

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

| LIABILITIES/ASSETS | 2016 | 2017 | | 2018 | | 2019 | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Dec | Jun | Dec | Jun | Dec | Jun | Dec |
| Liabilities | | | | | | | |
| Capital | 552,067.2 | 657,627.1 | 517,287.1 | 519,408.6 | 540,526.2 | 541,948.5 | 552,407.1 |
| Reserves | 670,241.5 | 639,464.0 | 756,858.3 | 773,881.7 | 823,318.0 | 901,333.2 | 974,830.3 |
| Demand Deposits | 8,527,704.7 | 9,287,203.6 | 9,455,082.3 | 10,291,661.5 | 10,769,866.5 | 11,249,350.9 | 11,666,302.4 |
| (a) Scheduled Banks | 156,691.2 | 137,339.5 | 139,141.6 | 135,519.5 | 321,407.5 | 45,737.0 | 181,398.0 |
| (b) Others | 8,371,013.5 | 9,149,864.2 | 9,315,940.8 | 10,156,142.0 | 10,448,459.0 | 11,203,613.9 | 11,484,904.4 |
| Time Deposits | 2,486,561.7 | 2,454,205.7 | 2,686,656.6 | 2,508,715.7 | 2,767,548.0 | 2,841,449.7 | 3,208,104.6 |
| (a) Scheduled Banks | 16,316.8 | 11,969.3 | 55,704.4 | 15,807.8 | 32,006.7 | 8,089.1 | 48,888.9 |
| (b) Others | 2,470,244.9 | 2,442,236.4 | 2,630,952.2 | 2,492,907.9 | 2,735,541.3 | 2,833,360.6 | 3,159,215.7 |
| Borrowings from | 1,813,770.6 | 2,598,567.8 | 2,948,938.7 | 2,967,655.0 | 2,753,934.3 | 2,392,161.7 | 2,691,183.9 |
| (a). State Bank of Pakistan | 1,196,829.5 | 1,852,645.3 | 2,095,843.3 | 2,025,865.8 | 1,486,523.2 | 1,313,474.8 | 1,567,361.8 |
| (b) Banks Abroad | 210,077.1 | 318,209.0 | 340,117.8 | 358,304.7 | 456,353.1 | 509,322.6 | 400,208.9 |
| (c) Other Scheduled Banks | 406,864.0 | 427,713.5 | 512,977.5 | 583,484.5 | 811,058.1 | 557,144.2 | 718,462.1 |
| (d) Other Institutions | | | | | | 12,220.2 | 5,151.0 |
| Head Office and Inter-Bank Adjustment | 149,948.3 | 145,795.8 | 127,658.8 | 373,123.0 | 599,983.9 | 398,395.7 | 258,851.4 |
| Contingent Liabilities as per contra | 4,151,895.4 | 5,092,265.8 | 5,470,701.3 | 8,415,608.8 | 8,492,174.6 | 8,153,353.3 | 12,105,503.8 |
| Other Liabilities | 4,269,817.7 | 3,743,437.9 | 5,590,176.9 | 2,964,905.7 | 5,627,575.4 | 2,223,872.0 | 2,629,772.0 |
| Total Liabilities / Assets | 22,622,007.3 | 24,618,567.7 | 27,553,359.8 | 28,814,960.0 | 32,374,927.0 | 28,701,865.1 | 34,086,955.4 |
| Assets | | | | | | | |
| Cash | 1,113,358.3 | 1,215,145.2 | 1,258,728.2 | 1,424,819.5 | 1,474,534.4 | 2,055,161.5 | 1,929,463.6 |
| (a) Notes, Coins and Silver | 212,555.5 | 294,332.1 | 238,297.8 | 291,135.3 | 266,498.9 | 403,705.5 | 303,151.2 |
| (b) Balances with State Bank of Pakistan | 636,117.9 | 650,567.5 | 718,680.5 | 787,974.3 | 863,230.2 | 1,239,068.7 | 1,133,404.5 |
| (c) Balances with Other Scheduled Banks | 264,685.0 | 270,245.6 | 301,749.8 | 345,709.9 | 344,805.3 | 385,205.6 | 464,935.0 |
| (c) Balances with Other Institution | | | | | | 27,181.6 | 27,972.8 |
| Balances held Abroad | 175,738.3 | 217,541.2 | 178,730.1 | 207,590.3 | 100,843.9 | 159,553.6 | 150,610.2 |
| Bills Purchased and Discounted | 176,612.8 | 208,966.9 | 225,650.5 | 241,353.6 | 258,592.3 | 271,646.2 | 294,048.1 |
| Advances to | 5,649,917.1 | 6,047,133.8 | 6,451,545.7 | 7,201,209.9 | 7,897,077.9 | 7,906,128.9 | 8,119,136.8 |
| (a) Scheduled Banks | 246,686.9 | 81,194.8 | 145,084.1 | 78,394.3 | 178,206.3 | 96,617.1 | 128,217.7 |
| (b) Others | 5,403,230.2 | 5,965,939.0 | 6,306,461.6 | 7,122,815.6 | 7,718,871.6 | 7,809,511.8 | 7,990,919.1 |
| Investment in Securities and Shares | 7,268,792.7 | 8,227,773.0 | 8,605,039.7 | 8,320,899.2 | 7,830,932.1 | 7,814,693.9 | 8,715,689.1 |
| (a) Federal Government Securities | 3,144,843.2 | 3,374,796.2 | 2,965,941.9 | 2,454,521.7 | 2,034,409.0 | 2,289,925.0 | 3,286,756.0 |
| (b) Treasury Bills | 3,145,702.9 | 3,783,600.4 | 4,588,491.8 | 4,773,462.6 | 4,724,514.0 | 4,413,307.5 | 4,349,298.5 |
| (c) Provincial Governments Securities | - | - | - | - | - | - | - |
| (d) Foreign Securities | 121,077.1 | 236,707.6 | 257,402.4 | 161,122.5 | 149,844.8 | 149,685.6 | 121,305.8 |
| (e) Others | 857,169.5 | 832,668.8 | 793,203.5 | 931,792.4 | 922,164.3 | 961,775.7 | 958,328.8 |
| Bank Premises | 256,711.9 | 295,253.6 | 329,884.8 | 312,625.6 | 367,292.6 | 397,735.1 | 457,557.9 |
| Head Office and Inter-Bank Adjustment | 1,340,189.5 | 999,505.6 | 378,230.7 | 100,683.4 | 164,378.3 | 20,953.5 | 145,955.1 |
| Contingent Assets as per contra | 4,151,895.4 | 5,092,265.8 | 5,470,701.3 | 8,415,608.8 | 8,492,174.6 | 8,153,353.3 | 12,105,503.8 |
| Other Assets | 2,488,791.4 | 2,314,982.6 | 4,654,848.8 | 2,590,169.7 | 5,789,100.8 | 1,922,639.2 | 2,168,990.9 |

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 | | | |
|--|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|
| | Dec | | Jun | | Dec | | Jun | | Dec | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Current Deposits | 28,292,051 | 3,923,519.5 | 30,027,168 | 4,423,493.4 | 30,986,021 | 4,484,717.6 | 33,374,011 | 4,911,677.7 | 34,925,595 | 4,883,431.7 |
| Call Deposits | 265,271 | 196,837.3 | 314,925 | 236,150.6 | 238,805 | 207,498.3 | 471,294 | 186,544.9 | 281,671 | 181,750.2 |
| Other Deposits Accounts | 16,596 | 66,284.3 | 18,136 | 81,058.4 | 19,205 | 148,506.8 | 259,115 | 193,523.6 | 34,144 | 287,044.4 |
| Saving Deposits | 20,862,777 | 5,129,299.6 | 21,447,424 | 5,415,439.7 | 21,272,368 | 5,607,736.4 | 17,968,468 | 5,911,586.9 | 20,670,395 | 6,132,676.9 |
| FIXED DEPOSITS | 1,128,639 | 2,630,952.2 | 1,303,894 | 2,492,907.9 | 1,406,904 | 2,735,541.3 | 2,061,536 | 2,833,637.4 | 1,659,241 | 3,159,215.7 |
| Less Than 6 months | 318,156 | 962,501.0 | 596,113 | 920,230.9 | 738,868 | 1,263,348.6 | 417,725 | 1,266,980.0 | 553,843 | 1,222,756.9 |
| For 6 months & over but less than 1 year | 148,503 | 413,279.6 | 133,772 | 398,082.9 | 119,619 | 390,067.6 | 170,504 | 438,120.7 | 147,517 | 476,507.2 |
| For 1 year & over but less than 2 years | 276,046 | 990,877.7 | 237,926 | 916,240.1 | 222,378 | 807,901.7 | 410,097 | 850,262.2 | 363,733 | 1,083,987.9 |
| For 2 years & over but less than 3 years | 60,385 | 29,595.4 | 50,097 | 29,068.3 | 43,610 | 26,749.8 | 92,974 | 33,757.8 | 124,424 | 92,195.1 |
| For 3 years & over but less than 4 years | 79,366 | 56,031.7 | 62,516 | 58,851.0 | 52,718 | 54,391.3 | 114,446 | 79,727.1 | 62,122 | 84,140.0 |
| For 4 years & over but less than 5 years | 29,882 | 10,411.0 | 27,353 | 9,794.3 | 26,304 | 8,498.0 | 65,533 | 2,892.4 | 53,952 | 10,405.4 |
| For 5 years & over | 216,301 | 168,255.8 | 196,117 | 160,640.5 | 203,407 | 184,584.4 | 790,257 | 161,897.1 | 353,650 | 189,223.0 |
| All Deposits | 50,565,334 | 11,946,893.0 | 53,111,547 | 12,649,049.9 | 53,923,303 | 13,184,000.4 | 54,134,424 | 14,036,970.5 | 57,571,046 | 14,644,118.8 |

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 | 2019 | |
|---|---------------------|---------------------|
| | Jun | Dec |
| 1. FOREIGN CONSTITUENTS | 248,836.4 | 264,107.4 |
| 1) Official | 33,388.5 | 37,165.2 |
| 2) Business | 101,959.5 | 84,208.7 |
| 3) Personal | 113,488.4 | 142,733.5 |
| 2. DOMESTIC CONSTITUENTS | 13,788,134.1 | 14,380,011.5 |
| I. GOVERNMENT | 2,037,371.5 | 2,070,645.2 |
| A. Federal Government | 1,226,864.2 | 1,206,225.9 |
| B. Provincial Governments | 736,812.1 | 766,111.2 |
| C. Local Bodies | 73,695.2 | 98,308.1 |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE) | 892,933.7 | 1,034,577.2 |
| Agriculture, hunting and forestry | 563.1 | 660.0 |
| Services | 64,735.2 | 80,109.9 |
| Utilities | 319,731.4 | 395,283.1 |
| Transport, storage and communications | 159,012.8 | 193,044.0 |
| Manufacturing | 156,290.1 | 163,511.5 |
| Mining and Quarrying | 103,430.2 | 127,530.3 |
| Construction | 4,752.1 | 5,140.6 |
| Commerce and Trade | 32,673.6 | 21,709.0 |
| Others | 51,745.3 | 47,588.7 |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs) | 446,484.5 | 622,569.7 |
| Mutual Funds and AMCs | 151,776.1 | 243,172.6 |
| Insurance & Pension Funds | 89,189.6 | 177,198.2 |
| MFIs and DFIs | 12,291.8 | 30,894.7 |
| Stock Exchange & Brokerage Houses | 22,950.0 | 23,592.5 |
| Modarabas | 3,713.3 | 5,830.8 |
| Other NBFIs | 166,563.7 | 141,880.8 |
| IV. PRIVATE SECTOR (BUSINESS) | 3,017,524.5 | 3,034,010.3 |
| A. Agriculture, forestry and fishing | 299,947.1 | 208,236.9 |
| 1. Crop and animal production, hunting and related service activities | 297,583.3 | 205,820.4 |
| Growing of Wheat, Rice, Sugar Cane & Cotton | 222,423.0 | 135,834.6 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables | 5,040.0 | 7,397.8 |
| Growing of other fruits, vegetables and crops | 47,873.4 | 37,752.0 |
| Raising of livestock and other related activities | 12,644.8 | 11,371.4 |
| Other agricultural support activities | 9,484.7 | 13,247.4 |
| Hunting, trapping and related service activities | 117.4 | 217.1 |
| 02 - Forestry and logging | 1,174.2 | 787.3 |
| 03 - Fishing and aquaculture | 1,189.6 | 1,629.2 |
| B. Mining and quarrying | 119,846.4 | 151,876.9 |
| 05 - Mining of coal and lignite | 13,134.2 | 21,206.2 |
| 06 - Extraction of crude petroleum and natural gas | 92,169.7 | 121,346.1 |
| 07 - Mining of metal ores | 4,313.7 | 2,816.5 |
| 08-Other mining and quarrying | 10,080.4 | 6,319.3 |
| 9 - Mining support service activities | 148.3 | 188.7 |
| C. Manufacturing | 771,911.4 | 830,886.0 |
| 10 - Manufacture of food products | 113,971.5 | 126,205.0 |
| 11 - Manufacture of beverages | 14,115.8 | 20,137.2 |
| 12 - Manufacture of tobacco products | 9,061.4 | 6,957.5 |
| 13 - Manufacture of textiles | 122,294.8 | 127,740.1 |
| Preparation and spinning of textile fibers | 45,580.2 | 38,458.6 |
| Weaving of textiles | 14,755.9 | 14,619.0 |
| Finishing of textiles | 11,621.4 | 11,354.4 |
| Manufacture of knitted and crocheted fabrics | 7,346.7 | 9,907.8 |
| Manufacture of made-up textile articles, except apparel | 16,607.3 | 18,172.1 |
| Manufacture of carpets and rugs | 623.4 | 1,014.1 |
| Manufacture of other textiles n.e.c. | 25,759.8 | 34,214.0 |
| 14 - Manufacture of wearing apparel | 33,287.6 | 28,920.5 |
| 15 - Manufacture of leather and related products | 10,813.5 | 12,569.7 |
| Tanning and dressing of leather; dressing and dyeing of fur | 3,652.3 | 3,857.8 |
| Manufacture of luggage, handbags and the like, saddlery and harness | 968.1 | 1,367.3 |
| Manufacture of footwear | 6,193.1 | 7,344.6 |
| a. Leather wear | 5,704.0 | 6,708.0 |
| b. Rubber and Plastic wear | 489.2 | 636.6 |

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

(End of Period: Million Rupees)

| CATEGORY OF DEPOSIT HOLDERS | 2019 | |
|--|---------------------|---------------------|
| | Jun | Dec |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 1,339.6 | 1,802.2 |
| 17 - Manufacture of paper and paper products | 4,487.3 | 4,048.0 |
| 18 - Printing and reproduction of recorded media | 11,399.9 | 6,584.8 |
| 19 - Manufacture of coke and refined petroleum products | 85,627.3 | 67,293.6 |
| 20 - Manufacture of chemicals and chemical products | 92,235.2 | 100,197.0 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 38,030.9 | 39,956.6 |
| 22 - Manufacture of rubber and plastics products | 7,679.4 | 8,377.9 |
| 23 - Manufacture of other non-metallic mineral products | 32,076.3 | 27,713.1 |
| 24 - Manufacture of basic metals | 21,632.6 | 23,710.2 |
| 25 - Manufacture of fabricated metal products, except machinery and equipment | 4,706.7 | 6,181.4 |
| 26 - Manufacture of computer, electronic and optical products | 12,077.1 | 12,087.7 |
| 27 - Manufacture of electrical equipment | 35,922.1 | 82,110.4 |
| 28 - Manufacture of machinery and equipment | 12,640.7 | 14,502.8 |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | 48,353.8 | 43,581.9 |
| 30 - Manufacture of other transport equipment | 9,758.3 | 14,355.8 |
| 31 - Manufacture of furniture | 1,532.8 | 2,013.8 |
| 32 - Other manufacturing | 47,868.2 | 51,926.6 |
| 33 - Repair and installation of machinery and equipment | 998.4 | 1,912.1 |
| D. Electricity, gas, steam and air conditioning supply | 118,368.1 | 103,646.0 |
| E. Water supply; sewerage, waste management and remediation activities | 14,623.9 | 5,519.2 |
| F. Construction | 304,255.8 | 254,889.7 |
| 41 - Construction of buildings | 163,836.2 | 126,114.9 |
| 42 - Civil engineering | 105,678.5 | 101,823.8 |
| 43 - Specialized construction activities | 34,741.1 | 26,951.0 |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles | 435,580.2 | 439,763.6 |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles | 25,487.7 | 30,277.0 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles | 157,231.4 | 170,756.7 |
| 47 - Retail trade, except of motor vehicles and motorcycles | 252,861.2 | 238,729.8 |
| H. Transportation and storage | 101,968.9 | 121,438.3 |
| I. Accommodation and food service activities | 15,678.7 | 18,845.2 |
| K. Real estate activities | 101,896.8 | 94,044.7 |
| L. Professional, scientific and technical activities | 93,748.7 | 92,533.6 |
| 69 - Legal and accounting activities | 15,276.0 | 15,594.4 |
| 70 - Activities of head offices; management consultancy activities | 7,529.6 | 4,258.2 |
| 71 - Architectural and engineering activities; technical testing and analysis | 17,743.1 | 10,973.4 |
| 72 - Scientific research and development | 5,534.1 | 4,610.4 |
| 73 - Advertising and market research | 5,594.4 | 6,479.2 |
| 74 - Other professional, scientific and technical activities | 41,645.8 | 49,990.8 |
| 75 - Veterinary activities | 425.5 | 627.2 |
| M. Administrative and support service activities | 136,393.3 | 106,279.9 |
| 77 - Rental and leasing activities | 1,396.7 | 1,786.5 |
| 78 - Employment activities | 249.6 | 388.3 |
| 79 - Travel agency, tour operator, reservation service and related activities | 15,641.0 | 12,437.8 |
| 80 - Security and investigation activities | 2,871.3 | 2,681.5 |
| 81 - Services to buildings and landscape activities | 836.8 | 1,894.8 |
| 82 - Office administrative, office support and other business support activities | 115,397.9 | 87,091.1 |
| N. Education | 81,108.4 | 87,501.2 |
| O. Human health and social work activities | 53,850.6 | 46,154.9 |
| P. Arts, entertainment and recreation | 570.9 | 1,089.5 |
| Q. Other service activities | 275,686.6 | 346,427.5 |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS | 408,707.2 | 382,135.2 |
| VI. PERSONAL | 6,914,964.4 | 7,208,121.3 |
| VII. OTHER | 70,148.3 | 27,952.5 |
| TOTAL | 14,036,970.5 | 14,644,118.8 |

Source: Statistics & Data Warehouse Department, SBP

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

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

As on 31st Dec, 2019

(Million Rupees)

| SIZE OF ACCOUNTS (Rs.) | FOREIGN CONSTITUENTS | | DOMESTIC CONSTITUENTS | | | | | | | |
|---------------------------|-------------------------|------------------|-----------------------|--------------------|--------------------------------|--------------------|--------------------|------------------|----------------------------|--------------------|
| | | | Government | | Non-Financial Public Sector | | NBFC's | | Private Sector Business | |
| | No of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of Accounts | Amount |
| Less than 5,000 | 4,021 | 7.0 | 161,270 | 266.1 | 2,850 | 1.7 | 2,541 | 3.3 | 2,289,202 | 4,537.8 |
| 5,000 to 10,000 | 2,115 | 15.1 | 58,162 | 417.5 | 235 | 1.7 | 761 | 5.2 | 488,327 | 3,461.2 |
| 10,000 to 20,000 | 11,827 | 193.3 | 67,148 | 979.2 | 1,514 | 20.8 | 766 | 10.6 | 573,206 | 8,452.0 |
| 20,000 to 25,000 | 1,280 | 28.7 | 20,566 | 465.2 | 60 | 1.3 | 457 | 9.8 | 228,934 | 5,138.5 |
| 25,000 to 30,000 | 904 | 24.9 | 20,571 | 566.8 | 900 | 23.4 | 228 | 6.0 | 216,751 | 5,985.0 |
| 30,000 to 40,000 | 1,402 | 48.9 | 35,715 | 1,246.3 | 156 | 5.5 | 267 | 9.2 | 315,449 | 10,958.7 |
| 40,000 to 50,000 | 2,331 | 107.8 | 29,115 | 1,297.8 | 54 | 2.4 | 365 | 16.3 | 376,164 | 16,744.8 |
| 50,000 to 60,000 | 2,300 | 124.9 | 25,486 | 1,384.7 | 115 | 6.5 | 622 | 32.3 | 290,452 | 15,879.6 |
| 60,000 to 70,000 | 1,042 | 67.5 | 19,637 | 1,261.9 | 67 | 4.4 | 131 | 8.5 | 281,545 | 18,224.0 |
| 70,000 to 80,000 | 895 | 67.0 | 22,095 | 1,628.5 | 37 | 2.7 | 323 | 23.5 | 236,569 | 17,699.4 |
| 80,000 to 90,000 | 1,444 | 122.9 | 8,692 | 739.0 | 65 | 5.4 | 334 | 29.2 | 245,890 | 21,103.4 |
| 90,000 to 100,000 | 794 | 75.1 | 8,616 | 810.7 | 48 | 4.6 | 160 | 15.4 | 175,627 | 16,588.1 |
| 100,000 to 200,000 | 10,612 | 1,548.6 | 45,501 | 6,289.9 | 1,174 | 155.0 | 2,001 | 291.9 | 1,151,875 | 163,918.5 |
| 200,000 to 300,000 | 10,261 | 2,564.0 | 18,074 | 4,428.4 | 385 | 99.1 | 1,400 | 357.9 | 456,201 | 110,232.9 |
| 300,000 to 400,000 | 7,324 | 2,546.6 | 13,837 | 4,722.2 | 206 | 70.3 | 758 | 273.6 | 243,876 | 84,297.5 |
| 400,000 to 500,000 | 6,576 | 2,958.4 | 7,393 | 3,301.0 | 111 | 50.0 | 526 | 247.1 | 129,552 | 58,144.6 |
| 500,000 to 600,000 | 5,633 | 3,055.7 | 4,916 | 2,695.6 | 205 | 114.3 | 249 | 136.9 | 100,788 | 54,982.0 |
| 600,000 to 700,000 | 4,294 | 2,799.6 | 5,004 | 3,219.1 | 337 | 224.3 | 262 | 172.7 | 68,757 | 44,365.7 |
| 700,000 to 800,000 | 4,139 | 3,092.1 | 7,085 | 5,284.5 | 83 | 61.5 | 257 | 190.3 | 50,406 | 37,581.1 |
| 800,000 to 900,000 | 3,538 | 2,998.1 | 3,539 | 2,993.7 | 113 | 95.7 | 151 | 129.4 | 40,283 | 34,095.7 |
| 900,000 to 1,000,000 | 2,976 | 2,814.4 | 3,588 | 3,390.2 | 83 | 77.9 | 157 | 147.6 | 32,078 | 30,434.7 |
| 1,000,000 to 2,000,000 | 18,275 | 25,444.4 | 17,993 | 25,566.7 | 620 | 894.5 | 1,128 | 1,651.5 | 155,016 | 216,190.8 |
| 2,000,000 to 3,000,000 | 6,324 | 15,375.3 | 9,005 | 21,900.8 | 929 | 2,351.3 | 711 | 1,763.0 | 39,542 | 95,488.4 |
| 3,000,000 to 4,000,000 | 3,631 | 12,255.2 | 4,746 | 16,639.2 | 1,261 | 4,098.7 | 451 | 1,544.6 | 19,686 | 67,583.4 |
| 4,000,000 to 5,000,000 | 2,233 | 9,894.9 | 3,062 | 13,808.0 | 286 | 1,296.0 | 374 | 1,664.8 | 11,593 | 52,050.3 |
| 5,000,000 to 6,000,000 | 1,535 | 8,362.3 | 2,132 | 11,582.0 | 178 | 986.0 | 355 | 1,889.4 | 8,743 | 47,487.7 |
| 6,000,000 to 7,000,000 | 1,125 | 7,265.8 | 1,569 | 10,135.2 | 128 | 825.2 | 209 | 1,343.6 | 5,051 | 32,501.3 |
| 7,000,000 to 8,000,000 | 680 | 5,155.0 | 1,840 | 13,906.3 | 122 | 908.6 | 150 | 1,118.7 | 3,990 | 29,753.2 |
| 8,000,000 to 9,000,000 | 501 | 4,255.9 | 1,870 | 15,955.8 | 88 | 747.4 | 127 | 1,089.1 | 3,043 | 25,763.6 |
| 9,000,000 to 10,000,000 | 533 | 5,030.7 | 1,489 | 14,087.8 | 94 | 887.6 | 208 | 1,947.8 | 2,353 | 22,343.2 |
| 10,000,000 and over | 3,969 | 145,807.6 | 17,465 | 1,879,675.2 | 2,919 | 1,020,553.4 | 3,176 | 606,440.6 | 25,299 | 1,682,023.3 |
| TOTAL | 124,514 | 264,107.4 | 647,181 | 2,070,645.2 | 15,423 | 1,034,577.2 | 19,605 | 622,569.7 | 8,266,248 | 3,034,010.3 |

