 | 19.00 | 18.00 | 16.00 3 | 16.50 3 |
|  |  |  |  |  |  |  |
| **2014-15** | 12.90 4 | 12.90 4 | 17.75 | 17.75 | 15.01 3 | 15.01 3 |
|  |  |  |  |  |  |  |
| **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 |
|  |  |  |  |  |  |  |
| **2017-18** | 14.21 | 14.21 | 14.40 | 15.8 | 11.52 | 11.52 |
|  |  |  |  |  |  |  |
| **2018-19** | 14.21 | 14.21 | 14.4 | 15.8 | 15.3 | 15.3 |
|  |  |  |  |  |  |  |
|  | | | 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** | | **2016** | **2017** | **2018** | | | | **2019** | | | **2020** |
| **1st Oct** | **1st Feb** | **1st May** | **1st Jul** | **1st Sep** | **1st Nov** | **1st Jan** | **1st Jul** | **1st Nov** | **1st Jan** |
|  | |  |  |  |  |  |  |  |  |  |  |
| **1. Saving Accounts** | |  |  |  |  |  |  |  |  |  |  |
| (i) With cheque facilities | | 3.90 | 3.95 | 4.50 | 5.00 | 6.00 | 7.00 | 8.50 | 10.25 | 8.20 | 8.60 |
| (ii) Without cheque facilities | | 3.90 | 3.95 | 4.50 | 5.00 | 6.00 | 7.00 | 8.50 | 10.25 | 8.20 | 8.60 |
| **2. Khas Deposit Accounts or Certificates1** | |  |  |  |  |  |  |  |  |  |  |
| 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 |
| **3. Mahana Amdani Accounts 2** | |  |  |  |  |  |  |  |  |  |  |
| (i) 1st year | | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 |
| (ii) 2nd year | | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 |
| (iii) 3rd year | | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 |
| (iv) 4th year | | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 |
| (v) 5th year | | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 |
| (vi) 6th year | | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 |
| (vii) 7th 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 |
| **4. Defence Saving Certificates3** | |  |  |  |  |  |  |  |  |  |  |
| (i) Ist year | | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | 6.00 | 8.00 | 9.00 | 6.00 | 6.00 |
| (ii) 10 years(Compound rate) | | 7.44 | 7.54 | 8.10 | 8.30 | 9.05 | 10.03 | 12.47 | 13.01 | 10.68 | 10.40 |
| **5. National Deposit Certificates / Accounts4** | |  |  |  |  |  |  |  |  |  |  |
| (i) 1 year (Rollover) | | 13.00 | 13.0 | 13.0 | 13.0 | 13.0 | 13.0 | 13.0 | 13.0 | 13.0 | 13.0 |
| **6 (a) Special Saving Certificates (Reg) 5** | |  |  |  |  |  |  |  |  |  |  |
| **or Special Saving Accounts** | |  |  |  |  |  |  |  |  |  |  |
| (i) First 5 periods of complete 6 months | | 5.80 | 6.00 | 6.60 | 6.80 | 7.60 | 8.60 | 11.40 | 12.70 | 11.00 | 11.00 |
| (ii) Last period of complete 6 months | | 6.20 | 6.20 | 7.80 | 8.60 | 9.20 | 10.00 | 12.40 | 13.90 | 11.80 | 11.80 |
| **(b) Special Saving Certificates (Bearer)5** | |  |  |  |  |  |  |  |  |  |  |
| (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 |
| **7. Regular Income Certificates6** | | 6.36 | 6.54 | 7.63 | 8.04 | 8.78 | 9.72 | 12.00 | 12.96 | 10.92 | 10.56 |
| **8. Pensioner’s Benefit Accounts7** | | 9.36 | 9.36 | 10.08 | 10.20 | 10.92 | 11.88 | 14.28 | 14.76 | 12.48 | 12.24 |
| **9. Behbood Saving Certificate8** | | 9.36 | 9.36 | 10.08 | 10.20 | 10.92 | 11.88 | 14.28 | 14.76 | 12.48 | 12.24 |
| **10. Short Term Saving Certificate9** | |  |  |  |  |  |  |  |  |  |  |
| (i) 3 Months | | 5.56 | 5.60 | 5.92 | 6.40 | 7.36 | 8.28 | 9.80 | 12.08 | 12.08 | 12.76 |
| (ii) 6 Months | | 5.60 | 5.62 | 6.04 | 6.46 | 7.42 | 8.38 | 9.88 | 12.18 | 12.18 | 12.60 |
| (iii) 1 year | | 5.62 | 5.64 | 6.25 | 6.56 | 7.52 | 8.48 | 9.98 | 12.28 | 12.28 | 12.37 |
| **11. Shuhada Family Welfare account10** | | … | … | 10.08\* | 10.20 | 10.92 | 11.88 | 14.28 | 14.76 | 12.48 | 12.24 |
| Notes: Source: Central Directorate of National Savings | | | | | | | | | | | |
| 1. | 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. | | | | | | | | | | |
