

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

LIABILITIES/ASSETS	2017		2018		2019		2020
	Jun	Dec	Jun	Dec	Jun	Dec	Jun
Liabilities							
Capital	657,627.1	517,287.1	519,408.6	540,526.2	541,948.5	552,407.1	556,833.4
Reserves	639,464.0	756,858.3	773,881.7	823,318.0	901,333.2	974,830.3	1,041,556.0
Demand Deposits	9,287,203.6	9,455,082.3	10,291,661.5	10,769,866.5	11,249,350.9	11,666,302.4	13,375,081.0
(a) Scheduled Banks	137,339.5	139,141.6	135,519.5	321,407.5	45,737.0	181,398.0	337,508.6
(b) Others	9,149,864.2	9,315,940.8	10,156,142.0	10,448,459.0	11,203,613.9	11,484,904.4	13,037,572.4
Time Deposits	2,454,205.7	2,686,656.6	2,508,715.7	2,767,548.0	2,841,449.7	3,208,104.6	3,183,592.9
(a) Scheduled Banks	11,969.3	55,704.4	15,807.8	32,006.7	8,089.1	48,888.9	15,775.5
(b) Others	2,442,236.4	2,630,952.2	2,492,907.9	2,735,541.3	2,833,360.6	3,159,215.7	3,167,817.4
Borrowings from	2,598,567.8	2,948,938.7	2,967,655.0	2,753,934.3	2,392,161.7	2,691,068.7	2,776,222.6
(a). State Bank of Pakistan	1,852,645.3	2,095,843.3	2,025,865.8	1,486,523.2	1,313,474.8	1,567,246.6	1,698,182.8
(b) Banks Abroad	318,209.0	340,117.8	358,304.7	456,353.1	509,322.6	400,208.9	439,991.1
(c) Other Scheduled Banks	427,713.5	512,977.5	583,484.5	811,058.1	557,144.2	718,462.1	619,018.9
(d) Other Institutions					12,220.2	5,151.0	19,029.8
Head Office and Inter-Bank Adjustment	145,795.8	127,658.8	373,123.0	599,983.9	398,395.7	258,851.4	136,706.7
Other Liabilities	3,743,437.9	5,590,176.9	2,964,905.7	5,627,575.4	2,239,664.2	2,636,283.6	2,792,904.1
Total Liabilities / Assets	19,526,301.9	22,082,658.6	20,399,351.2	23,882,752.3	20,564,304.0	21,987,848.0	23,862,896.7
Assets							
Cash	1,215,145.2	1,258,728.2	1,424,819.5	1,474,534.4	2,028,979.9	1,901,490.7	1,906,202.6
(a) Notes, Coins and Silver	294,332.1	238,297.8	291,135.3	266,498.9	403,705.5	303,151.2	392,675.3
(b) Balances with State Bank of Pakistan	650,567.5	718,680.5	787,974.3	863,230.2	1,239,068.7	1,133,404.5	1,144,230.2
(c) Balances with Other Scheduled Banks	270,245.6	301,749.8	345,709.9	344,805.3	385,205.6	464,935.0	369,297.2
(c) Balances with Other Institution					1,000.0	-	-
Balances held Abroad	217,541.2	178,730.1	207,590.3	100,843.9	159,553.6	150,610.2	181,774.2
Bills Purchased and Discounted	208,966.9	225,650.5	241,353.6	258,592.3	271,646.2	294,048.1	246,073.0
Advances to	6,047,133.8	6,451,545.7	7,201,209.9	7,897,077.9	7,906,128.9	8,119,252.0	8,255,678.5
(a) Scheduled Banks	81,194.8	145,084.1	78,394.3	178,206.3	96,617.1	128,332.9	291,008.1
(b) Others	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6	7,809,511.8	7,990,919.1	7,964,670.4
Investment in Securities and Shares	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.1	7,833,381.6	8,728,972.0	10,610,435.9
(a) Federal Government Securities	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,289,925.0	3,286,756.0	4,079,653.6
(b) Treasury Bills	3,783,600.4	4,588,491.8	4,773,462.6	4,724,514.0	4,413,307.5	4,348,350.5	5,171,021.5
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	236,707.6	257,402.4	161,122.5	149,844.8	149,685.6	121,305.8	83,944.3
(e) Others	832,668.8	793,203.5	931,792.4	922,164.3	980,463.4	972,559.7	1,275,816.6
Bank Premises	295,253.6	329,884.8	312,625.6	367,292.6	397,735.1	457,557.9	486,161.1
Head Office and Inter-Bank Adjustment	999,505.6	378,230.7	100,683.4	164,378.3	20,953.5	145,955.1	34,258.1
Other Assets	2,314,982.6	4,654,848.8	2,590,169.7	5,789,100.8	1,945,925.2	2,189,962.1	2,142,313.1
Contingent Liabilities/Assets as per contra	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6	10,502,975.0	11,715,892.9	10,018,714.9

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	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	37,883,340	5,485,714.2
Call Deposits	314,925	236,150.6	238,805	207,498.3	471,294	186,544.9	281,671	181,750.2	342,837	228,771.4
Other Deposits Accounts	18,136	81,058.4	19,205	148,506.8	259,115	193,523.6	34,144	287,044.4	43,841	335,702.8
Saving Deposits	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	19,935,310	6,987,383.6
FIXED DEPOSITS	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	1,705,183	3,167,817.4
Less Than 6 months	596,113	920,230.9	738,868	1,263,348.6	417,725	1,266,980.0	553,843	1,222,756.9	512,497	1,209,889.3
For 6 months & over but less than 1 year	133,772	398,082.9	119,619	390,067.6	170,504	438,120.7	147,517	476,507.2	165,169	415,982.3
For 1 year & over but less than 2 years	237,926	916,240.1	222,378	807,901.7	410,097	850,262.2	363,733	1,083,987.9	434,109	1,207,964.0
For 2 years & over but less than 3 years	50,097	29,068.3	43,610	26,749.8	92,974	33,757.8	124,424	92,195.1	72,645	44,671.9
For 3 years & over but less than 4 years	62,516	58,851.0	52,718	54,391.3	114,446	79,727.1	62,122	84,140.0	70,242	90,693.8
For 4 years & over but less than 5 years	27,353	9,794.3	26,304	8,498.0	65,533	2,892.4	53,952	10,405.4	66,164	5,968.8
For 5 years & over	196,117	160,640.5	203,407	184,584.4	790,257	161,897.1	353,650	189,223.0	384,357	192,647.2
All Deposits	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	59,910,511	16,205,389.5

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		2020
	Jun	Dec	Jun
1. FOREIGN CONSTITUENTS	248,836.4	264,107.4	308,067.4
1) Official	33,388.5	37,165.2	41,942.0
2) Business	101,959.5	84,208.7	91,340.8
3) Personal	113,488.4	142,733.5	174,784.6
2. DOMESTIC CONSTITUENTS	13,788,134.1	14,380,011.5	15,897,322.1
I. GOVERNMENT	2,037,371.5	2,070,645.2	2,388,494.4
A. Federal Government	1,226,864.2	1,206,225.9	1,366,085.7
B. Provincial Governments	736,812.1	766,111.2	917,846.0
C. Local Bodies	73,695.2	98,308.1	104,562.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	892,933.7	1,034,577.2	1,106,046.4
Agriculture, hunting and forestry	563.1	660.0	983.0
Services	64,735.2	80,109.9	97,817.0
Utilities	319,731.4	395,283.1	351,386.5
Transport, storage and communications	159,012.8	193,044.0	205,642.2
Manufacturing	156,290.1	163,511.5	178,853.4
Mining and Quarrying	103,430.2	127,530.3	140,206.1
Construction	4,752.1	5,140.6	10,840.5
Commerce and Trade	32,673.6	21,709.0	47,137.1
Others	51,745.3	47,588.7	73,180.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	446,484.5	622,569.7	545,107.9
Mutual Funds and AMCs	151,776.1	243,172.6	311,225.9
Insurance & Pension Funds	89,189.6	177,198.2	93,316.9
MFIs and DFIs	12,291.8	30,894.7	27,900.9
Stock Exchange & Brokerage Houses	22,950.0	23,592.5	25,245.5
Modarabas	3,713.3	5,830.8	5,681.9
Other NBFIs	166,563.7	141,880.8	81,736.8
IV. PRIVATE SECTOR (BUSINESS)	3,017,524.5	3,034,010.3	3,363,712.0
A. Agriculture, forestry and fishing	299,947.1	208,236.9	212,877.2
1. Crop and animal production, hunting and related service activities	297,583.3	205,820.4	209,835.2
Growing of Wheat, Rice, Sugar Cane & Cotton	222,423.0	135,834.6	130,598.9
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,040.0	7,397.8	7,884.9
Growing of other fruits, vegetables and crops	47,873.4	37,752.0	40,626.7
Raising of livestock and other related activities	12,644.8	11,371.4	14,417.4
Other agricultural support activities	9,484.7	13,247.4	16,222.2
Hunting, trapping and related service activities	117.4	217.1	85.0
02 - Forestry and logging	1,174.2	787.3	1,716.5
03 - Fishing and aquaculture	1,189.6	1,629.2	1,325.6
B. Mining and quarrying	119,846.4	151,876.9	149,134.4
05 - Mining of coal and lignite	13,134.2	21,206.2	24,655.0
06 - Extraction of crude petroleum and natural gas	92,169.7	121,346.1	115,025.0
07 - Mining of metal ores	4,313.7	2,816.5	2,315.8
08 - Other mining and quarrying	10,080.4	6,319.3	6,993.4
9 - Mining support service activities	148.3	188.7	145.1
C. Manufacturing	771,911.4	830,886.0	852,658.7
10 - Manufacture of food products	113,971.5	126,205.0	135,735.5
11 - Manufacture of beverages	14,115.8	20,137.2	19,264.4
12 - Manufacture of tobacco products	9,061.4	6,957.5	10,683.8
13 - Manufacture of textiles	122,294.8	127,740.1	133,036.5
Preparation and spinning of textile fibers	45,580.2	38,458.6	43,865.4
Weaving of textiles	14,755.9	14,619.0	15,490.3
Finishing of textiles	11,621.4	11,354.4	12,547.3
Manufacture of knitted and crocheted fabrics	7,346.7	9,907.8	11,031.6
Manufacture of made-up textile articles, except apparel	16,607.3	18,172.1	21,534.6
Manufacture of carpets and rugs	623.4	1,014.1	1,045.9
Manufacture of other textiles n.e.c.	25,759.8	34,214.0	27,521.4
14 - Manufacture of wearing apparel	33,287.6	28,920.5	33,644.8
15 - Manufacture of leather and related products	10,813.5	12,569.7	13,913.1
Tanning and dressing of leather; dressing and dyeing of fur	3,652.3	3,857.8	3,904.8
Manufacture of luggage, handbags and the like, saddlery and harness	968.1	1,367.3	2,135.6
Manufacture of footwear	6,193.1	7,344.6	7,872.7
a. Leather wear	5,704.0	6,708.0	7,120.8
b. Rubber and Plastic wear	489.2	636.6	752.0

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020
	Jun	Dec	Jun
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	2,056.4
17 - Manufacture of paper and paper products	4,487.3	4,048.0	4,055.7
18 - Printing and reproduction of recorded media	11,399.9	6,584.8	8,856.9
19 - Manufacture of coke and refined petroleum products	85,627.3	67,293.6	76,100.8
20 - Manufacture of chemicals and chemical products	92,235.2	100,197.0	100,850.9
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	38,030.9	39,956.6	43,416.4
22 - Manufacture of rubber and plastics products	7,679.4	8,377.9	9,153.1
23 - Manufacture of other non-metallic mineral products	32,076.3	27,713.1	33,516.2
24 - Manufacture of basic metals	21,632.6	23,710.2	25,460.3
25 - Manufacture of fabricated metal products, except machinery and equipment	4,706.7	6,181.4	7,883.3
26 - Manufacture of computer, electronic and optical products	12,077.1	12,087.7	14,671.5
27 - Manufacture of electrical equipment	35,922.1	82,110.4	35,573.4
28 - Manufacture of machinery and equipment	12,640.7	14,502.8	13,373.0
29 - Manufacture of motor vehicles, trailers and semi-trailers	48,353.8	43,581.9	65,862.7
30 - Manufacture of other transport equipment	9,758.3	14,355.8	7,368.7
31 - Manufacture of furniture	1,532.8	2,013.8	2,040.1
32 - Other manufacturing	47,868.2	51,926.6	54,023.7
33 - Repair and installation of machinery and equipment	998.4	1,912.1	2,117.5
D. Electricity, gas, steam and air conditioning supply	118,368.1	103,646.0	155,024.8
E. Water supply; sewerage, waste management and remediation activities	14,623.9	5,519.2	7,204.7
F. Construction	304,255.8	254,889.7	338,530.8
41 - Construction of buildings	163,836.2	126,114.9	154,120.1
42 - Civil engineering	105,678.5	101,823.8	152,984.3
43 - Specialized construction activities	34,741.1	26,951.0	31,426.4
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	435,580.2	439,763.6	518,256.8
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	25,487.7	30,277.0	32,888.7
46 - Wholesale trade, except of motor vehicles and motorcycles	157,231.4	170,756.7	220,059.0
47 - Retail trade, except of motor vehicles and motorcycles	252,861.2	238,729.8	265,309.1
H. Transportation and storage	101,968.9	121,438.3	119,851.4
I. Accommodation and food service activities	15,678.7	18,845.2	19,262.9
K. Real estate activities	101,896.8	94,044.7	97,743.4
L. Professional, scientific and technical activities	93,748.7	92,533.6	107,770.6
69 - Legal and accounting activities	15,276.0	15,594.4	17,649.2
70 - Activities of head offices; management consultancy activities	7,529.6	4,258.2	6,625.4
71 - Architectural and engineering activities; technical testing and analysis	17,743.1	10,973.4	19,487.9
72 - Scientific research and development	5,534.1	4,610.4	5,961.5
73 - Advertising and market research	5,594.4	6,479.2	6,939.6
74 - Other professional, scientific and technical activities	41,645.8	49,990.8	50,155.8
75 - Veterinary activities	425.5	627.2	951.0
M. Administrative and support service activities	136,393.3	106,279.9	91,246.8
77 - Rental and leasing activities	1,396.7	1,786.5	1,789.7
78 - Employment activities	249.6	388.3	387.2
79 - Travel agency, tour operator, reservation service and related activities	15,641.0	12,437.8	12,464.6
80 - Security and investigation activities	2,871.3	2,681.5	3,177.5
81 - Services to buildings and landscape activities	836.8	1,894.8	1,803.3
82 - Office administrative, office support and other business support activities	115,397.9	87,091.1	71,624.5
N. Education	81,108.4	87,501.2	81,726.5
O. Human health and social work activities	53,850.6	46,154.9	49,666.9
P. Arts, entertainment and recreation	570.9	1,089.5	1,256.2
Q. Other service activities	275,686.6	346,427.5	436,850.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	408,707.2	382,135.2	398,842.8
VI. PERSONAL	6,914,964.4	7,208,121.3	8,064,407.1
VII. OTHER	70,148.3	27,952.5	30,711.3
TOTAL	14,036,970.5	14,644,118.8	16,205,389.5