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

As on 31st Dec, 2019

(Million Rupees)

| SIZE OF ACCOUNTS (Rs.) | DOMESTIC CONSTITUENTS | | | | | | | | TOTAL | |
|---------------------------|-----------------------|------------------|--------------------|--------------------|--------------------|-----------------|--------------------|---------------------|-------------------|---------------------|
| | Trust Funds | | Personal | | Others | | Sub Total | | | |
| | No of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No of Accounts | Amount |
| Less than 5,000 | 23,700 | 59.2 | 3,418,595 | 9,795.7 | 48,173 | 73.8 | 5,946,331 | 14,737.6 | 5,950,352 | 14,744.7 |
| 5,000 to 10,000 | 10,000 | 73.8 | 955,095 | 7,344.4 | 9,108 | 63.0 | 1,521,688 | 11,366.8 | 1,523,803 | 11,381.9 |
| 10,000 to 20,000 | 9,702 | 140.0 | 2,708,270 | 41,706.6 | 7,740 | 109.9 | 3,368,346 | 51,419.1 | 3,380,173 | 51,612.4 |
| 20,000 to 25,000 | 8,784 | 186.3 | 1,370,401 | 30,883.8 | 9,152 | 205.0 | 1,638,354 | 36,890.0 | 1,639,634 | 36,918.7 |
| 25,000 to 30,000 | 9,869 | 290.6 | 1,480,526 | 40,820.6 | 4,944 | 137.1 | 1,733,789 | 47,829.6 | 1,734,693 | 47,854.5 |
| 30,000 to 40,000 | 12,559 | 436.5 | 3,323,516 | 117,057.2 | 16,885 | 580.3 | 3,704,547 | 130,293.6 | 3,705,949 | 130,342.5 |
| 40,000 to 50,000 | 8,001 | 348.9 | 3,633,101 | 163,345.1 | 29,792 | 1,293.4 | 4,076,592 | 183,048.7 | 4,078,923 | 183,156.5 |
| 50,000 to 60,000 | 6,551 | 371.4 | 3,266,276 | 179,446.7 | 16,418 | 914.5 | 3,605,920 | 198,035.7 | 3,608,220 | 198,160.6 |
| 60,000 to 70,000 | 2,675 | 167.1 | 3,004,269 | 195,000.8 | 21,078 | 1,362.9 | 3,329,402 | 216,029.6 | 3,330,444 | 216,097.1 |
| 70,000 to 80,000 | 4,321 | 327.7 | 2,598,029 | 194,433.0 | 11,062 | 799.5 | 2,872,436 | 214,914.2 | 2,873,331 | 214,981.2 |
| 80,000 to 90,000 | 714 | 60.6 | 2,332,640 | 198,082.7 | 9,871 | 828.8 | 2,598,206 | 220,849.0 | 2,599,650 | 220,971.9 |
| 90,000 to 100,000 | 17,076 | 1,619.1 | 2,071,312 | 196,608.4 | 12,739 | 1,182.7 | 2,285,578 | 216,829.0 | 2,286,372 | 216,904.0 |
| 100,000 to 200,000 | 22,925 | 3,244.9 | 10,950,281 | 1,529,150.7 | 40,465 | 5,459.1 | 12,214,222 | 1,708,509.8 | 12,224,834 | 1,710,058.4 |
| 200,000 to 300,000 | 13,479 | 3,229.2 | 3,237,048 | 782,985.8 | 14,058 | 3,408.7 | 3,740,645 | 904,741.9 | 3,750,906 | 907,305.9 |
| 300,000 to 400,000 | 7,285 | 2,518.3 | 1,393,616 | 480,398.4 | 2,351 | 761.4 | 1,661,929 | 573,041.7 | 1,669,253 | 575,588.3 |
| 400,000 to 500,000 | 8,753 | 3,897.8 | 697,992 | 309,528.1 | 915 | 405.8 | 845,242 | 375,574.4 | 851,818 | 378,532.8 |
| 500,000 to 600,000 | 3,544 | 1,935.3 | 368,032 | 200,710.4 | 152 | 81.5 | 477,886 | 260,656.0 | 483,519 | 263,711.6 |
| 600,000 to 700,000 | 2,053 | 1,305.5 | 236,203 | 152,458.2 | 3,468 | 2,254.1 | 316,084 | 203,999.6 | 320,378 | 206,799.3 |
| 700,000 to 800,000 | 1,303 | 967.2 | 148,382 | 110,963.9 | 268 | 201.3 | 207,784 | 155,249.8 | 211,923 | 158,341.8 |
| 800,000 to 900,000 | 1,369 | 1,146.4 | 127,499 | 107,826.8 | 198 | 170.2 | 173,152 | 146,458.0 | 176,690 | 149,456.1 |
| 900,000 to 1,000,000 | 1,330 | 1,256.0 | 92,890 | 88,062.6 | 127 | 120.4 | 130,253 | 123,489.4 | 133,229 | 126,303.7 |
| 1,000,000 to 2,000,000 | 5,404 | 7,626.7 | 386,619 | 532,853.8 | 427 | 595.3 | 567,207 | 785,379.3 | 585,482 | 810,823.7 |
| 2,000,000 to 3,000,000 | 2,249 | 5,483.9 | 121,077 | 292,538.4 | 129 | 306.4 | 173,642 | 419,832.2 | 179,966 | 435,207.4 |
| 3,000,000 to 4,000,000 | 1,177 | 4,050.4 | 42,761 | 146,344.3 | 158 | 507.9 | 70,240 | 240,768.6 | 73,871 | 253,023.7 |
| 4,000,000 to 5,000,000 | 938 | 4,271.6 | 19,588 | 86,818.5 | 8 | 36.2 | 35,849 | 159,945.5 | 38,082 | 169,840.3 |
| 5,000,000 to 6,000,000 | 866 | 4,639.4 | 14,173 | 76,122.9 | 18 | 99.8 | 26,465 | 142,807.2 | 28,000 | 151,169.5 |
| 6,000,000 to 7,000,000 | 475 | 3,084.7 | 6,924 | 44,818.3 | 4 | 24.8 | 14,360 | 92,733.1 | 15,485 | 99,998.9 |
| 7,000,000 to 8,000,000 | 449 | 3,348.1 | 7,109 | 53,132.8 | 55 | 405.8 | 13,715 | 102,573.6 | 14,395 | 107,728.6 |
| 8,000,000 to 9,000,000 | 273 | 2,328.0 | 4,111 | 34,759.6 | 12 | 100.4 | 9,524 | 80,743.8 | 10,025 | 84,999.7 |
| 9,000,000 to 10,000,000 | 253 | 2,409.3 | 3,025 | 28,530.1 | 11 | 104.6 | 7,433 | 70,310.5 | 7,966 | 75,341.2 |
| 10,000,000 and over | 4,738 | 321,311.0 | 25,933 | 775,592.9 | 181 | 5,357.8 | 79,711 | 6,290,954.2 | 83,680 | 6,436,761.9 |
| TOTAL | 192,815 | 382,135.2 | 48,045,293 | 7,208,121.3 | 259,967 | 27,952.5 | 57,446,532 | 14,380,011.5 | 57,571,046 | 14,644,118.8 |

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

(Billion Rupees)

| Provinces/Regions | Category | Dec-2018 | | | Jun-2019 | | | Dec-2019 | | |
|---------------------------|------------------|-----------------|------------------|------------------|-----------------|------------------|------------------|-----------------|------------------|------------------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Overall | Foreign | 4.34 | 187.27 | 191.61 | 7.03 | 241.81 | 248.84 | 10.55 | 253.55 | 264.11 |
| | Govt. | 75.85 | 1,870.45 | 1,946.29 | 122.19 | 1,915.18 | 2,037.37 | 68.34 | 2,002.30 | 2,070.65 |
| | NFPSEs | 3.99 | 738.73 | 742.72 | 67.91 | 825.02 | 892.93 | 7.15 | 1,027.43 | 1,034.58 |
| | NBFCs & Fin Aux. | 2.61 | 454.75 | 457.35 | 11.33 | 435.15 | 446.48 | 11.19 | 611.38 | 622.57 |
| | Private Sector | 290.98 | 2,617.08 | 2,908.06 | 270.30 | 2,747.22 | 3,017.52 | 268.12 | 2,765.89 | 3,034.01 |
| | Trust Fund | 9.02 | 367.61 | 376.63 | 9.20 | 399.51 | 408.71 | 9.02 | 373.11 | 382.14 |
| | Personal | 1,019.68 | 5,480.35 | 6,500.03 | 1,133.90 | 5,781.07 | 6,914.96 | 1,161.97 | 6,046.16 | 7,208.12 |
| | Others | 31.24 | 30.07 | 61.31 | 32.82 | 37.33 | 70.15 | 9.59 | 18.37 | 27.95 |
| | Total | 1,437.69 | 11,746.31 | 13,184.00 | 1,654.67 | 12,382.30 | 14,036.97 | 1,545.92 | 13,098.20 | 14,644.12 |
| Punjab | Foreign | 3.12 | 45.25 | 48.37 | 4.60 | 59.27 | 63.86 | 6.63 | 76.05 | 82.68 |
| | Govt. | 10.12 | 852.19 | 862.32 | 14.75 | 841.45 | 856.19 | 14.94 | 877.90 | 892.84 |
| | NFPSEs | 1.57 | 212.74 | 214.31 | 8.75 | 266.98 | 275.73 | 3.99 | 425.28 | 429.27 |
| | NBFCs & Fin Aux. | 0.25 | 47.81 | 48.05 | 1.83 | 41.61 | 43.44 | 0.51 | 60.29 | 60.79 |
| | Private Sector | 175.26 | 1,135.37 | 1,310.62 | 198.94 | 1,122.47 | 1,321.41 | 162.07 | 1,182.49 | 1,344.56 |
| | Trust Fund | 2.61 | 120.26 | 122.88 | 4.09 | 122.43 | 126.52 | 4.46 | 132.37 | 136.84 |
| | Personal | 568.48 | 2,639.53 | 3,208.01 | 653.26 | 2,843.97 | 3,497.23 | 644.42 | 2,942.27 | 3,586.70 |
| | Others | 3.06 | 5.51 | 8.57 | 5.14 | 3.56 | 8.70 | 0.60 | 3.94 | 4.54 |
| | Total | 764.46 | 5,058.67 | 5,823.13 | 891.35 | 5,301.73 | 6,193.08 | 837.63 | 5,700.59 | 6,538.22 |
| Sindh | Foreign | 0.06 | 93.83 | 93.90 | 1.10 | 108.78 | 109.88 | 0.42 | 122.93 | 123.34 |
| | Govt. | 13.16 | 258.30 | 271.46 | 28.55 | 306.78 | 335.33 | 12.30 | 287.34 | 299.64 |
| | NFPSEs | 1.94 | 290.08 | 292.02 | 55.89 | 353.90 | 409.79 | 2.28 | 360.41 | 362.70 |
| | NBFCs & Fin Aux. | 0.24 | 386.42 | 386.65 | 5.26 | 368.43 | 373.69 | 1.60 | 523.47 | 525.06 |
| | Private Sector | 44.81 | 970.04 | 1,014.85 | 25.03 | 1,101.64 | 1,126.67 | 48.68 | 1,093.16 | 1,141.84 |
| | Trust Fund | 3.66 | 175.54 | 179.20 | 2.53 | 177.40 | 179.94 | 2.10 | 154.01 | 156.11 |
| | Personal | 101.86 | 1,737.59 | 1,839.44 | 105.89 | 1,813.19 | 1,919.08 | 103.48 | 1,853.87 | 1,957.36 |
| | Others | 0.09 | 1.16 | 1.25 | 0.44 | 2.72 | 3.15 | 0.04 | 1.11 | 1.15 |
| | Total | 165.82 | 3,912.96 | 4,078.78 | 224.69 | 4,232.85 | 4,457.54 | 170.90 | 4,396.31 | 4,567.21 |
| Khyber Pakhtunkhwa | Foreign | 0.50 | 3.00 | 3.50 | 0.55 | 4.34 | 4.89 | 0.83 | 5.81 | 6.64 |
| | Govt. | 11.37 | 245.94 | 257.32 | 26.85 | 237.09 | 263.94 | 13.71 | 265.86 | 279.57 |
| | NFPSEs | 0.23 | 12.21 | 12.44 | 0.05 | 15.40 | 15.45 | 0.15 | 17.36 | 17.52 |
| | NBFCs & Fin Aux. | 0.02 | 2.11 | 2.13 | 3.22 | 3.04 | 6.26 | 7.92 | 1.18 | 9.11 |
| | Private Sector | 34.79 | 124.30 | 159.09 | 26.13 | 112.21 | 138.33 | 28.88 | 94.63 | 123.51 |
| | Trust Fund | 1.62 | 12.22 | 13.85 | 1.86 | 23.37 | 25.23 | 1.57 | 7.88 | 9.45 |
| | Personal | 172.07 | 406.25 | 578.31 | 193.75 | 416.71 | 610.46 | 201.46 | 455.31 | 656.77 |
| | Others | 11.71 | 8.18 | 19.89 | 1.23 | 13.79 | 15.02 | 1.32 | 5.95 | 7.27 |
| | Total | 232.31 | 814.21 | 1,046.51 | 253.64 | 825.95 | 1,079.59 | 255.86 | 853.98 | 1,109.83 |
| Balochistan | Foreign | 0.02 | 0.36 | 0.39 | .. | 0.38 | 0.38 | .. | 0.48 | 0.48 |
| | Govt. | 28.95 | 79.01 | 107.96 | 37.75 | 52.47 | 90.22 | 13.67 | 78.09 | 91.76 |
| | NFPSEs | 0.04 | 9.81 | 9.84 | 2.76 | 5.16 | 7.91 | 0.24 | 6.34 | 6.58 |
| | NBFCs & Fin Aux. | 0.67 | 0.19 | 0.86 | - | 0.23 | 0.23 | .. | 0.16 | 0.16 |
| | Private Sector | 7.06 | 44.40 | 51.46 | 6.07 | 47.11 | 53.17 | 6.94 | 44.87 | 51.82 |
| | Trust Fund | 0.39 | 4.50 | 4.90 | 0.26 | 4.04 | 4.30 | 0.14 | 3.92 | 4.05 |
| | Personal | 23.08 | 114.56 | 137.64 | 21.24 | 115.26 | 136.50 | 36.01 | 129.65 | 165.66 |
| | Others | 16.09 | 4.97 | 21.06 | 25.74 | 0.43 | 26.18 | 7.26 | 0.68 | 7.95 |
| | Total | 76.31 | 257.81 | 334.11 | 93.82 | 225.08 | 318.89 | 64.27 | 264.19 | 328.46 |
| Islamabad | Foreign | 0.04 | 43.20 | 43.25 | 0.07 | 67.37 | 67.44 | 0.10 | 45.62 | 45.72 |
| | Govt. | 4.95 | 411.83 | 416.79 | 5.59 | 452.48 | 458.08 | 4.91 | 463.51 | 468.42 |
| | NFPSEs | 0.06 | 212.95 | 213.02 | - | 182.06 | 182.06 | 0.07 | 216.15 | 216.22 |
| | NBFCs & Fin Aux. | 0.01 | 9.79 | 9.80 | 0.01 | 16.37 | 16.38 | 0.01 | 21.35 | 21.36 |
| | Private Sector | 3.13 | 308.76 | 311.89 | 2.75 | 324.09 | 326.84 | 2.70 | 319.38 | 322.08 |
| | Trust Fund | 0.24 | 52.88 | 53.12 | 0.25 | 70.48 | 70.73 | 0.47 | 73.24 | 73.72 |
| | Personal | 16.19 | 421.62 | 437.81 | 18.57 | 443.11 | 461.67 | 16.16 | 484.18 | 500.35 |
| | Others | 0.02 | 9.97 | 9.99 | 0.05 | 15.58 | 15.63 | 0.17 | 5.86 | 6.03 |
| | Total | 24.64 | 1,471.00 | 1,495.65 | 27.29 | 1,571.54 | 1,598.84 | 24.60 | 1,629.29 | 1,653.89 |
| FATA | Foreign | .. | .. | .. | 0.02 | .. | 0.02 | 0.04 | .. | 0.05 |
| | Govt. | 1.16 | 0.10 | 1.26 | 1.42 | 1.85 | 3.27 | 2.31 | 2.90 | 5.21 |
| | NFPSEs | 0.12 | 0.13 | 0.26 | 0.14 | .. | 0.14 | 0.22 | 0.01 | 0.23 |
| | NBFCs & Fin Aux. | .. | 0.03 | 0.03 | .. | 0.01 | 0.01 | .. | 0.04 | 0.04 |
| | Private Sector | 5.94 | 2.96 | 8.90 | 2.76 | 1.54 | 4.30 | 2.86 | 1.63 | 4.49 |
| | Trust Fund | .. | 0.05 | 0.05 | 0.01 | 0.05 | 0.06 | 0.01 | 0.07 | 0.08 |
| | Personal | 13.11 | 4.98 | 18.09 | 15.03 | 4.81 | 19.84 | 17.65 | 8.99 | 26.64 |
| | Others | 0.26 | 0.25 | 0.50 | 0.22 | 0.89 | 1.11 | 0.17 | 0.28 | 0.45 |
| | Total | 20.60 | 8.49 | 29.10 | 19.59 | 9.16 | 28.75 | 23.25 | 13.93 | 37.18 |

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

| Provinces/Regions | Category | Dec-2018 | | | Jun-2019 | | | Dec-2019 | | |
|-------------------------|------------------|----------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Gilgit-Baltistan | Foreign | 0.01 | 0.01 | 0.02 | 0.01 | 0.02 | 0.03 | 1.62 | 0.05 | 1.66 |
| | Govt. | 5.73 | 9.99 | 15.72 | 5.40 | 4.53 | 9.93 | 5.33 | 8.41 | 13.74 |
| | NFPSEs | 0.03 | 0.33 | 0.36 | 0.04 | 0.35 | 0.38 | 0.05 | 0.18 | 0.23 |
| | NBFCs & Fin Aux. | 1.36 | 4.85 | 6.21 | 0.86 | 2.92 | 3.78 | 0.98 | 2.89 | 3.87 |
| | Private Sector | 4.53 | 7.96 | 12.49 | 1.39 | 17.74 | 19.13 | 1.62 | 5.43 | 7.05 |
| | Trust Fund | 0.14 | 0.33 | 0.47 | 0.10 | 0.34 | 0.44 | 0.09 | 0.47 | 0.56 |
| | Personal | 6.27 | 12.07 | 18.34 | 6.32 | 13.64 | 19.96 | 9.63 | 19.99 | 29.63 |
| | Others | | .. | .. | - | 0.03 | 0.03 | - | 0.06 | 0.06 |
| | Total | | 18.06 | 35.55 | 53.61 | 14.12 | 39.56 | 53.68 | 19.31 | 37.48 |
| AJK | Foreign | 0.59 | 1.61 | 2.20 | 0.68 | 1.64 | 2.32 | 0.92 | 2.62 | 3.53 |
| | Govt. | 0.39 | 13.08 | 13.46 | 1.89 | 18.53 | 20.41 | 1.19 | 18.29 | 19.47 |
| | NFPSEs | 0.01 | 0.47 | 0.48 | 0.29 | 1.18 | 1.47 | 0.13 | 1.70 | 1.83 |
| | NBFCs & Fin Aux. | 0.06 | 3.55 | 3.61 | 0.15 | 2.55 | 2.69 | 0.17 | 2.00 | 2.17 |
| | Private Sector | 15.47 | 23.29 | 38.76 | 7.23 | 20.44 | 27.67 | 14.35 | 24.32 | 38.67 |
| | Trust Fund | 0.34 | 1.83 | 2.17 | 0.10 | 1.40 | 1.49 | 0.18 | 1.15 | 1.33 |
| | Personal | 118.63 | 143.76 | 262.39 | 119.84 | 130.38 | 250.22 | 133.14 | 151.89 | 285.03 |
| | Others | 0.01 | 0.03 | 0.05 | .. | 0.32 | 0.32 | 0.03 | 0.48 | 0.51 |
| | Total | | 135.49 | 187.62 | 323.11 | 130.17 | 176.43 | 306.61 | 150.10 | 202.44 |

* 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 Accounts

(End of Period : Million Rupees)

| SIZE OF ACCOUNTS (Rs.) | 2017 | | 2018 | | | | 2019 | | | |
|---------------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|-------------------|---------------------|
| | Dec | | Jun | | Dec | | Jun | | Dec | |
| | No of Accounts | Amount | No of Accounts | Amount | No of Accounts | Amount | No of Accounts | Amount | No of Accounts | Amount |
| Less than 5,000 | 2,458,158 | 6,175.5 | 3,085,922 | 5,880.2 | 3,141,444 | 7,031.3 | 5,148,719 | 10,273.7 | 5,950,352 | 14,744.7 |
| 5,000 to 10,000 | 2,273,279 | 16,866.2 | 2,326,264 | 17,020.8 | 2,318,227 | 17,234.6 | 1,980,812 | 14,474.8 | 1,523,803 | 11,381.9 |
| 10,000 to 20,000 | 3,588,945 | 53,526.4 | 3,892,151 | 57,617.3 | 3,742,180 | 55,904.2 | 2,770,636 | 41,736.2 | 3,380,173 | 51,612.4 |
| 20,000 to 25,000 | 1,694,464 | 38,292.4 | 1,744,337 | 39,224.9 | 1,802,575 | 40,939.3 | 1,395,248 | 31,305.5 | 1,639,634 | 36,918.7 |
| 25,000 to 30,000 | 1,911,011 | 52,452.0 | 1,738,719 | 48,032.5 | 1,989,041 | 54,691.4 | 1,440,488 | 39,615.7 | 1,734,693 | 47,854.5 |
| 30,000 to 40,000 | 3,797,773 | 132,652.8 | 3,767,908 | 131,440.2 | 3,893,002 | 135,759.4 | 3,346,625 | 117,709.6 | 3,705,949 | 130,342.5 |
| 40,000 to 50,000 | 3,585,314 | 160,729.0 | 3,603,252 | 161,699.1 | 3,461,467 | 155,188.8 | 3,596,179 | 161,545.4 | 4,078,923 | 183,156.5 |
| 50,000 to 60,000 | 3,215,589 | 176,548.4 | 3,114,608 | 171,015.4 | 3,186,029 | 174,420.0 | 3,244,404 | 178,118.8 | 3,608,220 | 198,160.6 |
| 60,000 to 70,000 | 2,911,761 | 188,996.5 | 2,975,251 | 193,286.5 | 3,119,715 | 202,237.5 | 3,169,479 | 205,113.9 | 3,330,444 | 216,097.1 |
| 70,000 to 80,000 | 2,569,419 | 192,532.5 | 2,678,235 | 200,739.7 | 2,540,105 | 190,568.3 | 2,722,098 | 203,856.1 | 2,873,331 | 214,981.2 |
| 80,000 to 90,000 | 2,193,005 | 185,944.2 | 2,377,672 | 201,782.9 | 2,331,925 | 197,773.1 | 2,317,139 | 196,440.2 | 2,599,650 | 220,971.9 |
| 90,000 to 100,000 | 2,046,564 | 194,086.8 | 2,152,643 | 204,572.5 | 2,128,881 | 201,669.3 | 2,342,796 | 222,058.8 | 2,286,372 | 216,904.0 |
| 100,000 to 200,000 | 10,935,434 | 1,530,902.7 | 11,650,741 | 1,626,681.9 | 11,686,560 | 1,641,986.6 | 12,034,935 | 1,684,979.9 | 12,224,834 | 1,710,058.4 |
| 200,000 to 300,000 | 3,406,727 | 826,450.1 | 3,728,715 | 900,058.8 | 3,860,857 | 933,699.2 | 3,851,058 | 928,522.3 | 3,750,906 | 907,305.9 |
| 300,000 to 400,000 | 1,367,351 | 469,657.9 | 1,494,988 | 513,345.0 | 1,668,414 | 574,787.7 | 1,664,776 | 573,136.2 | 1,669,253 | 575,588.3 |
| 400,000 to 500,000 | 716,390 | 317,588.3 | 763,756 | 338,997.7 | 871,719 | 387,415.3 | 800,289 | 356,055.0 | 851,818 | 378,532.8 |
| 500,000 to 600,000 | 384,239 | 209,439.1 | 436,296 | 238,161.9 | 473,679 | 258,143.0 | 469,881 | 257,128.7 | 483,519 | 263,711.6 |
| 600,000 to 700,000 | 257,123 | 166,604.0 | 261,462 | 168,802.5 | 308,231 | 199,183.0 | 303,269 | 195,687.7 | 320,378 | 206,799.3 |
| 700,000 to 800,000 | 208,918 | 156,237.5 | 209,934 | 157,306.1 | 227,628 | 169,857.0 | 190,953 | 142,793.1 | 211,923 | 158,341.8 |
| 800,000 to 900,000 | 134,161 | 113,576.8 | 163,705 | 138,913.1 | 169,487 | 143,837.0 | 163,697 | 138,814.2 | 176,690 | 149,456.1 |
| 900,000 to 1,000,000 | 114,460 | 108,374.4 | 113,729 | 107,607.7 | 116,530 | 110,163.7 | 121,226 | 115,071.3 | 133,229 | 126,303.7 |
| 1,000,000 to 2,000,000 | 456,682 | 613,325.8 | 464,580 | 635,372.1 | 513,463 | 699,876.0 | 590,099 | 810,096.2 | 585,482 | 810,823.7 |
| 2,000,000 to 3,000,000 | 125,951 | 304,144.1 | 139,217 | 335,483.9 | 145,252 | 348,596.0 | 185,231 | 441,564.6 | 179,966 | 435,207.4 |
| 3,000,000 to 4,000,000 | 54,851 | 188,034.8 | 59,735 | 205,012.2 | 58,884 | 202,275.3 | 86,122 | 294,231.9 | 73,871 | 253,023.7 |
| 4,000,000 to 5,000,000 | 30,617 | 135,545.9 | 32,974 | 145,598.2 | 32,291 | 143,330.1 | 37,086 | 164,704.7 | 38,082 | 169,840.3 |
| 5,000,000 to 6,000,000 | 22,440 | 120,605.9 | 22,606 | 122,064.7 | 23,768 | 128,309.9 | 26,901 | 145,203.1 | 28,000 | 151,169.5 |
| 6,000,000 to 7,000,000 | 12,624 | 81,248.7 | 14,133 | 91,607.7 | 15,112 | 97,755.7 | 17,001 | 109,339.2 | 15,485 | 99,998.9 |
| 7,000,000 to 8,000,000 | 9,525 | 71,301.5 | 11,503 | 85,898.6 | 11,423 | 85,453.9 | 13,197 | 98,229.2 | 14,395 | 107,728.6 |
| 8,000,000 to 9,000,000 | 8,272 | 70,064.9 | 8,471 | 71,768.2 | 8,746 | 74,113.5 | 11,107 | 93,934.6 | 10,025 | 84,999.7 |
| 9,000,000 to 10,000,000 | 7,265 | 68,834.5 | 7,265 | 68,758.3 | 6,699 | 63,250.2 | 7,590 | 71,294.8 | 7,966 | 75,341.2 |
| 10,000,000 and over | 67,022 | 4,996,153.3 | 70,775 | 5,265,299.3 | 69,969 | 5,488,550.2 | 85,383 | 5,993,935.1 | 83,680 | 6,436,761.9 |
| TOTAL | 50,565,334 | 11,946,893.0 | 53,111,547 | 12,649,049.9 | 53,923,303 | 13,184,000.4 | 54,134,424 | 14,036,970.5 | 57,571,046 | 14,644,118.8 |