| 2. | Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today. | | | | | | | | | | |
| 3. | Defence Saving Certificates introduced w.e.f. 08-11-1966. | | | | | | | | | | |
| 4. | 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. refered above. | | | | | | | | | | |
| 5. | 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. | | | | | | | | | | |
| 6. | Regular Income certificates introduced w.e.f 02-02-1993. | | | | | | | | | | |
| 7. | Pensioner’s Benefit Accounts introduced w.e.f 20-01-2003. | | | | | | | | | | |
| 8. | The scheme has been introduced w.e.f 30-07-2003 especially 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. | | | | | | | | | | |
| 9. | Short Term Certificates (STSC) introduced w.e.f 1st July 2012 | | | | | | | | | | |
| 10. | Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018. | | | | | | | | | | |
|  | \*rate is effected from 23rd May 2018 | | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **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 |
|  |  |  |  |  |  |  |  |
| **2015** |  |  |  |  |  |  |  |
| **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 |
| **2016** |  |  |  |  |  |  |  |
| **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 |
| **2017** |  |  |  |  |  |  |  |
| **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 |
| **2018** |  |  |  |  |  |  |  |
| **Q1** | 403,100 | 38,507,887 | 17,051 | 192,890 | 776,491 | 4,234 | 2,398,849 |
| **Q2** | 405,571 | 39,246,468 | 15,345 | 215,896 | 914,089 | 4,252 | 2,051,068 |
| **Q3** | 413,177 | 43,102,952 | 16,580 | 225,753 | 972,714 | 4,309 | 2,508,365 |
| **Q4** | 425,199 | 47,164,779 | 23,678 | 266,980 | 1,005,518 | 3,766 | 2,966,439 |
| **2019** |  |  |  |  |  |  |  |
| **Q1** | 408,980 | 51,809,393 | 30,263 | 296,010 | 1,012,248 | 3,420 | 3,288,996 |
| **Q2** | 421,053 | 35,730,704 | 25,664 | 327,524 | 1,138,388 | 3,476 | 3,639,153 |
| **Q3** | 425,945 | 39,693,557 | 26,591 | 322,174 | 1,157,029 | 3,591 | 3,579,706 |
| **Q4** | 437,182 | 46,103,017 | 28,770 | 363,546 | 1,197,115 | 3,293 | 4,039,399 |
|  |  |  |  |  |  |  |  |
| 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. | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.35 Telegraphic Transfers Issued and En-cashed** | | | | | | | | | | | |
| **by State Bank of Pakistan** | | | | | | | | | | | |
| ( Million Rupees ) | | | | | | | | | | | |
| **PERIOD** | |  | **2017** | **2018** | **2019** | **2019** | | | | **2020** | |
|  |  | | **Jan** | **Feb** | **Nov** | **Dec** | **Jan** | **Feb P** |
| **Karachi** | Issued | | 969,135 | 1,211,346 | 1,328,205 | 75,369 | 85,301 | 72,390 | 111,813 | 64,588 | 103,638 |
| En-cashed | | 1,386,047 | 1,806,973 | 2,271,515 | 141,030 | 81,249 | 162,892 | 232,421 | 184,698 | 193,490 |
| **Lahore** | Issued | | 944,818 | 1,242,359 | 1,655,367 | 137,085 | 84,503 | 128,067 | 113,043 | 176,571 | 106,049 |
| En-cashed | | 361,160 | 520,000 | 671,300 | 53,000 | 51,000 | 61,000 | 46,000 | 84,000 | 63,000 |
| **Peshawar** | Issued | | 134,244 | 180,642 | 207,155 | 4,408 | 7,355 | 17,900 | 25,801 | 17,795 | … |
| En-cashed | | 144,127 | 223,985 | 243,692 | 20,670 | 12,297 | 18,370 | 17,315 | 15,957 | … |
| **Quetta** | Issued | | 22,223 | 24,811 | 41,827 | 820 | 474 | 4,610 | 6,977 | 4,591 | 10,340 |
| En-cashed | | 80,621 | 92,298 | 102,740 | 7,455 | 7,095 | 10,771 | 6,009 | 5,320 | 4,500 |
| **Faisalabad** | Issued | | 111,396 | 141,062 | 138,959 | 3,335 | 5,805 | 7,015 | 8,498 | 4,700 | 15,162 |
| En-cashed | | 120,046 | 141,477 | 144,717 | 4,763 | 12,161 | 8,492 | 10,828 | 8,057 | 36,613 |
| **Rawalpindi** | Issued | | 172,348 | 197,224 | 329,380 | 25,164 | 14,319 | 42,565 | 22,544 | 13,100 | 12,460 |