Source: Statistics & Data Warehouse Department, SBP

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

As on 30th Jun, 2020

(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	3,765	6.8	262,763	285.9	19,518	31.4	1,327	1.5	2,525,466	4,974.2
5,000 to 10,000	1,866	13.6	91,040	686.9	7,989	49.4	775	5.2	434,771	3,069.3
10,000 to 20,000	11,957	180.1	72,038	1,073.2	1,540	27.1	1,034	15.4	489,948	7,094.8
20,000 to 25,000	888	19.7	23,197	516.6	122	2.7	2,537	61.0	189,216	4,261.4
25,000 to 30,000	837	22.7	39,724	1,097.6	435	11.4	916	25.6	204,728	5,596.0
30,000 to 40,000	1,762	60.7	44,813	1,567.5	183	6.6	243	8.3	345,980	12,043.1
40,000 to 50,000	998	44.9	29,541	1,336.1	106	4.8	265	11.9	377,010	16,982.9
50,000 to 60,000	1,570	84.1	26,465	1,427.3	347	20.3	3,227	165.6	284,686	15,635.0
60,000 to 70,000	1,095	70.9	14,319	929.1	108	7.0	1,001	63.8	257,735	16,809.5
70,000 to 80,000	990	73.7	15,539	1,151.3	58	4.4	321	23.2	218,800	16,376.0
80,000 to 90,000	1,004	85.1	13,101	1,101.5	55	4.7	106	8.9	204,166	17,389.3
90,000 to 100,000	1,105	105.2	8,022	755.6	45	4.2	268	25.2	170,318	16,248.6
100,000 to 200,000	11,244	1,666.7	54,158	7,588.8	8,011	849.3	3,709	597.1	1,024,740	145,568.0
200,000 to 300,000	10,901	2,660.8	25,796	6,149.8	291	71.0	537	131.2	438,909	106,282.0
300,000 to 400,000	7,523	2,595.1	19,127	6,409.9	418	134.9	348	123.7	234,549	80,909.6
400,000 to 500,000	7,391	3,321.2	8,918	3,995.0	159	71.2	1,895	877.2	130,586	58,617.7
500,000 to 600,000	6,813	3,700.0	6,160	3,363.9	134	74.1	433	242.3	109,411	59,693.6
600,000 to 700,000	5,833	3,789.0	12,270	7,777.7	119	77.6	206	134.2	73,498	47,673.7
700,000 to 800,000	4,540	3,399.4	5,277	3,973.5	339	258.3	174	129.7	55,727	41,588.7
800,000 to 900,000	4,826	4,109.0	3,640	3,107.3	164	141.8	119	101.3	45,160	38,252.0
900,000 to 1,000,000	3,239	3,073.6	3,085	2,928.3	64	60.5	465	438.6	42,545	40,436.4
1,000,000 to 2,000,000	20,633	28,953.8	19,116	27,889.1	1,779	2,314.3	1,513	2,034.2	171,961	235,285.2
2,000,000 to 3,000,000	9,822	23,708.7	7,126	17,598.2	566	1,408.8	560	1,342.1	56,858	137,918.2
3,000,000 to 4,000,000	4,754	16,363.4	4,843	16,675.6	413	1,448.3	539	1,832.3	25,411	87,174.3
4,000,000 to 5,000,000	2,439	10,875.0	2,830	12,546.0	316	1,385.4	342	1,523.4	16,441	73,150.8
5,000,000 to 6,000,000	1,598	8,630.0	2,529	13,758.4	977	5,137.1	216	1,165.5	11,536	62,528.6
6,000,000 to 7,000,000	1,062	6,906.6	1,891	12,242.7	106	689.9	206	1,320.3	6,850	44,372.0
7,000,000 to 8,000,000	1,160	8,708.2	1,419	10,550.0	186	1,365.5	202	1,495.7	4,872	36,485.1
8,000,000 to 9,000,000	761	6,441.3	2,019	17,049.1	135	1,135.7	193	1,641.4	3,592	30,547.8
9,000,000 to 10,000,000	587	5,542.2	1,615	15,109.5	119	1,129.9	228	2,185.6	3,055	28,955.9
10,000,000 and over	3,882	162,856.3	19,723	2,187,853.3	3,492	1,088,119.0	3,020	527,376.3	28,266	1,871,792.6
TOTAL	136,845	308,067.4	842,104	2,388,494.4	48,294	1,106,046.4	26,925	545,107.9	8,186,791	3,363,712.0

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

As on 30th Jun, 2020

(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	19,937	47.6	5,478,667	7,020.1	39,192	59.1	8,346,870	12,419.7	8,350,635	12,426.5
5,000 to 10,000	9,822	66.0	1,035,971	7,905.1	13,361	93.2	1,593,729	11,875.2	1,595,595	11,888.7
10,000 to 20,000	17,975	257.7	2,152,518	32,783.5	20,179	269.5	2,755,232	41,521.2	2,767,189	41,701.3
20,000 to 25,000	6,429	136.8	1,233,725	27,845.0	12,677	279.2	1,467,903	33,102.7	1,468,791	33,122.4
25,000 to 30,000	10,718	311.0	1,403,189	38,462.0	4,060	110.5	1,663,770	45,614.1	1,664,607	45,636.8
30,000 to 40,000	12,658	443.2	2,724,768	95,451.7	4,743	159.0	3,133,388	109,679.5	3,135,150	109,740.1
40,000 to 50,000	8,195	359.2	3,235,026	146,206.2	18,424	808.3	3,668,567	165,709.4	3,669,565	165,754.3
50,000 to 60,000	8,431	475.7	3,060,814	168,123.1	11,809	634.4	3,395,779	186,481.4	3,397,349	186,565.4
60,000 to 70,000	2,863	180.3	2,945,334	191,228.8	11,509	737.0	3,232,869	209,955.4	3,233,964	210,026.4
70,000 to 80,000	3,310	250.7	2,818,817	211,325.0	6,914	511.3	3,063,759	229,641.9	3,064,749	229,715.7
80,000 to 90,000	744	61.9	2,345,726	199,038.8	4,024	339.0	2,567,922	217,944.1	2,568,926	218,029.2
90,000 to 100,000	17,511	1,659.7	2,137,692	202,780.7	3,975	378.6	2,337,831	221,852.7	2,338,936	221,957.8
100,000 to 200,000	23,205	3,366.6	11,502,526	1,614,340.4	37,289	5,451.9	12,653,638	1,777,762.2	12,664,882	1,779,428.9
200,000 to 300,000	16,887	3,807.3	3,791,669	915,501.5	10,102	2,349.3	4,284,191	1,034,292.1	4,295,092	1,036,952.9
300,000 to 400,000	8,024	2,803.1	1,637,142	563,141.6	3,950	1,324.9	1,903,558	654,847.6	1,911,081	657,442.6
400,000 to 500,000	10,243	4,529.0	808,354	360,332.5	596	260.7	960,751	428,683.2	968,142	432,004.4
500,000 to 600,000	2,505	1,366.8	447,646	244,040.9	796	417.8	567,085	309,199.4	573,898	312,899.4
600,000 to 700,000	3,146	2,050.3	285,269	183,859.6	505	332.7	375,013	241,905.8	380,846	245,694.7
700,000 to 800,000	2,819	2,072.6	194,946	145,758.2	1,864	1,404.1	261,146	195,185.0	265,686	198,584.4
800,000 to 900,000	1,425	1,188.5	146,039	123,532.6	236	196.8	196,783	166,520.3	201,609	170,629.3
900,000 to 1,000,000	1,506	1,426.6	111,112	104,851.4	606	554.0	159,383	150,695.9	162,622	153,769.5
1,000,000 to 2,000,000	4,978	6,926.5	465,467	642,239.4	1,011	1,344.5	665,825	918,033.2	686,458	946,987.0
2,000,000 to 3,000,000	2,044	4,997.2	134,962	324,495.6	250	593.5	202,366	488,353.5	212,188	512,062.2
3,000,000 to 4,000,000	1,557	5,368.9	52,447	180,199.1	149	495.7	85,359	293,194.1	90,113	309,557.5
4,000,000 to 5,000,000	916	4,081.7	26,433	117,384.1	81	359.8	47,359	210,431.1	49,798	221,306.1
5,000,000 to 6,000,000	868	4,650.5	22,065	117,743.8	30	162.5	38,221	205,146.4	39,819	213,776.4
6,000,000 to 7,000,000	505	3,256.1	11,923	75,813.5	18	120.3	21,499	137,814.6	22,561	144,721.2
7,000,000 to 8,000,000	441	3,277.5	6,676	49,567.6	11	83.9	13,807	102,825.2	14,967	111,533.4
8,000,000 to 9,000,000	360	3,036.5	6,151	52,034.4	47	402.1	12,497	105,847.0	13,258	112,288.3
9,000,000 to 10,000,000	365	3,455.4	3,812	35,985.0	49	481.2	9,243	87,302.3	9,830	92,844.5
10,000,000 and over	5,132	332,931.9	28,469	885,416.1	221	9,996.7	88,323	6,903,485.9	92,205	7,066,342.2
TOTAL	205,519	398,842.8	50,255,355	8,064,407.1	208,678	30,711.3	59,773,666	15,897,322.1	59,910,511	16,205,389.5

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

(Billion Rupees)

Provinces/Regions	Category	Jun-2019			Dec-2019			Jun-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	7.03	241.81	248.84	10.55	253.55	264.11	10.68	297.39	308.07
	Govt.	122.19	1,915.18	2,037.37	68.34	2,002.30	2,070.65	89.26	2,299.23	2,388.49
	NFPSEs	67.91	825.02	892.93	7.15	1,027.43	1,034.58	11.16	1,094.89	1,106.05
	NBFCs & Fin Aux.	11.33	435.15	446.48	11.19	611.38	622.57	3.66	541.45	545.11
	Private Sector	270.30	2,747.22	3,017.52	268.12	2,765.89	3,034.01	276.72	3,086.99	3,363.71
	Trust Fund	9.20	399.51	408.71	9.02	373.11	382.14	11.06	387.78	398.84
	Personal	1,133.90	5,781.07	6,914.96	1,161.97	6,046.16	7,208.12	1,281.93	6,782.48	8,064.41
	Others	32.82	37.33	70.15	9.59	18.37	27.95	5.85	24.86	30.71
	Total	1,654.67	12,382.30	14,036.97	1,545.92	13,098.20	14,644.12	1,690.32	14,515.07	16,205.39
Punjab	Foreign	4.60	59.27	63.86	6.63	76.05	82.68	8.10	92.37	100.47
	Govt.	14.75	841.45	856.19	14.94	877.90	892.84	17.98	982.59	1,000.57
	NFPSEs	8.75	266.98	275.73	3.99	425.28	429.27	4.12	396.05	400.17
	NBFCs & Fin Aux.	1.83	41.61	43.44	0.51	60.29	60.79	0.58	52.11	52.69
	Private Sector	198.94	1,122.47	1,321.41	162.07	1,182.49	1,344.56	167.16	1,273.66	1,440.82
	Trust Fund	4.09	122.43	126.52	4.46	132.37	136.84	6.15	140.68	146.83
	Personal	653.26	2,843.97	3,497.23	644.42	2,942.27	3,586.70	715.00	3,315.18	4,030.18
	Others	5.14	3.56	8.70	0.60	3.94	4.54	0.65	4.45	5.10
	Total	891.35	5,301.73	6,193.08	837.63	5,700.59	6,538.22	919.74	6,257.09	7,176.83
Sindh	Foreign	1.10	108.78	109.88	0.42	122.93	123.34	0.20	140.39	140.59
	Govt.	28.55	306.78	335.33	12.30	287.34	299.64	11.65	290.78	302.43
	NFPSEs	55.89	353.90	409.79	2.28	360.41	362.70	5.15	413.89	419.03
	NBFCs & Fin Aux.	5.26	368.43	373.69	1.60	523.47	525.06	1.27	467.40	468.67
	Private Sector	25.03	1,101.64	1,126.67	48.68	1,093.16	1,141.84	50.05	1,174.95	1,225.00
	Trust Fund	2.53	177.40	179.94	2.10	154.01	156.11	1.46	163.15	164.61
	Personal	105.89	1,813.19	1,919.08	103.48	1,853.87	1,957.36	113.27	2,084.73	2,198.00
	Others	0.44	2.72	3.15	0.04	1.11	1.15	0.07	3.84	3.91
	Total	224.69	4,232.85	4,457.54	170.90	4,396.31	4,567.21	183.11	4,739.13	4,922.24
Khyber Pakhtunkhwa	Foreign	0.55	4.34	4.89	0.83	5.81	6.64	1.07	8.13	9.20
	Govt.	26.85	237.09	263.94	13.71	265.86	279.57	25.18	324.66	349.84
	NFPSEs	0.05	15.40	15.45	0.15	17.36	17.52	0.91	27.00	27.91
	NBFCs & Fin Aux.	3.22	3.04	6.26	7.92	1.18	9.11	0.04	2.51	2.55
	Private Sector	26.13	112.21	138.33	28.88	94.63	123.51	30.98	116.49	147.47
	Trust Fund	1.86	23.37	25.23	1.57	7.88	9.45	1.66	11.26	12.92
	Personal	193.75	416.71	610.46	201.46	455.31	656.77	214.94	506.86	721.80
	Others	1.23	13.79	15.02	1.32	5.95	7.27	1.03	9.32	10.35
	Total	253.64	825.95	1,079.59	255.86	853.98	1,109.83	275.82	1,006.24	1,282.06
Balochistan	Foreign	..	0.38	0.38	..	0.48	0.48	0.01	0.50	0.51
	Govt.	37.75	52.47	90.22	13.67	78.09	91.76	17.67	102.96	120.63
	NFPSEs	2.76	5.16	7.91	0.24	6.34	6.58	0.31	12.31	12.62
	NBFCs & Fin Aux.	-	0.23	0.23	..	0.16	0.16	..	0.10	0.10
	Private Sector	6.07	47.11	53.17	6.94	44.87	51.82	11.13	53.59	64.72
	Trust Fund	0.26	4.04	4.30	0.14	3.92	4.05	0.36	4.26	4.62
	Personal	21.24	115.26	136.50	36.01	129.65	165.66	42.30	139.69	181.99
	Others	25.74	0.43	26.18	7.26	0.68	7.95	3.65	0.83	4.48
	Total	93.82	225.08	318.89	64.27	264.19	328.46	75.43	314.25	389.68
Islamabad	Foreign	0.07	67.37	67.44	0.10	45.62	45.72	0.11	52.35	52.46
	Govt.	5.59	452.48	458.08	4.91	463.51	468.42	7.27	548.13	555.40
	NFPSEs	-	182.06	182.06	0.07	216.15	216.22	..	244.17	244.17
	NBFCs & Fin Aux.	0.01	16.37	16.38	0.01	21.35	21.36	..	13.07	13.07
	Private Sector	2.75	324.09	326.84	2.70	319.38	322.08	2.96	438.18	441.14
	Trust Fund	0.25	70.48	70.73	0.47	73.24	73.72	0.29	66.25	66.54
	Personal	18.57	443.11	461.67	16.16	484.18	500.35	17.79	532.38	550.17
	Others	0.05	15.58	15.63	0.17	5.86	6.03	0.18	6.02	6.20
	Total	27.29	1,571.54	1,598.84	24.60	1,629.29	1,653.89	28.59	1,900.56	1,929.15
FATA	Foreign	0.02	..	0.02	0.04	..	0.05	0.04	0.01	0.05
	Govt.	1.42	1.85	3.27	2.31	2.90	5.21	3.02	3.13	6.15
	NFPSEs	0.14	..	0.14	0.22	0.01	0.23	0.21	0.07	0.28
	NBFCs & Fin Aux.	..	0.01	0.01	..	0.04	0.04	..	0.03	0.03
	Private Sector	2.76	1.54	4.30	2.86	1.63	4.49	3.44	1.78	5.22
	Trust Fund	0.01	0.05	0.06	0.01	0.07	0.08	0.01	0.13	0.14
	Personal	15.03	4.81	19.84	17.65	8.99	26.64	18.69	10.32	29.01
	Others	0.22	0.89	1.11	0.17	0.28	0.45	0.25	0.23	0.48
	Total	19.59	9.16	28.75	23.25	13.93	37.18	25.67	15.69	41.36