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 (Rs.) | 2017 | | 2018 | | | | 2019 | | | |
|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Dec | | Jun | | Dec | | Jun | | Dec | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 10,000 | 241,601 | 762.8 | 303,063 | 1,636.1 | 304,928 | 824.7 | 114,671 | 247.2 | 110,930 | 460.3 |
| 10,000 to 20,000 | 408,202 | 5,869.7 | 190,614 | 2,771.4 | 123,178 | 1,989.3 | 217,694 | 3,813.9 | 41,290 | 541.1 |
| 20,000 to 25,000 | 27,772 | 616.5 | 30,125 | 656.6 | 46,677 | 1,019.3 | 7,443 | 169.6 | 441,122 | 8,933.7 |
| 25,000 to 30,000 | 180,873 | 5,019.6 | 254,051 | 7,362.1 | 156,410 | 4,485.5 | 213,305 | 5,944.6 | 29,679 | 816.3 |
| 30,000 to 40,000 | 70,559 | 2,537.7 | 192,801 | 6,352.2 | 341,816 | 11,034.3 | 202,836 | 6,697.5 | 234,725 | 7,621.8 |
| 40,000 to 50,000 | 193,721 | 8,493.4 | 188,278 | 8,250.3 | 146,616 | 6,512.5 | 151,115 | 6,930.2 | 259,087 | 12,013.6 |
| 50,000 to 60,000 | 87,442 | 4,762.3 | 86,155 | 4,635.2 | 127,408 | 6,801.6 | 88,789 | 4,885.3 | 134,227 | 7,487.0 |
| 60,000 to 70,000 | 46,715 | 2,994.7 | 55,082 | 3,593.6 | 45,741 | 2,917.7 | 34,130 | 2,190.5 | 53,390 | 3,436.9 |
| 70,000 to 80,000 | 131,585 | 10,131.5 | 30,031 | 2,247.7 | 23,909 | 1,782.9 | 57,636 | 4,136.8 | 82,811 | 6,067.0 |
| 80,000 to 90,000 | 50,895 | 4,355.8 | 138,931 | 11,783.7 | 41,060 | 3,523.0 | 30,625 | 2,610.4 | 28,752 | 2,468.7 |
| 90,000 to 100,000 | 70,940 | 6,707.6 | 51,456 | 4,861.9 | 52,539 | 4,961.4 | 47,876 | 4,528.0 | 53,828 | 5,148.6 |
| 100,000 to 200,000 | 681,101 | 104,611.5 | 590,037 | 90,462.5 | 667,056 | 102,874.0 | 638,660 | 93,534.8 | 765,536 | 112,356.9 |
| 200,000 to 300,000 | 459,708 | 110,075.0 | 396,853 | 95,066.7 | 577,697 | 138,953.5 | 362,114 | 87,739.7 | 456,229 | 108,252.4 |
| 300,000 to 400,000 | 154,447 | 53,360.0 | 171,485 | 59,881.5 | 218,399 | 73,832.3 | 163,727 | 55,475.4 | 165,554 | 57,299.7 |
| 400,000 to 500,000 | 145,995 | 63,990.9 | 91,087 | 40,721.9 | 118,516 | 52,898.1 | 97,538 | 43,491.7 | 148,670 | 67,085.7 |
| 500,000 to 600,000 | 106,378 | 57,574.9 | 69,509 | 38,740.7 | 77,507 | 42,046.1 | 72,980 | 40,437.8 | 81,304 | 44,494.3 |
| 600,000 to 700,000 | 59,474 | 38,952.8 | 93,432 | 60,988.6 | 75,733 | 48,823.1 | 64,722 | 42,079.3 | 82,843 | 53,599.3 |
| 700,000 to 800,000 | 83,393 | 62,264.9 | 50,922 | 38,154.3 | 67,639 | 50,736.9 | 54,782 | 40,854.9 | 60,677 | 45,385.2 |
| 800,000 to 900,000 | 44,642 | 37,653.3 | 32,408 | 27,517.0 | 46,598 | 39,435.4 | 43,996 | 37,158.4 | 42,809 | 36,359.8 |
| 900,000 to 1,000,000 | 35,804 | 33,806.4 | 33,759 | 32,055.6 | 35,345 | 33,625.3 | 26,053 | 24,841.7 | 31,660 | 30,037.2 |
| 1,000,000 to 2,000,000 | 134,821 | 175,180.6 | 115,280 | 155,669.2 | 114,198 | 153,262.9 | 93,596 | 125,173.3 | 114,500 | 157,976.7 |
| 2,000,000 to 3,000,000 | 47,062 | 112,274.0 | 40,204 | 98,980.6 | 32,738 | 81,092.6 | 30,569 | 75,026.6 | 43,020 | 104,439.6 |
| 3,000,000 to 4,000,000 | 16,844 | 57,846.1 | 14,834 | 51,759.1 | 16,710 | 58,384.8 | 15,055 | 52,602.5 | 20,404 | 69,920.4 |
| 4,000,000 to 5,000,000 | 11,199 | 50,607.3 | 11,095 | 50,345.5 | 13,389 | 60,749.7 | 12,027 | 54,777.9 | 12,899 | 58,321.9 |
| 5,000,000 to 6,000,000 | 9,443 | 51,471.7 | 8,196 | 44,799.2 | 8,561 | 46,815.5 | 8,709 | 47,133.6 | 7,956 | 43,301.5 |
| 6,000,000 to 7,000,000 | 5,203 | 33,718.4 | 5,836 | 37,606.7 | 6,685 | 43,490.7 | 5,732 | 37,219.4 | 6,774 | 44,056.6 |
| 7,000,000 to 8,000,000 | 5,081 | 38,328.5 | 4,210 | 31,508.4 | 4,828 | 36,183.0 | 5,386 | 40,282.7 | 4,889 | 36,622.9 |
| 8,000,000 to 9,000,000 | 3,567 | 30,507.4 | 3,924 | 33,232.3 | 4,662 | 39,665.1 | 4,051 | 34,368.3 | 3,826 | 32,459.9 |
| 9,000,000 to 10,000,000 | 3,275 | 31,406.2 | 3,689 | 35,075.7 | 3,994 | 38,306.0 | 3,923 | 37,489.0 | 3,891 | 37,182.2 |
| 10,000,000 to 100,000,000 | 30,134 | 908,924.9 | 32,399 | 973,585.8 | 35,499 | 1,070,853.7 | 36,211 | 1,073,826.1 | 37,021 | 1,134,052.3 |
| 100,000,000 to 500,000,000 | 6,015 | 1,271,228.6 | 6,872 | 1,469,577.9 | 7,090 | 1,503,345.0 | 7,340 | 1,582,066.7 | 7,560 | 1,616,216.7 |
| 500,000,000 and above | 1,621 | 2,930,426.5 | 1,854 | 3,602,935.9 | 2,111 | 3,957,645.7 | 2,228 | 4,141,676.4 | 2,119 | 4,046,502.9 |
| TOTAL | 3,555,512 | 6,306,461.6 | 3,298,472 | 7,122,815.6 | 3,545,237 | 7,718,871.6 | 2,915,519 | 7,809,410.6 | 3,569,982 | 7,990,919.1 |

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 amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

Commercial Banks

(End of Period: Million Rupees)

| SIZE OF ACCOUNTS (Rs.) | 2017 | | 2018 | | | | 2019 | | | |
|------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Dec | | Jun | | Dec | | Jun | | Dec | |
| | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount | No. of Accounts | Amount |
| Less than 10,000 | 227,176 | 704.1 | 274,667 | 1,525.3 | 276,757 | 716.2 | 88,924 | 162.8 | 85,483 | 381.9 |
| 10,000 to 20,000 | 400,111 | 5,747.6 | 181,346 | 2,629.7 | 114,882 | 1,869.8 | 208,173 | 3,673.3 | 32,599 | 420.0 |
| 20,000 to 25,000 | 22,051 | 487.9 | 24,907 | 537.1 | 42,927 | 934.2 | 3,600 | 81.9 | 435,369 | 8,807.5 |
| 25,000 to 30,000 | 177,582 | 4,930.6 | 248,519 | 7,211.3 | 152,539 | 4,378.6 | 210,043 | 5,858.5 | 26,538 | 727.6 |
| 30,000 to 40,000 | 61,202 | 2,207.3 | 184,432 | 6,058.6 | 331,684 | 10,682.3 | 193,228 | 6,362.6 | 223,524 | 7,227.7 |
| 40,000 to 50,000 | 184,692 | 8,088.4 | 180,810 | 7,913.7 | 140,565 | 6,240.8 | 147,072 | 6,750.5 | 253,986 | 11,785.8 |
| 50,000 to 60,000 | 78,727 | 4,282.7 | 76,318 | 4,096.4 | 119,360 | 6,364.2 | 81,665 | 4,495.8 | 127,141 | 7,100.6 |
| 60,000 to 70,000 | 33,529 | 2,139.0 | 48,038 | 3,133.6 | 37,245 | 2,365.6 | 25,387 | 1,628.0 | 45,781 | 2,931.6 |
| 70,000 to 80,000 | 116,625 | 9,005.1 | 20,006 | 1,491.2 | 16,874 | 1,254.0 | 49,743 | 3,544.3 | 76,275 | 5,577.3 |
| 80,000 to 90,000 | 35,247 | 3,028.7 | 126,687 | 10,741.9 | 29,587 | 2,535.7 | 18,986 | 1,614.1 | 21,711 | 1,869.3 |
| 90,000 to 100,000 | 50,492 | 4,772.0 | 40,071 | 3,785.7 | 42,518 | 4,014.8 | 36,225 | 3,419.0 | 42,266 | 4,051.8 |
| 100,000 to 200,000 | 352,020 | 53,754.1 | 298,583 | 44,921.2 | 370,892 | 55,956.3 | 361,478 | 49,650.0 | 460,608 | 64,656.0 |
| 200,000 to 300,000 | 209,771 | 50,074.1 | 136,296 | 32,847.2 | 325,205 | 78,903.0 | 124,653 | 31,002.2 | 232,242 | 54,719.0 |
| 300,000 to 400,000 | 97,045 | 33,823.9 | 104,152 | 37,123.2 | 145,991 | 49,126.1 | 84,916 | 28,398.0 | 79,608 | 27,922.7 |
| 400,000 to 500,000 | 119,191 | 51,908.0 | 64,704 | 29,040.1 | 97,094 | 43,450.7 | 79,460 | 35,582.0 | 132,309 | 59,905.3 |
| 500,000 to 600,000 | 97,896 | 53,051.2 | 64,065 | 35,769.3 | 72,708 | 39,427.1 | 67,112 | 37,223.2 | 75,385 | 41,245.4 |
| 600,000 to 700,000 | 55,909 | 36,637.6 | 88,016 | 57,407.4 | 70,152 | 45,161.6 | 58,368 | 37,965.3 | 76,609 | 49,554.7 |
| 700,000 to 800,000 | 79,164 | 59,121.8 | 47,293 | 35,464.2 | 64,481 | 48,410.0 | 52,019 | 38,833.0 | 58,572 | 43,848.9 |
| 800,000 to 900,000 | 43,635 | 36,802.1 | 31,354 | 26,631.4 | 45,636 | 38,627.7 | 43,373 | 36,636.7 | 42,302 | 35,929.4 |
| 900,000 to 1,000,000 | 35,441 | 33,461.9 | 33,472 | 31,782.4 | 35,023 | 33,317.8 | 25,758 | 24,562.4 | 31,285 | 29,677.0 |
| 1,000,000 to 2,000,000 | 133,748 | 173,703.3 | 113,725 | 153,529.1 | 112,931 | 151,499.9 | 92,485 | 123,653.0 | 113,031 | 156,029.4 |
| 2,000,000 to 3,000,000 | 46,520 | 110,928.1 | 39,689 | 97,690.3 | 32,253 | 79,879.2 | 30,232 | 74,217.6 | 42,695 | 103,646.4 |
| 3,000,000 to 4,000,000 | 16,676 | 57,272.5 | 14,566 | 50,834.8 | 16,430 | 57,427.9 | 14,833 | 51,847.9 | 20,174 | 69,139.5 |
| 4,000,000 to 5,000,000 | 11,120 | 50,250.7 | 10,983 | 49,835.1 | 13,305 | 60,373.0 | 11,937 | 54,370.6 | 12,837 | 58,045.8 |
| 5,000,000 to 6,000,000 | 9,391 | 51,187.8 | 8,145 | 44,519.0 | 8,478 | 46,360.2 | 8,625 | 46,682.1 | 7,869 | 42,832.8 |
| 6,000,000 to 7,000,000 | 5,188 | 33,619.0 | 5,797 | 37,354.5 | 6,649 | 43,254.7 | 5,707 | 37,057.3 | 6,738 | 43,821.3 |
| 7,000,000 to 8,000,000 | 5,064 | 38,199.6 | 4,177 | 31,258.3 | 4,787 | 35,875.6 | 5,352 | 40,022.3 | 4,847 | 36,301.1 |
| 8,000,000 to 9,000,000 | 3,557 | 30,421.5 | 3,893 | 32,969.3 | 4,633 | 39,421.0 | 4,028 | 34,171.7 | 3,802 | 32,254.6 |
| 9,000,000 to 10,000,000 | 3,256 | 31,225.6 | 3,667 | 34,868.6 | 3,978 | 38,153.9 | 3,902 | 37,287.5 | 3,877 | 37,047.9 |
| 10,000,000 to 100,000,000 | 30,016 | 905,853.9 | 32,262 | 970,318.4 | 35,374 | 1,067,714.6 | 36,140 | 1,072,209.0 | 36,945 | 1,132,381.8 |
| 100,000,000 to 500,000,000 | 6,002 | 1,268,171.0 | 6,859 | 1,466,367.0 | 7,076 | 1,499,882.2 | 7,339 | 1,581,925.2 | 7,559 | 1,616,074.5 |
| 500,000,000 and above | 1,619 | 2,929,064.2 | 1,852 | 3,601,414.7 | 2,109 | 3,956,292.5 | 2,227 | 4,140,676.4 | 2,118 | 4,045,650.9 |
| TOTAL | 2,749,663 | 6,133,925.5 | 2,519,351 | 6,951,070.1 | 2,780,123 | 7,549,871.1 | 2,182,990 | 7,651,564.1 | 2,822,085 | 7,831,565.7 |

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec, 2019

(Million Rupees)

| SIZE OF ACCOUNTS (Rs.) (000) | Foreign | | Government | | Non-Financial Public Sector | | NBFCs | | Private Sector (Business) | | Trust Funds and Non-Profit Institutions | | Personal | | Others | | TOTAL | |
|------------------------------------|------------|--------------|------------|------------------|-----------------------------|--------------------|--------------|------------------|---------------------------|--------------------|---|-----------------|------------------|------------------|--------------|----------------|------------------|--------------------|
| | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount | No. of A/C | Amount |
| Less than 10 | - | - | - | - | 1 | - | 4 | 0.0 | 71,983 | 220.4 | 3 | 0.0 | 37,515 | 237.0 | 1,424 | 2.9 | 110,930 | 460.3 |
| 10 to 20 | - | - | - | - | - | - | - | - | 29,353 | 360.8 | - | - | 11,693 | 176.8 | 244 | 3.5 | 41,290 | 541.1 |
| 20 to 25 | - | - | - | - | - | - | 1 | 0.0 | 8,442 | 188.9 | - | - | 432,538 | 8,741.7 | 141 | 3.1 | 441,122 | 8,933.7 |
| 25 to 30 | - | - | - | - | - | - | - | - | 3,070 | 85.0 | - | - | 25,479 | 698.1 | 1,130 | 33.2 | 29,679 | 816.3 |
| 30, to 40, | - | - | - | - | - | - | 2 | 0.1 | 31,454 | 1,109.9 | - | - | 202,179 | 6,469.3 | 1,090 | 42.4 | 234,725 | 7,621.8 |
| 40 to 50 | - | - | - | - | 1 | 0.0 | - | - | 8,352 | 376.0 | - | - | 250,180 | 11,610.4 | 554 | 27.2 | 259,087 | 12,013.6 |
| 50 to 60 | - | - | - | - | - | - | 1 | 0.1 | 19,596 | 1,092.8 | - | - | 114,070 | 6,364.2 | 560 | 29.9 | 134,227 | 7,487.0 |
| 60 to 70 | - | - | - | - | - | - | - | - | 16,308 | 1,030.3 | - | - | 37,012 | 2,402.0 | 70 | 4.6 | 53,390 | 3,436.9 |
| 70 to 80 | - | - | - | - | - | - | - | - | 18,734 | 1,378.7 | - | - | 64,067 | 4,687.6 | 10 | 0.7 | 82,811 | 6,067.0 |
| 80 to 90 | - | - | - | - | - | - | - | - | 12,355 | 1,064.1 | 2 | 0.2 | 16,267 | 1,393.9 | 128 | 10.6 | 28,752 | 2,468.7 |
| 90 to 100 | - | - | - | - | - | - | - | - | 15,796 | 1,502.0 | - | - | 37,978 | 3,641.6 | 54 | 5.0 | 53,828 | 5,148.6 |
| 100 to 200 | - | - | 1 | 0.2 | 1 | 0.1 | 5 | 0.7 | 422,384 | 62,505.2 | - | - | 343,069 | 49,841.1 | 76 | 9.6 | 765,536 | 112,356.9 |
| 200 to 300 | - | - | - | - | 144 | 38.6 | 9 | 2.0 | 299,634 | 70,363.9 | 2 | 0.6 | 156,370 | 37,830.2 | 70 | 17.1 | 456,229 | 108,252.4 |
| 300 to 400 | - | - | - | - | - | - | 3 | 1.1 | 100,468 | 34,214.7 | 28 | 11.0 | 65,055 | 23,072.8 | - | - | 165,554 | 57,299.7 |
| 400 to 500 | - | - | - | - | 32 | 15.4 | 10 | 4.8 | 53,007 | 23,777.9 | 5 | 2.2 | 95,612 | 43,283.7 | 4 | 1.7 | 148,670 | 67,085.7 |
| 500 to 600 | - | - | - | - | - | - | 17 | 9.8 | 17,590 | 9,617.8 | 1 | 0.6 | 63,694 | 34,865.0 | 2 | 1.2 | 81,304 | 44,494.3 |
| 600 to 700 | - | - | - | - | - | - | 25 | 16.4 | 22,022 | 14,195.9 | 10 | 6.2 | 60,775 | 39,373.3 | 11 | 7.5 | 82,843 | 53,599.3 |
| 700 to 800 | - | - | - | - | 12 | 8.8 | 111 | 82.5 | 15,877 | 11,838.5 | 8 | 6.2 | 44,669 | 33,449.2 | - | - | 60,677 | 45,385.2 |
| 800 to 900 | - | - | - | - | - | - | 17 | 14.5 | 11,157 | 9,444.2 | - | - | 31,635 | 26,901.1 | - | - | 42,809 | 36,359.8 |
| 900 to 1,000 | - | - | - | - | 3 | 2.7 | 1,824 | 1,658.8 | 10,594 | 10,111.3 | 13 | 12.2 | 19,226 | 18,252.2 | - | - | 31,660 | 30,037.2 |
| 1,000 to 2,000 | - | - | 11 | 18.8 | 93 | 134.1 | 223 | 332.1 | 49,424 | 68,285.3 | 10 | 14.6 | 64,724 | 89,167.4 | 15 | 24.3 | 114,500 | 157,976.7 |
| 2,000 to 3,000 | - | - | 1 | 2.5 | 4 | 9.4 | 106 | 260.1 | 17,267 | 42,366.6 | 12 | 29.3 | 25,583 | 61,661.8 | 47 | 109.9 | 43,020 | 104,439.6 |
| 3,000 to 4,000 | - | - | 1 | 3.4 | - | - | 32 | 109.8 | 11,481 | 39,762.0 | 4 | 15.0 | 8,885 | 30,026.6 | 1 | 3.7 | 20,404 | 69,920.4 |
| 4,000 to 5,000 | - | - | 2 | 9.7 | - | - | 9 | 39.1 | 7,906 | 35,624.9 | 12 | 57.1 | 4,967 | 22,577.0 | 3 | 14.0 | 12,899 | 58,321.9 |
| 5,000 to 6,000 | - | - | 5 | 29.1 | 5 | 26.4 | 6 | 31.9 | 6,013 | 32,929.5 | 5 | 28.1 | 1,922 | 10,256.6 | - | - | 7,956 | 43,301.5 |
| 6,000 to 7,000 | - | - | 1 | 6.0 | - | - | 8 | 53.4 | 4,125 | 26,775.6 | 2 | 12.9 | 2,638 | 17,208.8 | - | - | 6,774 | 44,056.6 |
| 7,000 to 8,000 | - | - | - | - | - | - | 2 | 15.2 | 3,709 | 27,951.0 | - | - | 1,173 | 8,619.5 | 5 | 37.1 | 4,889 | 36,622.9 |
| 8,000 to 9,000 | - | - | - | - | - | - | 11 | 91.5 | 3,160 | 26,799.4 | 1 | 8.5 | 652 | 5,544.6 | 2 | 16.0 | 3,826 | 32,459.9 |
| 9,000 to 10,000 | - | - | - | - | 1 | 9.4 | 8 | 74.1 | 3,215 | 30,843.0 | 3 | 28.8 | 664 | 6,226.9 | - | - | 3,891 | 37,182.2 |
| 10,000 to 100,000 | 1 | 78.8 | 15 | 473.6 | 419 | 19,156.2 | 218 | 7,999.8 | 33,795 | 1,052,066.0 | 33 | 1,370.0 | 2,535 | 52,783.2 | 5 | 124.7 | 37,021 | 1,134,052.3 |
| 100,000 to 500,000 | 1 | 248.2 | 16 | 4,285.9 | 137 | 42,659.6 | 114 | 27,978.1 | 7,136 | 1,516,253.8 | 22 | 4,669.1 | 130 | 19,183.0 | 4 | 939.0 | 7,560 | 1,616,216.7 |
| 500,000 and above | - | - | 100 | 766,413.6 | 239 | 1,180,492.2 | 72 | 85,799.1 | 1,676 | 1,976,818.7 | 16 | 13,681.4 | 16 | 23,297.8 | - | - | 2,119 | 4,046,502.9 |
| TOTAL | 2 | 327.0 | 153 | 771,242.8 | 1,092 | 1,242,553.1 | 2,838 | 124,574.9 | 1,337,083 | 5,130,954.2 | 192 | 19,953.8 | 2,222,972 | 699,844.1 | 5,650 | 1,469.2 | 3,569,982 | 7,990,919.1 |

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

| BORROWERS | 2019 | | | | | |
|---|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|
| | Jun | | | Dec | | |
| | All Banks | Commercial Banks | Specialized Banks | All Banks | Commercial Banks | Specialized Banks |
| 1. FOREIGN CONSTITUENTS | 438.1 | 438.1 | - | 327.0 | 327.0 | - |
| 2. DOMESTIC CONSTITUENTS | 7,808,972.4 | 7,651,126.0 | 157,846.5 | 7,990,592.1 | 7,831,238.7 | 159,353.4 |
| I. GOVERNMENT | 802,002.2 | 801,002.2 | 1,000.0 | 771,242.8 | 770,390.8 | 852.0 |
| A. Federal Government | 268,351.5 | 268,351.5 | - | 285,534.3 | 285,534.3 | - |
| 1) Commodity Operations | 231,298.3 | 231,298.3 | - | 215,689.7 | 215,689.7 | - |
| 2) Others | 37,053.2 | 37,053.2 | - | 69,844.6 | 69,844.6 | - |
| B. Provincial Governments | 533,650.7 | 532,650.7 | 1,000.0 | 485,708.5 | 484,856.5 | 852.0 |
| 1) Commodity Operations | 523,918.7 | 522,918.7 | 1,000.0 | 474,532.3 | 473,680.3 | 852.0 |
| 2) Others | 9,732.0 | 9,732.0 | - | 11,176.2 | 11,176.2 | - |
| C. Local Bodies | - | - | - | - | - | - |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE) | 1,186,484.9 | 1,186,484.9 | - | 1,242,553.1 | 1,242,553.1 | - |
| Agriculture, hunting and forestry | - | - | - | - | - | - |
| Services | 349.0 | 349.0 | - | 308.9 | 308.9 | - |
| Utilities | 673,878.2 | 673,878.2 | - | 746,100.5 | 746,100.5 | - |
| Transport, storage and communications | 279,777.1 | 279,777.1 | - | 284,336.7 | 284,336.7 | - |
| Manufacturing | 58,565.2 | 58,565.2 | - | 63,658.1 | 63,658.1 | - |
| Mining and Quarrying | - | - | - | - | - | - |
| Construction | - | - | - | 12,210.0 | 12,210.0 | - |
| Commerce and Trade | 104,822.7 | 104,822.7 | - | 109,461.0 | 109,461.0 | - |
| Others | 69,092.8 | 69,092.8 | - | 26,477.9 | 26,477.9 | - |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs) | 103,984.2 | 103,795.1 | 189.1 | 124,574.9 | 124,385.0 | 189.9 |
| Mutual Funds and AMCs | 2,469.0 | 2,469.0 | - | 3,474.6 | 3,474.6 | - |
| Insurance & Pension Funds | 4,820.1 | 4,820.1 | - | 5,299.0 | 5,299.0 | - |
| MFIs and DFIs | 42,027.9 | 42,027.9 | - | 65,245.4 | 65,245.4 | - |
| Stock Exchange & Brokerage Houses | 9,140.9 | 9,140.9 | - | 10,855.5 | 10,855.5 | - |
| Modarabas | 5,341.6 | 5,341.6 | - | 4,514.1 | 4,514.1 | - |
| Other NBFIs | 40,184.8 | 39,995.7 | 189.1 | 35,186.2 | 34,996.2 | 189.9 |
| IV. PRIVATE SECTOR (BUSINESS) | 5,020,770.9 | 4,866,819.2 | 153,951.8 | 5,130,954.2 | 4,975,327.4 | 155,626.8 |
| A. Agriculture, forestry and fishing | 300,648.2 | 160,248.2 | 140,400.0 | 306,016.7 | 167,606.4 | 138,410.3 |
| 1. Crop and animal production, hunting and related service activities | 299,688.2 | 159,321.7 | 140,366.5 | 304,583.7 | 166,210.9 | 138,372.8 |
| Growing of Wheat, Rice, Sugar Cane & Cotton | 128,912.0 | 79,445.4 | 49,466.6 | 130,642.4 | 80,669.2 | 49,973.2 |
| Growing of tropical, subtropical, pome and stone fruits & vegetables | 26,411.0 | 4,574.9 | 21,836.2 | 26,327.0 | 5,567.6 | 20,759.4 |
| Growing of other fruits, vegetables and crops | 6,717.2 | 5,716.9 | 1,000.2 | 8,084.5 | 6,986.9 | 1,097.6 |
| Raising of livestock and other related activities | 94,322.8 | 41,965.7 | 52,357.1 | 97,099.0 | 44,562.3 | 52,536.8 |
| Other agricultural support activities | 43,320.3 | 27,614.0 | 15,706.4 | 42,427.3 | 28,421.4 | 14,005.9 |
| Hunting, trapping and related service activities | 4.9 | 4.9 | - | 3.5 | 3.5 | - |
| 02 - Forestry and logging | 134.2 | 132.5 | 1.7 | 164.3 | 158.8 | 5.5 |
| 03 - Fishing and aquaculture | 825.7 | 794.0 | 31.7 | 1,268.6 | 1,236.7 | 32.0 |
| B. Mining and quarrying | 67,814.9 | 67,805.8 | 9.1 | 69,087.5 | 69,078.5 | 9.1 |
| 05 - Mining of coal and lignite | 29,226.5 | 29,226.4 | 0.0 | 29,157.2 | 29,157.2 | 0.0 |
| 06 - Extraction of crude petroleum and natural gas | 34,210.4 | 34,210.4 | - | 35,557.0 | 35,557.0 | - |
| 07 - Mining of metal ores | 867.8 | 867.8 | - | 825.8 | 825.8 | - |
| 08 - Other mining and quarrying | 3,494.8 | 3,485.8 | 9.0 | 3,509.0 | 3,500.0 | 9.0 |
| 9 - Mining support service activities | 15.4 | 15.4 | - | 38.5 | 38.5 | - |
| C. Manufacturing | 3,014,699.7 | 3,007,866.5 | 6,833.2 | 3,142,223.7 | 3,132,513.0 | 9,710.7 |
| 10 - Manufacture of food products | 775,827.7 | 770,444.1 | 5,383.5 | 746,652.5 | 738,316.0 | 8,336.5 |
| 11 - Manufacture of beverages | 28,475.6 | 28,418.1 | 57.5 | 28,310.9 | 28,241.5 | 69.4 |
| 12 - Manufacture of tobacco products | 1,379.3 | 1,335.0 | 44.2 | 1,865.9 | 1,819.3 | 46.6 |
| 13 - Manufacture of textiles | 877,793.0 | 877,600.1 | 192.9 | 992,241.8 | 992,060.1 | 181.8 |
| Preparation and spinning of textile fibers | 342,897.1 | 342,882.9 | 14.2 | 388,083.0 | 388,068.8 | 14.2 |
| Weaving of textiles | 178,972.3 | 178,894.9 | 77.4 | 187,673.5 | 187,598.8 | 74.7 |
| Finishing of textiles | 161,803.4 | 161,793.6 | 9.8 | 189,056.4 | 189,046.6 | 9.8 |
| Manufacture of knitted and crocheted fabrics | 22,224.6 | 22,183.9 | 40.7 | 29,909.0 | 29,868.3 | 40.7 |
| Manufacture of made-up textile articles, except apparel | 92,765.6 | 92,745.1 | 20.5 | 108,947.3 | 108,934.7 | 12.6 |
| Manufacture of carpets and rugs | 2,842.1 | 2,835.2 | 6.9 | 2,711.2 | 2,701.7 | 9.6 |
| Manufacture of other textiles n.e.c. | 76,287.8 | 76,264.5 | 23.3 | 85,861.4 | 85,841.3 | 20.1 |
| 14 - Manufacture of wearing apparel | 108,538.7 | 108,330.8 | 208.0 | 109,221.1 | 109,024.1 | 197.1 |
| 15 - Manufacture of leather and related products | 31,185.1 | 31,120.8 | 64.3 | 31,613.8 | 31,550.6 | 63.2 |
| Tanning and dressing of leather; dressing and dyeing of fur | 9,613.3 | 9,585.9 | 27.4 | 7,119.5 | 7,092.3 | 27.2 |
| Manufacture of luggage, handbags and the like, saddlery and harness | 1,011.8 | 1,011.8 | - | 1,158.5 | 1,158.5 | - |
| Manufacture of footwear | 20,559.9 | 20,523.0 | 36.9 | 23,335.8 | 23,299.8 | 36.0 |
| a. Leather wear | 17,065.2 | 17,029.3 | 35.9 | 20,218.8 | 20,183.5 | 35.3 |
| b. Rubber and Plastic wear | 3,494.8 | 3,493.7 | 1.0 | 3,117.0 | 3,116.3 | 0.7 |