| En-cashed | | 169,540 | 279,744 | 273,453 | 15,408 | 25,551 | 15,320 | 19,904 | 10,417 | 18,429 |
| **Hyderabad** | Issued | | 12,505 | 9,859 | 17,691 | 1,650 | 120 | 1,740 | 305 | 2,285 | 2,120 |
| En-cashed | | 45,635 | 54,986 | 47,037 | 1,535 | 797 | 1,000 | 10,880 | 1,669 | 1,000 |
| **Islamabad** | Issued | | 305,603 | 367,102 | 476,134 | 19,530 | 13,340 | 12,435 | 90,925 | 47,438 | 90,796 |
| En-cashed | | 335,175 | 326,279 | 475,218 | 29,145 | 25,915 | 38,250 | 44,505 | 14,873 | 24,770 |
| **Multan** | Issued | | 9,415 | 40,818 | 29,231 | 1,210 | 1,959 | 722 | 1,166 | 176,200 | 2,497 |
| En-cashed | | 73,623 | 93,808 | 106,767 | 4,700 | 3,716 | 7,600 | 14,752 | 8,937 | 7,740 |
| **Sialkot** | Issued | | 15,545 | 18,004 | 12,531 | 125 | 1,295 | 600 | 800 | 53 | 11,500 |
| En-cashed | | 114,313 | 131,855 | 164,194 | 11,078 | 14,643 | 15,825 | 15,776 | 15,624 | 16,439 |
| **Sukkur** | Issued | | 18,496 | 23,060 | 13,250 | - | - | 8 | 5 | 3,500 | 1,300 |
| En-cashed | | 73,691 | 88,728 | 66,739 | 6,614 | 4,433 | 4,731 | 17 | 7,092 | 1,273 |
| **D.I. Khan** | Issued | | 7,800 | 102,919 | 13,654 | 2,000 | 1,200 | 1,000 | 1,650 | 800 | 700 |
| En-cashed | | 11,547 | 95,503 | 20,867 | 2,383 | 3,315 | 68 | 1,340 | 529 | 2,490 |
| **Bahawalpur** | Issued | | 1,512 | 1,507 | 560 | - | - | - | - | 1,200 | - |
| En-cashed | | 40,671 | 37,872 | 51,990 | 4,250 | 3,805 | 2,850 | 5,952 | 2,743 | 4,300 |
| **Muzaffarabad** | Issued | | 54,625 | 61,580 | 48,420 | 1,952 | 5,600 | 4,170 | 4,278 | 1,120 | 3,500 |
| En-cashed | | 3,554 | 5,221 | 8,715 | 112 | 216 | 151 | 446 | 451 | 429 |
| **Gujranwala** | Issued | | 5,145 | 17,661 | 19,973 | 1,970 | 90 | 1,470 | 1,341 | 2,792 | 945 |
| En-cashed | | 78,443 | 89,990 | 155,738 | 6,780 | 48,537 | 8,777 | 9,120 | 6,778 | 7,407 |
| **TOTAL** | **Issued** | | **2,784,810** | **3,639,954** | **4,332,336** | **274,618** | **221,361** | **294,692** | **389,145** | **516,733** | **361,007** |
| **En-cashed** | | **3,038,193** | **3,988,719** | **4,804,682** | **308,923** | **294,729** | **356,097** | **435,265** | **367,145** | **381,880** |
| Source: SBP-BSC field offices | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.36 Clearing House Statistics** | | | | | | | | | | | |
|  | | | | | | | | | | | |
| (Thousand Cheques) | | | | | | | | | | | |
| ( Million Rupees ) | | | | | | | | | | | |
| **PERIOD** | |  | **2017** | **2018** | **2019** | **2019** | | | | **2020** | |
|  |  | | **Jan** | **Feb** | **Nov** | **Dec** | **Jan** | **Feb P** |
| **Karachi** | No. of Cheques Cleared | | 37,542 | 30,786 | 24,637 | 2,653 | 2,298 | 1,782 | 1,882 | 1,996 | 1,772 |
| Amount | | 13,806,727 | 12,261,734 | 11,345,271 | 1,108,435 | 915,385 | 892,897 | 970,097 | 959,737 | 851,501 |
| **Lahore** | No. of Cheques Cleared | | 10,385 | 10,223 | 9,081 | 897 | 762 | 698 | 734 | 758 | 681 |
| Amount | | 4,988,475 | 5,279,635 | 5,086,338 | 469,964 | 392,220 | 407,562 | 417,686 | 449,986 | 391,220 |
| **Peshawar** | No. of Cheques Cleared | | 1,666 | 1,647 | 1,615 | 141 | 126 | 119 | 130 | 136 | … |
| Amount | | 1,026,288 | 1,177,565 | 1,290,981 | 98,520 | 93,716 | 90,029 | 104,947 | 116,421 | … |
| **Quetta** | No. of Cheques Cleared | | 916 | 968 | 931 | 92 | 75 | 73 | 73 | 77 | 67 |
| Amount | | 643,171 | 669,773 | 801,875 | 84,827 | 64,399 | 68,647 | 67,821 | 73,407 | 60,746 |
| **Faisalabad** | No. of Cheques Cleared | | 2,489 | 2,616 | 2,285 | 231 | 199 | 169 | 175 | 174 | 175 |
| Amount | | 1,278,784 | 1,565,985 | 1,469,097 | 137,137 | 113,317 | 132,864 | 144,921 | 155,074 | 130,120 |
| **Rawalpindi** | No. of Cheques Cleared | | 2,679 | 2,514 | 2,282 | 213 | 126 | 183 | 204 | 217 | 176 |
| Amount | | 1,718,698 | 1,631,315 | 1,550,321 | 123,290 | 93,716 | 129,637 | 138,318 | 155,475 | 122,427 |