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Jun-2019			Dec-2019			Jun-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.01	0.02	0.03	1.62	0.05	1.66	0.01	0.10	0.11
	Govt.	5.40	4.53	9.93	5.33	8.41	13.74	5.36	25.37	30.73
	NFPSEs	0.04	0.35	0.38	0.05	0.18	0.23	0.11	0.08	0.20
	NBFCs & Fin Aux.	0.86	2.92	3.78	0.98	2.89	3.87	1.55	3.35	4.89
	Private Sector	1.39	17.74	19.13	1.62	5.43	7.05	2.19	5.23	7.42
	Trust Fund	0.10	0.34	0.44	0.09	0.47	0.56	0.10	0.57	0.67
	Personal	6.32	13.64	19.96	9.63	19.99	29.63	10.66	22.09	32.75
	Others	-	0.03	0.03	-	0.06	0.06	-	0.06	0.06
	Total		14.12	39.56	53.68	19.31	37.48	56.79	19.98	56.85	76.84
AJK	Foreign	0.68	1.64	2.32	0.92	2.62	3.53	1.12	3.54	4.67
	Govt.	1.89	18.53	20.41	1.19	18.29	19.47	1.14	21.61	22.75
	NFPSEs	0.29	1.18	1.47	0.13	1.70	1.83	0.34	1.32	1.66
	NBFCs & Fin Aux.	0.15	2.55	2.69	0.17	2.00	2.17	0.22	2.88	3.10
	Private Sector	7.23	20.44	27.67	14.35	24.32	38.67	8.80	23.11	31.92
	Trust Fund	0.10	1.40	1.49	0.18	1.15	1.33	1.03	1.48	2.50
	Personal	119.84	130.38	250.22	133.14	151.89	285.03	149.28	171.22	320.51
	Others	..	0.32	0.32	0.03	0.48	0.51	0.02	0.11	0.13
	Total		130.17	176.43	306.61	150.10	202.44	352.54	161.96	225.26	387.22

* 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.)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	3,085,922	5,880.2	3,141,444	7,031.3	5,148,719	10,273.7	5,950,352	14,744.7	8,350,635	12,426.5
5,000 to 10,000	2,326,264	17,020.8	2,318,227	17,234.6	1,980,812	14,474.8	1,523,803	11,381.9	1,595,595	11,888.7
10,000 to 20,000	3,892,151	57,617.3	3,742,180	55,904.2	2,770,636	41,736.2	3,380,173	51,612.4	2,767,189	41,701.3
20,000 to 25,000	1,744,337	39,224.9	1,802,575	40,939.3	1,395,248	31,305.5	1,639,634	36,918.7	1,468,791	33,122.4
25,000 to 30,000	1,738,719	48,032.5	1,989,041	54,691.4	1,440,488	39,615.7	1,734,693	47,854.5	1,664,607	45,636.8
30,000 to 40,000	3,767,908	131,440.2	3,893,002	135,759.4	3,346,625	117,709.6	3,705,949	130,342.5	3,135,150	109,740.1
40,000 to 50,000	3,603,252	161,699.1	3,461,467	155,188.8	3,596,179	161,545.4	4,078,923	183,156.5	3,669,565	165,754.3
50,000 to 60,000	3,114,608	171,015.4	3,186,029	174,420.0	3,244,404	178,118.8	3,608,220	198,160.6	3,397,349	186,565.4
60,000 to 70,000	2,975,251	193,286.5	3,119,715	202,237.5	3,169,479	205,113.9	3,330,444	216,097.1	3,233,964	210,026.4
70,000 to 80,000	2,678,235	200,739.7	2,540,105	190,568.3	2,722,098	203,856.1	2,873,331	214,981.2	3,064,749	229,715.7
80,000 to 90,000	2,377,672	201,782.9	2,331,925	197,773.1	2,317,139	196,440.2	2,599,650	220,971.9	2,568,926	218,029.2
90,000 to 100,000	2,152,643	204,572.5	2,128,881	201,669.3	2,342,796	222,058.8	2,286,372	216,904.0	2,338,936	221,957.8
100,000 to 200,000	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	12,664,882	1,779,428.9
200,000 to 300,000	3,728,715	900,058.8	3,860,857	933,699.2	3,851,058	928,522.3	3,750,906	907,305.9	4,295,092	1,036,952.9
300,000 to 400,000	1,494,988	513,345.0	1,668,414	574,787.7	1,664,776	573,136.2	1,669,253	575,588.3	1,911,081	657,442.6
400,000 to 500,000	763,756	338,997.7	871,719	387,415.3	800,289	356,055.0	851,818	378,532.8	968,142	432,004.4
500,000 to 600,000	436,296	238,161.9	473,679	258,143.0	469,881	257,128.7	483,519	263,711.6	573,898	312,899.4
600,000 to 700,000	261,462	168,802.5	308,231	199,183.0	303,269	195,687.7	320,378	206,799.3	380,846	245,694.7
700,000 to 800,000	209,934	157,306.1	227,628	169,857.0	190,953	142,793.1	211,923	158,341.8	265,686	198,584.4
800,000 to 900,000	163,705	138,913.1	169,487	143,837.0	163,697	138,814.2	176,690	149,456.1	201,609	170,629.3
900,000 to 1,000,000	113,729	107,607.7	116,530	110,163.7	121,226	115,071.3	133,229	126,303.7	162,622	153,769.5
1,000,000 to 2,000,000	464,580	635,372.1	513,463	699,876.0	590,099	810,096.2	585,482	810,823.7	686,458	946,987.0
2,000,000 to 3,000,000	139,217	335,483.9	145,252	348,596.0	185,231	441,564.6	179,966	435,207.4	212,188	512,062.2
3,000,000 to 4,000,000	59,735	205,012.2	58,884	202,275.3	86,122	294,231.9	73,871	253,023.7	90,113	309,557.5
4,000,000 to 5,000,000	32,974	145,598.2	32,291	143,330.1	37,086	164,704.7	38,082	169,840.3	49,798	221,306.1
5,000,000 to 6,000,000	22,606	122,064.7	23,768	128,309.9	26,901	145,203.1	28,000	151,169.5	39,819	213,776.4
6,000,000 to 7,000,000	14,133	91,607.7	15,112	97,755.7	17,001	109,339.2	15,485	99,998.9	22,561	144,721.2
7,000,000 to 8,000,000	11,503	85,898.6	11,423	85,453.9	13,197	98,229.2	14,395	107,728.6	14,967	111,533.4
8,000,000 to 9,000,000	8,471	71,768.2	8,746	74,113.5	11,107	93,934.6	10,025	84,999.7	13,258	112,288.3
9,000,000 to 10,000,000	7,265	68,758.3	6,699	63,250.2	7,590	71,294.8	7,966	75,341.2	9,830	92,844.5
10,000,000 and over	70,775	5,265,299.3	69,969	5,488,550.2	85,383	5,993,935.1	83,680	6,436,761.9	92,205	7,066,342.2
TOTAL	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	59,910,511	16,205,389.5

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.)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	303,063	1,636.1	304,928	824.7	114,671	247.2	110,930	460.3	88,978	317.3
10,000 to 20,000	190,614	2,771.4	123,178	1,989.3	217,694	3,813.9	41,290	541.1	633,830	10,323.4
20,000 to 25,000	30,125	656.6	46,677	1,019.3	7,443	169.6	441,122	8,933.7	57,151	1,289.3
25,000 to 30,000	254,051	7,362.1	156,410	4,485.5	213,305	5,944.6	29,679	816.3	52,590	1,456.6
30,000 to 40,000	192,801	6,352.2	341,816	11,034.3	202,836	6,697.5	234,725	7,621.8	329,095	11,182.5
40,000 to 50,000	188,278	8,250.3	146,616	6,512.5	151,115	6,930.2	259,087	12,013.6	217,215	9,715.5
50,000 to 60,000	86,155	4,635.2	127,408	6,801.6	88,789	4,885.3	134,227	7,487.0	79,937	4,345.4
60,000 to 70,000	55,082	3,593.6	45,741	2,917.7	34,130	2,190.5	53,390	3,436.9	62,212	3,999.4
70,000 to 80,000	30,031	2,247.7	23,909	1,782.9	57,636	4,136.8	82,811	6,067.0	35,089	2,656.1
80,000 to 90,000	138,931	11,783.7	41,060	3,523.0	30,625	2,610.4	28,752	2,468.7	53,632	4,587.3
90,000 to 100,000	51,456	4,861.9	52,539	4,961.4	47,876	4,528.0	53,828	5,148.6	54,851	5,217.7
100,000 to 200,000	590,037	90,462.5	667,056	102,874.0	638,660	93,534.8	765,536	112,356.9	741,386	111,414.6
200,000 to 300,000	396,853	95,066.7	577,697	138,953.5	362,114	87,739.7	456,229	108,252.4	431,787	104,358.7
300,000 to 400,000	171,485	59,881.5	218,399	73,832.3	163,727	55,475.4	165,554	57,299.7	146,335	50,818.3
400,000 to 500,000	91,087	40,721.9	118,516	52,898.1	97,538	43,491.7	148,670	67,085.7	97,311	43,276.4
500,000 to 600,000	69,509	38,740.7	77,507	42,046.1	72,980	40,437.8	81,304	44,494.3	76,257	41,642.9
600,000 to 700,000	93,432	60,988.6	75,733	48,823.1	64,722	42,079.3	82,843	53,599.3	51,664	33,266.8
700,000 to 800,000	50,922	38,154.3	67,639	50,736.9	54,782	40,854.9	60,677	45,385.2	60,719	45,263.4
800,000 to 900,000	32,408	27,517.0	46,598	39,435.4	43,996	37,158.4	42,809	36,359.8	39,153	33,081.9
900,000 to 1,000,000	33,759	32,055.6	35,345	33,625.3	26,053	24,841.7	31,660	30,037.2	39,013	36,850.1
1,000,000 to 2,000,000	115,280	155,669.2	114,198	153,262.9	93,596	125,173.3	114,500	157,976.7	133,829	179,397.1
2,000,000 to 3,000,000	40,204	98,980.6	32,738	81,092.6	30,569	75,026.6	43,020	104,439.6	35,468	86,737.3
3,000,000 to 4,000,000	14,834	51,759.1	16,710	58,384.8	15,055	52,602.5	20,404	69,920.4	17,976	62,602.9
4,000,000 to 5,000,000	11,095	50,345.5	13,389	60,749.7	12,027	54,777.9	12,899	58,321.9	13,642	62,101.1
5,000,000 to 6,000,000	8,196	44,799.2	8,561	46,815.5	8,709	47,133.6	7,956	43,301.5	8,003	43,689.3
6,000,000 to 7,000,000	5,836	37,606.7	6,685	43,490.7	5,719	37,135.1	6,774	44,056.6	5,770	37,256.8
7,000,000 to 8,000,000	4,210	31,508.4	4,828	36,183.0	5,386	40,282.7	4,889	36,622.9	5,398	40,365.3
8,000,000 to 9,000,000	3,924	33,232.3	4,662	39,665.1	4,039	34,266.2	3,826	32,459.9	3,602	30,587.9
9,000,000 to 10,000,000	3,689	35,075.7	3,994	38,306.0	3,923	37,489.0	3,891	37,182.2	3,694	35,345.7
10,000,000 to 100,000,000	32,399	973,585.8	35,499	1,070,853.7	36,236	1,075,505.4	37,021	1,134,052.3	38,439	1,168,195.9
100,000,000 to 500,000,000	6,872	1,469,577.9	7,090	1,503,345.0	7,340	1,580,573.8	7,560	1,616,216.7	7,679	1,648,879.1
500,000,000 and above	1,854	3,602,935.9	2,111	3,957,645.7	2,228	4,141,676.4	2,119	4,046,502.9	2,100	4,014,448.1
TOTAL	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	3,623,805	7,964,670.0