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

| BORROWERS | 2019 | | | | | |
|--|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|
| | Jun | | | Dec | | |
| | All Banks | Commercial Banks | Specialized Banks | All Banks | Commercial Banks | Specialized Banks |
| 16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 6,110.1 | 6,093.1 | 17.0 | 5,070.3 | 5,050.9 | 19.3 |
| 17 - Manufacture of paper and paper products | 51,059.3 | 51,019.2 | 40.0 | 42,741.5 | 42,707.6 | 34.0 |
| 18 - Printing and reproduction of recorded media | 13,032.7 | 12,970.8 | 61.9 | 12,841.1 | 12,780.4 | 60.6 |
| 19 - Manufacture of coke and refined petroleum products | 94,053.9 | 94,053.9 | - | 79,341.1 | 79,341.1 | - |
| 20 - Manufacture of chemicals and chemical products | 278,191.9 | 278,092.3 | 99.6 | 289,594.9 | 289,496.7 | 98.2 |
| 21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 52,250.9 | 52,216.0 | 34.9 | 59,954.6 | 59,919.7 | 34.9 |
| 22 - Manufacture of rubber and plastics products | 47,811.9 | 47,748.3 | 63.5 | 48,232.2 | 48,177.4 | 54.8 |
| 23 - Manufacture of other non-metallic mineral products | 189,649.6 | 189,600.4 | 49.2 | 202,478.9 | 202,438.8 | 40.1 |
| 24 - Manufacture of basic metals | 159,114.2 | 158,932.7 | 181.5 | 163,175.6 | 163,007.7 | 167.9 |
| 25. Manufacture of fabricated metal products, except machinery and equipment | 35,476.9 | 35,454.3 | 22.6 | 36,431.5 | 36,412.8 | 18.7 |
| 26 - Manufacture of computer, electronic and optical products | 11,233.0 | 11,225.0 | 8.0 | 8,539.1 | 8,532.1 | 6.9 |
| 27 - Manufacture of electrical equipment | 124,026.4 | 123,997.3 | 29.1 | 117,800.0 | 117,771.6 | 28.5 |
| 28 - Manufacture of machinery and equipment | 20,251.3 | 20,235.3 | 16.0 | 22,211.8 | 22,199.5 | 12.3 |
| 29 - Manufacture of motor vehicles, trailers and semi-trailers | 53,259.2 | 53,237.5 | 21.7 | 91,203.5 | 91,181.2 | 22.3 |
| 30 - Manufacture of other transport equipment | 12,798.0 | 12,797.0 | 1.1 | 10,753.0 | 10,752.0 | 1.0 |
| 31 - Manufacture of furniture | 3,434.0 | 3,346.5 | 87.5 | 3,452.8 | 3,373.2 | 79.6 |
| 32. Other manufacturing | 39,327.1 | 39,178.0 | 149.1 | 38,099.2 | 37,962.3 | 137.0 |
| 33 - Repair and installation of machinery and equipment | 420.1 | 420.1 | - | 396.5 | 396.5 | - |
| D. Electricity, gas, steam and air conditioning supply | 482,775.2 | 482,769.2 | 6.0 | 502,389.0 | 502,388.1 | 0.9 |
| E. Water supply; sewerage, waste management and remediation activities | 20,221.2 | 20,221.1 | 0.1 | 14,958.5 | 14,958.4 | 0.1 |
| F. Construction | 153,170.5 | 152,805.7 | 364.8 | 127,089.7 | 126,783.6 | 306.1 |
| 41 - Construction of buildings | 73,455.3 | 73,157.7 | 297.5 | 60,145.3 | 59,870.8 | 274.5 |
| 42 - Civil engineering | 76,034.3 | 75,971.1 | 63.2 | 65,301.8 | 65,272.2 | 29.7 |
| 43 - Specialized construction activities | 3,680.9 | 3,676.9 | 4.0 | 1,642.6 | 1,640.6 | 2.0 |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles | 461,367.1 | 457,254.4 | 4,112.7 | 424,396.4 | 420,309.7 | 4,086.7 |
| 45 - Wholesale and retail trade and repair of motor vehicles and motorcycles | 22,698.5 | 22,330.1 | 368.3 | 26,867.6 | 26,499.7 | 367.9 |
| 46 - Wholesale trade, except of motor vehicles and motorcycles | 278,712.1 | 278,557.8 | 154.3 | 236,500.0 | 236,359.4 | 140.5 |
| 47 - Retail trade, except of motor vehicles and motorcycles | 159,956.5 | 156,366.4 | 3,590.1 | 161,028.8 | 157,450.6 | 3,578.2 |
| H. Transportation and storage | 106,693.6 | 105,131.1 | 1,562.5 | 122,782.0 | 120,299.4 | 2,482.6 |
| I. Accommodation and food service activities | 34,262.4 | 34,099.6 | 162.8 | 43,512.0 | 43,353.6 | 158.4 |
| J. Information and communication | 132,159.4 | 132,132.5 | 26.9 | 137,846.7 | 137,818.5 | 28.1 |
| K. Real estate activities | 28,314.6 | 28,313.8 | 0.8 | 33,486.1 | 33,485.2 | 0.8 |
| L. Professional, scientific and technical activities | 51,012.7 | 50,960.8 | 51.9 | 57,758.7 | 57,707.6 | 51.2 |
| M. Administrative and support service activities | 71,777.8 | 71,735.0 | 42.8 | 61,758.9 | 61,683.4 | 75.6 |
| N. Education | 20,675.1 | 20,525.6 | 149.5 | 20,149.3 | 20,014.5 | 134.8 |
| O. Human health and social work activities | 11,258.3 | 11,189.4 | 68.9 | 13,370.1 | 13,305.7 | 64.4 |
| P. Arts, entertainment and recreation | 804.4 | 794.5 | 9.9 | 2,670.1 | 2,660.4 | 9.8 |
| Q. Other service activities | 63,116.0 | 62,966.1 | 149.9 | 51,458.7 | 51,361.3 | 97.4 |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS | 18,450.6 | 18,387.1 | 63.5 | 19,953.8 | 19,890.3 | 63.5 |
| VI. PERSONAL | 674,057.9 | 671,827.9 | 2,230.0 | 699,844.1 | 697,614.2 | 2,229.9 |
| A. Bank Employees | 131,256.4 | 129,047.6 | 2,208.8 | 143,081.1 | 140,878.5 | 2,202.7 |
| B. Consumer Financing | 541,308.7 | 541,287.5 | 21.2 | 555,885.4 | 555,858.1 | 27.3 |
| 1) For house building | 92,413.9 | 92,413.9 | - | 89,272.8 | 89,272.8 | - |
| 2) For transport i.e. purchase of car etc | 215,078.8 | 215,076.5 | 2.3 | 215,295.6 | 215,293.3 | 2.3 |
| 3) Credit cards | 44,387.2 | 44,387.2 | - | 49,319.3 | 49,319.3 | - |
| 4) Consumers durable | 6,610.0 | 6,600.2 | 9.8 | 7,276.4 | 7,267.6 | 8.8 |
| 5) Personal loans | 182,819.0 | 182,809.9 | 9.1 | 194,721.3 | 194,705.1 | 16.2 |
| C) Other | 1,492.8 | 1,492.8 | - | 877.6 | 877.6 | - |
| VII. OTHER | 3,221.6 | 2,809.5 | 412.1 | 1,469.2 | 1,078.0 | 391.2 |
| TOTAL | 7,809,410.6 | 7,651,564.1 | 157,846.5 | 7,990,919.1 | 7,831,565.7 | 159,353.4 |

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

| SECURITIES | 2019 | | | | | |
|---|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|
| | Jun | | | Dec | | |
| | All Banks | Commercial Banks | Specialized Banks | All Banks | Commercial Banks | Specialized Banks |
| I. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS | 60,728.0 | 60,728.0 | - | 62,399.1 | 62,399.1 | - |
| II. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS | 75,719.1 | 75,701.1 | 18.0 | 85,105.1 | 85,086.9 | 18.3 |
| (A) Quoted On Stock Exchange | 55,878.5 | 55,878.5 | - | 42,002.1 | 42,002.1 | - |
| 1. To Stock Brokers And Dealers | 23,738.0 | 23,738.0 | - | 19,490.2 | 19,490.2 | - |
| a) Government And Others Trustee Securities | 2,451.8 | 2,451.8 | - | 618.2 | 618.2 | - |
| b) Shares and Debentures | 20,316.3 | 20,316.3 | - | 18,194.0 | 18,194.0 | - |
| c) Participation Term Certificates (PTC) | - | - | - | - | - | - |
| d) Others | 969.9 | 969.9 | - | 678.1 | 678.1 | - |
| 2. To Others | 32,140.5 | 32,140.5 | - | 22,511.9 | 22,511.9 | - |
| a) Government and Other Trustee Securities | 1,563.5 | 1,563.5 | - | 1,817.7 | 1,817.7 | - |
| b) Shares And Debentures | 20,781.4 | 20,781.4 | - | 15,252.1 | 15,252.1 | - |
| c) Participation Term Certificates (PTC) | 5.4 | 5.4 | - | 0.2 | 0.2 | - |
| d) Others | 9,790.3 | 9,790.3 | - | 5,442.0 | 5,442.0 | - |
| (B) Unquoted On The Stock Exchange | 19,840.6 | 19,822.6 | 18.0 | 43,103.0 | 43,084.8 | 18.3 |
| 1. To Stock Brokers And Dealers | 13,890.4 | 13,890.4 | - | 9,033.1 | 9,033.1 | - |
| a) Government and Other Trustee Securities | 96.7 | 96.7 | - | 1.1 | 1.1 | - |
| b) Shares and Debentures | 694.9 | 694.9 | - | 1,556.0 | 1,556.0 | - |
| c) Participation Term Certificates (PTC) | 9.5 | 9.5 | - | 9.5 | 9.5 | - |
| d) Others | 13,089.2 | 13,089.2 | - | 7,466.5 | 7,466.5 | - |
| 2. To Others | 5,950.2 | 5,932.2 | 18.0 | 34,069.9 | 34,051.7 | 18.3 |
| a) Government and Other Trustee Securities | 1,980.8 | 1,962.8 | 18.0 | 24,064.5 | 24,046.2 | 18.3 |
| b) Shares and Debentures | 3,068.8 | 3,068.8 | - | 3,691.2 | 3,691.2 | - |
| c) Participation Term Certificates (PTC) | - | - | - | - | - | - |
| d) Others | 900.6 | 900.6 | - | 6,314.2 | 6,314.2 | - |
| III. MERCHANDISE | 2,059,613.3 | 2,058,613.3 | 1,000.0 | 2,072,481.1 | 2,071,629.1 | 852.0 |
| (A) Food Items | 583,676.5 | 582,676.5 | 1,000.0 | 539,425.0 | 538,573.0 | 852.0 |
| 1. Wheat | 156,796.9 | 155,796.9 | 1,000.0 | 124,412.3 | 123,560.3 | 852.0 |
| 2. Rice and Paddy | 88,997.4 | 88,997.4 | - | 108,755.5 | 108,755.5 | - |
| 3. Other Grains and Pulses | 10,379.9 | 10,379.9 | - | 9,546.1 | 9,546.1 | - |
| a) Indigenous | 8,957.6 | 8,957.6 | - | 8,504.5 | 8,504.5 | - |
| b) Imported | 1,422.4 | 1,422.4 | - | 1,041.7 | 1,041.7 | - |
| 4. Edible Oils | 61,742.2 | 61,742.2 | - | 56,817.5 | 56,817.5 | - |
| a) Indigenous | 49,271.2 | 49,271.2 | - | 47,130.5 | 47,130.5 | - |
| b) Imported | 12,470.9 | 12,470.9 | - | 9,686.9 | 9,686.9 | - |
| 5. Sugar | 171,758.2 | 171,758.2 | - | 141,870.8 | 141,870.8 | - |
| a) Indigenous | 136,013.3 | 136,013.3 | - | 116,198.7 | 116,198.7 | - |
| b) Imported | 35,744.8 | 35,744.8 | - | 25,672.1 | 25,672.1 | - |
| 6. Kariana and Spices | 1,485.5 | 1,485.5 | - | 910.3 | 910.3 | - |
| 7. Fish and Fish Preparations | 860.2 | 860.2 | - | 1,026.0 | 1,026.0 | - |
| 8. Other Food Items | 91,656.3 | 91,656.3 | - | 96,086.5 | 96,086.5 | - |
| a) Indigenous | 90,600.5 | 90,600.5 | - | 96,079.8 | 96,079.8 | - |
| b) Imported | 1,055.8 | 1,055.8 | - | 6.7 | 6.7 | - |
| (B) Raw Materials | 603,076.4 | 603,076.4 | - | 653,871.1 | 653,871.1 | - |
| 1. Cotton Raw | 157,492.0 | 157,492.0 | - | 169,879.5 | 169,879.5 | - |
| a) Indigenous | 123,583.5 | 123,583.5 | - | 127,238.9 | 127,238.9 | - |
| b) Imported | 33,908.5 | 33,908.5 | - | 42,640.6 | 42,640.6 | - |
| 2. Synthetic Fibers | 16,905.2 | 16,905.2 | - | 24,957.0 | 24,957.0 | - |
| a) Indigenous | 16,396.1 | 16,396.1 | - | 24,476.0 | 24,476.0 | - |
| b) Imported | 509.1 | 509.1 | - | 481.0 | 481.0 | - |
| 3. Fertilizers | 74,625.0 | 74,625.0 | - | 86,191.6 | 86,191.6 | - |
| a) Indigenous | 68,496.0 | 68,496.0 | - | 79,759.0 | 79,759.0 | - |
| b) Imported | 6,129.0 | 6,129.0 | - | 6,432.6 | 6,432.6 | - |
| 4. Petroleum Crude | 89,767.5 | 89,767.5 | - | 94,975.1 | 94,975.1 | - |
| a) Indigenous | 59,249.6 | 59,249.6 | - | 69,589.2 | 69,589.2 | - |
| b) Imported | 30,518.0 | 30,518.0 | - | 25,385.9 | 25,385.9 | - |
| 5. Iron and Steel | 111,463.1 | 111,463.1 | - | 114,232.7 | 114,232.7 | - |
| a) Indigenous | 74,145.1 | 74,145.1 | - | 77,018.7 | 77,018.7 | - |
| b) Imported | 37,318.0 | 37,318.0 | - | 37,214.0 | 37,214.0 | - |

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

| SECURITIES | 2019 | | | | | |
|--|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|
| | Jun | | | Dec | | |
| | All Banks | Commercial Banks | Specialized Banks | All Banks | Commercial Banks | Specialized Banks |
| 6. Wool and Goat Hair | 14.4 | 14.4 | - | 13.8 | 13.8 | - |
| 7. Hides and Skins | 4,109.7 | 4,109.7 | - | 3,304.4 | 3,304.4 | - |
| 8. Oil Seeds | 14,836.5 | 14,836.5 | - | 13,848.5 | 13,848.5 | - |
| 9. Pesticides and Insecticides | 11,086.4 | 11,086.4 | - | 11,383.4 | 11,383.4 | - |
| a) Indigenous | 11,020.5 | 11,020.5 | - | 11,383.3 | 11,383.3 | - |
| b) Imported | 66.0 | 66.0 | - | 0.1 | 0.1 | - |
| 10. Other Raw Materials | 122,776.6 | 122,776.6 | - | 135,085.1 | 135,085.1 | - |
| a) Indigenous | 108,185.0 | 108,185.0 | - | 126,027.3 | 126,027.3 | - |
| b) Imported | 14,591.6 | 14,591.6 | - | 9,057.7 | 9,057.7 | - |
| (C) Finished / Manufactured Goods | 872,860.4 | 872,860.4 | - | 879,185.0 | 879,185.0 | - |
| 1. Cotton Textiles | 196,523.3 | 196,523.3 | - | 160,415.7 | 160,415.7 | - |
| a) Indigenous | 181,997.1 | 181,997.1 | - | 142,582.8 | 142,582.8 | - |
| b) Imported | 14,526.3 | 14,526.3 | - | 17,832.9 | 17,832.9 | - |
| 2. Cotton Yarn | 85,245.7 | 85,245.7 | - | 82,910.2 | 82,910.2 | - |
| a) Indigenous | 79,661.7 | 79,661.7 | - | 76,020.0 | 76,020.0 | - |
| b) Imported | 5,584.0 | 5,584.0 | - | 6,890.2 | 6,890.2 | - |
| 3. Other Textiles | 118,286.7 | 118,286.7 | - | 130,349.5 | 130,349.5 | - |
| a) Indigenous | 105,540.1 | 105,540.1 | - | 118,063.0 | 118,063.0 | - |
| b) Imported | 12,746.6 | 12,746.6 | - | 12,286.5 | 12,286.5 | - |
| 4. Machinery | 28,674.4 | 28,674.4 | - | 31,956.5 | 31,956.5 | - |
| a) Locally Manufactured | 19,525.9 | 19,525.9 | - | 16,968.1 | 16,968.1 | - |
| b) Imported | 9,148.5 | 9,148.5 | - | 14,988.4 | 14,988.4 | - |
| 5. Handloom Products | 155.7 | 155.7 | - | 164.9 | 164.9 | - |
| 6. Carpets and Rugs | 3,773.8 | 3,773.8 | - | 4,441.2 | 4,441.2 | - |
| 7. Readymade Garments | 40,510.3 | 40,510.3 | - | 34,750.1 | 34,750.1 | - |
| 8. Cement and Cement Products | 78,274.0 | 78,274.0 | - | 105,090.5 | 105,090.5 | - |
| a) Indigenous | 75,025.9 | 75,025.9 | - | 102,199.1 | 102,199.1 | - |
| b) Imported | 3,248.1 | 3,248.1 | - | 2,891.4 | 2,891.4 | - |
| 9. Sports Goods | 2,231.8 | 2,231.8 | - | 1,991.5 | 1,991.5 | - |
| 10. Surgical Instruments | 4,923.0 | 4,923.0 | - | 4,644.6 | 4,644.6 | - |
| 11. Chemicals and Dyes | 44,044.8 | 44,044.8 | - | 53,634.1 | 53,634.1 | - |
| 12. Other Finished Goods | 270,216.9 | 270,216.9 | - | 268,836.3 | 268,836.3 | - |
| a) Indigenous | 246,735.0 | 246,735.0 | - | 257,376.5 | 257,376.5 | - |
| b) Imported | 23,481.9 | 23,481.9 | - | 11,459.8 | 11,459.8 | - |
| IV. FIXED ASSETS | 1,263,651.9 | 1,262,886.6 | 765.3 | 1,245,481.3 | 1,244,726.9 | 754.4 |
| (A) Transport equipment's | 520,866.3 | 520,118.2 | 748.1 | 481,785.9 | 481,044.1 | 741.8 |
| (B) Furniture & Fixtures | 27,179.7 | 27,179.7 | - | 15,401.8 | 15,401.8 | - |
| (C) Office equipment's | 50,083.4 | 50,083.4 | - | 55,202.6 | 55,202.6 | - |
| (D) Other machinery & equipment's | 665,522.5 | 665,505.3 | 17.2 | 693,091.0 | 693,078.4 | 12.6 |
| V. REAL ESTATE | 1,059,480.1 | 919,361.0 | 140,119.0 | 1,161,246.5 | 1,020,109.4 | 141,137.2 |
| (A) Land | 532,556.3 | 394,858.8 | 137,697.6 | 593,053.9 | 454,181.8 | 138,872.1 |
| (B) Buildings | 526,923.7 | 524,502.3 | 2,421.5 | 568,192.6 | 565,927.5 | 2,265.0 |
| 1. Residential | 269,273.2 | 268,063.1 | 1,210.1 | 258,458.9 | 257,388.0 | 1,070.9 |
| 2. Non-Residential | 257,650.5 | 256,439.2 | 1,211.3 | 309,733.6 | 308,539.5 | 1,194.1 |
| a) Commercial | 173,682.0 | 172,763.5 | 918.5 | 197,121.0 | 196,244.8 | 876.2 |
| b) Industrial | 28,137.9 | 27,887.5 | 250.4 | 59,502.0 | 59,230.7 | 271.3 |
| c) Other | 55,830.7 | 55,788.2 | 42.5 | 53,110.6 | 53,064.0 | 46.6 |
| VI. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES | 53,804.9 | 53,791.4 | 13.6 | 53,605.2 | 53,604.1 | 1.0 |
| (A) Bank Deposits | 35,494.9 | 35,481.4 | 13.5 | 42,558.0 | 42,557.0 | 1.0 |
| (B) Insurance Policies | 18,310.0 | 18,310.0 | 0.1 | 11,047.2 | 11,047.1 | 0.1 |
| VII. OTHERS | 3,111,550.5 | 3,097,022.4 | 14,528.2 | 3,218,795.5 | 3,203,637.8 | 15,157.7 |
| (A) Other Secured Advances | 1,557,821.0 | 1,549,859.0 | 7,962.0 | 1,771,004.1 | 1,761,885.1 | 9,119.0 |
| (B) Advances Secured By Guarantee(s) | 1,553,729.5 | 1,547,163.3 | 6,566.2 | 1,447,791.4 | 1,441,752.7 | 6,038.7 |
| 1. Institutional Guarantee(s) | 1,395,626.1 | 1,395,407.8 | 218.3 | 1,269,888.8 | 1,269,686.2 | 202.7 |
| 2. Individual Guarantee(s) | 158,103.4 | 151,755.6 | 6,347.8 | 177,902.6 | 172,066.5 | 5,836.0 |
| VIII. Unsecured Advances | 124,862.7 | 123,460.3 | 1,402.4 | 91,805.2 | 90,372.4 | 1,432.9 |
| TOTAL | 7,809,410.6 | 7,651,564.1 | 157,846.5 | 7,990,919.1 | 7,831,565.7 | 159,353.4 |