| **Hyderabad** | No. of Cheques Cleared | | 104 | 179 | 93 | 10 | 4 | 3 | 3 | 4 | 3 |
| Amount | | 80,226 | 95,646 | 91,964 | 7,188 | 6,938 | 3,020 | 8,245 | 7,870 | 7,247 |
| **Islamabad** | No. of Cheques Cleared | | 4,014 | 3,831 | 3,553 | 332 | 274 | 266 | 294 | 311 | … |
| Amount | | 3,931,207 | 3,980,015 | 4,025,485 | 296,988 | 268,137 | 287,131 | 428,188 | 332,964 | … |
| **Multan** | No. of Cheques Cleared | | 1,143 | 1,984 | 1,074 | 102 | 90 | 87 | 91 | 94 | 83 |
| Amount | | 881,316 | 955,399 | 1,062,194 | 101,047 | 81,928 | 90,659 | 92,372 | 107,871 | 78,461 |
| **Sialkot** | No. of Cheques Cleared | | 768 | 800 | 745 | 73 | 62 | 57 | 59 | 61 | 56 |
| Amount | | 355,687 | 381,439 | 421,540 | 35,370 | 28,757 | 34,337 | 36,342 | 43,943 | 34,605 |
| **Sukkur** | No. of Cheques Cleared | | 1,777 | 1,136 | 699 | 81 | 65 | 53 | 56 | 65 | 56 |
| Amount | | 440,099 | 564,698 | 454,149 | 52,728 | 34,936 | 29,398 | 31,886 | 64,860 | 36,001 |
| **D.I. Khan** | No. of Cheques Cleared | | 18 | 20 | 23 | 2 | 2 | 1 | 2 | 2 | 2 |
| Amount | | 12,644 | 17,927 | 17,736 | 1,232 | 1,098 | 712 | 1,527 | 1,381 | 1,200 |
| **Others** | No. of Cheques Cleared | | 2,290 | 1,818 | 1,430 | 154 | 128 | 106 | 112 | 117 | 102 |
| Amount | | 1,359,945 | 1,044,504 | 975,694 | 92,569 | 74,289 | 78,599 | 77,861 | 92,696 | 73,147 |
| **TOTAL** | **No. of Cheques Cleared** | | **65,791** | **58,522** | **48,448** | **4,981** | **4,210** | **3,598** | **3,815** | **4,011** | **3,173** |
| **Amount** | | **30,523,268** | **29,625,635** | **28,592,644** | **2,609,298** | **2,168,837** | **2,245,491** | **2,520,211** | **2,561,687** | **1,786,675** |
| Source: SBP-BSC field offices | | | | | | | | | | | |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.37 Electronic Banking Statistics** | | | | | | | |
|  | | | | | | | |
| **Product / Item** | **Unit** | **FY18** | **FY19** | | | | **FY20** |
| **Q4** | **Q1** | **Q2** | **Q3** | **Q4** | **Q1** |
|  |  |  |  |  |  |  |  |
| **1. E-Banking Infrastructure** |  |  |  |  |  |  |  |
| Real Time Online Branches (RTOB) | No. | 14,850 | 14,932 | 15,346 | 15,408 | 15,481 | 15,451 |
| Automated Teller Machines (ATM) | No. | 14,019 | 14,148 | 14,361 | 14,575 | 14,722 | 14,957 |
| Point of Sale (POS) | No. | 53,511 | 53,269 | 49,621 | 55,240 | 56,911 | 56,824 |
| **2. Cards** |  |  |  |  |  |  |  |
| Credit Cards | No. | 1,453,867 | 1,483,730 | 1,522,366 | 1,555,508 | 1,589,120 | 1,619,343 |
| Debit Cards | No. | 21,712,069 | 22,475,259 | 23,303,422 | 23,972,022 | 24,831,777 | 25,282,706 |
| Proprietary ATMs only Cards | No. | 8,586,819 | 8,722,621 | 8,805,431 | 8,692,010 | 8,485,391 | 8,072,487 |
| Pre-Paid Cards | No. | 234,098 | 234,814 | 229,680 | 227,487 | 228,417 | 225,261 |
| Social Welfare Cards | No. | 8,932,140 | 8,948,923 | 7,847,513 | 7,777,839 | 7,103,294 | 6,867,357 |
| **4. E-Banking Financial Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **201,545** | **202,025** | **217,004** | **217,695** | **233,043** | **224,204** |
| **Amount** | **Million Rupees** | **14,659,429** | **12,344,245** | **14,723,572** | **14,810,058** | **16,942,824** | **15,615,234** |
| **4.1 ATM Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **125,915** | **127,072** | **131,408** | **130,546** | **134,265** | **129,888** |
| **Amount** | **Million Rupees** | **1,520,330** | **1,500,540** | **1,592,971** | **1,606,513** | **1,699,533** | **1,563,378** |
| i. Cash Withdrawal |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 119,563 | 121,043 | 124,799 | 124,540 | 128,332 | 124,620 |
| Amount | Million Rupees | 1,332,548 | 1,328,570 | 1,409,397 | 1,434,538 | 1,496,516 | 1,419,066 |