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.)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	274,667	1,525.3	276,757	716.2	88,924	162.8	85,483	381.9	58,104	243.7
10,000 to 20,000	181,346	2,629.7	114,882	1,869.8	208,173	3,673.3	32,599	420.0	628,837	10,246.5
20,000 to 25,000	24,907	537.1	42,927	934.2	3,600	81.9	435,369	8,807.5	50,474	1,142.1
25,000 to 30,000	248,519	7,211.3	152,539	4,378.6	210,043	5,858.5	26,538	727.6	45,837	1,264.8
30,000 to 40,000	184,432	6,058.6	331,684	10,682.3	193,228	6,362.6	223,524	7,227.7	320,957	10,897.3
40,000 to 50,000	180,810	7,913.7	140,565	6,240.8	147,072	6,750.5	253,986	11,785.8	212,821	9,515.5
50,000 to 60,000	76,318	4,096.4	119,360	6,364.2	81,665	4,495.8	127,141	7,100.6	75,423	4,101.8
60,000 to 70,000	48,038	3,133.6	37,245	2,365.6	25,387	1,628.0	45,781	2,931.6	58,387	3,753.0
70,000 to 80,000	20,006	1,491.2	16,874	1,254.0	49,743	3,544.3	76,275	5,577.3	29,125	2,207.4
80,000 to 90,000	126,687	10,741.9	29,587	2,535.7	18,986	1,614.1	21,711	1,869.3	45,566	3,900.2
90,000 to 100,000	40,071	3,785.7	42,518	4,014.8	36,225	3,419.0	42,266	4,051.8	44,071	4,190.7
100,000 to 200,000	298,583	44,921.2	370,892	55,956.3	361,478	49,650.0	460,608	64,656.0	448,029	66,560.9
200,000 to 300,000	136,296	32,847.2	325,205	78,903.0	124,653	31,002.2	232,242	54,719.0	215,574	52,329.2
300,000 to 400,000	104,152	37,123.2	145,991	49,126.1	84,916	28,398.0	79,608	27,922.7	74,975	26,494.9
400,000 to 500,000	64,704	29,040.1	97,094	43,450.7	79,460	35,582.0	132,309	59,905.3	77,854	34,715.4
500,000 to 600,000	64,065	35,769.3	72,708	39,427.1	67,112	37,223.2	75,385	41,245.4	67,771	37,012.4
600,000 to 700,000	88,016	57,407.4	70,152	45,161.6	58,368	37,965.3	76,609	49,554.7	47,828	30,832.4
700,000 to 800,000	47,293	35,464.2	64,481	48,410.0	52,019	38,833.0	58,572	43,848.9	59,991	44,720.8
800,000 to 900,000	31,354	26,631.4	45,636	38,627.7	43,373	36,636.7	42,302	35,929.4	38,590	32,602.3
900,000 to 1,000,000	33,472	31,782.4	35,023	33,317.8	25,758	24,562.4	31,285	29,677.0	38,556	36,407.6
1,000,000 to 2,000,000	113,725	153,529.1	112,931	151,499.9	92,485	123,653.0	113,031	156,029.4	132,139	176,960.4
2,000,000 to 3,000,000	39,689	97,690.3	32,253	79,879.2	30,232	74,217.6	42,695	103,646.4	35,110	85,849.3
3,000,000 to 4,000,000	14,566	50,834.8	16,430	57,427.9	14,833	51,847.9	20,174	69,139.5	17,716	61,747.2
4,000,000 to 5,000,000	10,983	49,835.1	13,305	60,373.0	11,937	54,370.6	12,837	58,045.8	13,551	61,708.2
5,000,000 to 6,000,000	8,145	44,519.0	8,478	46,360.2	8,625	46,682.1	7,869	42,832.8	7,994	43,641.3
6,000,000 to 7,000,000	5,797	37,354.5	6,649	43,254.7	5,694	36,973.1	6,738	43,821.3	5,719	36,926.6
7,000,000 to 8,000,000	4,177	31,258.3	4,787	35,875.6	5,352	40,022.3	4,847	36,301.1	5,377	40,207.0
8,000,000 to 9,000,000	3,893	32,969.3	4,633	39,421.0	4,016	34,069.6	3,802	32,254.6	3,586	30,454.3
9,000,000 to 10,000,000	3,667	34,868.6	3,978	38,153.9	3,902	37,287.5	3,877	37,047.9	3,666	35,082.1
10,000,000 to 100,000,000	32,262	970,318.4	35,374	1,067,714.6	36,165	1,073,888.3	36,945	1,132,381.8	38,357	1,166,755.6
100,000,000 to 500,000,000	6,859	1,466,367.0	7,076	1,499,882.2	7,339	1,580,432.2	7,559	1,616,074.5	7,678	1,648,729.4
500,000,000 and above	1,852	3,601,414.7	2,109	3,956,292.5	2,227	4,140,676.4	2,118	4,045,650.9	2,099	4,013,498.1
TOTAL	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	2,911,762	7,814,698.3

Source: Statistics & Data Warehouse Department, SBP

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

As on 30th Jun, 2020

(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	-	-	-	-	-	-	297	..	45,833	197.5	-	-	40,186	114.5	2,662	5.2	88,978	317.3
10 to 20	-	-	-	-	-	-	1	..	155,584	2,340.8	-	-	478,144	7,981.1	101	1.6	633,830	10,323.4
20 to 25	-	-	-	-	-	-	-	-	18,803	417.9	-	-	36,162	820.8	2,186	50.6	57,151	1,289.3
25 to 30	-	-	-	-	-	-	-	-	27,210	755.5	-	-	25,338	699.9	42	1.2	52,590	1,456.6
30, to 40,	-	-	-	-	-	-	-	-	54,263	1,907.6	-	-	274,816	9,274.3	16	0.5	329,095	11,182.5
40 to 50	-	-	-	-	-	-	1	..	51,955	2,320.0	1	..	165,234	7,394.3	24	1.0	217,215	9,715.5
50 to 60	-	-	-	-	1	0.1	-	-	35,845	1,905.3	-	-	44,038	2,437.3	53	2.9	79,937	4,345.4
60 to 70	-	-	-	-	25	1.7	-	-	19,251	1,235.5	-	-	42,865	2,757.7	71	4.5	62,212	3,999.4
70 to 80	-	-	-	-	1	0.1	-	-	12,779	957.4	-	-	22,280	1,696.4	29	2.2	35,089	2,656.1
80 to 90	-	-	-	-	9	0.8	-	-	14,216	1,207.5	-	-	39,379	3,376.7	28	2.3	53,632	4,587.3
90 to 100	-	-	-	-	2	0.2	-	-	22,073	2,100.5	-	-	32,775	3,116.9	1	0.1	54,851	5,217.7
100 to 200	-	-	1	0.1	49	6.8	9	1.4	419,129	63,344.0	1	0.1	322,123	48,052.7	74	9.5	741,386	111,414.6
200 to 300	-	-	-	-	2	0.5	28	6.6	253,260	60,821.8	-	-	178,323	43,489.2	174	40.6	431,787	104,358.7
300 to 400	-	-	1	0.4	10	3.6	4	1.5	87,986	30,003.4	-	-	58,297	20,797.0	37	12.4	146,335	50,818.3
400 to 500	-	-	-	-	3	1.3	46	21.7	35,189	15,787.5	20	8.8	62,015	27,440.6	38	16.3	97,311	43,276.4
500 to 600	-	-	1	0.6	42	24.9	1,744	901.6	26,333	14,389.3	11	6.1	48,095	26,304.1	31	16.2	76,257	41,642.9
600 to 700	-	-	1	0.7	1	0.6	71	45.8	17,176	11,067.2	8	5.1	34,406	22,146.7	1	0.7	51,664	33,266.8
700 to 800	-	-	-	-	-	-	1	0.8	12,100	9,052.2	-	-	48,578	36,179.5	40	30.9	60,719	45,263.4
800 to 900	-	-	1	0.9	-	-	7	6.2	10,115	8,570.4	13	10.4	29,001	24,480.7	16	13.4	39,153	33,081.9
900 to 1,000	-	-	1	1.0	1	0.9	34	32.5	12,431	11,879.0	1	0.9	26,542	24,932.9	3	3.0	39,013	36,850.1
1,000 to 2,000	-	-	10	12.1	85	120.7	284	390.4	44,132	60,947.7	13	18.5	89,262	117,841.1	43	66.7	133,829	179,397.1
2,000 to 3,000	-	-	2	5.0	-	-	83	205.8	15,661	38,244.6	10	27.1	19,697	48,220.3	15	34.4	35,468	86,737.3
3,000 to 4,000	-	-	4	15.0	-	-	34	110.5	9,876	34,522.6	-	-	8,039	27,872.8	23	81.9	17,976	62,602.9
4,000 to 5,000	-	-	1	4.2	-	-	9	40.1	8,081	36,363.0	2	8.2	5,536	25,625.7	13	60.0	13,642	62,101.1
5,000 to 6,000	-	-	2	11.1	5	27.8	8	43.5	5,223	28,466.2	-	-	2,759	15,109.1	6	31.6	8,003	43,689.3
6,000 to 7,000	-	-	2	12.8	1	6.3	14	92.4	3,953	25,653.8	4	25.8	1,795	11,458.9	1	6.9	5,770	37,256.8
7,000 to 8,000	-	-	1	7.2	-	-	11	83.3	3,786	28,289.6	4	29.8	1,591	11,917.6	5	37.9	5,398	40,365.3
8,000 to 9,000	-	-	-	-	-	-	3	25.5	2,799	23,799.5	-	-	799	6,754.3	1	8.6	3,602	30,587.9
9,000 to 10,000	-	-	2	18.1	-	-	8	78.1	2,930	28,076.2	1	10.0	753	7,163.3	-	-	3,694	35,345.7
10,000 to 100,000	1	78.8	23	1,016.4	322	14,552.3	204	6,832.1	34,677	1,081,493.0	47	1,963.9	3,144	61,877.5	21	381.9	38,439	1,168,195.9
100,000 to 500,000	-	-	17	3,787.6	151	43,785.8	122	28,791.8	7,296	1,555,475.3	28	6,433.8	63	9,980.4	2	624.5	7,679	1,648,879.1
500,000 and above	1	1,899.0	103	873,665.8	238	1,101,633.4	65	63,618.1	1,661	1,944,424.3	13	9,380.5	19	19,827.1	-	-	2,100	4,014,448.1
TOTAL	2	1,977.8	173	878,558.8	948	1,160,167.8	3,088	101,329.7	1,471,606	5,126,016.0	177	17,929.1	2,142,054	677,141.4	5,757	1,549.5	3,623,805	7,964,670.0