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 | | | |
|---------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
| | Dec | | Jun | | Dec | | Jun | | Dec | |
| | No. of A/Cs. | Amount | No. of A/Cs. | Amount | No. of A/Cs. | Amount | No. of A/Cs. | Amount | No. of A/Cs. | Amount |
| 0 | 1,483,588 | 1,784,968.6 | 1,545,847 | 2,526,285.0 | 1,842,784 | 2,739,355.7 | 1,347,024 | 2,186,152.2 | 1,940,474 | 2,533,903.3 |
| 5 | 65,206 | 180,351.6 | 11,870 | 54,508.3 | 52,429 | 146,330.4 | 61,923 | 163,303.5 | 63,260 | 168,235.5 |
| 10 | 680,710 | 673,721.1 | 470,923 | 438,166.8 | 67,551 | 672,876.6 | 164,806 | 597,820.0 | 497,473 | 516,852.0 |
| 15 | 62,002 | 405,949.2 | 29,073 | 499,872.8 | 59,621 | 545,391.2 | 17,565 | 440,320.4 | 78,744 | 610,615.6 |
| 20 | 767,417 | 744,863.7 | 762,334 | 902,075.6 | 770,002 | 736,685.7 | 786,100 | 1,426,461.3 | 630,071 | 1,378,971.7 |
| 25 | 294,469 | 1,692,850.1 | 181,843 | 1,494,096.0 | 177,747 | 1,524,757.2 | 116,577 | 1,672,349.5 | 163,814 | 1,616,235.5 |
| 30 | 75,904 | 298,014.8 | 155,800 | 328,734.9 | 42,678 | 313,071.6 | 48,498 | 455,504.0 | 61,290 | 296,892.3 |
| 33.33 | 142 | 595.8 | 2,061 | 5,885.3 | 2,082 | 4,326.5 | 102 | 2,799.9 | 531 | 4,500.1 |
| 35 | 15,283 | 79,279.1 | 15,596 | 77,731.7 | 26,796 | 190,376.4 | 17,200 | 189,525.7 | 19,059 | 231,125.1 |
| 40 | 43,211 | 113,368.2 | 32,579 | 149,122.0 | 417,767 | 163,522.3 | 306,766 | 248,264.0 | 61,894 | 207,684.2 |
| 45 | 2,175 | 17,320.9 | 7,088 | 43,512.0 | 2,366 | 37,167.9 | 2,700 | 59,569.4 | 3,590 | 51,336.9 |
| 50 | 57,510 | 233,682.5 | 67,360 | 299,829.2 | 65,533 | 317,081.9 | 25,601 | 185,438.2 | 39,195 | 224,784.1 |
| 55 | 2,288 | 13,040.4 | 2,223 | 35,588.4 | 3,847 | 36,843.0 | 1,767 | 29,718.3 | 2,382 | 32,357.4 |
| 60 | 1,850 | 17,007.2 | 2,130 | 30,657.3 | 4,561 | 51,947.3 | 2,970 | 21,671.8 | 2,350 | 33,077.6 |
| 65 | 505 | 18,141.8 | 3,868 | 40,862.3 | 1,488 | 43,309.4 | 2,449 | 33,135.7 | 1,399 | 31,621.1 |
| 70 | 588 | 5,526.8 | 1,462 | 29,603.5 | 1,024 | 35,877.4 | 5,103 | 13,138.7 | 1,389 | 8,454.9 |
| 75 | 436 | 5,269.3 | 1,133 | 21,726.8 | 1,321 | 26,613.7 | 2,862 | 12,046.1 | 808 | 23,508.7 |
| 80 | 447 | 4,939.0 | 1,088 | 24,469.2 | 973 | 39,156.1 | 4,683 | 4,860.8 | 791 | 6,273.0 |
| 85 | 356 | 2,990.0 | 1,142 | 54,491.2 | 1,796 | 29,875.0 | 159 | 562.8 | 352 | 2,544.3 |
| 90 | 671 | 2,248.0 | 1,278 | 23,291.4 | 1,243 | 27,462.4 | 186 | 60,537.1 | 555 | 8,244.5 |
| 95 | 558 | 12,319.2 | 1,768 | 42,305.3 | 1,580 | 36,641.0 | 200 | 326.7 | 428 | 3,020.3 |
| 99.99 | 196 | 14.4 | 6 | 0.8 | 48 | 202.8 | 278 | 5,904.6 | 133 | 681.0 |
| TOTAL | 3,555,512 | 6,306,461.6 | 3,298,472 | 7,122,815.6 | 3,545,237 | 7,718,871.6 | 2,915,519 | 7,809,410.6 | 3,569,982 | 7,990,919.1 |

Source: Statistics & Data Warehouse Department, SBP

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

| PRIVATE SECTOR (BUSINESS) | Jun-19 | Dec-19 | Jan-20 | Feb-20 | Mar-20 | Apr-20 | May-20 | Jun-20 P |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| A. Agriculture, forestry and fishing | 2,340 | 2,078 | 2,327 | 2,251 | 1,902 | 3,010 | 1,906 | 1,801 |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 1,617 | 1,427 | 1,316 | 1,591 | 1,227 | 2,357 | 1,234 | 1,119 |
| Fixed investment | 722 | 651 | 970 | 622 | 637 | 617 | 636 | 648 |
| Other | - | 1 | 40 | 39 | 38 | 37 | 36 | 34 |
| B. Mining and quarrying | 2,214 | 2,979 | 2,070 | 2,013 | 2,038 | 1,895 | 3,428 | 2,207 |
| Trade finance | 238 | 290 | 242 | 225 | 249 | 282 | 282 | 356 |
| Working capital | 1,017 | 1,035 | 1,032 | 1,001 | 923 | 851 | 2,344 | 947 |
| Fixed investment | 959 | 1,654 | 797 | 786 | 867 | 763 | 803 | 904 |
| Other | - | - | - | - | - | - | - | - |
| C. Manufacturing | 207,579 | 219,311 | 196,964 | 191,069 | 190,166 | 186,446 | 176,689 | 175,953 |
| Trade finance | 27,947 | 24,916 | 25,029 | 25,305 | 26,635 | 25,928 | 25,232 | 24,913 |
| Working capital | 153,093 | 168,044 | 146,256 | 139,790 | 137,278 | 134,179 | 125,209 | 123,819 |
| Fixed investment | 23,823 | 23,943 | 23,338 | 23,636 | 23,724 | 23,244 | 23,222 | 24,557 |
| Other | 2,716 | 2,407 | 2,341 | 2,338 | 2,528 | 3,095 | 3,025 | 2,664 |
| D. Electricity, gas, steam and air conditioning supply | 1,520 | 9,740 | 11,389 | 8,898 | 9,172 | 9,155 | 9,162 | 9,152 |
| Trade finance | 83 | 97 | 96 | 92 | 91 | 101 | 91 | 91 |
| Working capital | 638 | 5,074 | 6,716 | 8,223 | 8,499 | 8,516 | 8,529 | 8,515 |
| Fixed investment | 794 | 4,566 | 4,575 | 577 | 580 | 536 | 540 | 543 |
| Other | 5 | 2 | 2 | 6 | 2 | 2 | 2 | 2 |
| E. Water supply; sewerage, waste management and remediation activities | 251 | 160 | 394 | 158 | 166 | 199 | 206 | 194 |
| Trade finance | - | - | 6 | - | - | 40 | 40 | 40 |
| Working capital | 114 | 38 | 265 | 38 | 45 | 46 | 54 | 46 |
| Fixed investment | 136 | 121 | 122 | 119 | 121 | 112 | 110 | 107 |
| Other | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| F. Construction | 10,480 | 9,901 | 9,489 | 9,273 | 9,232 | 9,368 | 9,430 | 12,660 |
| Trade finance | 186 | 68 | 109 | 61 | 54 | 98 | 94 | 97 |
| Working capital | 7,480 | 7,573 | 7,126 | 7,018 | 6,991 | 7,027 | 7,097 | 7,975 |
| Fixed investment | 2,802 | 2,248 | 2,245 | 2,185 | 2,178 | 2,236 | 2,231 | 4,579 |
| Other | 13 | 13 | 8 | 8 | 8 | 8 | 8 | 8 |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles | 154,225 | 152,836 | 141,404 | 138,846 | 135,684 | 132,421 | 130,406 | 133,988 |
| Trade finance | 8,437 | 7,250 | 7,480 | 7,263 | 6,887 | 7,896 | 8,477 | 7,326 |
| Working capital | 128,623 | 129,490 | 117,958 | 115,650 | 112,974 | 108,716 | 106,070 | 110,462 |
| Fixed investment | 14,914 | 14,243 | 14,338 | 14,258 | 14,072 | 14,068 | 14,077 | 14,427 |
| Other | 2,252 | 1,852 | 1,628 | 1,675 | 1,750 | 1,741 | 1,781 | 1,774 |
| H. Transportation and storage | 43,773 | 37,609 | 35,079 | 34,526 | 33,192 | 32,706 | 32,447 | 32,213 |
| Trade finance | 107 | 51 | 67 | 88 | 73 | 66 | 88 | 105 |
| Working capital | 3,151 | 2,576 | 2,528 | 2,514 | 2,590 | 2,545 | 2,441 | 2,793 |
| Fixed investment | 40,451 | 34,886 | 32,363 | 31,721 | 30,286 | 29,832 | 29,678 | 29,048 |
| Other | 63 | 96 | 122 | 203 | 243 | 263 | 240 | 267 |
| I. Accommodation and food service activities | 3,155 | 3,582 | 3,534 | 3,516 | 3,570 | 3,243 | 3,147 | 2,622 |
| Trade finance | 25 | 103 | 91 | 91 | 81 | 83 | 82 | 26 |
| Working capital | 1,559 | 2,464 | 2,415 | 2,406 | 2,464 | 2,150 | 2,062 | 1,591 |
| Fixed investment | 1,567 | 1,013 | 1,016 | 1,008 | 1,014 | 997 | 991 | 994 |
| Other | 3 | 3 | 12 | 12 | 12 | 12 | 12 | 12 |
| J. Information and communication | 3,188 | 6,853 | 6,945 | 4,964 | 5,147 | 5,102 | 6,111 | 6,555 |
| Trade finance | 234 | 201 | 178 | 183 | 220 | 216 | 214 | 227 |
| Working capital | 1,903 | 3,662 | 3,834 | 1,832 | 1,986 | 1,878 | 1,976 | 2,009 |
| Fixed investment | 932 | 2,947 | 2,904 | 2,906 | 2,910 | 2,925 | 3,891 | 4,288 |
| Other | 119 | 44 | 30 | 44 | 31 | 84 | 31 | 31 |
| K. Real estate activities | 2,417 | 2,535 | 2,317 | 2,223 | 2,104 | 1,995 | 1,980 | 1,783 |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 1,372 | 981 | 770 | 736 | 669 | 554 | 544 | 360 |
| Fixed investment | 1,045 | 1,554 | 1,547 | 1,487 | 1,435 | 1,441 | 1,437 | 1,422 |
| Other | - | - | - | - | - | - | - | - |
| L. Professional, scientific and technical activities | 11,958 | 17,563 | 17,465 | 15,936 | 15,466 | 17,375 | 16,364 | 16,468 |
| Trade finance | 343 | 314 | 410 | 392 | 429 | 1,101 | 1,141 | 421 |
| Working capital | 10,071 | 12,678 | 11,322 | 12,048 | 11,738 | 11,266 | 10,083 | 11,963 |
| Fixed investment | 1,515 | 4,529 | 5,647 | 3,408 | 3,184 | 4,889 | 5,023 | 3,964 |
| Other | 30 | 41 | 86 | 89 | 115 | 119 | 118 | 120 |
| M. Administrative and support service activities | 16,265 | 15,592 | 13,758 | 13,302 | 12,677 | 12,730 | 12,698 | 13,181 |
| Trade finance | 2,523 | 1,428 | 1,366 | 1,377 | 1,337 | 1,450 | 1,307 | 1,447 |
| Working capital | 10,627 | 10,771 | 8,857 | 8,552 | 7,954 | 7,679 | 7,767 | 8,181 |
| Fixed investment | 3,027 | 3,271 | 3,387 | 3,207 | 3,278 | 3,424 | 3,453 | 3,295 |
| Other | 88 | 123 | 147 | 166 | 108 | 178 | 171 | 258 |
| N. Education | 2,583 | 2,290 | 1,986 | 2,078 | 2,007 | 2,075 | 2,024 | 2,576 |
| Trade finance | - | - | - | - | - | - | - | - |
| Working capital | 1,198 | 1,074 | 782 | 855 | 816 | 862 | 880 | 1,385 |
| Fixed investment | 1,379 | 1,210 | 1,185 | 1,204 | 1,173 | 1,195 | 1,126 | 1,171 |
| Other | 6 | 6 | 18 | 18 | 18 | 18 | 18 | 20 |
| O. Human health and social work activities | 2,377 | 2,033 | 2,063 | 2,217 | 2,133 | 2,173 | 2,190 | 2,396 |
| Trade finance | 100 | 13 | 46 | 1 | 2 | 119 | 119 | 119 |
| Working capital | 1,585 | 1,200 | 1,247 | 1,355 | 1,279 | 1,195 | 1,204 | 1,285 |
| Fixed investment | 689 | 817 | 758 | 851 | 840 | 846 | 855 | 978 |
| Other | 2 | 3 | 12 | 11 | 13 | 13 | 12 | 13 |
| P. Arts, entertainment and recreation | 211 | 216 | 215 | 220 | 210 | 197 | 220 | 205 |
| Trade finance | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| Working capital | 185 | 180 | 179 | 182 | 171 | 159 | 164 | 165 |
| Fixed investment | 25 | 36 | 35 | 38 | 38 | 37 | 56 | 39 |
| Other | - | - | - | - | - | - | - | - |
| O. Other service activities | 24,337 | 23,903 | 19,360 | 19,576 | 21,828 | 22,107 | 22,124 | 23,336 |
| Trade finance | 131 | 287 | 107 | 88 | 89 | 94 | 87 | 109 |
| Working capital | 11,888 | 12,431 | 11,332 | 11,505 | 11,149 | 11,349 | 11,398 | 12,110 |
| Fixed investment | 11,856 | 10,705 | 7,410 | 7,500 | 10,112 | 10,100 | 10,057 | 10,576 |
| Other | 462 | 480 | 512 | 482 | 478 | 564 | 582 | 540 |
| Total | 488,871 | 509,184 | 466,759 | 451,065 | 446,696 | 442,196 | 430,532 | 437,290 |

Source: Statistics & Data Warehouse Department, SBP

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.

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

Source: Statistics & Data Warehouse Department, SBP

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

(Billion Rupees)

| Provinces/Regions | Borrower | Dec-2018 | | | Jun-2019 | | | Dec-2019 | | |
|---------------------------|------------------|---------------|-----------------|-----------------|---------------|-----------------|-----------------|---------------|-----------------|-----------------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Overall | Foreign | - | 0.48 | 0.48 | - | 0.44 | 0.44 | - | 0.33 | 0.33 |
| | Govt. | 10.00 | 763.14 | 773.14 | - | 802.00 | 802.00 | 0.46 | 770.78 | 771.24 |
| | NFPSEs | 38.50 | 1,181.05 | 1,219.56 | - | 1,186.48 | 1,186.48 | - | 1,242.55 | 1,242.55 |
| | NBFCs & Fin Aux. | 0.50 | 107.46 | 107.95 | 1.11 | 102.87 | 103.98 | - | 124.57 | 124.57 |
| | Private Sector | 220.21 | 4,734.08 | 4,954.29 | 258.51 | 4,762.26 | 5,020.77 | 244.42 | 4,886.54 | 5,130.95 |
| | Trust Fund | 0.82 | 19.32 | 20.15 | 0.03 | 18.42 | 18.45 | 0.02 | 19.93 | 19.95 |
| | Personal | 49.02 | 590.94 | 639.95 | 48.61 | 625.45 | 674.06 | 54.98 | 644.87 | 699.84 |
| | Others | 0.15 | 3.20 | 3.35 | 0.12 | 3.10 | 3.22 | 0.05 | 1.42 | 1.47 |
| | Total | 319.19 | 7,399.68 | 7,718.87 | 308.37 | 7,501.04 | 7,809.41 | 299.93 | 7,690.99 | 7,990.92 |
| Punjab | Foreign | - | - | - | - | 0.08 | 0.08 | - | - | - |
| | Govt. | 10.00 | 495.42 | 505.42 | - | 478.78 | 478.78 | - | 497.24 | 497.24 |
| | NFPSEs | 38.50 | 231.68 | 270.19 | - | 214.52 | 214.52 | - | 264.58 | 264.58 |
| | NBFCs & Fin Aux. | 0.50 | 11.18 | 11.68 | 0.30 | 12.26 | 12.56 | - | 14.27 | 14.27 |
| | Private Sector | 163.51 | 2,300.73 | 2,464.24 | 157.33 | 2,262.38 | 2,419.71 | 166.77 | 2,226.24 | 2,393.01 |
| | Trust Fund | - | 3.67 | 3.67 | .. | 2.96 | 2.97 | 0.01 | 2.09 | 2.10 |
| | Personal | 12.14 | 188.36 | 200.51 | 11.50 | 193.37 | 204.87 | 21.05 | 204.09 | 225.14 |
| | Others | 0.04 | 0.81 | 0.85 | 0.04 | 1.32 | 1.36 | 0.05 | 1.28 | 1.33 |
| | Total | 224.69 | 3,231.86 | 3,456.56 | 169.18 | 3,165.66 | 3,334.85 | 187.89 | 3,209.79 | 3,397.67 |
| Sindh | Foreign | - | 0.40 | 0.40 | - | 0.36 | 0.36 | - | 0.25 | 0.25 |
| | Govt. | - | 240.46 | 240.46 | - | 270.10 | 270.10 | 0.39 | 217.08 | 217.47 |
| | NFPSEs | - | 663.59 | 663.59 | - | 686.42 | 686.42 | - | 674.65 | 674.65 |
| | NBFCs & Fin Aux. | - | 89.25 | 89.25 | - | 72.85 | 72.85 | - | 92.71 | 92.71 |
| | Private Sector | 46.88 | 2,060.43 | 2,107.31 | 83.48 | 2,132.28 | 2,215.75 | 56.64 | 2,278.34 | 2,334.98 |
| | Trust Fund | 0.82 | 4.46 | 5.29 | 0.02 | 4.76 | 4.79 | 0.01 | 4.28 | 4.29 |
| | Personal | 28.52 | 337.83 | 366.34 | 27.43 | 371.16 | 398.59 | 27.02 | 389.63 | 416.65 |
| | Others | 0.01 | 1.57 | 1.58 | - | 1.20 | 1.20 | - | 0.14 | 0.14 |
| | Total | 76.22 | 3,398.00 | 3,474.22 | 110.93 | 3,539.12 | 3,650.05 | 84.07 | 3,657.06 | 3,741.14 |
| Khyber Pakhtunkhwa | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | .. | .. | - | - | - |
| | NFPSEs | - | 19.76 | 19.76 | - | 20.52 | 20.52 | - | 22.04 | 22.04 |
| | NBFCs & Fin Aux. | - | 0.46 | 0.46 | 0.81 | 4.00 | 4.81 | - | 0.06 | 0.06 |
| | Private Sector | 5.52 | 44.16 | 49.68 | 5.86 | 56.53 | 62.39 | 5.18 | 43.45 | 48.62 |
| | Trust Fund | - | 0.10 | 0.10 | - | 0.03 | 0.03 | - | 0.22 | 0.22 |
| | Personal | 2.02 | 19.59 | 21.61 | 2.19 | 17.88 | 20.08 | 1.88 | 14.25 | 16.13 |
| | Others | 0.04 | 0.35 | 0.39 | 0.03 | 0.44 | 0.47 | - | - | - |
| | Total | 7.58 | 84.43 | 92.00 | 8.89 | 99.41 | 108.30 | 7.05 | 80.02 | 87.07 |
| Balochistan | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | 4.44 | 4.44 | - | 4.04 | 4.04 | 0.07 | 3.24 | 3.30 |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 1.89 | 4.19 | 6.08 | 7.38 | 6.93 | 14.30 | 12.51 | 4.83 | 17.34 |
| | Trust Fund | - | - | - | - | - | - | - | 0.01 | 0.01 |
| | Personal | 3.91 | 3.43 | 7.34 | 4.99 | 3.07 | 8.06 | 2.87 | 2.99 | 5.86 |
| | Others | - | .. | .. | - | 0.01 | 0.01 | - | - | - |
| | Total | 5.80 | 12.06 | 17.86 | 12.37 | 14.05 | 26.42 | 15.45 | 11.07 | 26.51 |
| Islamabad | Foreign | - | 0.08 | 0.08 | - | - | - | - | 0.08 | 0.08 |
| | Govt. | - | 22.71 | 22.71 | - | 48.99 | 48.99 | - | 53.23 | 53.23 |
| | NFPSEs | - | 265.78 | 265.78 | - | 265.02 | 265.02 | - | 281.04 | 281.04 |
| | NBFCs & Fin Aux. | - | 6.56 | 6.56 | - | 13.45 | 13.45 | - | 17.54 | 17.54 |
| | Private Sector | 0.62 | 317.81 | 318.44 | 0.65 | 296.77 | 297.42 | 0.60 | 327.46 | 328.06 |
| | Trust Fund | .. | 11.08 | 11.08 | .. | 10.67 | 10.67 | - | 13.33 | 13.33 |
| | Personal | 0.40 | 35.44 | 35.84 | 0.36 | 31.77 | 32.13 | 0.39 | 28.96 | 29.35 |
| | Others | 0.04 | 0.45 | 0.49 | - | 0.11 | 0.11 | - | - | - |
| | Total | 1.06 | 659.92 | 660.98 | 1.01 | 666.78 | 667.79 | 0.99 | 721.63 | 722.63 |
| FATA | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | 0.32 | 0.32 | - | - | - |
| | Private Sector | 0.32 | 0.13 | 0.45 | 0.19 | 0.15 | 0.35 | 0.11 | 0.11 | 0.23 |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 0.06 | 0.02 | 0.08 | 0.16 | 0.02 | 0.19 | 0.15 | 0.05 | 0.19 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 0.38 | 0.15 | 0.53 | 0.35 | 0.49 | 0.85 | 0.26 | 0.16 | 0.42 |

* End Position.

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

(Billion Rupees)

| Provinces/Regions | Borrower | Dec-2018 | | | Jun-2019 | | | Dec-2019 | | |
|-------------------|------------------|-------------|-------------|--------------|-------------|--------------|--------------|-------------|-------------|-------------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Gilgit-Baltistan | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | 0.25 | 0.25 | - | - | - | - | 0.25 | 0.25 |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 0.79 | 1.70 | 2.49 | 2.93 | 1.47 | 4.40 | 2.23 | 1.91 | 4.15 |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 0.64 | 1.90 | 2.54 | 0.77 | 2.96 | 3.74 | 0.56 | 1.26 | 1.82 |
| | Others | - | - | - | - | 0.01 | 0.01 | - | - | - |
| | Total | 1.43 | 3.85 | 5.28 | 3.70 | 4.44 | 8.15 | 2.80 | 3.42 | 6.22 |
| AJK | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | 0.09 | 0.09 | - | 0.09 | 0.09 | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 0.67 | 4.94 | 5.61 | 0.69 | 5.76 | 6.45 | 0.37 | 4.20 | 4.57 |
| | Trust Fund | - | .. | .. | - | .. | .. | - | .. | .. |
| | Personal | 1.32 | 4.37 | 5.69 | 1.20 | 5.21 | 6.41 | 1.05 | 3.65 | 4.70 |
| | Others | 0.03 | 0.01 | 0.04 | 0.04 | 0.01 | 0.06 | - | - | - |
| | Total | 2.02 | 9.41 | 11.43 | 1.93 | 11.08 | 13.01 | 1.42 | 7.84 | 9.26 |

* 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-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 |
| Jul-Mar | | | | | | | | | |
| Punjab | 911,164 | 111,041 | 149,083 | 62,447 | 41,490 | 41,715 | 12,913 | 209,918 | 48,167 |
| Sindh | 133,965 | 23,818 | 25,379 | 12,403 | 10,164 | 10,079 | 2,591 | 55,345 | 20,150 |
| Khyber Pakhtunkhwa | 17,221 | 2,588 | 4,038 | 4,002 | 1,697 | 1,984 | 516 | 1,354 | 925 |
| Balochistan | 4,582 | 664 | 1,021 | 135 | 101 | 207 | 58 | 110 | 179 |
| Azad Jammu Kashmir | 365 | 64 | 118 | - | - | - | 44 | 1,053 | 69 |
| Gilgit Baltistan | 1,011 | 144 | 243 | 16 | 6 | 13 | 9 | 41 | 21 |
| All Pakistan | 1,068,308 | 138,319 | 179,883 | 79,003 | 53,459 | 53,998 | 16,131 | 267,821 | 69,511 |

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-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 |
| Jul-Mar | | | | | | | | | |
| Punjab | 1,084,245 | 97,817 | 130,919 | 61,850 | 296,084 | 100,081 | 2,132,619 | 756,351 | 469,966 |
| Sindh | 227,890 | 14,235 | 22,444 | 3,202 | 35,857 | 5,872 | 380,051 | 139,420 | 83,924 |
| Khyber Pakhtunkhwa | 25,911 | 4,181 | 5,344 | 1,417 | 1,473 | 957 | 49,067 | 11,294 | 13,249 |
| Balochistan | 896 | 54 | 104 | 32 | 32 | 13 | 5,703 | 962 | 1,524 |
| Azad Jammu Kashmir | 15,326 | 2,075 | 1,477 | 1,418 | 150 | 305 | 17,153 | 3,341 | 1,970 |
| Gilgit Baltistan | 3,054 | 427 | 764 | 559 | 181 | 472 | 4,649 | 797 | 1,513 |
| All Pakistan | 1,357,322 | 118,789 | 161,052 | 68,478 | 333,777 | 107,700 | 2,589,242 | 912,164 | 572,145 |