| ii. Cash Deposit |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 118 | 93 | 120 | 119 | 137 | 129 |
| Amount | Million Rupees | 4,809 | 2,885 | 4,971 | 5,169 | 7,220 | 5,939 |
| iv. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 1,709 | 1,815 | 2,104 | 1,926 | 2,088 | 1,991 |
| Amount | Million Rupees | 4,006 | 6,202 | 5,313 | 3,223 | 5,807 | 7,296 |
| v. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 2,218 | 2,307 | 2,248 | 2,162 | 2,007 | 1,652 |
| Amount | Million Rupees | 86,595 | 72,411 | 86,391 | 75,990 | 105,211 | 56,737 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 2,301 | 1,806 | 2,129 | 1,792 | 1,694 | 1,489 |
| Amount | Million Rupees | 92,223 | 90,315 | 86,742 | 87,443 | 84,622 | 74,178 |
| vi. Others |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 7 | 8 | 7 | 7 | 7 | 7 |
| Amount | Million Rupees | 149 | 157 | 158 | 150 | 157 | 160 |
| **4.2 POS Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **16,093** | **16,595** | **18,235** | **18,346** | **19,197** | **18,884** |
| **Amount** | **Million Rupees** | **80,974** | **78,665** | **89,772** | **90,020** | **107,742** | **92,322** |
| **4.3 RTOB Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **42,848** | **40,873** | **47,091** | **46,884** | **52,538** | **45,770** |
| **Amount** | **Million Rupees** | **12,543,330** | **10,252,605** | **12,427,461** | **12,472,014** | **14,278,573** | **13,083,046** |
| i. Real Time Cash Withdrawals |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 8,602 | 8,756 | 9,783 | 9,497 | 9,040 | 8,855 |
| Amount | Million Rupees | 744,375 | 791,042 | 874,813 | 898,143 | 995,486 | 1,061,606 |
| ii. Real Time Cash Deposits |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 18,905 | 17,916 | 21,780 | 21,777 | 27,529 | 21,226 |
| Amount | Million Rupees | 2,120,866 | 1,945,522 | 2,306,277 | 2,341,467 | 3,197,455 | 2,490,324 |
| iii. Real Time Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 15,340 | 14,201 | 15,528 | 15,610 | 15,969 | 15,688 |
| Amount | Million Rupees | 9,678,088 | 7,516,040 | 9,246,371 | 9,232,404 | 10,085,632 | 9,531,115 |
| **4.4 Mobile Phone Banking Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **6,770** | **7,247** | **8,540** | **11,879** | **13,404** | **15,161** |
| **Amount** | **Million Rupees** | **131,356** | **135,005** | **159,851** | **271,303** | **300,687** | **291,845** |
| i. Payment Through Mobile |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 289 | 312 | 430 | 733 | 843 | 1,058 |
| Amount | Million Rupees | 5,126 | 5,412 | 6,673 | 45,041 | 57,267 | 41,551 |
| ii. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 3,116 | 3,467 | 3,904 | 5,272 | 6,110 | 6,702 |
| Amount | Million Rupees | 3,528 | 5,005 | 4,261 | 4,693 | 6,620 | 10,933 |
| iii. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 1,806 | 1,875 | 2,275 | 3,191 | 3,579 | 3,991 |
| Amount | Million Rupees | 59,320 | 59,756 | 71,964 | 110,294 | 122,695 | 122,163 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 1,559 | 1,593 | 1,931 | 2,684 | 2,871 | 3,410 |
| Amount | Million Rupees | 63,382 | 64,831 | 76,953 | 111,275 | 114,105 | 117,197 |
|  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **3.37 Electronic Banking Statistics** | | | | | | | |
|  | | | | | | | |
| **Product / Item** | **Unit** | **FY18** | **FY19** | | | | **FY20** |
| **Q4** | **Q1** | **Q2** | **Q3** | **Q4** | **Q1** |
| **4.5 Call Centre Banking Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **68** | **74** | **72** | **66** | **64** | **55** |
| **Amount** | **Million Rupees** | **2,023** | **2,190** | **2,361** | **2,264** | **2,360** | **2,130** |
| i. Payment Through Call Centre |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 43 | 44 | 48 | 46 | 44 | 41 |