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2019				2020		
	Jun	Dec			Jun		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	438.1	327.0	327.0	-	1,977.8	1,977.8	-
2. DOMESTIC CONSTITUENTS	7,808,972.4	7,990,592.1	7,831,238.7	159,353.4	7,962,692.2	7,812,720.6	149,971.7
I. GOVERNMENT	802,002.2	771,242.8	770,390.8	852.0	878,558.8	877,608.8	950.0
A. Federal Government	268,351.5	285,534.3	285,534.3	-	272,175.8	272,175.8	-
1) Commodity Operations	231,298.3	215,689.7	215,689.7	-	202,141.5	202,141.5	-
2) Others	37,053.2	69,844.6	69,844.6	-	70,034.3	70,034.3	-
B. Provincial Governments	533,650.7	485,708.5	484,856.5	852.0	606,383.0	605,433.0	950.0
1) Commodity Operations	523,918.7	474,532.3	473,680.3	852.0	594,991.9	594,041.9	950.0
2) Others	9,732.0	11,176.2	11,176.2	-	11,391.1	11,391.1	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,186,484.9	1,242,553.1	1,242,553.1	-	1,160,167.8	1,160,167.8	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	349.0	308.9	308.9	-	498.7	498.7	-
Utilities	673,878.2	746,100.5	746,100.5	-	705,340.3	705,340.3	-
Transport, storage and communications	279,777.1	284,336.7	284,336.7	-	278,801.7	278,801.7	-
Manufacturing	58,565.2	63,658.1	63,658.1	-	74,375.6	74,375.6	-
Mining and Quarrying	-	-	-	-	-	-	-
Construction	-	12,210.0	12,210.0	-	-	-	-
Commerce and Trade	104,822.7	109,461.0	109,461.0	-	79,677.3	79,677.3	-
Others	69,092.8	26,477.9	26,477.9	-	21,474.2	21,474.2	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	103,984.2	124,574.9	124,385.0	189.9	101,329.7	101,177.5	152.2
Mutual Funds and AMCs	2,469.0	3,474.6	3,474.6	-	2,154.4	2,154.4	-
Insurance & Pension Funds	4,820.1	5,299.0	5,299.0	-	5,356.8	5,356.8	-
MFIs and DFIs	42,027.9	65,245.4	65,245.4	-	45,153.1	45,153.1	-
Stock Exchange & Brokerage Houses	9,140.9	10,855.5	10,855.5	-	11,356.4	11,356.4	-
Modarabas	5,341.6	4,514.1	4,514.1	-	4,170.9	4,170.9	-
Other NBFIs	40,184.8	35,186.2	34,996.2	189.9	33,138.1	32,985.9	152.2
IV. PRIVATE SECTOR (BUSINESS)	5,020,770.9	5,130,954.2	4,975,327.4	155,626.8	5,126,016.0	4,979,788.9	146,227.1
A. Agriculture, forestry and fishing	300,648.2	306,016.7	167,606.4	138,410.3	279,764.2	150,814.3	128,950.0
1. Crop and animal production, hunting and related service activities	299,688.2	304,583.7	166,210.9	138,372.8	278,445.1	149,536.2	128,908.9
Growing of Wheat, Rice, Sugar Cane & Cotton	128,912.0	130,642.4	80,669.2	49,973.2	119,906.2	72,831.0	47,075.3
Growing of tropical, subtropical, pome and stone fruits & vegetables	26,411.0	26,327.0	5,567.6	20,759.4	23,987.0	4,974.7	19,012.3
Growing of other fruits, vegetables and crops	6,717.2	8,084.5	6,986.9	1,097.6	7,307.1	6,289.0	1,018.1
Raising of livestock and other related activities	94,322.8	97,099.0	44,562.3	52,536.8	89,237.1	39,712.1	49,525.0
Other agricultural support activities	43,320.3	42,427.3	28,421.4	14,005.9	38,004.2	25,726.1	12,278.1
Hunting, trapping and related service activities	4.9	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	134.2	164.3	158.8	5.5	76.5	70.7	5.8
03 - Fishing and aquaculture	825.7	1,268.6	1,236.7	32.0	1,242.6	1,207.3	35.3
B. Mining and quarrying	67,814.9	69,087.5	69,078.5	9.1	81,456.0	81,446.9	9.1
05 - Mining of coal and lignite	29,226.5	29,157.2	29,157.2	0.0	36,596.0	36,595.9	0.0
06 - Extraction of crude petroleum and natural gas	34,210.4	35,557.0	35,557.0	-	41,509.5	41,509.5	-
07 - Mining of metal ores	867.8	825.8	825.8	-	705.4	705.4	-
08-Other mining and quarrying	3,494.8	3,509.0	3,500.0	9.0	2,616.4	2,607.3	9.0
9 - Mining support service activities	15.4	38.5	38.5	-	28.8	28.8	-
C. Manufacturing	3,014,699.7	3,142,223.7	3,132,513.0	9,710.7	3,187,779.8	3,177,837.0	9,942.8
10 - Manufacture of food products	775,827.7	746,652.5	738,316.0	8,336.5	752,912.4	744,293.7	8,618.7
11 - Manufacture of beverages	28,475.6	28,310.9	28,241.5	69.4	27,369.7	27,292.4	77.3
12 - Manufacture of tobacco products	1,379.3	1,865.9	1,819.3	46.6	851.2	806.7	44.5
13 - Manufacture of textiles	877,793.0	992,241.8	992,060.1	181.8	1,042,901.0	1,042,727.8	173.2
Preparation and spinning of textile fibers	342,897.1	388,083.0	388,068.8	14.2	410,562.2	410,548.0	14.2
Weaving of textiles	178,972.3	187,673.5	187,598.8	74.7	198,401.8	198,324.3	77.5
Finishing of textiles	161,803.4	189,056.4	189,046.6	9.8	195,418.7	195,408.9	9.8
Manufacture of knitted and crocheted fabrics	22,224.6	29,909.0	29,868.3	40.7	30,937.5	30,896.8	40.7
Manufacture of made-up textile articles, except apparel	92,765.6	108,947.3	108,934.7	12.6	117,268.7	117,268.1	0.6
Manufacture of carpets and rugs	2,842.1	2,711.2	2,701.7	9.6	3,076.7	3,065.6	11.1
Manufacture of other textiles n.e.c.	76,287.8	85,861.4	85,841.3	20.1	87,235.3	87,216.1	19.2
14 - Manufacture of wearing apparel	108,538.7	109,221.1	109,024.1	197.1	124,598.4	124,404.4	194.0
15 - Manufacture of leather and related products	31,185.1	31,613.8	31,550.6	63.2	30,979.6	30,917.0	62.6
Tanning and dressing of leather; dressing and dyeing of fur	9,613.3	7,119.5	7,092.3	27.2	6,626.9	6,600.0	27.0
Manufacture of luggage, handbags and the like, saddlery and harness	1,011.8	1,158.5	1,158.5	-	1,340.6	1,340.6	-
Manufacture of footwear	20,559.9	23,335.8	23,299.8	36.0	23,012.0	22,976.4	35.6
a. Leather wear	17,065.2	20,218.8	20,183.5	35.3	19,700.9	19,665.9	35.0
b. Rubber and Plastic wear	3,494.8	3,117.0	3,116.3	0.7	3,311.2	3,310.6	0.6

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2019				2020		
	Jun	Dec			Jun		
	All Banks	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	5,070.3	5,050.9	19.3	4,989.8	4,972.0	17.8
17 - Manufacture of paper and paper products	51,059.3	42,741.5	42,707.6	34.0	43,197.3	43,164.1	33.2
18 - Printing and reproduction of recorded media	13,032.7	12,841.1	12,780.4	60.6	12,683.5	12,656.1	27.4
19 - Manufacture of coke and refined petroleum products	94,053.9	79,341.1	79,341.1	-	87,118.8	87,118.8	-
20 - Manufacture of chemicals and chemical products	278,191.9	289,594.9	289,496.7	98.2	265,094.0	264,996.3	97.8
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,250.9	59,954.6	59,919.7	34.9	60,436.1	60,401.2	34.9
22 - Manufacture of rubber and plastics products	47,811.9	48,232.2	48,177.4	54.8	45,604.9	45,554.6	50.3
23 - Manufacture of other non-metallic mineral products	189,649.6	202,478.9	202,438.8	40.1	220,349.0	220,300.2	48.7
24 - Manufacture of basic metals	159,114.2	163,175.6	163,007.7	167.9	172,309.9	172,140.9	169.0
25 - Manufacture of fabricated metal products, except machinery and equipment	35,476.9	36,431.5	36,412.8	18.7	40,358.8	40,341.4	17.3
26 - Manufacture of computer, electronic and optical products	11,233.0	8,539.1	8,532.1	6.9	6,546.7	6,538.2	8.5
27 - Manufacture of electrical equipment	124,026.4	117,800.0	117,771.6	28.5	108,912.7	108,881.8	30.9
28 - Manufacture of machinery and equipment	20,251.3	22,211.8	22,199.5	12.3	18,659.9	18,649.3	10.6
29 - Manufacture of motor vehicles, trailers and semi-trailers	53,259.2	91,203.5	91,181.2	22.3	64,169.0	64,156.1	12.9
30 - Manufacture of other transport equipment	12,798.0	10,753.0	10,752.0	1.0	12,606.1	12,605.1	1.0
31 - Manufacture of furniture	3,434.0	3,452.8	3,373.2	79.6	3,457.0	3,376.8	80.2
32 - Other manufacturing	39,327.1	38,099.2	37,962.3	137.0	41,350.6	41,218.6	132.0
33 - Repair and installation of machinery and equipment	420.1	396.5	396.5	-	323.3	323.3	-
D. Electricity, gas, steam and air conditioning supply	482,775.2	502,389.0	502,388.1	0.9	490,261.9	490,261.0	0.9
E. Water supply; sewerage, waste management and remediation activities	20,221.2	14,958.5	14,958.4	0.1	15,076.2	15,076.1	0.1
F. Construction	153,170.5	127,089.7	126,783.6	306.1	125,554.2	125,360.6	193.6
41 - Construction of buildings	73,455.3	60,145.3	59,870.8	274.5	62,558.2	62,394.0	164.2
42 - Civil engineering	76,034.3	65,301.8	65,272.2	29.7	61,635.0	61,607.4	27.6
43 - Specialized construction activities	3,680.9	1,642.6	1,640.6	2.0	1,361.0	1,359.2	1.8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	461,367.1	424,396.4	420,309.7	4,086.7	413,785.3	409,756.2	4,029.1
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	22,698.5	26,867.6	26,499.7	367.9	22,172.6	21,799.0	373.6
46 - Wholesale trade, except of motor vehicles and motorcycles	278,712.1	236,500.0	236,359.4	140.5	234,510.4	234,373.9	136.5
47 - Retail trade, except of motor vehicles and motorcycles	159,956.5	161,028.8	157,450.6	3,578.2	157,102.3	153,583.3	3,519.0
H. Transportation and storage	106,693.6	122,782.0	120,299.4	2,482.6	119,375.8	116,849.1	2,526.7
I. Accommodation and food service activities	34,262.4	43,512.0	43,353.6	158.4	38,788.3	38,631.5	156.9
J. Information and communication	132,159.4	137,846.7	137,818.5	28.1	150,910.8	150,882.8	28.1
K. Real estate activities	28,314.6	33,486.1	33,485.2	0.8	30,919.3	30,918.5	0.8
L. Professional, scientific and technical activities	51,012.7	57,758.7	57,707.6	51.2	49,177.9	49,169.1	8.8
M. Administrative and support service activities	71,777.8	61,758.9	61,683.4	75.6	55,775.8	55,694.2	81.5
N. Education	20,675.1	20,149.3	20,014.5	134.8	22,494.6	22,358.7	135.9
O. Human health and social work activities	11,258.3	13,370.1	13,305.7	64.4	14,564.7	14,508.5	56.2
P. Arts, entertainment and recreation	804.4	2,670.1	2,660.4	9.8	2,534.9	2,525.3	9.6
Q. Other service activities	63,116.0	51,458.7	51,361.3	97.4	47,796.3	47,699.1	97.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	18,450.6	19,953.8	19,890.3	63.5	17,929.1	17,876.1	53.0
VI. PERSONAL	674,057.9	699,844.1	697,614.2	2,229.9	677,141.4	674,926.4	2,214.9
A. Bank Employees	131,256.4	143,081.1	140,878.5	2,202.7	140,829.7	138,642.3	2,187.4
B. Consumer Financing	541,308.7	555,885.4	555,858.1	27.3	535,429.4	535,401.9	27.6
1) For house building	92,413.9	89,272.8	89,272.8	-	83,217.3	83,217.3	-
2) For transport i.e. purchase of car etc	215,078.8	215,295.6	215,293.3	2.3	211,112.9	211,110.7	2.3
3) Credit cards	44,387.2	49,319.3	49,319.3	-	43,047.8	43,047.8	-
4) Consumers durable	6,610.0	7,276.4	7,267.6	8.8	7,925.6	7,917.1	8.5
5) Personal loans	182,819.0	194,721.3	194,705.1	16.2	190,125.7	190,108.9	16.8
C) Other	1,492.8	877.6	877.6	-	882.3	882.3	-
VII. OTHER	3,221.6	1,469.2	1,078.0	391.2	1,549.5	1,175.1	374.4
TOTAL	7,809,410.6	7,990,919.1	7,831,565.7	159,353.4	7,964,670.0	7,814,698.3	149,971.7