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted

All Banks

(End of Period: Million Rupees)

| ECONOMIC GROUPS | 2019 | | | | | |
|--|------------------|-----------------|------------------|------------------|-----------------|------------------|
| | Jun | | | Dec | | |
| | Inland Bills | Import Bills | Foreign Bills | Inland Bills | Import Bills | Foreign Bills |
| 1. FOREIGN CONSTITUENTS | - | - | - | - | - | - |
| 2. DOMESTIC CONSTITUENTS | 120,073.5 | 39,340.3 | 112,333.6 | 127,547.1 | 36,819.6 | 129,181.4 |
| I. GOVERNMENT | 2.3 | 197.7 | - | - | 258.8 | - |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE) | 8,445.4 | 3,600.9 | .. | 12,904.9 | 2,522.4 | .. |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs) | - | - | - | - | - | - |
| IV. PRIVATE SECTOR (BUSINESS) | 111,611.0 | 35,541.6 | 112,333.3 | 114,642.2 | 34,038.3 | 129,154.6 |
| A. Agriculture, forestry and fishing | 5.4 | 394.0 | - | - | 17.9 | 7.9 |
| B. Mining and quarrying | 75.1 | - | 201.7 | - | - | 56.7 |
| C. Manufacturing | 78,780.6 | 26,042.0 | 101,593.8 | 72,982.5 | 31,012.2 | 118,916.6 |
| 1 - Manufacture of food products | 8,091.5 | 5,789.5 | 2,946.2 | 6,789.7 | 3,484.8 | 3,985.2 |
| 2 - Manufacture of beverages | 99.6 | 502.2 | - | 99.7 | 477.5 | - |
| 3 - Manufacture of textiles | 29,643.9 | 8,559.9 | 74,056.7 | 23,495.4 | 13,796.8 | 88,092.6 |
| 4 - Manufacture of wearing apparel | 1,436.5 | 310.0 | 18,485.6 | 1,121.2 | 281.5 | 20,853.4 |
| 5 - Manufacture of leather and related products | 129.1 | 364.9 | 2,525.7 | 91.1 | 1,124.1 | 3,668.3 |
| 6 - Manufacture of paper and paper products | 306.9 | 728.3 | 95.6 | 287.0 | 2,651.6 | 98.1 |
| 7 - Manufacture of coke and refined petroleum products | 24,499.5 | 1,770.3 | 992.7 | 26,365.9 | - | - |
| 8 - Manufacture of chemicals and chemical products | 8,587.4 | 1,919.2 | 577.3 | 7,722.3 | 1,748.5 | - |
| 9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations | 189.7 | 268.6 | 2.4 | 241.2 | 225.7 | 62.5 |
| 10 - Manufacture of rubber and plastics products | 875.6 | 468.1 | 82.6 | 885.6 | 584.4 | 232.5 |
| 11 - Manufacture of other non-metallic mineral products | 580.1 | 113.5 | 322.9 | 25.0 | 305.7 | 238.1 |
| 12 - Manufacture of basic metals | 439.1 | 1,046.2 | 12.2 | 1,231.1 | 1,412.5 | 12.2 |
| 13. Manufacture of fabricated metal products, except machinery and equipment | 26.4 | 457.6 | - | 29.3 | 280.3 | - |
| 14 - Manufacture of computer, electronic and optical products | 191.0 | 2.0 | 2.1 | 138.6 | 1.4 | 5.8 |
| 15 - Manufacture of electrical equipment | 610.0 | 1,949.8 | 149.1 | 848.8 | 3,194.4 | 372.7 |
| 16 - Manufacture of machinery and equipment | 328.9 | 88.4 | 10.9 | 294.9 | 69.5 | 30.1 |
| 17 - Manufacture of motor vehicles, trailers and semi-trailers | 605.2 | 1,283.5 | - | 599.8 | 1,192.4 | - |
| 18 - Manufacture of furniture | - | - | - | - | 2.8 | - |
| 19. Other manufacturing | 2,140.2 | 419.8 | 1,331.7 | 2,715.7 | 178.3 | 1,265.1 |
| D. Electricity, gas, steam and air conditioning supply | 1,003.7 | - | - | 2,379.8 | 31.5 | - |
| E. Water supply; sewerage, waste management and remediation activities | - | - | - | - | - | - |
| F. Construction | 74.6 | 488.6 | - | 285.1 | 198.8 | - |
| G. Wholesale and retail trade; repair of motor vehicles and motorcycles | 10,645.4 | 7,786.0 | 6,802.2 | 15,386.5 | 1,871.4 | 7,822.0 |
| 1 - Wholesale and retail trade and repair of motor vehicles and motorcycles | 162.2 | 753.3 | 232.4 | - | 28.9 | 173.6 |
| 2 - Wholesale trade, except of motor vehicles and motorcycles | 5,160.7 | 2,682.2 | 2,097.4 | 5,970.5 | 1,403.9 | 2,354.1 |
| 3 - Retail trade, except of motor vehicles and motorcycles | 5,322.4 | 4,350.5 | 4,472.5 | 9,416.0 | 438.6 | 5,294.4 |
| H. Transportation and storage | 660.0 | 22.6 | 20.0 | 994.8 | - | 19.8 |
| I. Accommodation and food service activities | 200.0 | - | - | 200.0 | 39.3 | - |
| J. Information and communication | 8,452.1 | .. | 939.9 | 7,136.9 | 22.4 | - |
| K. Real estate activities | - | - | - | - | - | - |
| L. Professional, scientific and technical activities | 1,477.5 | 480.0 | 128.6 | 2,134.4 | 547.6 | 1,472.8 |
| M. Administrative and support service activities | 3,269.9 | 324.4 | 2,558.9 | 5,309.1 | 293.2 | 848.5 |
| N. Education | - | - | - | - | - | - |
| O. Human health and social work activities | - | 4.1 | 79.2 | 21.9 | 4.1 | 8.2 |
| P. Arts, entertainment and recreation | - | - | - | - | - | - |
| Q. Other service activities | 6,966.7 | - | 9.2 | 7,811.2 | - | 2.1 |
| V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS | - | - | 0.3 | - | - | - |
| VI. PERSONAL | 14.8 | - | - | - | - | - |
| VII. OTHER | - | - | - | - | - | 26.8 |
| TOTAL | 120,073.5 | 39,340.3 | 112,333.6 | 127,547.1 | 36,819.6 | 129,181.4 |

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

| SECURITIES / SHARES | 2019 | | | | | |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun | | | Dec | | |
| | Book Value | Face Value | Market Value | Book Value | Face Value | Market Value |
| III. TREASURY BILLS / SHORT TERM FED. BONDS | 4,413,307.7 | 4,450,508.4 | 4,424,679.0 | 4,348,350.6 | 4,543,585.9 | 4,349,298.7 |
| 1) Federal Government | 4,413,307.5 | 4,450,508.3 | 4,424,678.9 | 4,348,350.5 | 4,543,585.8 | 4,349,298.5 |
| 2) Provincial Governments | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| IV. FEDERAL BONDS | 2,289,925.0 | 2,304,383.8 | 2,238,466.1 | 3,286,756.0 | 3,334,308.1 | 3,285,364.4 |
| 1) Compensation Bonds | - | - | - | - | - | - |
| 2) Federal Investment Bonds | - | - | - | - | - | - |
| 3) Pakistan Investment Bonds | 2,289,925.0 | 2,304,383.8 | 2,238,466.1 | 3,286,756.0 | 3,334,308.1 | 3,285,364.4 |
| 4) Bearer National Fund Bonds | - | - | - | - | - | - |
| 5) Income Tax Bonds | .. | .. | .. | .. | .. | .. |
| VI. SHARES | 321,594.3 | 242,337.0 | 318,370.9 | 350,983.3 | 261,966.9 | 377,423.3 |
| 1) Quoted On The Stock Exchange | 245,341.8 | 171,342.4 | 243,720.1 | 159,202.6 | 70,817.2 | 185,745.3 |
| Financial Institutions | 16,300.0 | 9,353.9 | 15,703.6 | 15,545.6 | 8,469.4 | 16,090.8 |
| NFPSEs | 52,680.8 | 43,990.2 | 52,056.2 | 21,756.8 | 7,391.1 | 26,005.6 |
| Private Sector | 107,573.8 | 49,211.1 | 107,173.2 | 121,900.2 | 54,956.7 | 143,649.0 |
| 2) Unquoted On The Stock Exchange | 76,252.5 | 70,994.7 | 74,650.7 | 191,780.7 | 191,149.6 | 191,678.0 |
| Financial Institutions | 5,260.0 | 7,829.5 | 5,521.8 | 9,366.4 | 11,808.8 | 9,607.3 |
| NFPSEs | 4,529.5 | 5,916.3 | 6,322.7 | 6,761.7 | 6,033.9 | 6,323.0 |
| Private Sector | 48,616.0 | 39,402.0 | 44,959.2 | 97,134.2 | 94,788.5 | 97,229.2 |
| VII. DEBENTURES | 5.7 | 5.7 | 5.7 | 36.9 | 36.9 | 36.9 |
| VIII. PARTICIPATION TERM CERTIFICATES | 8.1 | 25.3 | 8.1 | 74.7 | 91.9 | 63.5 |
| IX. CERTIFICATE OF INVESTEMENTS | 6,437.4 | 6,437.4 | 6,436.7 | 6,112.4 | 6,112.4 | 6,111.7 |
| X. TERM FINANCE CERTIFICATES | 69,987.2 | 72,206.6 | 70,422.6 | 72,555.2 | 93,854.1 | 72,197.5 |
| XI. MODARBA CERTIFICATES | - | - | - | - | - | - |
| XII. MUTUAL FUNDS | 4,196.3 | 4,111.0 | 4,201.4 | 8,173.8 | 7,674.9 | 8,285.8 |
| XIII. NIT UNITS | 2,771.6 | 1,940.4 | 2,454.8 | 2,812.3 | 1,676.0 | 2,790.6 |
| XIV. OTHERS | 115,256.5 | 115,140.8 | 115,422.2 | 74,509.3 | 77,359.0 | 83,525.6 |
| XV. Islamic Banking Products - Investments | 591,560.0 | 584,998.7 | 592,175.8 | 564,935.3 | 557,411.2 | 571,971.8 |
| a. GOP Ijara Sukuk | 203,666.0 | 198,740.5 | 202,184.3 | 192,018.9 | 185,714.4 | 191,872.7 |
| b. Corporate Sukuks | 359,943.0 | 359,936.7 | 361,870.2 | 344,372.7 | 343,801.6 | 351,039.6 |
| 1) Diminishing Musharaka Sukuk | 93,378.1 | 93,301.0 | 93,964.1 | 90,129.8 | 89,460.6 | 90,453.8 |
| 2) Ijaraha Sukuk | 145,026.8 | 144,903.6 | 146,461.5 | 176,450.6 | 176,444.3 | 182,813.8 |
| 3) Modaraba Sukuk | 4,069.1 | 4,069.1 | 4,070.7 | 4,188.7 | 4,188.7 | 4,188.7 |
| 4) Wakala Sukuk | - | - | - | 125.4 | 121.4 | 125.4 |
| 5) Any other | 117,469.1 | 117,663.0 | 117,374.0 | 73,478.2 | 73,586.5 | 73,457.8 |
| c. Wakala Placements | - | - | - | - | - | - |
| d. Commodity Murabaha | - | - | - | - | - | - |
| e. Placements Bai Muajjal | - | - | - | - | - | - |
| f. Strategic Investment – Long Term | 1,467.6 | 1,467.6 | 1,379.5 | 1,467.6 | 1,467.6 | 1,403.5 |
| g. Certificate of Investment (COIs) - Long Term | 88.1 | 88.1 | 88.1 | 88.1 | 88.1 | 88.1 |
| h. Placement with FI | - | - | - | - | - | - |
| i. Other Mode of Investments – Short Term | 477.7 | 477.7 | 470.3 | 504.3 | 501.4 | 504.3 |
| j. Other Mode of Investments – Long Term | 25,917.6 | 24,288.2 | 26,183.4 | 26,483.7 | 25,838.2 | 27,063.7 |
| TOTAL | 7,815,049.6 | 7,782,095.1 | 7,772,643.2 | 8,715,299.8 | 8,884,077.5 | 8,757,069.8 |

Source: Statistics & Data Warehouse Department, SBP

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

Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

(Million Rupees)

| RATE OF RETURN | 2019 | |
|-------------------|---------------------|---------------------|
| | Jun | Dec |
| 00.00 | 4,269,716.4 | 4,157,920.1 |
| 01.00* | 668,838.8 | 559,355.6 |
| 02.00* | 49,057.0 | 46,477.9 |
| 03.00* | 4,058.7 | 7,487.3 |
| 04.00* | 7,945.2 | 43,766.5 |
| 05.00* | 60,282.0 | 28,810.5 |
| 05.25 | 1,230.3 | 3,550.6 |
| 05.50 | 5,327.5 | 4,008.0 |
| 05.75 | 735.9 | 18,985.5 |
| 06.00 | 9,168.7 | 40,806.1 |
| 06.25 | 8,553.3 | 2,977.1 |
| 06.50 | 62,361.6 | 60,145.2 |
| 06.75 | 4,047.4 | 1,326.9 |
| 07.00 | 2,547.2 | 617.2 |
| 07.25 | 8,724.8 | 360.9 |
| 07.50 | 8,769.9 | 3,673.3 |
| 07.75 | 1,669.3 | 684.4 |
| 08.00 | 767,277.5 | 1,093.8 |
| 08.25 | 28,967.5 | 5,068.9 |
| 08.50 | 129,945.7 | 4,833.8 |
| 08.75 | 28,106.6 | 2,068.8 |
| 09.00 | 51,645.1 | 27,293.8 |
| 09.25 | 11,972.1 | 5,518.0 |
| 09.50 | 73,041.0 | 865.8 |
| 09.75 | 22,204.9 | 68,745.5 |
| 10.00 | 22,491.9 | 14,898.8 |
| 10.25 | 3,695,762.9 | 20,370.6 |
| 10.50 | 578,374.9 | 26,161.2 |
| 10.75 | 156,934.7 | 17,021.7 |
| 11.00 | 206,601.1 | 19,804.0 |
| 11.25 | 72,588.1 | 4,629,909.8 |
| 11.50 | 125,713.4 | 930,891.8 |
| 11.75 | 35,912.9 | 123,413.8 |
| 12.00 | 183,973.3 | 233,996.8 |
| 12.25 | 41,715.8 | 204,296.7 |
| 12.50 | 85,385.0 | 156,235.4 |
| 12.75 | 27,047.2 | 69,019.5 |
| 13.00 | 43,588.9 | 126,957.4 |
| 13.25 | 11,567.5 | 68,961.7 |
| 13.50 | 27,454.0 | 46,835.0 |
| 13.75 | 24,339.0 | 52,900.7 |
| 14.00 | 47,977.4 | 29,243.1 |
| 14.25 | 55,655.8 | 15,787.5 |
| 14.50 | 12,820.0 | 101,956.7 |
| 14.75 | 36,023.9 | 32,077.1 |
| 15.00 & above | 10,311.0 | 173,401.8 |
| Total | 11,788,433.0 | 12,190,582.6 |

*01.00 stands for 0.01 to 1.00

Source: Statistics & Data Warehouse Department, SBP

*02.00 stands for 1.01 to 2.00

So on

Note: The classification of Islamic/conventional banking has been introduced from June-2019 onwards

3.23 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

(Million Rupees)

| RATE OF RETURN | 2019 | |
|-------------------|--------------------|--------------------|
| | Jun | Dec |
| 00.00 | 779,326.5 | 817,620.6 |
| 01.00* | 109,725.6 | 100,933.6 |
| 02.00* | 9,475.4 | 15,944.8 |
| 03.00* | 68,977.4 | 55,781.5 |
| 04.00* | 10,665.9 | 15,670.7 |
| 05.00* | 71,894.9 | 8,942.6 |
| 05.25 | 205,420.1 | 766.2 |
| 05.50 | 32,392.0 | 8,351.7 |
| 05.75 | 42,663.1 | 19,338.0 |
| 06.00 | 116,091.5 | 64,808.7 |
| 06.25 | 15,630.7 | 6,328.3 |
| 06.50 | 58,828.4 | 23,769.6 |
| 06.75 | 15,582.9 | 4,949.2 |
| 07.00 | 24,951.2 | 210,254.5 |
| 07.25 | 9,531.3 | 46,402.6 |
| 07.50 | 19,587.5 | 83,359.1 |
| 07.75 | 70,318.8 | 24,272.6 |
| 08.00 | 35,676.1 | 11,217.0 |
| 08.25 | 12,485.0 | 23,770.4 |
| 08.50 | 23,160.8 | 13,946.2 |
| 08.75 | 47,797.6 | 6,842.2 |
| 09.00 | 19,742.8 | 20,991.8 |
| 09.25 | 10,978.5 | 18,212.0 |
| 09.50 | 14,875.2 | 54,601.0 |
| 09.75 | 4,603.7 | 29,704.2 |
| 10.00 | 15,726.2 | 18,753.6 |
| 10.25 | 105,030.1 | 106,280.5 |
| 10.50 | 78,284.7 | 10,062.0 |
| 10.75 | 57,026.0 | 21,192.1 |
| 11.00 | 14,595.1 | 8,577.4 |
| 11.25 | 13,204.0 | 185,018.1 |
| 11.50 | 38,204.3 | 22,629.6 |
| 11.75 | 8,704.6 | 23,336.7 |
| 12.00 | 22,039.3 | 86,096.1 |
| 12.25 | 23,088.0 | 40,885.1 |
| 12.50 | 25,311.4 | 42,509.1 |
| 12.75 | 3,303.2 | 106,386.1 |
| 13.00 | 10,762.2 | 32,551.1 |
| 13.25 | 1,875.5 | 42,685.5 |
| 13.50 | - | 9,254.3 |
| 13.75 | 1,000.0 | 4,229.9 |
| 14.00 | - | 4,912.1 |
| 14.25 | - | 1,291.4 |
| 14.50 | - | 73.1 |
| 14.75 | - | 33.1 |
| 15.00 & above | - | - |
| Total | 2,248,537.5 | 2,453,536.2 |

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

3.24 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

(End of period : Million Rupees)

| RATE OF RETURN | 2019 | | | |
|--------------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun | | Dec | |
| | Overall | Private Sector | Overall | Private Sector |
| 00.00 | 228,423.3 | 177,735.6 | 290,262.8 | 275,934.9 |
| 01.00* | 11,456.2 | 10,151.2 | 7,770.8 | 6,455.8 |
| 02.00* | 21,878.9 | 21,878.9 | 15,143.5 | 15,143.5 |
| 03.00* | 420,643.0 | 391,492.1 | 482,196.7 | 481,842.7 |
| 04.00* | 75,704.8 | 64,693.1 | 123,002.6 | 123,002.6 |
| 05.00* | 119,184.7 | 87,831.7 | 110,405.6 | 104,669.7 |
| 06.00* | 33,627.9 | 28,015.4 | 31,378.4 | 30,312.7 |
| 07.00* | 136,635.7 | 101,511.3 | 19,513.8 | 18,752.1 |
| 08.00* | 101,487.3 | 101,487.3 | 35,599.5 | 34,939.3 |
| 08.25 | 4,518.8 | 3,450.1 | 4,959.5 | 4,128.3 |
| 08.50 | 5,215.6 | 5,215.6 | 2,794.2 | 2,794.2 |
| 08.75 | 7,231.1 | 7,211.2 | 9,960.2 | 9,960.2 |
| 09.00 | 17,724.9 | 17,557.5 | 3,192.8 | 3,025.4 |
| 09.25 | 22,163.0 | 13,847.8 | 1,567.7 | 1,567.7 |
| 09.50 | 22,152.6 | 22,152.6 | 3,501.5 | 3,501.5 |
| 09.75 | 11,668.8 | 11,668.8 | 3,663.6 | 3,663.6 |
| 10.00 | 50,504.7 | 47,533.3 | 50,591.8 | 50,591.8 |
| 10.25 | 30,215.6 | 29,210.9 | 2,253.6 | 2,253.6 |
| 10.50 | 48,188.2 | 47,230.0 | 10,887.8 | 10,887.8 |
| 10.75 | 22,165.0 | 22,165.0 | 12,189.8 | 12,189.8 |
| 11.00 | 173,564.8 | 150,152.2 | 22,201.1 | 22,201.1 |
| 11.25 | 200,124.7 | 176,740.9 | 25,353.9 | 22,279.9 |
| 11.50 | 202,070.4 | 154,874.2 | 27,346.2 | 19,102.3 |
| 11.75 | 201,934.7 | 148,047.9 | 20,593.2 | 20,593.2 |
| 12.00 | 448,959.4 | 250,226.9 | 67,830.4 | 20,942.9 |
| 12.25 | 275,990.2 | 146,938.7 | 27,544.2 | 27,544.2 |
| 12.50 | 432,763.3 | 147,583.8 | 38,600.8 | 26,641.3 |
| 12.75 | 225,510.4 | 143,940.5 | 65,070.7 | 31,144.5 |
| 13.00 | 559,580.7 | 389,592.3 | 104,638.2 | 100,985.3 |
| 13.25 | 204,476.8 | 187,800.1 | 67,980.4 | 50,480.4 |
| 13.50 | 273,774.3 | 153,236.8 | 190,327.5 | 142,082.9 |
| 13.75 | 267,476.6 | 167,620.7 | 388,025.2 | 290,499.8 |
| 14.00 | 418,394.3 | 257,473.8 | 555,257.7 | 390,757.3 |
| 14.25 | 128,863.9 | 93,320.5 | 457,486.4 | 254,935.3 |
| 14.50 | 75,723.1 | 73,812.0 | 634,393.6 | 252,658.9 |
| 14.75 | 108,014.9 | 106,660.3 | 506,054.0 | 320,727.7 |
| 15.00 | 143,764.6 | 110,436.6 | 345,974.7 | 167,874.0 |
| 15.25 | 26,686.4 | 26,686.4 | 263,713.0 | 188,030.3 |
| 15.50 | 37,702.8 | 37,702.8 | 157,462.6 | 132,019.9 |
| 15.75 | 42,058.7 | 42,058.7 | 208,760.5 | 152,241.7 |
| 16.00 | 75,004.4 | 68,599.2 | 78,592.0 | 66,566.4 |
| 16.25 | 35,006.4 | 35,006.4 | 77,283.2 | 72,604.3 |
| 16.50 | 9,931.0 | 9,931.0 | 69,621.5 | 54,837.8 |
| 16.75 | 21,207.1 | 21,207.1 | 120,114.0 | 84,184.0 |
| 17.00 | 31,438.7 | 28,091.2 | 32,009.5 | 31,485.6 |
| 17.25 | 4,928.2 | 4,928.2 | 54,546.9 | 54,201.5 |
| 17.50 | 5,364.1 | 5,364.1 | 32,427.9 | 26,118.2 |
| 17.75 | 8,172.7 | 8,172.7 | 45,306.1 | 35,782.1 |
| 18.00 | 17,508.6 | 17,508.6 | 48,398.1 | 42,265.4 |
| 18.25 | 3,952.2 | 3,648.9 | 15,566.6 | 15,561.3 |
| 18.50 | 2,204.3 | 2,204.3 | 58,403.4 | 58,203.4 |
| 18.75 | 6,619.8 | 6,619.8 | 33,211.7 | 33,211.7 |
| 19.00 | 71,648.0 | 71,648.0 | 79,411.3 | 75,455.8 |
| 19.25 | 2,174.3 | 2,174.3 | 10,963.0 | 10,963.0 |
| 19.50 | 887.2 | 887.2 | 8,310.3 | 8,310.3 |
| 19.75 | 610.1 | 610.1 | 7,713.5 | 7,713.5 |
| 20.00 & above | 141,138.8 | 141,138.8 | 180,801.3 | 180,798.8 |
| TOTAL | 6,276,021.1 | 4,604,685.3 | 6,348,130.3 | 4,687,622.9 |

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

3.25 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

(End of Period: Million Rupees)

| RATE OF RETURN | 2019 | | | |
|----------------|--------------------|--------------------|--------------------|--------------------|
| | Jun | | Dec | |
| | Overall | Private Sector | Overall | Private Sector |
| 0.00 | 76,558.4 | 76,400.0 | 124,977.8 | 124,142.3 |
| 1.00* | 16.6 | 12.8 | 50.0 | 50.0 |
| 2.00* | 5,221.2 | 5,219.7 | 5,938.4 | 5,938.4 |
| 3.00* | 63,978.2 | 63,973.2 | 89,434.6 | 89,434.6 |
| 4.00* | 13,596.1 | 13,496.1 | 27,001.0 | 27,001.0 |
| 5.00* | 10,233.8 | 6,893.2 | 19,370.1 | 16,148.0 |
| 6.00* | 5,813.5 | 4,875.5 | 4,805.5 | 4,805.5 |
| 7.00* | 64,098.8 | 45,456.6 | 35,782.7 | 29,484.8 |
| 8.00* | 52,152.3 | 43,605.2 | 15,937.5 | 15,935.0 |
| 8.25 | 5,561.6 | 5,554.6 | 2,772.8 | 2,768.8 |
| 8.50 | 11,930.8 | 11,688.9 | 10,181.4 | 7,975.6 |
| 8.75 | 29,791.3 | 18,276.2 | 29,278.3 | 11,263.3 |
| 9.00 | 8,986.0 | 8,983.3 | 4,876.0 | 4,873.3 |
| 9.25 | 13,246.3 | 9,238.6 | 3,821.4 | 3,813.8 |
| 9.50 | 18,446.1 | 18,446.1 | 2,173.1 | 2,173.1 |
| 9.75 | 4,086.6 | 4,086.6 | 2,658.5 | 2,658.5 |
| 10.00 | 13,540.8 | 13,540.2 | 3,270.6 | 3,270.6 |
| 10.25 | 10,509.3 | 9,509.9 | 2,786.1 | 2,759.7 |
| 10.50 | 8,799.0 | 8,799.0 | 2,662.1 | 2,662.1 |
| 10.75 | 16,384.9 | 14,962.9 | 3,036.9 | 3,029.6 |
| 11.00 | 50,096.5 | 33,597.8 | 5,320.4 | 5,320.4 |
| 11.25 | 29,527.4 | 27,350.5 | 2,506.4 | 2,505.3 |
| 11.50 | 35,197.4 | 25,197.4 | 2,377.4 | 2,377.4 |
| 11.75 | 72,479.6 | 66,468.3 | 10,018.2 | 10,018.2 |
| 12.00 | 80,265.0 | 40,274.8 | 4,257.1 | 4,257.1 |
| 12.25 | 70,735.0 | 33,931.7 | 16,784.5 | 3,260.2 |
| 12.50 | 158,792.3 | 41,301.5 | 6,381.6 | 6,380.9 |
| 12.75 | 38,376.0 | 34,205.0 | 41,000.0 | 2,880.0 |
| 13.00 | 98,659.3 | 85,738.9 | 9,892.5 | 5,175.1 |
| 13.25 | 71,633.6 | 68,829.5 | 26,087.2 | 16,763.9 |
| 13.50 | 67,911.9 | 58,026.5 | 24,285.0 | 16,681.5 |
| 13.75 | 41,730.4 | 41,397.9 | 46,504.7 | 46,499.6 |
| 14.00 | 87,460.8 | 72,889.9 | 126,423.4 | 99,075.9 |
| 14.25 | 20,055.9 | 20,055.9 | 157,515.6 | 95,999.0 |
| 14.50 | 30,408.5 | 29,406.2 | 153,349.6 | 85,041.7 |
| 14.75 | 13,750.8 | 13,750.8 | 128,457.5 | 95,767.6 |
| 15.00 | 33,058.5 | 33,058.5 | 64,973.2 | 61,012.7 |
| 15.25 | 6,211.3 | 6,211.3 | 75,885.6 | 42,887.8 |
| 15.50 | 11,790.1 | 11,790.1 | 46,988.0 | 45,240.1 |
| 15.75 | 5,842.7 | 5,842.7 | 24,113.3 | 24,113.3 |
| 16.00 | 9,529.4 | 9,529.4 | 55,000.2 | 53,838.9 |
| 16.25 | 5,310.7 | 5,310.7 | 16,182.0 | 16,182.0 |
| 16.50 | 3,055.3 | 3,055.3 | 23,937.2 | 23,768.4 |
| 16.75 | 5,339.9 | 5,339.9 | 10,635.8 | 10,635.8 |
| 17.00 | 7,871.1 | 7,871.1 | 23,281.5 | 23,170.8 |
| 17.25 | 2,641.8 | 2,641.8 | 12,845.2 | 12,845.2 |
| 17.50 | 3,105.3 | 3,105.3 | 13,938.6 | 13,935.3 |
| 17.75 | 2,851.6 | 2,851.6 | 8,944.5 | 8,515.9 |
| 18.00 | 4,579.1 | 4,579.1 | 9,972.3 | 9,972.3 |
| 18.25 | 4,237.1 | 4,237.1 | 5,632.1 | 5,632.1 |
| 18.50 | 1,613.1 | 1,613.1 | 10,906.9 | 10,906.9 |
| 18.75 | 1,716.3 | 1,716.3 | 4,070.7 | 4,018.4 |
| 19.00 | 7,087.8 | 7,087.8 | 26,785.1 | 6,785.1 |
| 19.25 | 1,211.5 | 1,211.5 | 4,064.0 | 4,064.0 |
| 19.50 | 1,349.9 | 1,349.9 | 7,907.7 | 7,907.7 |
| 19.75 | 1,798.1 | 1,798.1 | 11,193.3 | 5,068.3 |
| 20.00 & over | 13,156.5 | 13,156.5 | 33,555.4 | 33,555.4 |
| TOTAL | 1,533,389.4 | 1,208,798.8 | 1,642,788.8 | 1,282,248.3 |