| Amount | Million Rupees | 1,613 | 1,638 | 1,897 | 1,860 | 1,872 | 1,735 |
| ii. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 19 | 24 | 18 | 14 | 13 | 9 |
| Amount | Million Rupees | 269 | 354 | 260 | 212 | 233 | 178 |
| iii. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 6 | 6 | 6 | 6 | 5 | 5 |
| Amount | Million Rupees | 130 | 190 | 197 | 182 | 245 | 210 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | .. | .. | .. | .. | .. | .. |
| Amount | Million Rupees | 11 | 8 | 8 | 10 | 10 | 7 |
| **4.6 Internet Banking Transactions** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **8,904** | **9,001** | **10,201** | **8,639** | **11,874** | **12,233** |
| **Amount** | **Million Rupees** | **376,359** | **369,514** | **444,199** | **362,259** | **546,210** | **574,368** |
| i. Payment Through Internet |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 709 | 691 | 797 | 659 | 779 | 765 |
| Amount | Million Rupees | 122,222 | 121,937 | 129,261 | 92,904 | 109,491 | 147,598 |
| ii. Utility Bills Payment |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 3,039 | 3,262 | 3,428 | 2,800 | 3,063 | 3,115 |
| Amount | Million Rupees | 8,981 | 12,085 | 15,003 | 15,009 | 21,596 | 27,118 |
| iii. Intra Bank Fund Transfers |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 2,212 | 2,170 | 2,528 | 2,102 | 2,531 | 4,837 |
| Amount | Million Rupees | 102,096 | 96,422 | 118,868 | 94,521 | 127,691 | 218,810 |
| vi. Inter Bank Fund Transfers (IBFT) |  |  |  |  |  |  |  |
| Number of Transactions | Thousands | 2,944 | 2,878 | 3,448 | 3,078 | 5,501 | 3,516 |
| Amount | Million Rupees | 143,059 | 139,070 | 181,067 | 159,825 | 287,432 | 180,842 |
| **4.7 e-Commerce** |  |  |  |  |  |  |  |
| **Number of Transactions** | **Thousands** | **948** | **1,164** | **1,456** | **1,335** | **1,702** | **2,213** |
| **Amount** | **Million Rupees** | **5,056** | **5,726** | **6,957** | **5,686** | **7,720** | **8,145** |
|  |  |  |  |  |  |  |  |
| Source: Payment System Department SBP | | | | | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.38 Real Time Gross Settlement Systems and** | | | | | | | | | | |
| **Paper Based Transactions** | | | | | | | | | | |
| (Volume in Actual & Value in Billion Rupees) | | | | | | | | | | |
| **Items** | **FY19** | | | | | | | | **FY20** | |
| **Q1** | | **Q2** | | **Q3** | | **Q4** | | **Q1** | |
| **Volume** | **Value** | **Volume** | **Value** | **Volume** | **Value** | **Volume** | **Value** | **Volume** | **Value** |
| Securities Transactions | 14,686 | 68,555 | 16,498 | 68,242 | 15,807 | 73,885 | 15,324 | 64,217 | 19,885 | 77,621 |
| Inter Bank Fund Transfers | 593,034 | 25,389 | 635,351 | 26,316 | 567,597 | 29,691 | 567,242 | 26,242 | 550,887 | 29,915 |
| Retails Cheques Clearing | 14,092 | 3,456 | 16,292 | 3,764 | 15,563 | 3,523 | 15,190 | 4,887 | 14,600 | 3,634 |
| **Total** | **621,812** | **97,400** | **668,141** | **98,322** | **598,967** | **107,100** | **597,756** | **95,346** | **585,372** | **111,170** |
|  | | | | | | | | | | |
| **Paper Based Transactions** | | | | | | | | | | |
| (Volume in Million & Value in Billion Rupees) | | | | | | | | | | |
| Cash Deposits | 25.1 | 3,172.3 | 27.5 | 3,298.6 | 26.5 | 3,078.7 | 24.7 | 3,780.2 | 26.2 | 3,727.7 |
| Cash withdrawals | 38.4 | 3,428.1 | 40.5 | 3,625.7 | 38.6 | 3,653.1 | 39.0 | 4,314.9 | 39.6 | 4,218.5 |
| Intra Bank Funds Transfer through Cheques | 13.2 | 17,932.0 | 14.1 | 17,649.6 | 14.3 | 17,176.4 | 13.6 | 17,809.8 | 13.3 | 15,375.1 |
| Inter Bank Funds Transfers (Clearing) | 11.9 | 6,635.3 | 12.6 | 6,930.8 | 12.3 | 6,848.7 | 11.5 | 7,072.7 | 10.5 | 5,827.2 |