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				2020		
	Jun	Dec			Jun		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	60,728.0	62,399.1	62,399.1	-	46,651.6	46,651.6	-
II. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	75,719.1	85,105.1	85,086.9	18.3	73,965.2	73,947.5	17.7
(A) Quoted On Stock Exchange	55,878.5	42,002.1	42,002.1	-	44,873.0	44,873.0	-
1. To Stock Brokers And Dealers	23,738.0	19,490.2	19,490.2	-	20,646.7	20,646.7	-
a) Government And Others Trustee Securities	2,451.8	618.2	618.2	-	514.7	514.7	-
b) Shares and Debentures	20,316.3	18,194.0	18,194.0	-	20,017.2	20,017.2	-
c) Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d) Others	969.9	678.1	678.1	-	114.8	114.8	-
2. To Others	32,140.5	22,511.9	22,511.9	-	24,226.3	24,226.3	-
a) Government and Other Trustee Securities	1,563.5	1,817.7	1,817.7	-	1,466.6	1,466.6	-
b) Shares And Debentures	20,781.4	15,252.1	15,252.1	-	17,322.7	17,322.7	-
c) Participation Term Certificates (PTC)	5.4	0.2	0.2	-	7.7	7.7	-
d) Others	9,790.3	5,442.0	5,442.0	-	5,429.3	5,429.3	-
(B) Unquoted On The Stock Exchange	19,840.6	43,103.0	43,084.8	18.3	29,092.2	29,074.5	17.7
1. To Stock Brokers And Dealers	13,890.4	9,033.1	9,033.1	-	18,804.4	18,804.4	-
a) Government and Other Trustee Securities	96.7	1.1	1.1	-	0.4	0.4	-
b) Shares and Debentures	694.9	1,556.0	1,556.0	-	1,166.4	1,166.4	-
c) Participation Term Certificates (PTC)	9.5	9.5	9.5	-	0.0	0.0	-
d) Others	13,089.2	7,466.5	7,466.5	-	17,637.5	17,637.5	-
2. To Others	5,950.2	34,069.9	34,051.7	18.3	10,287.8	10,270.2	17.7
a) Government and Other Trustee Securities	1,980.8	24,064.5	24,046.2	18.3	5,893.4	5,875.7	17.7
b) Shares and Debentures	3,068.8	3,691.2	3,691.2	-	2,736.5	2,736.5	-
c) Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d) Others	900.6	6,314.2	6,314.2	-	1,657.9	1,657.9	-
III. MERCHANDISE	2,059,613.3	2,072,481.1	2,071,629.1	852.0	2,078,812.8	2,077,862.8	950.0
(A) Food Items	583,676.5	539,425.0	538,573.0	852.0	583,138.2	582,188.2	950.0
1. Wheat	156,796.9	124,412.3	123,560.3	852.0	160,879.1	159,929.1	950.0
2. Rice and Paddy	88,997.4	108,755.5	108,755.5	-	85,093.8	85,093.8	-
3. Other Grains and Pulses	10,379.9	9,546.1	9,546.1	-	4,744.2	4,744.2	-
a) Indigenous	8,957.6	8,504.5	8,504.5	-	4,018.7	4,018.7	-
b) Imported	1,422.4	1,041.7	1,041.7	-	725.5	725.5	-
4. Edible Oils	61,742.2	56,817.5	56,817.5	-	56,287.4	56,287.4	-
a) Indigenous	49,271.2	47,130.5	47,130.5	-	47,645.2	47,645.2	-
b) Imported	12,470.9	9,686.9	9,686.9	-	8,642.3	8,642.3	-
5. Sugar	171,758.2	141,870.8	141,870.8	-	170,398.2	170,398.2	-
a) Indigenous	136,013.3	116,198.7	116,198.7	-	160,822.4	160,822.4	-
b) Imported	35,744.8	25,672.1	25,672.1	-	9,575.8	9,575.8	-
6. Kariana and Spices	1,485.5	910.3	910.3	-	4,443.4	4,443.4	-
7. Fish and Fish Preparations	860.2	1,026.0	1,026.0	-	655.1	655.1	-
8. Other Food Items	91,656.3	96,086.5	96,086.5	-	100,637.0	100,637.0	-
a) Indigenous	90,600.5	96,079.8	96,079.8	-	99,804.9	99,804.9	-
b) Imported	1,055.8	6.7	6.7	-	832.1	832.1	-
(B) Raw Materials	603,076.4	653,871.1	653,871.1	-	633,041.9	633,041.9	-
1. Cotton Raw	157,492.0	169,879.5	169,879.5	-	159,384.0	159,384.0	-
a) Indigenous	123,583.5	127,238.9	127,238.9	-	127,855.7	127,855.7	-
b) Imported	33,908.5	42,640.6	42,640.6	-	31,528.3	31,528.3	-
2. Synthetic Fibers	16,905.2	24,957.0	24,957.0	-	27,833.4	27,833.4	-
a) Indigenous	16,396.1	24,476.0	24,476.0	-	26,027.9	26,027.9	-
b) Imported	509.1	481.0	481.0	-	1,805.5	1,805.5	-
3. Fertilizers	74,625.0	86,191.6	86,191.6	-	78,542.8	78,542.8	-
a) Indigenous	68,496.0	79,759.0	79,759.0	-	69,655.5	69,655.5	-
b) Imported	6,129.0	6,432.6	6,432.6	-	8,887.3	8,887.3	-
4. Petroleum Crude	89,767.5	94,975.1	94,975.1	-	91,158.5	91,158.5	-
a) Indigenous	59,249.6	69,589.2	69,589.2	-	72,275.4	72,275.4	-
b) Imported	30,518.0	25,385.9	25,385.9	-	18,883.0	18,883.0	-
5. Iron and Steel	111,463.1	114,232.7	114,232.7	-	117,706.1	117,706.1	-
a) Indigenous	74,145.1	77,018.7	77,018.7	-	76,030.7	76,030.7	-
b) Imported	37,318.0	37,214.0	37,214.0	-	41,675.4	41,675.4	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2019				2020		
	Jun	Dec			Jun		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
6. Wool and Goat Hair	14.4	13.8	13.8	-	4.5	4.5	-
7. Hides and Skins	4,109.7	3,304.4	3,304.4	-	4,700.8	4,700.8	-
8. Oil Seeds	14,836.5	13,848.5	13,848.5	-	11,625.3	11,625.3	-
9. Pesticides and Insecticides	11,086.4	11,383.4	11,383.4	-	4,513.6	4,513.6	-
a) Indigenous	11,020.5	11,383.3	11,383.3	-	4,471.8	4,471.8	-
b) Imported	66.0	0.1	0.1	-	41.8	41.8	-
10. Other Raw Materials	122,776.6	135,085.1	135,085.1	-	137,572.7	137,572.7	-
a) Indigenous	108,185.0	126,027.3	126,027.3	-	127,666.5	127,666.5	-
b) Imported	14,591.6	9,057.7	9,057.7	-	9,906.3	9,906.3	-
(C) Finished / Manufactured Goods	872,860.4	879,185.0	879,185.0	-	862,632.7	862,632.7	-
1. Cotton Textiles	196,523.3	160,415.7	160,415.7	-	149,216.9	149,216.9	-
a) Indigenous	181,997.1	142,582.8	142,582.8	-	142,205.8	142,205.8	-
b) Imported	14,526.3	17,832.9	17,832.9	-	7,011.1	7,011.1	-
2. Cotton Yarn	85,245.7	82,910.2	82,910.2	-	79,319.9	79,319.9	-
a) Indigenous	79,661.7	76,020.0	76,020.0	-	77,925.0	77,925.0	-
b) Imported	5,584.0	6,890.2	6,890.2	-	1,394.9	1,394.9	-
3. Other Textiles	118,286.7	130,349.5	130,349.5	-	150,196.2	150,196.2	-
a) Indigenous	105,540.1	118,063.0	118,063.0	-	146,450.3	146,450.3	-
b) Imported	12,746.6	12,286.5	12,286.5	-	3,745.8	3,745.8	-
4. Machinery	28,674.4	31,956.5	31,956.5	-	33,774.7	33,774.7	-
a) Locally Manufactured	19,525.9	16,968.1	16,968.1	-	17,230.8	17,230.8	-
b) Imported	9,148.5	14,988.4	14,988.4	-	16,543.8	16,543.8	-
5. Handloom Products	155.7	164.9	164.9	-	151.6	151.6	-
6. Carpets and Rugs	3,773.8	4,441.2	4,441.2	-	3,573.9	3,573.9	-
7. Readymade Garments	40,510.3	34,750.1	34,750.1	-	39,118.4	39,118.4	-
8. Cement and Cement Products	78,274.0	105,090.5	105,090.5	-	115,147.7	115,147.7	-
a) Indigenous	75,025.9	102,199.1	102,199.1	-	111,552.0	111,552.0	-
b) Imported	3,248.1	2,891.4	2,891.4	-	3,595.7	3,595.7	-
9. Sports Goods	2,231.8	1,991.5	1,991.5	-	1,161.6	1,161.6	-
10. Surgical Instruments	4,923.0	4,644.6	4,644.6	-	6,233.9	6,233.9	-
11. Chemicals and Dyes	44,044.8	53,634.1	53,634.1	-	47,507.4	47,507.4	-
12. Other Finished Goods	270,216.9	268,836.3	268,836.3	-	237,230.5	237,230.5	-
a) Indigenous	246,735.0	257,376.5	257,376.5	-	222,691.7	222,691.7	-
b) Imported	23,481.9	11,459.8	11,459.8	-	14,538.8	14,538.8	-
IV. FIXED ASSETS	1,263,651.9	1,245,481.3	1,244,726.9	754.4	1,261,394.5	1,260,649.3	745.2
(A) Transport equipment's	520,866.3	481,785.9	481,044.1	741.8	499,815.1	499,078.2	736.9
(B) Furniture & Fixtures	27,179.7	15,401.8	15,401.8	-	12,636.4	12,636.4	-
(C) Office equipment's	50,083.4	55,202.6	55,202.6	-	52,837.0	52,837.0	-
(D) Other machinery & equipment's	665,522.5	693,091.0	693,078.4	12.6	696,106.0	696,097.7	8.3
V. REAL ESTATE	1,059,480.1	1,161,246.5	1,020,109.4	141,137.2	1,176,215.0	1,044,381.8	131,833.2
(A) Land	532,556.3	593,053.9	454,181.8	138,872.1	564,157.1	434,250.0	129,907.1
(B) Buildings	526,923.7	568,192.6	565,927.5	2,265.0	612,057.9	610,131.8	1,926.2
1. Residential	269,273.2	258,458.9	257,388.0	1,070.9	324,208.2	323,295.1	913.1
2. Non-Residential	257,650.5	309,733.6	308,539.5	1,194.1	287,849.8	286,836.7	1,013.1
a) Commercial	173,682.0	197,121.0	196,244.8	876.2	187,198.6	186,512.8	685.8
b) Industrial	28,137.9	59,502.0	59,230.7	271.3	53,071.2	52,790.6	280.5
c) Other	55,830.7	53,110.6	53,064.0	46.6	47,579.9	47,533.2	46.7
VI. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	53,804.9	53,605.2	53,604.1	1.0	53,142.9	53,086.3	56.6
(A) Bank Deposits	35,494.9	42,558.0	42,557.0	1.0	43,554.3	43,497.8	56.5
(B) Insurance Policies	18,310.0	11,047.2	11,047.1	0.1	9,588.6	9,588.5	0.1
VII. OTHERS	3,111,550.5	3,218,795.5	3,203,637.8	15,157.7	3,147,038.2	3,132,060.1	14,978.2
(A) Other Secured Advances	1,557,821.0	1,771,004.1	1,761,885.1	9,119.0	1,497,070.4	1,488,052.4	9,018.0
(B) Advances Secured By Guarantee(s)	1,553,729.5	1,447,791.4	1,441,752.7	6,038.7	1,649,967.8	1,644,007.7	5,960.2
1. Institutional Guarantee(s)	1,395,626.1	1,269,888.8	1,269,686.2	202.7	1,510,219.5	1,510,011.4	208.1
2. Individual Guarantee(s)	158,103.4	177,902.6	172,066.5	5,836.0	139,748.3	133,996.2	5,752.1
VIII. Unsecured Advances	124,862.7	91,805.2	90,372.4	1,432.9	127,449.8	126,058.9	1,390.8
TOTAL	7,809,410.6	7,990,919.1	7,831,565.7	159,353.4	7,964,670.0	7,814,698.3	149,971.7

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,545,847	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	1,504,173	2,925,134.4
5	11,870	54,508.3	52,429	146,330.4	61,923	163,303.5	63,260	168,235.5	33,132	155,861.9
10	470,923	438,166.8	67,551	672,876.6	164,806	597,820.0	497,473	516,852.0	678,789	555,974.9
15	29,073	499,872.8	59,621	545,391.2	17,565	440,320.4	78,744	610,615.6	36,028	566,771.1
20	762,334	902,075.6	770,002	736,685.7	786,100	1,426,461.3	630,071	1,378,971.7	832,533	950,277.6
25	181,843	1,494,096.0	177,747	1,524,757.2	116,577	1,672,349.5	163,814	1,616,235.5	255,301	1,657,327.3
30	155,800	328,734.9	42,678	313,071.6	48,498	455,504.0	61,290	296,892.3	75,910	391,484.0
33.33	2,061	5,885.3	2,082	4,326.5	102	2,799.9	531	4,500.1	3,308	5,956.9
35	15,596	77,731.7	26,796	190,376.4	17,200	189,525.7	19,059	231,125.1	9,344	140,751.2
40	32,579	149,122.0	417,767	163,522.3	306,766	248,264.0	61,894	207,684.2	110,565	164,317.5
45	7,088	43,512.0	2,366	37,167.9	2,700	59,569.4	3,590	51,336.9	3,164	114,874.2
50	67,360	299,829.2	65,533	317,081.9	25,601	185,438.2	39,195	224,784.1	65,035	202,372.7
55	2,223	35,588.4	3,847	36,843.0	1,767	29,718.3	2,382	32,357.4	1,938	24,344.3
60	2,130	30,657.3	4,561	51,947.3	2,970	21,671.8	2,350	33,077.6	2,078	29,972.3
65	3,868	40,862.3	1,488	43,309.4	2,449	33,135.7	1,399	31,621.1	1,170	27,876.2
70	1,462	29,603.5	1,024	35,877.4	5,103	13,138.7	1,389	8,454.9	705	7,738.8
75	1,133	21,726.8	1,321	26,613.7	2,862	12,046.1	808	23,508.7	8,671	20,658.1
80	1,088	24,469.2	973	39,156.1	4,683	4,860.8	791	6,273.0	517	5,510.2
85	1,142	54,491.2	1,796	29,875.0	159	562.8	352	2,544.3	356	1,773.1
90	1,278	23,291.4	1,243	27,462.4	186	60,537.1	555	8,244.5	540	5,724.6
95	1,768	42,305.3	1,580	36,641.0	200	326.7	428	3,020.3	348	3,366.5
99.99	6	0.8	48	202.8	278	5,904.6	133	681.0	200	6,602.1
TOTAL	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	3,623,805	7,964,670.0