* 1.00 stands for 0.25 to 1.00

: : :
: : :
: : :

* 8.00 stands for 7.25 to 8.00

Source: Statistics & Data Warehouse Department, SBP

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

| TYPE OF DEPOSITS | | (Percent per annum) | |
|------------------|---|---------------------|------------------|
| | | 2019 | |
| | | Jun | Dec |
| I. | Call Deposits | 6.76 (2.09) | 7.85 (1.92) |
| II. | Saving Deposits | 8.59 (66.19) | 10.01 (64.73) |
| III. | Term or Fixed Deposits | | |
| | (a) Less than 3 months | 9.45 (7.60) | 10.92 (6.27) |
| | (b) 3 months and over but less than 6 months | 8.99 (6.59) | 9.97 (6.64) |
| | (c) 6 months and over but less than 1 year | 8.05 (4.91) | 9.86 (5.03) |
| | (d) 1 year and over but less than 2 years | 9.49 (9.52) | 10.82 (11.44) |
| | (e) 2 years and over but less than 3 years | 9.44 (0.38) | 10.75 (0.97) |
| | (f) 3 years and over but less than 4 years | 9.53 (0.89) | 10.62 (0.89) |
| | (g) 4 years and over but less than 5 years | 10.99 (0.03) | 9.45 (0.11) |
| | (h) 5 years and over | 9.93 (1.81) | 10.80 (2.00) |
| IV. | Overall | | |
| | (i) Excluding current and other deposits | 8.74 | 10.13 |
| | (ii) Including current and other deposits | 5.67 | 6.77 |

Source: Statistics & Data Warehouse Department, SBP

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

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Conventional Banking– All Banks

| TYPE OF DEPOSITS | | (Percent per annum) | |
|------------------|---|---------------------|------------------|
| | | 2019 | |
| | | Jun | Dec |
| I. | Call Deposits | 7.01 (2.41) | 8.48 (2.13) |
| II. | Saving Deposits | 8.99 (66.53) | 10.44 (65.50) |
| III. | Term or Fixed Deposits | | |
| | (a) Less than 3 months | 10.04 (7.86) | 11.37 (6.56) |
| | (b) 3 months and over but less than 6 months | 9.42 (6.79) | 9.96 (7.14) |
| | (c) 6 months and over but less than 1 year | 8.43 (3.52) | 9.39 (4.29) |
| | (d) 1 year and over but less than 2 years | 9.59 (10.15) | 11.02 (11.53) |
| | (e) 2 years and over but less than 3 years | 9.58 (0.32) | 11.53 (0.33) |
| | (f) 3 years and over but less than 4 years | 9.56 (0.68) | 10.67 (0.71) |
| | (g) 4 years and over but less than 5 years | 10.94 (0.04) | 10.07 (0.11) |
| | (h) 5 years and over | 10.02 (1.71) | 10.42 (1.70) |
| IV. | Overall | | |
| | (i) Excluding current and other deposits | 9.12 | 10.45 |
| | (ii) Including current and other deposits | 5.87 | 6.96 |

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 Islamic Banking – All Banks

(Percent per annum)

| TYPE OF DEPOSITS | | 2019 | |
|------------------|---|-----------------|-----------------|
| | | Jun | Dec |
| I. | Call Deposits | 0.81 (0.48) | 0.89 (0.92) |
| II. | Saving Deposits | 6.52 (64.50) | 7.82 (61.13) |
| III. | Term or Fixed Deposits | | |
| | (a) Less than 3 months | 5.82 (6.28) | 8.12 (4.89) |
| | (b) 3 months and over but less than 6 months | 6.44 (5.59) | 10.09 (4.25) |
| | (c) 6 months and over but less than 1 year | 7.49 (11.78) | 10.99 (8.53) |
| | (d) 1 year and over but less than 2 years | 8.75 (6.41) | 9.83 (11.04) |
| | (e) 2 years and over but less than 3 years | 9.12 (0.67) | 10.45 (4.03) |
| | (f) 3 years and over but less than 4 years | 9.46 (1.94) | 10.51 (1.71) |
| | (g) 4 years and over but less than 5 years | 11.78 (0.01) | 5.62 (0.09) |
| | (h) 5 years and over | 9.60 (2.33) | 11.69 (3.41) |
| IV. | Overall | | |
| | (i) Excluding current and other deposits | 6.85 | 8.64 |
| | (ii) Including current and other deposits | 4.59 | 5.82 |

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

| AS AT THE END OF | | Precious Metals | Stock Exchange Securities | Merchandise | Machinery | Real Estate | Financial Obligations | Others | Unsecured Advances | TOTAL ADVANCES |
|---|------------|--------------------|---------------------------------|-------------|-----------|----------------|--------------------------|--------|-----------------------|-------------------|
| I. OVERALL- ALL BANKS | | | | | | | | | | |
| 2019 | Jun | 11.20 | 12.15 | 10.45 | 11.59 | 11.05 | 10.53 | 11.76 | 27.80 | 11.54 |
| | Dec | 12.67 | 13.39 | 11.27 | 12.83 | 11.68 | 11.86 | 13.85 | 25.93 | 12.82 |
| II. CONVENTIONAL BANKING - ALL BANKS | | | | | | | | | | |
| 2019 | Jun | 11.20 | 12.34 | 10.32 | 11.74 | 11.09 | 10.74 | 11.88 | 28.12 | 11.64 |
| | Dec | 12.67 | 14.08 | 11.20 | 12.89 | 11.55 | 12.01 | 14.08 | 26.14 | 12.92 |
| III. ISLAMIC BANKING-ALL BANKS | | | | | | | | | | |
| 2019 | Jun | | 11.26 | 10.99 | 11.07 | 10.87 | 9.31 | 11.34 | 5.76 | 11.13 |
| | Dec | | 10.95 | 11.59 | 12.63 | 12.14 | 10.35 | 12.92 | 12.92 | 12.40 |

Source: Statistics & Data Warehouse Department, SBP

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

(Percent per annum)

| EFFECTIVE FROM | Export Finance Scheme | | | Export Finance Facility for Locally Manufactured Machinery | | | | Long Term Financing Facility(LTFF) For Plant & Machinery | | | Punjab Provincial Co-operative Bank Ltd. |
|----------------|------------------------|-----|-----------------|--|------------------------------|-----------------|------------------------------|---|--------------------------------|--------------------------|--|
| | State Bank of Pakistan | | Scheduled Banks | State Bank of Pakistan | | Scheduled Banks | | Up to 3 Years | Over 3 Years and up to 5 Years | Over 5 Years to 10 Years | |
| | Corporate | SME | | Up to 3 Year | Over 3 Year and up to 5Years | Up to 3 Year | Over 3 Year and up to 5Years | | | | |
| | | | | | | | | | | | |
| 01/02/2018 | 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 |
| 01/03/2020 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 13.3401 |
| 01/04/2020 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 11.1895 |
| 01/05/2020 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 7.4750 |
| 01/06/2020 | 2.0 | 1.0 | 3.0 | 4.0 | 3.5 | 6.0 | 6.0 | 4.5 | 3.5 | 3.0 | 7.7499 |

Source: IH & SME Finance Department SBP

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

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

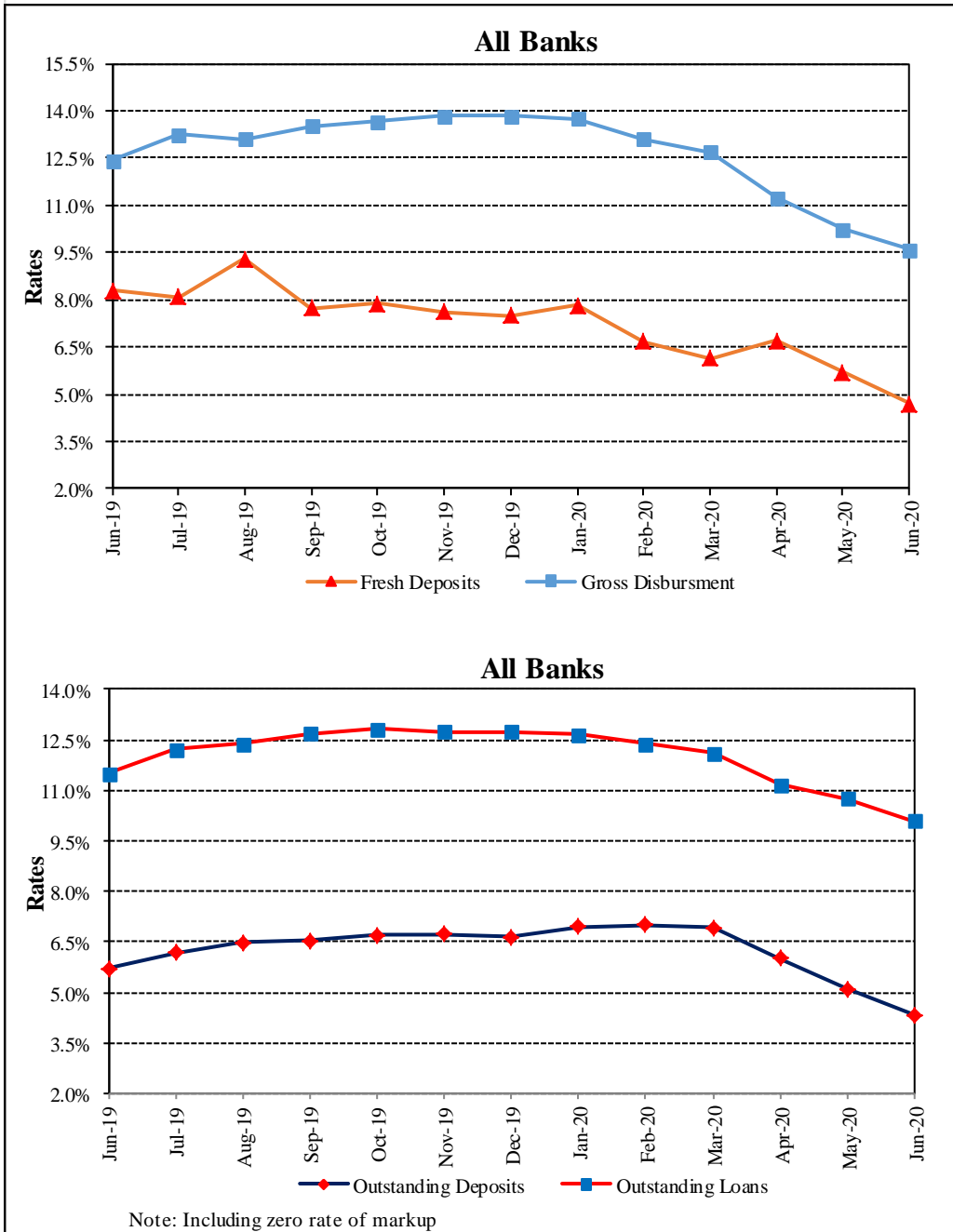
| Items | Gross Disbursements | | | | Outstanding Loans | | | | Fresh Deposits | | | | Outstanding Deposits | | | |
|-----------------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|
| | Including Zero Markup | | Excluding Zero Markup | | Including Zero Markup | | Excluding Zero Markup | | Including Zero Markup | | Excluding Zero Markup | | Including Zero Markup | | Excluding Zero Markup | |
| | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank | Including Interbank | Excluding Interbank |
| Feb-2020 | | | | | | | | | | | | | | | | |
| 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 |
| Mar-2020 | | | | | | | | | | | | | | | | |
| Public | 12.20 | 12.20 | 12.31 | 12.31 | 11.60 | 11.60 | 12.93 | 12.93 | 8.95 | 9.04 | 10.27 | 10.27 | 7.56 | 7.82 | 10.40 | 10.38 |
| Private | 12.69 | 12.97 | 12.85 | 13.16 | 12.25 | 12.28 | 12.98 | 13.03 | 5.23 | 5.09 | 10.74 | 10.74 | 6.75 | 6.71 | 10.33 | 10.31 |
| Foreign | 13.09 | 13.84 | 13.09 | 13.84 | 13.51 | 13.54 | 13.93 | 13.97 | 9.16 | 9.94 | 10.56 | 11.50 | 6.95 | 7.35 | 10.64 | 11.58 |
| Specialized | 16.10 | 16.10 | 16.10 | 16.10 | 10.35 | 10.35 | 14.97 | 14.97 | 5.32 | 5.32 | 11.31 | 11.31 | 9.38 | 9.38 | 11.35 | 11.35 |
| All Banks | 12.69 | 12.97 | 12.85 | 13.15 | 12.10 | 12.12 | 13.01 | 13.05 | 6.13 | 6.06 | 10.58 | 10.60 | 6.91 | 6.93 | 10.35 | 10.35 |
| Apr-2020 | | | | | | | | | | | | | | | | |
| Public | 9.78 | 9.78 | 10.23 | 10.24 | 10.64 | 10.63 | 11.82 | 11.83 | 7.76 | 7.84 | 9.41 | 9.41 | 7.14 | 7.42 | 9.76 | 9.74 |
| Private | 11.28 | 11.78 | 11.45 | 12.00 | 11.34 | 11.40 | 11.99 | 12.07 | 6.52 | 6.52 | 9.14 | 9.17 | 5.72 | 5.69 | 8.94 | 8.93 |
| Foreign | 11.08 | 11.30 | 11.08 | 11.30 | 11.59 | 11.62 | 11.94 | 11.97 | 7.99 | 8.91 | 8.50 | 9.45 | 5.64 | 6.30 | 8.27 | 9.76 |
| Specialized | 15.17 | 15.17 | 15.17 | 15.17 | 10.36 | 10.36 | 14.96 | 14.96 | 5.40 | 5.40 | 8.82 | 8.82 | 6.97 | 6.97 | 8.40 | 8.40 |
| All Banks | 11.24 | 11.72 | 11.41 | 11.94 | 11.18 | 11.23 | 12.00 | 12.06 | 6.70 | 6.72 | 9.16 | 9.21 | 6.00 | 6.03 | 9.11 | 9.12 |
| May-2020 | | | | | | | | | | | | | | | | |
| Public | 12.17 | 12.26 | 12.24 | 12.33 | 10.89 | 10.89 | 12.15 | 12.15 | 6.78 | 6.85 | 7.44 | 7.44 | 6.15 | 6.44 | 8.12 | 8.10 |
| Private | 10.19 | 10.50 | 10.37 | 10.72 | 10.75 | 10.78 | 11.39 | 11.44 | 5.33 | 5.33 | 7.30 | 7.31 | 4.83 | 4.79 | 7.55 | 7.51 |
| Foreign | 9.00 | 9.09 | 9.00 | 9.09 | 9.81 | 9.81 | 10.10 | 10.10 | 7.41 | 7.39 | 7.71 | 7.69 | 5.23 | 5.25 | 7.82 | 7.82 |
| Specialized | 14.01 | 14.01 | 14.02 | 14.02 | 10.14 | 10.14 | 14.60 | 14.60 | 4.00 | 4.00 | 7.77 | 7.77 | 6.32 | 6.32 | 7.46 | 7.46 |
| All Banks | 10.24 | 10.54 | 10.41 | 10.75 | 10.75 | 10.78 | 11.57 | 11.61 | 5.69 | 5.71 | 7.35 | 7.35 | 5.11 | 5.13 | 7.69 | 7.65 |
| Jun-2020^P | | | | | | | | | | | | | | | | |
| Public | 11.07 | 11.09 | 11.45 | 11.48 | 10.78 | 10.77 | 12.01 | 12.02 | 5.11 | 5.33 | 6.43 | 6.40 | 4.80 | 5.24 | 7.20 | 7.18 |
| Private | 9.58 | 9.85 | 9.71 | 10.01 | 9.95 | 9.99 | 10.57 | 10.62 | 4.55 | 4.54 | 6.61 | 6.60 | 4.18 | 4.16 | 6.67 | 6.64 |
| Foreign | 8.64 | 8.69 | 8.64 | 8.69 | 9.07 | 9.07 | 9.34 | 9.34 | 6.11 | 6.36 | 6.72 | 6.71 | 5.06 | 5.11 | 6.95 | 6.95 |
| Specialized | 13.87 | 13.87 | 13.87 | 13.87 | 8.73 | 8.73 | 14.33 | 14.33 | 3.81 | 3.81 | 7.29 | 7.29 | 5.92 | 5.92 | 7.30 | 7.30 |
| All Banks | 9.60 | 9.87 | 9.74 | 10.03 | 10.08 | 10.11 | 10.88 | 10.93 | 4.69 | 4.73 | 6.57 | 6.55 | 4.33 | 4.39 | 6.79 | 6.76 |

Notes:

Source: Statistics & Data Warehouse Department, SBP

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

Weighted Average Lending and Deposits Rates



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

(Percent per annum)

| Period | Zarai Taraqati Bank Ltd. | | Punjab Provincial Cooperative Bank | | Commercial Banks ¹ | |
|---------|--------------------------|--------------------|------------------------------------|-------------------|-------------------------------|--------------------|
| | 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 | 2017 | 2018 | | | | 2019 | | | 2020 | |
|--|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|
| | 1 st Feb | 1 st May | 1 st Jul | 1 st Sep | 1 st Nov | 1 st Jan | 1 st Jul | 1 st Nov | 1 st Jan | 24 th Apr |
| 1. Saving Accounts | | | | | | | | | | |
| (i) With cheque facilities | 3.95 | 4.50 | 5.00 | 6.00 | 7.00 | 8.50 | 10.25 | 8.20 | 8.60 | 7.00 |
| (ii) Without cheque facilities | 3.95 | 4.50 | 5.00 | 6.00 | 7.00 | 8.50 | 10.25 | 8.20 | 8.60 | 7.00 |
| 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 Accounts² | | | | | | | | | | |
| (i) 1 st year | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 | 7.00 |
| (ii) 2 nd year | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 | 7.24 |
| (iii) 3 rd year | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 | 7.43 |
| (iv) 4 th year | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 | 7.79 |
| (v) 5 th year | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 | 8.45 |
| (vi) 6 th year | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 | 9.25 |
| (vii) 7 th 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) 1 st year | 5.00 | 5.00 | 5.00 | 5.00 | 6.00 | 8.00 | 9.00 | 6.00 | 6.00 | 4.00 |
| (ii) 10 years(Compound rate) | 7.54 | 8.10 | 8.30 | 9.05 | 10.03 | 12.47 | 13.01 | 10.68 | 10.40 | 8.54 |
| 5. National Deposit Certificates / Accounts⁴ | | | | | | | | | | |
| (i) 1 year (Rollover) | 13.0 | 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 | 6.00 | 6.60 | 6.80 | 7.60 | 8.60 | 11.40 | 12.70 | 11.00 | 11.00 | 8.00 |
| (ii) Last period of complete 6 months | 6.20 | 7.80 | 8.60 | 9.20 | 10.00 | 12.40 | 13.90 | 11.80 | 11.80 | 8.60 |
| (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 | 6.54 | 7.63 | 8.04 | 8.78 | 9.72 | 12.00 | 12.96 | 10.92 | 10.56 | 8.28 |
| 8. Pensioner's Benefit Accounts⁷ | 9.36 | 10.08 | 10.20 | 10.92 | 11.88 | 14.28 | 14.76 | 12.48 | 12.24 | 10.32 |
| 9. Behbood Saving Certificate⁸ | 9.36 | 10.08 | 10.20 | 10.92 | 11.88 | 14.28 | 14.76 | 12.48 | 12.24 | 10.32 |
| 10. Short Term Saving Certificate⁹ | | | | | | | | | | |
| (i) 3 Months | 5.60 | 5.92 | 6.40 | 7.36 | 8.28 | 9.80 | 12.08 | 12.08 | 12.76 | 7.80 |
| (ii) 6 Months | 5.62 | 6.04 | 6.46 | 7.42 | 8.38 | 9.88 | 12.18 | 12.18 | 12.60 | 7.50 |
| (iii) 1 year | 5.64 | 6.25 | 6.56 | 7.52 | 8.48 | 9.98 | 12.28 | 12.28 | 12.37 | 6.95 |
| 11. Shuhada Family Welfare account¹⁰ | ... | 10.08* | 10.20 | 10.92 | 11.88 | 14.28 | 14.76 | 12.48 | 12.24 | 10.32 |

Notes:

Source: Central Directorate of National Savings

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

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 |
|-------------|------------------|--------------------|---------------------------------------|--|--|--------------------------------------|---------------------------------------|
| 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 |
| 2020 | | | | | | | |
| Q1 | 434,192 | 48,345,517 | 31,935 | 407,258 | 1,292,313 | 3,173 | 4,525,085 |

Source: Agriculture Credit & Microfinance Department SBP

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

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

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

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

(Million Rupees)

| PERIOD | | 2017 | 2018 | 2019 | 2019 | | 2020 | | | |
|---------------------|-----------|------------------|------------------|------------------|----------------|----------------|----------------|----------------|------------------|------------------|
| | | | | | May | Jun | Mar | Apr | May ^P | Jun ^P |
| Karachi | Issued | 969,135 | 1,211,346 | 1,328,205 | 237,213 | 55,544 | 214,326 | 53,289 | 1,276 | 113 |
| | En-cashed | 1,386,047 | 1,806,973 | 2,271,515 | 208,824 | 311,870 | 134,339 | 308,125 | 157,655 | 467,367 |
| Lahore | Issued | 944,818 | 1,242,359 | 1,655,367 | 149,202 | 162,066 | 157,730 | 37,559 | 24,872 | 161 |
| | En-cashed | 361,160 | 520,000 | 671,300 | 89,300 | 38,000 | 92,000 | 1,300 | - | - |
| Peshawar | Issued | 134,244 | 180,642 | 207,155 | 6,660 | 46,248 | 1,332 | 4,226 | ... | ... |
| | En-cashed | 144,127 | 223,985 | 243,692 | 41,387 | 9,462 | 35,730 | 8,240 | ... | ... |
| Quetta | Issued | 22,223 | 24,811 | 41,827 | 3,543 | 6,295 | 1,314 | 1,010 | 1,320 | 2,080 |
| | En-cashed | 80,621 | 92,298 | 102,740 | 14,196 | 5,610 | 10,813 | 2,000 | 9,686 | 18,236 |
| Faisalabad | Issued | 111,396 | 141,062 | 138,959 | 5,812 | 12,425 | 13,907 | 7,089 | 4,956 | 1,291 |
| | En-cashed | 120,046 | 141,477 | 144,717 | 16,812 | 9,160 | 15,334 | 5,750 | 4,200 | 1,000 |
| Rawalpindi | Issued | 172,348 | 197,224 | 329,380 | 47,494 | 37,537 | 5,200 | 9,970 | 42,790 | - |
| | En-cashed | 169,540 | 279,744 | 273,453 | 45,692 | 14,202 | 39,441 | 9,600 | 1,995 | 100 |
| Hyderabad | Issued | 12,505 | 9,859 | 17,691 | 1,400 | 1,086 | 463 | 460 | - | 2,250 |
| | En-cashed | 45,635 | 54,986 | 47,037 | 9,329 | 3,800 | 17,582 | 9,180 | 40 | 20 |
| Islamabad | Issued | 305,603 | 367,102 | 476,134 | 92,630 | 66,320 | 19,560 | 256,845 | 78,701 | 140,235 |
| | En-cashed | 335,175 | 326,279 | 475,218 | 45,518 | 52,738 | 50,885 | 4,900 | - | - |
| Multan | Issued | 9,415 | 40,818 | 29,231 | 3,281 | 9,204 | 20,917 | 3,450 | 4,973 | 11,906 |
| | En-cashed | 73,623 | 93,808 | 106,767 | 16,880 | 12,900 | 37,511 | 15,000 | - | 100 |
| Sialkot | Issued | 15,545 | 18,004 | 12,531 | 36 | 310 | 931 | 146 | 3,850 | 2,010 |
| | En-cashed | 114,313 | 131,855 | 164,194 | 31,337 | 8,424 | 22,326 | 3,500 | - | 1,800 |
| Sukkur | Issued | 18,496 | 23,060 | 13,250 | - | 2,300 | 770 | 50 | 1,000 | 5,375 |
| | En-cashed | 73,691 | 88,728 | 66,739 | 11,808 | 5,200 | 8,857 | 3,200 | - | - |
| D.I. Khan | Issued | 7,800 | 102,919 | 13,654 | 1,300 | 1,800 | 400 | 500 | 1,800 | 581 |
| | En-cashed | 11,547 | 95,503 | 20,867 | 2,312 | 680 | 4,609 | 1,140 | - | - |
| Bahawalpur | Issued | 1,512 | 1,507 | 560 | - | - | 5,913 | - | - | - |
| | En-cashed | 40,671 | 37,872 | 51,990 | 12,534 | 1,305 | 6,513 | 5,250 | 100 | 100 |
| Muzaffarabad | Issued | 54,625 | 61,580 | 48,420 | 5,500 | 6,070 | 6,020 | 3,390 | 4,500 | 10,670 |
| | En-cashed | 3,554 | 5,221 | 8,715 | 2,261 | 198 | 2,905 | 120 | 55 | 39 |
| Gujranwala | Issued | 5,145 | 17,661 | 19,973 | 1,782 | 557 | 1,165 | 1,195 | 298 | 260 |
| | En-cashed | 78,443 | 89,990 | 155,738 | 16,425 | 6,165 | 19,866 | 3,300 | 2,100 | 2,000 |
| TOTAL | Issued | 2,784,810 | 3,639,954 | 4,332,336 | 555,853 | 407,762 | 449,947 | 379,179 | 170,336 | 176,932 |
| | En-cashed | 3,038,193 | 3,988,719 | 4,804,682 | 564,615 | 479,714 | 498,710 | 380,605 | 175,831 | 490,761 |