| Utilities Bills Payments | 21.6 | 185.2 | 21.9 | 158.2 | 21.3 | 151.0 | 20.4 | 189.0 | 22.1 | 254.4 |
| Direct Debit (Standing Instructions) | 0.5 | 1,551.3 | 0.6 | 1,889.2 | 0.6 | 1,928.6 | 0.6 | 2,070.1 | 0.6 | 1,873.8 |
| Pay Order/Demand Draft | 3.1 | 1,890.6 | 3.3 | 2,051.4 | 3.4 | 2,095.1 | 3.2 | 2,334.2 | 3.0 | 1,744.2 |
| Others\* | 0.2 | 975.7 | 0.1 | 935.4 | 0.1 | 489.6 | 0.1 | 453.1 | 0.1 | 595.3 |
| **Total** | **114.1** | **35,770.5** | **120.7** | **36,539.0** | **117.2** | **35,421.2** | **113.2** | **38,023.9** | **115.4** | **33,616.3** |
| \* 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 | | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.39 Segment and Sector-wise Advances and**  **Non-Performing Loans (NPLs)** | | | | | | | | | | | | |
| (Amount in millions)  Ratio in percent | | | | | | | | | | | | |
| **SEGMENT** | **2018** | | | **2019** | | | | | | | | |
| **Q4** | | | **Q1** | | | **Q2** | | | **Q3** | | |
| **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** |
| Corporate Sector | 6,030,582 | 490,571 | 8.1 | 5,990,960 | 503,185 | 8.4 | 6,152,147 | 558,340 | 9.1 | 6,139,276 | 550,232 | 9.0 |
| SMEs Sector | 504,979 | 75,437 | 14.9 | 463,041 | 76,148 | 16.4 | 460,407 | 78,225 | 17.0 | 418,653 | 75,401 | 18.0 |
| Agriculture Sector | 324,291 | 54,687 | 16.9 | 324,845 | 52,373 | 16.1 | 334,857 | 71,606 | 21.4 | 336,589 | 70,464 | 20.9 |
| Consumer sector | 535,461 | 26,839 | 5.0 | 546,801 | 28,120 | 5.1 | 563,060 | 25,149 | 4.5 | 563,463 | 27,070 | 4.8 |
| *i. Credit Cards* | *40,917* | *2,499* | *6.1* | *41,333* | *2,539* | *6.1* | *44,393* | *2,591* | *5.8* | *46,031* | *2,628* | *5.7* |
| *ii. Auto loans* | *210,388* | *2,760* | *1.3* | *216,279* | *2,807* | *1.3* | *221,282* | *2,926* | *1.3* | *218,003* | *3,146* | *1.4* |
| *iii. Consumer durable* | *866* | *65* | *7.5* | *934* | *64* | *6.9* | *994* | *64* | *6.4* | *1,072* | *63* | *5.8* |
| *iv. Mortgage loans* | *94,937* | *10,858* | *11.4* | *96,959* | *11,251* | *11.6* | *97,895* | *10,772* | *11.0* | *95,503* | *11,110* | *11.6* |
| *v. Other personal loans* | *188,353* | *10,657* | *5.7* | *191,296* | *11,460* | *6.0* | *198,496* | *8,797* | *4.4* | *202,855* | *10,123* | *5.0* |
| Commodity Financing | 863,976 | 5,443 | 0.6 | 799,617 | 5,900 | 0.7 | 887,998 | 6,044 | 0.7 | 847,631 | 7,229 | 0.9 |
| Staff Loans | 126,997 | 2,037 | 1.6 | 131,338 | 1,701 | 1.3 | 139,397 | 1,927 | 1.4 | 154,499 | 2,005 | 1.3 |
| Others | 138,522 | 24,730 | 17.9 | 145,319 | 22,826 | 15.7 | 168,173 | 26,715 | 15.9 | 164,097 | 25,731 | 15.7 |
| **Total** | **8,524,808** | **679,744** | **8.0** | **8,401,922** | **690,253** | **8.2** | **8,706,040** | **768,006** | **8.8** | **8,624,209** | **758,132** | **8.8** |
|  | | | | | | | | | | | | |
| **SECTOR** | **2018** | | | **2019** | | | | | | | | |
| **Q4** | | | **Q1** | | | **Q2** | | | **Q3** | | |
| **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** | **Advances** | **NPLs** | **Infection  Ratio** |
| Agribusiness | 690,985 | 57,576 | 8.3 | 685,009 | 55,396 | 8.1 | 728,838 | 73,960 | 10.1 | 694,793 | 72,087 | 10.4 |
| Automobile / Transportation | 129,666 | 15,820 | 12.2 | 135,644 | 16,217 | 12.0 | 141,559 | 16,728 | 11.8 | 169,657 | 17,086 | 10.1 |
| Cement | 166,962 | 5,059 | 3.0 | 174,886 | 4,040 | 2.3 | 172,784 | 3,725 | 2.2 | 177,056 | 4,316 | 2.4 |
| Chemical & Pharmaceuticals | 291,291 | 13,029 | 4.5 | 286,028 | 15,450 | 5.4 | 302,758 | 16,029 | 5.3 | 281,538 | 15,832 | 5.6 |
| Electronics | 117,303 | 16,260 | 13.9 | 123,567 | 18,430 | 14.9 | 117,175 | 19,598 | 16.7 | 119,468 | 20,174 | 16.9 |
| Financial | 228,482 | 9,928 | 4.3 | 229,393 | 11,180 | 4.9 | 229,576 | 11,110 | 4.8 | 244,187 | 11,039 | 4.5 |