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 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	
Jul-Dec 2019	Punjab	5,835.10	5,620.48	96.32	214.62	3.68	287.73	5,908.21	38.53	101.25
	Sindh	8,505.87	8,158.47	95.92	347.41	4.08	213.98	8,372.45	54.60	98.43
	KPK	81.78	79.74	97.50	2.04	2.50	57.34	137.08	0.89	167.62
	Balochistan	12.37	12.15	98.20	0.22	1.80	74.42	86.57	0.56	699.69
	Islamabad	873.21	713.93	81.76	159.28	18.24	87.77	801.71	5.23	91.81
	FATA	0.10	0.09	86.82	0.01	13.18	0.02	0.11	..	110.09
	Gilgit Baltistan	5.24	5.23	99.80	0.01	0.20	0.10	5.33	0.03	101.70
	AJK	19.65	19.39	98.66	0.26	1.34	2.49	21.87	0.14	111.33
Total		15,333.33	14,609.48	95.28	723.86	4.72	723.86	15,333.33	100.00	
Jan-Jun 2020	Punjab	5,342.05	5,137.20	96.17	204.84	3.83	266.01	5,403.22	38.24	101.15
	Sindh	7,894.49	7,585.05	96.08	309.44	3.92	205.25	7,790.30	55.13	98.68
	KPK	66.75	63.38	94.94	3.38	5.06	55.41	118.79	0.84	177.95
	Balochistan	9.65	9.41	97.44	0.25	2.56	76.82	86.23	0.61	893.24
	Islamabad	804.25	646.09	80.33	158.16	19.67	71.08	717.17	5.08	89.17
	FATA	0.08	0.06	77.21	0.02	22.79	0.06	0.12	..	159.13
	Gilgit Baltistan	3.87	3.85	99.49	0.02	0.51	0.03	3.88	0.03	100.14
	AJK	9.76	9.68	99.16	0.08	0.84	1.52	11.20	0.08	114.73
Total		14,130.90	13,454.72	95.21	676.18	4.79	676.18	14,130.90	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 2019		Jul-Dec 2019		Jan-Jun 2020	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,156.52	93.03	5,620.48	96.32	5,137.20	96.17
	Sindh	242.08	4.37	139.51	2.39	132.46	2.48
	KPK	29.29	0.53	15.05	0.26	19.30	0.36
	Balochistan	0.45	0.01	0.70	0.01	1.07	0.02
	Islamabad	105.90	1.91	58.93	1.01	51.11	0.96
	FATA	..	..	0.02	..	0.03	..
	Gilgit-Baltistan	0.05	..	0.09	..	0.02	..
	AJK	8.48	0.15	0.33	0.01	0.86	0.02
Punjab Total		5,542.77	100.00	5,835.10	100.00	5,342.05	100.00
Sindh	Punjab	657.07	8.69	217.34	2.56	195.25	2.47
	Sindh	6,727.07	88.92	8,158.47	95.92	7,585.05	96.08
	KPK	44.22	0.58	26.80	0.32	19.96	0.25
	Balochistan	91.69	1.21	73.43	0.86	75.62	0.96
	Islamabad	40.69	0.54	27.74	0.33	18.12	0.23
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.16	..	..	..	..	..
	AJK	4.05	0.05	2.10	0.02	0.49	0.01
Sindh Total		7,564.96	100.00	8,505.87	100.00	7,894.49	100.00
KPK	Punjab	5.19	4.13	0.63	0.77	0.84	1.25
	Sindh	62.54	49.78	0.34	0.42	0.72	1.08
	KPK	57.60	45.85	79.74	97.50	63.38	94.94
	Balochistan	..	..	..	..	..	..
	Islamabad	0.12	0.09	1.07	1.31	1.79	2.68
	FATA	0.02	0.02	..	..	0.03	0.04
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.16	0.13	..	..	..	..
KPK Total		125.64	100.00	81.78	100.00	66.75	100.00
Balochistan	Punjab	0.04	0.26	0.01	0.07	..	0.05
	Sindh	0.19	1.39	0.21	1.69	0.24	2.49
	KPK	..	0.02	..	0.02	..	0.01
	Balochistan	13.77	98.22	12.15	98.20	9.41	97.44
	Islamabad	0.02	0.12	..	..	..	..
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	..	..	0.01	..	..
Balochistan Total		14.02	100.00	12.37	100.00	9.65	100.00
Islamabad	Punjab	87.16	11.50	69.56	7.97	69.91	8.69
	Sindh	117.84	15.55	73.90	8.46	71.83	8.93
	KPK	8.96	1.18	15.45	1.77	16.13	2.01
	Balochistan	0.43	0.06	0.29	0.03	0.12	0.01
	Islamabad	543.15	71.69	713.93	81.76	646.09	80.33
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	..	..
	AJK	0.14	0.02	0.06	0.01	0.17	0.02
Islamabad Total		757.68	100.00	873.21	100.00	804.25	100.00
FATA Total		0.11	100.00	0.10	100.00	0.08	100.00
Gilgit-Baltistan	Punjab	0.01	0.41	0.01	0.18	..	0.07
	Sindh	..	0.01	..	0.01	-	-
	KPK	0.01	0.59	..	0.01	..	0.01
	Balochistan	-	-	..	..	0.01	0.33
	Islamabad	0.05	1.91	-	-	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	2.40	97.08	5.23	99.80	3.85	99.49
	AJK	-	-	-	-	..	0.08
Gilgit-Baltistan Total		2.47	100.00	5.24	100.00	3.87	100.00
AJK	Punjab	0.67	4.35	0.19	0.95	0.01	0.10
	Sindh	0.01	0.08	0.02	0.08	..	0.01
	KPK	0.05	0.35	0.02	0.12	..	0.03
	Balochistan	-	-	..	..	-	-
	Islamabad	0.01	0.07	0.04	0.19	0.07	0.69
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	..	..	..	..	..	0.01
	AJK	14.69	95.15	19.39	98.66	9.68	99.16
AJK Total		15.44	100.00	19.65	100.00	9.76	100.00
Grand Total		14,023.08		15,333.33		14,130.90	

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 2019		Jul-Dec 2019		Jan-Jun 2020	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,156.52	87.30	5,620.48	95.13	5,137.20	95.08
	Sindh	657.07	11.12	217.34	3.68	195.25	3.61
	KPK	5.19	0.09	0.63	0.01	0.84	0.02
	Balochistan	0.04	..	0.01	..	..	..
	Islamabad	87.16	1.48	69.56	1.18	69.91	1.29
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	..	0.01	..	..	..
Punjab Total		5,906.65	100.00	5,908.21	100.00	5,403.22	100.00
Sindh	Punjab	242.08	3.39	139.51	1.67	132.46	1.70
	Sindh	6,727.07	94.09	8,158.47	97.44	7,585.05	97.37
	KPK	62.54	0.87	0.34	..	0.72	0.01
	Balochistan	0.19	..	0.21	..	0.24	..
	Islamabad	117.84	1.65	73.90	0.88	71.83	0.92
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	..	..	..	..
Sindh Total		7,149.73	100.00	8,372.45	100.00	7,790.30	100.00
KPK	Punjab	29.29	20.90	15.05	10.98	19.30	16.25
	Sindh	44.22	31.55	26.80	19.55	19.96	16.80
	KPK	57.60	41.10	79.74	58.17	63.38	53.35
	Balochistan	..	..	..	..	..	..
	Islamabad	8.96	6.40	15.45	11.27	16.13	13.58
	FATA	0.01	0.01	0.01	0.01	0.02	0.01
	Gilgit-Baltistan	0.01	0.01	..	..	..	..
KPK Total		140.16	100.00	137.08	100.00	118.79	100.00
Balochistan	Punjab	0.45	0.43	0.70	0.81	1.07	1.24
	Sindh	91.69	86.22	73.43	84.82	75.62	87.70
	KPK	..	..	..	..	..	..
	Balochistan	13.77	12.95	12.15	14.04	9.41	10.91
	Islamabad	0.43	0.40	0.29	0.34	0.12	0.14
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	0.01	0.02
Balochistan Total		106.34	100.00	86.57	100.00	86.23	100.00
Islamabad	Punjab	105.90	15.35	58.93	7.35	51.11	7.13
	Sindh	40.69	5.90	27.74	3.46	18.12	2.53
	KPK	0.12	0.02	1.07	0.13	1.79	0.25
	Balochistan	0.02	..	..	..	-	-
	Islamabad	543.15	78.72	713.93	89.05	646.09	90.09
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.05	0.01	-	-	..	..
Islamabad Total		689.94	100.00	801.71	100.00	717.17	100.00
FATA	Punjab	..	0.50	0.02	15.09	0.03	23.18
	Sindh	..	0.42	..	0.39	..	3.39
	KPK	0.02	17.07	..	1.84	0.03	24.40
	Balochistan	-	-	-	-	-	-
	Islamabad	..	1.61	..	3.82	..	0.43
	FATA	0.10	80.41	0.09	78.86	0.06	48.52
	Gilgit-Baltistan	-	-	-	-	-	-
FATA Total		0.12	100.00	0.11	100.00	0.12	100.00
Gilgit Baltistan	Punjab	0.05	1.88	0.09	1.60	0.02	0.45
	Sindh	0.16	6.07	..	0.01	..	0.12
	KPK	..	0.03	..	0.02	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.01	0.01	0.22	..	0.07
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	2.40	92.00	5.23	98.13	3.85	99.35
Gilgit-Baltistan Total		2.61	100.00	5.33	100.00	3.88	100.00
AJK	Punjab	8.48	30.80	0.33	1.50	0.86	7.71
	Sindh	4.05	14.73	2.10	9.61	0.49	4.34
	KPK	0.16	0.59	..	..	..	0.01
	Balochistan	-	-	..	0.01	..	..
	Islamabad	0.14	0.51	0.06	0.26	0.17	1.48
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	0.03
AJK Total		27.52	100.00	21.87	100.00	11.20	100.00
Grand Total		14,023.08		15,333.33		14,130.90	

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	Jun-2019			Dec-2019			Jun-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0.44	0.44	-	0.33	0.33	-	1.98	1.98
	Govt.	-	802.00	802.00	0.46	770.78	771.24	0.37	878.19	878.56
	NFPSEs	-	1,186.48	1,186.48	-	1,242.55	1,242.55	-	1,160.17	1,160.17
	NBFCs & Fin Aux.	1.11	102.87	103.98	-	124.57	124.57	0.03	101.30	101.33
	Private Sector	258.51	4,762.26	5,020.77	244.42	4,886.54	5,130.95	223.01	4,903.01	5,126.02
	Trust Fund	0.03	18.42	18.45	0.02	19.93	19.95	0.02	17.91	17.93
	Personal	48.61	625.45	674.06	54.98	644.87	699.84	53.17	623.98	677.14
	Others	0.12	3.10	3.22	0.05	1.42	1.47	0.76	0.79	1.55
	Total	308.37	7,501.04	7,809.41	299.93	7,690.99	7,990.92	277.34	7,687.33	7,964.67
	Punjab	Foreign	-	0.08	0.08	-	-	-	-	-
Govt.		-	478.78	478.78	-	497.24	497.24	-	561.27	561.27
NFPSEs		-	214.52	214.52	-	264.58	264.58	-	244.70	244.70
NBFCs & Fin Aux.		0.30	12.26	12.56	-	14.27	14.27	-	11.94	11.94
Private Sector		157.33	2,262.38	2,419.71	166.77	2,226.24	2,393.01	133.83	2,212.39	2,346.22
Trust Fund		..	2.96	2.97	0.01	2.09	2.10	0.01	3.76	3.77
Personal		11.50	193.37	204.87	21.05	204.09	225.14	16.14	208.79	224.93
Others		0.04	1.32	1.36	0.05	1.28	1.33	0.01	0.40	0.42
Total		169.18	3,165.66	3,334.85	187.89	3,209.79	3,397.67	149.99	3,243.24	3,393.23
Sindh		Foreign	-	0.36	0.36	-	0.25	0.25	-	1.90	1.90
	Govt.	-	270.10	270.10	0.39	217.08	217.47	0.31	259.40	259.71
	NFPSEs	-	686.42	686.42	-	674.65	674.65	-	614.63	614.63
	NBFCs & Fin Aux.	-	72.85	72.85	-	92.71	92.71	0.03	70.77	70.79
	Private Sector	83.48	2,132.28	2,215.75	56.64	2,278.34	2,334.98	76.53	2,289.47	2,366.00
	Trust Fund	0.02	4.76	4.79	0.01	4.28	4.29	0.01	5.34	5.35
	Personal	27.43	371.16	398.59	27.02	389.63	416.65	27.45	357.15	384.60
	Others	-	1.20	1.20	-	0.14	0.14	0.69	0.26	0.95
	Total	110.93	3,539.12	3,650.05	84.07	3,657.06	3,741.14	105.01	3,598.92	3,703.94
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	..	..	-	-	-	-	-	-
NFPSEs		-	20.52	20.52	-	22.04	22.04	-	22.02	22.02
NBFCs & Fin Aux.		0.81	4.00	4.81	-	0.06	0.06	-	0.06	0.06
Private Sector		5.86	56.53	62.39	5.18	43.45	48.62	5.24	44.44	49.68
Trust Fund		-	0.03	0.03	-	0.22	0.22	-	0.28	0.28
Personal		2.19	17.88	20.08	1.88	14.25	16.13	2.86	19.48	22.33
Others		0.03	0.44	0.47	-	-	-	-	0.10	0.10
Total		8.89	99.41	108.30	7.05	80.02	87.07	8.10	86.37	94.47
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	4.04	4.04	0.07	3.24	3.30	0.06	3.01	3.07
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	7.38	6.93	14.30	12.51	4.83	17.34	2.89	3.84	6.73
	Trust Fund	-	-	-	-	0.01	0.01	-	-	-
	Personal	4.99	3.07	8.06	2.87	2.99	5.86	4.22	3.37	7.59
	Others	-	0.01	0.01	-	-	-	0.05	-	0.05
	Total	12.37	14.05	26.42	15.45	11.07	26.51	7.22	10.22	17.43
	Islamabad	Foreign	-	-	-	-	0.08	0.08	-	0.08
Govt.		-	48.99	48.99	-	53.23	53.23	-	54.51	54.51
NFPSEs		-	265.02	265.02	-	281.04	281.04	-	278.57	278.57
NBFCs & Fin Aux.		-	13.45	13.45	-	17.54	17.54	-	18.54	18.54
Private Sector		0.65	296.77	297.42	0.60	327.46	328.06	3.18	345.87	349.05
Trust Fund		..	10.67	10.67	-	13.33	13.33	-	8.53	8.53
Personal		0.36	31.77	32.13	0.39	28.96	29.35	0.38	29.19	29.56
Others		-	0.11	0.11	-	-	-	-	0.03	0.03
Total		1.01	666.78	667.79	0.99	721.63	722.63	3.55	735.31	738.86
FATA		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	0.32	0.32	-	-	-	-	-	-
	Private Sector	0.19	0.15	0.35	0.11	0.11	0.23	0.11	0.11	0.22
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.16	0.02	0.19	0.15	0.05	0.19	0.18	0.35	0.53
	Total	0.35	0.49	0.85	0.26	0.16	0.42	0.29	0.46	0.75

* End Position.