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

| PERIOD | | 2017 | 2018 | 2019 | 2019 | | 2020 | | | |
|-------------------|------------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | | | | | May | Jun | Mar | Apr | May | Jun |
| Karachi | No. of Cheques Cleared | 37,542 | 30,786 | 24,637 | 2,467 | 1,627 | 1,581 | 967 | 1,060 | 1,478 |
| | Amount | 13,806,727 | 12,261,734 | 11,345,271 | 1,113,084 | 885,663 | 808,611 | 739,949 | 568,335 | 826,514 |
| Lahore | No. of Cheques Cleared | 10,385 | 10,223 | 9,081 | 876 | 639 | 645 | 395 | 473 | 617 |
| | Amount | 4,988,475 | 5,279,635 | 5,086,338 | 478,192 | 405,543 | 402,254 | 286,599 | 310,256 | 463,264 |
| Peshawar | No. of Cheques Cleared | 1,666 | 1,647 | 1,615 | 145 | 136 | 111 | 78 | 82 | 136 |
| | Amount | 1,026,288 | 1,177,565 | 1,290,981 | 107,153 | 142,862 | 86,131 | 89,768 | 90,113 | 135,985 |
| Quetta | No. of Cheques Cleared | 916 | 968 | 931 | 90 | 70 | 58 | 45 | 44 | 72 |
| | Amount | 643,171 | 669,773 | 801,875 | 78,793 | 71,397 | 55,277 | 54,821 | 53,453 | 93,383 |
| Faisalabad | No. of Cheques Cleared | 2,489 | 2,616 | 2,285 | 248 | 169 | 139 | 100 | 129 | ... |
| | Amount | 1,278,784 | 1,565,985 | 1,469,097 | 144,184 | 123,879 | 94,921 | 55,353 | 89,197 | ... |
| Rawalpindi | No. of Cheques Cleared | 2,679 | 2,514 | 2,282 | 210 | 174 | 166 | 111 | 120 | ... |
| | Amount | 1,718,698 | 1,631,315 | 1,550,321 | 145,733 | 154,266 | 121,477 | 96,948 | 94,503 | ... |
| Hyderabad | No. of Cheques Cleared | 104 | 179 | 93 | 4 | 8 | 3 | 2 | 2 | 9 |
| | Amount | 80,226 | 95,646 | 91,964 | 8,845 | 9,906 | 7,238 | 5,507 | 1,571 | 11,375 |
| Islamabad | No. of Cheques Cleared | 4,014 | 3,831 | 3,553 | 332 | 300 | 253 | 163 | 198 | 298 |
| | Amount | 3,931,207 | 3,980,015 | 4,025,485 | 441,015 | 391,432 | 280,876 | 346,933 | 247,662 | 522,534 |
| Multan | No. of Cheques Cleared | 1,143 | 1,984 | 1,074 | 105 | 78 | 75 | 57 | 65 | 85 |
| | Amount | 881,316 | 955,399 | 1,062,194 | 87,194 | 78,731 | 74,486 | 57,740 | 62,387 | 86,587 |
| Sialkot | No. of Cheques Cleared | 768 | 800 | 745 | 77 | 53 | 51 | 29 | 46 | 49 |
| | Amount | 355,687 | 381,439 | 421,540 | 39,179 | 31,742 | 33,891 | 25,299 | 28,547 | 40,245 |
| Sukkur | No. of Cheques Cleared | 1,777 | 1,136 | 699 | 65 | 51 | 52 | 34 | 32 | 46 |
| | Amount | 440,099 | 564,698 | 454,149 | 28,342 | 37,312 | 34,112 | 25,285 | 18,083 | 36,649 |
| D.I. Khan | No. of Cheques Cleared | 18 | 20 | 23 | 3 | 6 | 1 | 1 | 1 | ... |
| | Amount | 12,644 | 17,927 | 17,736 | 1,248 | 5,374 | 1,289 | 1,170 | 1,322 | ... |
| Others | No. of Cheques Cleared | 2,290 | 1,818 | 1,430 | 155 | 115 | 94 | 65 | 92 | 111 |
| | Amount | 1,359,945 | 1,044,504 | 975,694 | 96,247 | 81,328 | 67,566 | 56,572 | 69,597 | 68,596 |
| TOTAL | No. of Cheques Cleared | 65,791 | 58,522 | 48,448 | 4,778 | 3,426 | 3,229 | 2,046 | 2,344 | 2,902 |
| | Amount | 30,523,268 | 29,625,635 | 28,592,644 | 2,769,209 | 2,419,435 | 2,068,129 | 1,841,944 | 1,635,026 | 2,285,132 |

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

| Product / Item | Unit | FY19 | | | FY20 | | |
|--|-----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 |
| 1. E-Banking Infrastructure | | | | | | | |
| Real Time Online Branches (RTOB) | No. | 15,346 | 15,408 | 15,481 | 15,451 | 15,930 | 15,947 |
| Automated Teller Machines (ATM) | No. | 14,361 | 14,575 | 14,722 | 14,957 | 15,252 | 15,559 |
| Point of Sale (POS) | No. | 49,621 | 55,240 | 56,911 | 56,824 | 47,567 | 48,763 |
| 2. Cards | | | | | | | |
| Credit Cards | No. | 1,522,366 | 1,555,508 | 1,589,120 | 1,619,343 | 1,643,903 | 1,663,286 |
| Debit Cards | No. | 23,303,422 | 23,972,022 | 24,831,777 | 25,282,706 | 26,440,418 | 26,519,480 |
| Proprietary ATMs only Cards | No. | 8,805,431 | 8,692,010 | 8,485,391 | 8,072,487 | 7,650,190 | 7,541,264 |
| Pre-Paid Cards | No. | 229,680 | 227,487 | 228,417 | 225,261 | 168,188 | 139,521 |
| Social Welfare Cards | No. | 7,847,513 | 7,777,839 | 7,103,294 | 6,867,357 | 6,180,044 | 7,365,773 |
| 4. E-Banking Financial Transactions | | | | | | | |
| Number of Transactions | Thousands | 217,004 | 217,695 | 233,043 | 224,204 | 239,210 | 236,059 |
| Amount | Million Rupees | 14,723,572 | 14,810,058 | 16,942,824 | 15,615,234 | 17,628,623 | 17,466,975 |
| 4.1 ATM Transactions | | | | | | | |
| Number of Transactions | Thousands | 131,408 | 130,546 | 134,265 | 129,888 | 135,689 | 131,559 |
| Amount | Million Rupees | 1,592,971 | 1,606,513 | 1,699,533 | 1,563,378 | 1,658,697 | 1,681,760 |
| i. Cash Withdrawal | | | | | | | |
| Number of Transactions | Thousands | 124,799 | 124,540 | 128,332 | 124,620 | 130,560 | 126,811 |
| Amount | Million Rupees | 1,409,397 | 1,434,538 | 1,496,516 | 1,419,066 | 1,499,162 | 1,533,080 |
| ii. Cash Deposit | | | | | | | |
| Number of Transactions | Thousands | 120 | 119 | 137 | 129 | 126 | 145 |
| Amount | Million Rupees | 4,971 | 5,169 | 7,220 | 5,939 | 6,122 | 7,000 |
| iv. Utility Bills Payment | | | | | | | |
| Number of Transactions | Thousands | 2,104 | 1,926 | 2,088 | 1,991 | 1,520 | 1,363 |
| Amount | Million Rupees | 5,313 | 3,223 | 5,807 | 7,296 | 5,025 | 2,587 |
| v. Intra Bank Fund Transfers | | | | | | | |
| Number of Transactions | Thousands | 2,248 | 2,162 | 2,007 | 1,652 | 1,784 | 1,689 |
| Amount | Million Rupees | 86,391 | 75,990 | 105,211 | 56,737 | 62,751 | 60,563 |
| vi. Inter Bank Fund Transfers (IBFT) | | | | | | | |
| Number of Transactions | Thousands | 2,129 | 1,792 | 1,694 | 1,489 | 1,692 | 1,544 |
| Amount | Million Rupees | 86,742 | 87,443 | 84,622 | 74,178 | 85,463 | 78,355 |
| vi. Others | | | | | | | |
| Number of Transactions | Thousands | 7 | 7 | 7 | 7 | 7 | 8 |
| Amount | Million Rupees | 158 | 150 | 157 | 160 | 174 | 173 |
| 4.2 POS Transactions | | | | | | | |
| Number of Transactions | Thousands | 18,235 | 18,346 | 19,197 | 18,884 | 20,484 | 19,539 |
| Amount | Million Rupees | 89,772 | 90,020 | 107,742 | 92,322 | 107,547 | 102,457 |
| 4.3 RTOB Transactions | | | | | | | |
| Number of Transactions | Thousands | 47,091 | 46,884 | 52,538 | 45,770 | 48,907 | 46,824 |
| Amount | Million Rupees | 12,427,461 | 12,472,014 | 14,278,573 | 13,083,046 | 14,731,571 | 14,456,908 |
| i. Real Time Cash Withdrawals | | | | | | | |
| Number of Transactions | Thousands | 9,783 | 9,497 | 9,040 | 8,855 | 9,970 | 9,882 |
| Amount | Million Rupees | 874,813 | 898,143 | 995,486 | 1,061,606 | 1,234,195 | 1,234,369 |
| ii. Real Time Cash Deposits | | | | | | | |
| Number of Transactions | Thousands | 21,780 | 21,777 | 27,529 | 21,226 | 24,454 | 22,522 |
| Amount | Million Rupees | 2,306,277 | 2,341,467 | 3,197,455 | 2,490,324 | 3,118,551 | 2,991,953 |
| iii. Real Time Intra Bank Fund Transfers | | | | | | | |
| Number of Transactions | Thousands | 15,528 | 15,610 | 15,969 | 15,688 | 14,484 | 14,421 |
| Amount | Million Rupees | 9,246,371 | 9,232,404 | 10,085,632 | 9,531,115 | 10,378,826 | 10,230,586 |
| 4.4 Mobile Phone Banking Transactions | | | | | | | |
| Number of Transactions | Thousands | 8,540 | 11,879 | 13,404 | 15,161 | 17,826 | 21,169 |
| Amount | Million Rupees | 159,851 | 271,303 | 300,687 | 291,845 | 382,474 | 467,497 |
| i. Payment Through Mobile | | | | | | | |
| Number of Transactions | Thousands | 430 | 733 | 843 | 1,058 | 1,161 | 1,435 |
| Amount | Million Rupees | 6,673 | 45,041 | 57,267 | 41,551 | 50,895 | 59,265 |
| ii. Utility Bills Payment | | | | | | | |
| Number of Transactions | Thousands | 3,904 | 5,272 | 6,110 | 6,702 | 7,367 | 8,745 |
| Amount | Million Rupees | 4,261 | 4,693 | 6,620 | 10,933 | 8,789 | 9,351 |
| iii. Intra Bank Fund Transfers | | | | | | | |
| Number of Transactions | Thousands | 2,275 | 3,191 | 3,579 | 3,991 | 4,950 | 5,523 |
| Amount | Million Rupees | 71,964 | 110,294 | 122,695 | 122,163 | 167,938 | 206,053 |
| vi. Inter Bank Fund Transfers (IBFT) | | | | | | | |
| Number of Transactions | Thousands | 1,931 | 2,684 | 2,871 | 3,410 | 4,348 | 5,465 |
| Amount | Million Rupees | 76,953 | 111,275 | 114,105 | 117,197 | 154,853 | 192,828 |

3.37 Electronic Banking Statistics

| Product / Item | Unit | FY19 | | | FY20 | | |
|---|-----------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | Q2 | Q3 | Q4 | Q1 | Q2 | Q3 |
| 4.5 Call Centre Banking Transactions | | | | | | | |
| Number of Transactions | Thousands | 72 | 66 | 64 | 55 | 49 | 47 |
| Amount | Million Rupees | 2,361 | 2,264 | 2,360 | 2,130 | 2,084 | 3,197 |
| i. Payment Through Call Centre | | | | | | | |
| Number of Transactions | Thousands | 48 | 46 | 44 | 41 | 37 | 35 |
| Amount | Million Rupees | 1,897 | 1,860 | 1,872 | 1,735 | 1,650 | 2,662 |
| ii. Utility Bills Payment | | | | | | | |
| Number of Transactions | Thousands | 18 | 14 | 13 | 9 | 6 | 5 |
| Amount | Million Rupees | 260 | 212 | 233 | 178 | 100 | 87 |
| iii. Intra Bank Fund Transfers | | | | | | | |
| Number of Transactions | Thousands | 6 | 6 | 5 | 5 | 5 | 6 |
| Amount | Million Rupees | 197 | 182 | 245 | 210 | 324 | 443 |
| vi. Inter Bank Fund Transfers (IBFT) | | | | | | | |
| Number of Transactions | Thousands | .. | .. | .. | .. | .. | .. |
| Amount | Million Rupees | 8 | 10 | 10 | 7 | 10 | 5 |
| 4.6 Internet Banking Transactions | | | | | | | |
| Number of Transactions | Thousands | 10,201 | 8,639 | 11,874 | 12,233 | 13,316 | 14,126 |
| Amount | Million Rupees | 444,199 | 362,259 | 546,210 | 574,368 | 736,002 | 748,093 |
| i. Payment Through Internet | | | | | | | |
| Number of Transactions | Thousands | 797 | 659 | 779 | 765 | 830 | 764 |
| Amount | Million Rupees | 129,261 | 92,904 | 109,491 | 147,598 | 154,118 | 121,916 |
| ii. Utility Bills Payment | | | | | | | |
| Number of Transactions | Thousands | 3,428 | 2,800 | 3,063 | 3,115 | 3,044 | 3,369 |
| Amount | Million Rupees | 15,003 | 15,009 | 21,596 | 27,118 | 30,573 | 55,028 |
| iii. Intra Bank Fund Transfers | | | | | | | |
| Number of Transactions | Thousands | 2,528 | 2,102 | 2,531 | 4,837 | 5,312 | 5,852 |
| Amount | Million Rupees | 118,868 | 94,521 | 127,691 | 218,810 | 302,014 | 319,669 |
| vi. Inter Bank Fund Transfers (IBFT) | | | | | | | |
| Number of Transactions | Thousands | 3,448 | 3,078 | 5,501 | 3,516 | 4,130 | 4,141 |
| Amount | Million Rupees | 181,067 | 159,825 | 287,432 | 180,842 | 249,296 | 251,479 |
| 4.7 e-Commerce | | | | | | | |
| Number of Transactions | Thousands | 1,456 | 1,335 | 1,702 | 2,213 | 2,938 | 2,796 |
| Amount | Million Rupees | 6,957 | 5,686 | 7,720 | 8,145 | 10,247 | 7,063 |

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 | | | | | |
|---------------------------|----------------|----------------|----------------|---------------|----------------|----------------|----------------|---------------|----------------|---------------|
| | Q3 | | Q4 | | Q1 | | Q2 | | Q3 | |
| | Volume | Value | Volume | Value | Volume | Value | Volume | Value | Volume | Value |
| Securities Transactions | 15,807 | 73,885 | 15,324 | 64,217 | 19,885 | 77,621 | 21,255 | 62,906 | 23,180 | 62,694 |
| Inter Bank Fund Transfers | 567,597 | 29,691 | 567,242 | 26,242 | 550,887 | 29,915 | 605,986 | 30,152 | 623,919 | 28,579 |
| Retails Cheques Clearing | 15,563 | 3,523 | 15,190 | 4,887 | 14,600 | 3,634 | 15,944 | 3,963 | 15,022 | 3,832 |
| Total | 598,967 | 107,100 | 597,756 | 95,346 | 585,372 | 111,170 | 643,185 | 97,021 | 662,121 | 95,105 |

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

| | | | | | | | | | | |
|---|--------------|-----------------|--------------|-----------------|--------------|-----------------|--------------|-----------------|--------------|-----------------|
| Cash Deposits | 26.5 | 3,078.7 | 24.7 | 3,780.2 | 26.2 | 3,727.7 | 28.6 | 4,172.3 | 26.0 | 3,638.0 |
| Cash withdrawals | 38.6 | 3,653.1 | 39.0 | 4,314.9 | 39.6 | 4,218.5 | 44.3 | 4,669.2 | 39.8 | 4,492.1 |
| Intra Bank Funds Transfer through Cheques | 14.3 | 17,176.4 | 13.6 | 17,809.8 | 13.3 | 15,375.1 | 11.5 | 15,328.9 | 9.3 | 14,424.9 |
| Inter Bank Funds Transfers (Clearing) | 12.3 | 6,848.7 | 11.5 | 7,072.7 | 10.5 | 5,827.2 | 11.3 | 6,293.8 | 10.6 | 6,080.0 |
| Utilities Bills Payments | 21.3 | 151.0 | 20.4 | 189.0 | 22.1 | 254.4 | 21.7 | 233.4 | 20.0 | 192.6 |
| Direct Debit (Standing Instructions) | 0.6 | 1,928.6 | 0.6 | 2,070.1 | 0.6 | 1,873.8 | 0.6 | 1,913.0 | 0.6 | 1,520.8 |
| Pay Order/Demand Draft | 3.4 | 2,095.1 | 3.2 | 2,334.2 | 3.0 | 1,744.2 | 3.3 | 1,896.6 | 2.9 | 1,758.8 |
| Others* | 0.1 | 489.6 | 0.1 | 453.1 | 0.1 | 595.3 | 0.1 | 590.0 | 0.1 | 508.7 |
| Total | 117.2 | 35,421.2 | 113.2 | 38,023.9 | 115.4 | 33,616.3 | 121.5 | 35,097.2 | 109.3 | 32,616.0 |

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

Source: Payment System Department SBP

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

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

(Amount in millions)
Ratio in percent

| SEGMENT | 2019 | | | | | | | | | 2020 | | |
|--------------------------------|------------------|----------------|-----------------|------------------|----------------|-----------------|------------------|----------------|-----------------|------------------|----------------|-----------------|
| | Q2 | | | Q3 | | | Q4 | | | Q1 | | |
| | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio |
| Corporate Sector | 6,147,617 | 561,664 | 9.1 | 6,155,519 | 550,232 | 8.9 | 6,356,658 | 562,760 | 8.9 | 6,425,365 | 591,377 | 9.2 |
| SMEs Sector | 460,407 | 74,901 | 16.3 | 411,392 | 75,401 | 18.3 | 480,009 | 76,724 | 16.0 | 418,417 | 76,281 | 18.2 |
| Agriculture Sector | 334,868 | 71,606 | 21.4 | 336,589 | 70,464 | 20.9 | 344,611 | 61,254 | 17.8 | 328,061 | 71,446 | 21.8 |
| Consumer sector | 563,060 | 25,149 | 4.5 | 563,430 | 27,070 | 4.8 | 572,563 | 25,887 | 4.5 | 573,670 | 28,584 | 5.0 |
| <i>i. Credit Cards</i> | 44,393 | 2,591 | 5.8 | 46,031 | 2,628 | 5.7 | 49,127 | 2,692 | 5.5 | 46,824 | 2,799 | 6.0 |
| <i>ii. Auto loans</i> | 221,282 | 2,926 | 1.3 | 218,003 | 3,146 | 1.4 | 219,807 | 3,067 | 1.4 | 222,936 | 3,585 | 1.6 |
| <i>iii. Consumer durable</i> | 994 | 64 | 6.4 | 1,073 | 63 | 5.8 | 1,138 | 62 | 5.5 | 1,149 | 62 | 5.4 |
| <i>iv. Mortgage loans</i> | 97,895 | 10,772 | 11.0 | 95,469 | 11,110 | 11.6 | 92,664 | 10,665 | 11.5 | 90,022 | 11,022 | 12.2 |
| <i>v. Other personal loans</i> | 198,496 | 8,797 | 4.4 | 202,855 | 10,123 | 5.0 | 209,827 | 9,401 | 4.5 | 212,738 | 11,115 | 5.2 |
| Commodity Financing | 892,516 | 6,044 | 0.7 | 847,631 | 7,229 | 0.9 | 799,126 | 7,392 | 0.9 | 741,675 | 9,175 | 1.2 |
| Staff Loans | 139,397 | 1,927 | 1.4 | 145,550 | 2,005 | 1.4 | 151,057 | 2,128 | 1.4 | 153,826 | 2,109 | 1.4 |
| Others | 168,173 | 26,715 | 15.9 | 164,097 | 25,731 | 15.7 | 164,720 | 24,973 | 15.2 | 200,536 | 26,858 | 13.4 |
| Total | 8,706,040 | 768,006 | 8.8 | 8,624,209 | 758,132 | 8.8 | 8,868,744 | 761,118 | 8.6 | 8,841,549 | 805,830 | 9.1 |

| SECTOR | 2019 | | | | | | | | | 2020 | | |
|-----------------------------------|------------------|----------------|-----------------|------------------|----------------|-----------------|------------------|----------------|-----------------|------------------|----------------|-----------------|
| | Q2 | | | Q3 | | | Q4 | | | Q1 | | |
| | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio | Advances | NPLs | Infection Ratio |
| Agribusiness | 728,838 | 73,960 | 10.1 | 694,793 | 72,087 | 10.4 | 704,869 | 63,213 | 9.0 | 625,909 | 74,386 | 11.9 |
| Automobile / Transportation | 141,559 | 16,728 | 11.8 | 169,657 | 17,086 | 10.1 | 176,934 | 17,544 | 9.9 | 156,458 | 17,901 | 11.4 |
| Cement | 172,784 | 3,725 | 2.2 | 177,056 | 4,316 | 2.4 | 190,559 | 4,149 | 2.2 | 200,953 | 5,613 | 2.8 |
| Chemical & Pharmaceuticals | 302,758 | 16,029 | 5.3 | 281,538 | 15,832 | 5.6 | 311,429 | 15,150 | 4.9 | 291,374 | 16,526 | 5.7 |
| Electronics | 117,175 | 19,598 | 16.7 | 119,468 | 20,174 | 16.9 | 120,193 | 20,444 | 17.0 | 120,938 | 21,994 | 18.2 |
| Financial | 229,576 | 11,110 | 4.8 | 244,187 | 11,039 | 4.5 | 252,058 | 10,998 | 4.4 | 254,021 | 9,467 | 3.7 |
| Individuals | 765,132 | 61,433 | 8.0 | 758,483 | 63,042 | 8.3 | 763,625 | 60,656 | 7.9 | 755,499 | 63,534 | 8.4 |
| Insurance | 3,637 | 7 | 0.2 | 5,324 | 7 | 0.1 | 4,299 | 7 | 0.2 | 5,043 | 7 | 0.1 |
| Others | 3,404,268 | 248,461 | 7.3 | 3,359,639 | 258,574 | 7.7 | 3,386,624 | 285,991 | 8.4 | 3,292,328 | 309,833 | 9.4 |
| Production/Transmission of Energy | 1,450,842 | 85,428 | 5.9 | 1,468,946 | 56,672 | 3.9 | 1,492,818 | 46,586 | 3.1 | 1,511,954 | 50,695 | 3.4 |
| Shoes & Leather garments | 37,047 | 5,941 | 16.0 | 36,267 | 5,813 | 16.0 | 38,634 | 5,949 | 15.4 | 36,925 | 5,952 | 16.1 |
| Sugar | 279,015 | 43,818 | 15.7 | 227,876 | 52,578 | 23.1 | 220,988 | 50,511 | 22.9 | 325,717 | 50,737 | 15.6 |
| Textile | 1,073,409 | 181,768 | 16.9 | 1,080,973 | 180,914 | 16.7 | 1,205,711 | 179,921 | 14.9 | 1,264,431 | 179,185 | 14.2 |
| Total | 8,706,040 | 768,006 | 8.8 | 8,624,209 | 758,132 | 8.8 | 8,868,744 | 761,118 | 8.6 | 8,841,549 | 805,830 | 9.1 |

Source: Financial Stability Department SBP

3.40 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

| Banks / DFIs | Dec-19 | | | Mar-20 | | |
|--------------------------------|----------------|----------------|---------------------------------|----------------|----------------|---------------------------------|
| | NPLs | Net NPLs | Net NPLs to Net Loans (%) | NPLs | Net NPLs | Net NPLs to Net Loans (%) |
| All Banks & DFIs | 776,085 | 145,176 | 1.7 | 821,630 | 150,539 | 1.8 |
| All Banks | 761,118 | 141,347 | 1.7 | 805,830 | 146,052 | 1.8 |
| Commercial Banks | 706,758 | 108,459 | 1.3 | 742,569 | 122,148 | 1.5 |
| Public Sector Commercial Banks | 234,621 | 26,477 | 1.7 | 248,558 | 33,202 | 2.2 |
| Local Private Banks | 469,366 | 82,285 | 1.3 | 91,217 | 89,256 | 1.4 |
| Foreign Banks | 2,772 | (303) | (0.3) | 2,795 | -310 | -0.4 |
| Specialized Banks | 54,360 | 32,888 | 23.9 | 63,261 | 23,904 | 21.1 |
| DFIs | 14,967 | 3,830 | 4.2 | 15,800 | 4,488 | 4.5 |

Cash Recovery against Non-Performing Loans

(Million Rupees)

| Banks / DFIs | For the Quarter ended Dec 2019 | For the Quarter Ended Mar 2020 |
|--------------------------------|-----------------------------------|-----------------------------------|
| All Banks & DFIs | 31,935 | 11,089 |
| All Banks | 31,091 | 10,294 |
| Commercial Banks | 17,276 | 7,868 |
| Public Sector Commercial Banks | 6205 | 2334 |
| Local Private Banks | 11,053 | 5,558 |
| Foreign Banks | 18 | -24 |
| Specialized Banks | 13,815 | 2,426 |
| DFIs | 844 | 795 |

* 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.”