| Individuals | 739,483 | 62,553 | 8.5 | 745,230 | 61,575 | 8.3 | 763,638 | 61,433 | 8.0 | 758,483 | 63,042 | 8.3 |
| Insurance | 3,914 | 7 | 0.2 | 3,956 | 7 | 0.2 | 3,637 | 7 | 0.2 | 5,324 | 7 | 0.1 |
| Others | 3,297,259 | 232,109 | 7.0 | 3,124,184 | 233,350 | 7.5 | 3,406,462 | 248,759 | 7.3 | 3,359,639 | 258,574 | 7.7 |
| Production/Transmission of Energy | 1,434,622 | 38,786 | 2.7 | 1,408,329 | 42,596 | 3.0 | 1,450,842 | 85,428 | 5.9 | 1,468,946 | 56,672 | 3.9 |
| Shoes & Leather garments | 33,716 | 5,674 | 16.8 | 37,038 | 5,889 | 15.9 | 37,096 | 5,941 | 16.0 | 36,267 | 5,813 | 16.0 |
| Sugar | 234,844 | 40,337 | 17.2 | 331,024 | 43,296 | 13.1 | 278,266 | 43,520 | 15.6 | 227,876 | 52,578 | 23.1 |
| Textile | 1,156,283 | 182,606 | 15.8 | 1,117,635 | 182,826 | 16.4 | 1,073,409 | 181,768 | 16.9 | 1,080,973 | 180,914 | 16.7 |
| **Total** | **8,524,808** | **679,744** | **8.0** | **8,401,922** | **690,253** | **8.2** | **8,706,040** | **768,006** | **8.8** | **8,624,209** | **758,132** | **8.8** |

Source: Financial Stability Department SBP

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **3.40 Non-Performing Loans** | | | | | | | | | | | |
| **(Domestic and Overseas Operations)** | | | | | | | | | | | |
| ( Million Rupees) | | | | | | | | | | | |
| **Banks / DFIs** | **Sep-19** | | | | |  | **Dec-19** | | | | |
|  | **NPLs** | | **Net NPLs** | **Net NPLs to** | |  | **NPLs** | | **Net NPLs** | **Net NPLs to** | |
|  |  | |  | **Net Loans** | |  |  | |  | **Net Loans** | |
|  |  | |  | **(%)** | |  |  | |  | **(%)** | |
|  |  | |  |  | |  |  | |  |  | |
| **All Banks & DFIs** | **773,804** | | **153,298** | **1.9** | |  | **776,085** | | **145,176** | **1.7** | |
|  |  | |  |  | |  |  | |  |  | |
| **All Banks** | **758,132** | | **148,146** | **1.9** | |  | **761,118** | | **141,347** | **1.7** | |
|  |  | |  |  | |  |  | |  |  | |
| **Commercial Banks** | **697,706** | | **108,836** | **1.4** | |  | **706,758** | | **108,459** | **1.3** | |
| Public Sector Commercial Banks | 243,554 | | 42,259 | 2.8 | |  | 234,621 | | 26,477 | 1.7 | |
| Local Private Banks | 451,363 | | 66,792 | 1.1 | |  | 469,366 | | 82,285 | 1.3 | |
| Foreign Banks | 2,790 | | (215) | (0.3) | |  | 2,772 | | (303) | (0.3) | |
|  |  | |  |  | |  |  | |  |  | |
| **Specialized Banks** | **60,426** | | **39,310** | **28.7** | |  | **54,360** | | **32,888** | **23.9** | |
|  |  | |  |  | |  |  | |  |  | |
| **DFIs** | **15,671** | | **5,152** | **6.0** | |  | **14,967** | | **3,830** | **4.2** | |
|  |  | |  |  | |  |  | |  |  | |
|  |  | |  |  | |  |  | |  |  | |
|  |  | |  |  | |  |  | |  |  | |
| **Cash Recovery against Non-Performing Loans** | | | | | | | | | | | |
| ( Million Rupees) | | | | | | | | | | | |
| **Banks / DFIs** |  | **For the Quarter** | | |  |  |  | **For the Quarter** | | |  |
|  |  | **ended Sep 2019** | | |  |  |  | **Ended Dec 2019** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **All Banks & DFIs** |  | **16,437** | | |  |  |  | **31,935** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **All Banks** |  | **15,757** | | |  |  |  | **31,091** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **Commercial Banks** |  | **9,814** | | |  |  |  | **17,276** | | |  |
| Public Sector Commercial Banks |  | 900 | | |  |  |  | 6205 | | |  |
| Local Private Banks |  | 8,862 | | |  |  |  | 11,053 | | |  |
| Foreign Banks |  | 53 | | |  |  |  | 18 | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **Specialized Banks** |  | **5,943** | | |  |  |  | **13,815** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| **DFIs** |  | **680** | | |  |  |  | **844** | | |  |
|  |  |  | | |  |  |  |  | | |  |
| \*. 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.” | | | | | | | | | | | |