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

(Billion Rupees)

Provinces/Regions	Borrower	Jun-2019			Dec-2019			Jun-2020		
		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	2.93	1.47	4.40	2.23	1.91	4.15	0.75	2.72	3.47
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.77	2.96	3.74	0.56	1.26	1.82	0.73	1.75	2.48
	Others	-	0.01	0.01	-	-	-	-	-	-
	Total	3.70	4.44	8.15	2.80	3.42	6.22	1.48	4.71	6.19
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.09	0.09	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.69	5.76	6.45	0.37	4.20	4.57	0.48	4.17	4.65
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1.20	5.21	6.41	1.05	3.65	4.70	1.21	3.92	5.13
	Others	0.04	0.01	0.06	-	-	-	0.01	0.01	0.01
	Total	1.93	11.08	13.01	1.42	7.84	9.26	1.70	8.09	9.79

* 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-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
Jul-Jun									
Punjab	1,146,396	143,404	148,259	80,048	53,846	40,812	16,341	310,836	54,583
Sindh	167,396	32,110	27,264	14,651	15,561	13,948	3,229	69,523	23,391
Khyber Pakhtunkhwa	22,651	4,017	4,804	5,107	3,540	2,992	645	1,553	539
Balochistan	6,259	875	1,086	169	130	206	76	929	940
Azad Jammu Kashmir	392	67	93	-	-	-	48	1,316	73
Gilgit Baltistan	1,165	172	249	24	8	12	9	41	21
All Pakistan	1,344,259	180,645	181,755	99,999	73,085	57,970	20,348	384,198	79,546

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-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	561,350
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
Jul-Jun									
Punjab	1,245,525	114,530	126,522	71,869	381,903	97,062	2,560,179	1,004,520	467,237
Sindh	267,338	17,176	22,221	3,421	53,022	6,523	456,035	187,391	93,347
Khyber Pakhtunkhwa	32,295	4,974	5,232	1,616	1,743	930	62,314	15,827	14,497
Balochistan	1,121	66	99	39	124	16	7,664	2,125	2,347
Azad Jammu Kashmir	20,375	2,374	1,420	1,441	153	305	22,256	3,910	1,891
Gilgit Baltistan	3,484	482	746	636	207	479	5,318	910	1,507
All Pakistan	1,570,138	139,602	156,240	79,022	437,153	105,315	3,113,766	1,214,684	580,826

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2019						2020		
	Jun			Dec			Jun		
	Inland Bills	Import Bills	Foreign Bills	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	112,739.1	41,445.3	91,888.6
I. GOVERNMENT	2.3	197.7	-	-	258.8	-	115.0	3,687.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	8,445.4	3,600.9	..	12,904.9	2,522.4	..	8,919.1	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	103,705.0	35,235.1	91,888.6
A. Agriculture, forestry and fishing	5.4	394.0	-	-	17.9	7.9	21.3	145.1	8.7
B. Mining and quarrying	75.1	-	201.7	-	-	56.7	-	1,470.2	8.5
C. Manufacturing	78,780.6	26,042.0	101,593.8	72,982.5	31,012.2	118,916.6	67,193.3	31,053.2	88,053.2
1 - Manufacture of food products	8,091.5	5,789.5	2,946.2	6,789.7	3,484.8	3,985.2	11,799.0	3,144.7	3,743.2
2 - Manufacture of beverages	99.6	502.2	-	99.7	477.5	-	49.9	526.9	-
3 - Manufacture of textiles	29,643.9	8,559.9	74,056.7	23,495.4	13,796.8	88,092.6	31,619.6	12,589.4	66,317.1
4 - Manufacture of wearing apparel	1,436.5	310.0	18,485.6	1,121.2	281.5	20,853.4	753.1	327.4	14,493.6
5 - Manufacture of leather and related products	129.1	364.9	2,525.7	91.1	1,124.1	3,668.3	117.8	1,024.7	1,732.3
6 - Manufacture of paper and paper products	306.9	728.3	95.6	287.0	2,651.6	98.1	172.6	1,671.2	97.6
7 - Manufacture of coke and refined petroleum products	24,499.5	1,770.3	992.7	26,365.9	-	-	11,460.5	850.7	116.3
8 - Manufacture of chemicals and chemical products	8,587.4	1,919.2	577.3	7,722.3	1,748.5	-	6,842.8	3,064.9	10.0
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	189.7	268.6	2.4	241.2	225.7	62.5	141.4	197.6	32.9
10 - Manufacture of rubber and plastics products	875.6	468.1	82.6	885.6	584.4	232.5	302.8	560.7	-
11 - Manufacture of other non-metallic mineral products	580.1	113.5	322.9	25.0	305.7	238.1	29.4	863.2	238.5
12 - Manufacture of basic metals	439.1	1,046.2	12.2	1,231.1	1,412.5	12.2	294.1	2,468.9	12.2
13. Manufacture of fabricated metal products, except machinery and equipment	26.4	457.6	-	29.3	280.3	-	19.7	158.8	-
14 - Manufacture of computer, electronic and optical products	191.0	2.0	2.1	138.6	1.4	5.8	195.2	-	-
15 - Manufacture of electrical equipment	610.0	1,949.8	149.1	848.8	3,194.4	372.7	474.9	2,155.6	223.7
16 - Manufacture of machinery and equipment	328.9	88.4	10.9	294.9	69.5	30.1	275.3	120.4	312.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	605.2	1,283.5	-	599.8	1,192.4	-	557.7	1,145.6	-
18 - Manufacture of furniture	-	-	-	-	2.8	-	96.5	3.2	-
19. Other manufacturing	2,140.2	419.8	1,331.7	2,715.7	178.3	1,265.1	1,991.1	179.2	723.1
D. Electricity, gas, steam and air conditioning supply	1,003.7	-	-	2,379.8	31.5	-	1,575.3	6.1	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
F. Construction	74.6	488.6	-	285.1	198.8	-	103.2	508.5	-
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	13,839.0	1,932.8	3,284.3
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	162.2	753.3	232.4	-	28.9	173.6	-	0.5	31.1
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	4,922.7	1,516.3	1,502.4
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	8,916.3	416.0	1,750.8
H. Transportation and storage	660.0	22.6	20.0	994.8	-	19.8	125.6	11.2	19.9
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	-	8,269.1	8.4	32.8
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	1,951.7	50.3	144.1
M. Administrative and support service activities	3,269.9	324.4	2,558.9	5,309.1	293.2	848.5	4,838.6	32.1	332.7
N. Education	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	79.2	21.9	4.1	8.2	14.6	5.9	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,966.7	-	9.2	7,811.2	-	2.1	5,773.4	11.3	4.4
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	112,739.1	41,445.3	91,888.6

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2019						2020		
	Jun			Dec			Jun		
	Book Value	Face Value	Market Value	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	5,171,021.6	5,324,175.1	5,214,308.1
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	5,171,021.5	5,324,175.0	5,214,308.0
2) Provincial Governments	0.1	0.1	0.1	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	4,079,653.6	4,089,525.7	4,138,478.6
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	4,079,653.6	4,089,525.7	4,138,478.6
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	319,228.5	248,150.5	321,634.5
1) Quoted On The Stock Exchange	245,341.8	171,342.4	243,720.1	159,202.6	70,817.2	185,745.3	177,299.0	103,562.4	179,922.9
Financial Institutions	16,300.0	9,353.9	15,703.6	15,545.6	8,469.4	16,090.8	21,736.2	15,539.8	20,946.4
NFPSEs	52,680.8	43,990.2	52,056.2	21,756.8	7,391.1	26,005.6	22,647.8	13,737.9	20,913.1
Private Sector	107,573.8	49,211.1	107,173.2	121,900.2	54,956.7	143,649.0	132,915.0	74,284.7	138,063.4
2) Unquoted On The Stock Exchange	76,252.5	70,994.7	74,650.7	191,780.7	191,149.6	191,678.0	141,929.5	144,588.1	141,711.6
Financial Institutions	5,260.0	7,829.5	5,521.8	9,366.4	11,808.8	9,607.3	12,514.6	17,995.8	12,541.1
NFPSEs	4,529.5	5,916.3	6,322.7	6,761.7	6,033.9	6,323.0	7,038.9	6,813.2	6,815.6
Private Sector	48,616.0	39,402.0	44,959.2	97,134.2	94,788.5	97,229.2	93,415.5	90,818.5	93,394.4
VII. DEBENTURES	5.7	5.7	5.7	36.9	36.9	36.9	36.9	36.9	36.9
VIII. PARTICIPATION TERM CERTIFICATES	8.1	25.3	8.1	74.7	91.9	63.5	77.3	77.3	77.3
IX. CERTIFICATE OF INVESTEMENTS	6,437.4	6,437.4	6,436.7	6,112.4	6,112.4	6,111.7	2,812.4	2,812.4	2,811.7
X. TERM FINANCE CERTIFICATES	69,987.2	72,206.6	70,422.6	72,555.2	93,854.1	72,197.5	60,688.8	60,982.3	60,752.2
XI. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
XII. MUTUAL FUNDS	4,196.3	4,111.0	4,201.4	8,173.8	7,674.9	8,285.8	6,645.8	5,554.3	6,719.5
XIII. NIT UNITS	2,771.6	1,940.4	2,454.8	2,812.3	1,676.0	2,790.6	3,005.0	1,876.0	2,863.7
XIV. OTHERS	115,256.5	115,140.8	115,422.2	74,509.3	77,359.0	83,525.6	89,316.7	89,418.3	89,706.4
XV. Islamic Banking Products - Investments	610,247.7	600,798.7	610,863.5	578,218.2	568,211.2	585,254.6	877,949.3	870,076.1	889,444.4
a. GOP Ijara Sukuk	222,353.8	214,540.5	220,872.1	205,301.8	196,514.4	205,155.5	331,164.2	327,283.3	330,967.3
b. Corporate Sukuks	359,943.0	359,936.7	361,870.2	344,372.7	343,801.6	351,039.6	497,889.1	495,081.3	508,683.7
1) Diminishing Musharaka Sukuk	93,378.1	93,301.0	93,964.1	90,129.8	89,460.6	90,453.8	160,152.9	159,284.7	161,724.0
2) Ijarah Sukuk	145,026.8	144,903.6	146,461.5	176,450.6	176,444.3	182,813.8	221,555.1	218,856.0	230,654.8
3) Modaraba Sukuk	4,069.1	4,069.1	4,070.7	4,188.7	4,188.7	4,188.7	4,654.8	4,654.8	4,654.8
4) Wakala Sukuk	-	-	-	125.4	121.4	125.4	91.4	425.0	91.4
5) Any other	117,469.1	117,663.0	117,374.0	73,478.2	73,586.5	73,457.8	111,434.9	111,860.9	111,558.8
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	1,467.6	1,467.6	1,494.5
g. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	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	584.2	780.0	584.2
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	46,756.2	45,375.8	47,626.7
TOTAL	7,833,737.4	7,797,895.1	7,791,330.9	8,728,582.7	8,894,877.5	8,770,352.6	10,610,435.9	10,692,685.1	10,726,833.4

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		2020
	Jun	Dec	Jun
00.00	4,269,716.4	4,157,920.1	4,620,441.6
01.00*	668,838.8	559,355.6	547,999.9
02.00*	49,057.0	46,477.9	18,753.8
03.00*	4,058.7	7,487.3	59,719.9
04.00*	7,945.2	43,766.5	49,854.8
05.00*	60,282.0	28,810.5	140,670.0
05.25	1,230.3	3,550.6	84,272.7
05.50	5,327.5	4,008.0	130,552.7
05.75	735.9	18,985.5	60,546.6
06.00	9,168.7	40,806.1	268,209.8
06.25	8,553.3	2,977.1	113,083.6
06.50	62,361.6	60,145.2	5,262,425.6
06.75	4,047.4	1,326.9	724,586.2
07.00	2,547.2	617.2	248,937.6
07.25	8,724.8	360.9	54,058.7
07.50	8,769.9	3,673.3	160,748.3
07.75	1,669.3	684.4	72,261.2
08.00	767,277.5	1,093.8	52,718.6
08.25	28,967.5	5,068.9	28,499.8
08.50	129,945.7	4,833.8	12,264.0
08.75	28,106.6	2,068.8	2,741.5
09.00	51,645.1	27,293.8	4,506.3
09.25	11,972.1	5,518.0	1,200.4
09.50	73,041.0	865.8	54,508.5
09.75	22,204.9	68,745.5	10,769.3
10.00	22,491.9	14,898.8	3,831.5
10.25	3,695,762.9	20,370.6	8,698.8
10.50	578,374.9	26,161.2	8,096.7
10.75	156,934.7	17,021.7	2,214.3
11.00	206,601.1	19,804.0	2,179.6
11.25	72,588.1	4,629,909.8	3,352.8
11.50	125,713.4	930,891.8	11,776.3
11.75	35,912.9	123,413.8	1,758.4
12.00	183,973.3	233,996.8	29,802.2
12.25	41,715.8	204,296.7	21,795.3
12.50	85,385.0	156,235.4	16,989.9
12.75	27,047.2	69,019.5	5,846.9
13.00	43,588.9	126,957.4	107,142.2
13.25	11,567.5	68,961.7	23,067.7
13.50	27,454.0	46,835.0	52,020.5
13.75	24,339.0	52,900.7	61,660.8
14.00	47,977.4	29,243.1	62,376.4
14.25	55,655.8	15,787.5	90,551.7
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	13,297,493.7

*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

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

(Million Rupees)

RATE OF RETURN	2019		2020
	Jun	Dec	Jun
00.00	779,326.5	817,620.6	1,007,811.7
01.00*	109,725.6	100,933.6	203,140.1
02.00*	9,475.4	15,944.8	17,848.2
03.00*	68,977.4	55,781.5	101,607.2
04.00*	10,665.9	15,670.7	492,129.0
05.00*	71,894.9	8,942.6	126,304.5
05.25	205,420.1	766.2	24,738.9
05.50	32,392.0	8,351.7	147,006.8
05.75	42,663.1	19,338.0	21,649.0
06.00	116,091.5	64,808.7	60,318.6
06.25	15,630.7	6,328.3	40,963.7
06.50	58,828.4	23,769.6	245,377.5
06.75	15,582.9	4,949.2	29,410.7
07.00	24,951.2	210,254.5	73,711.8
07.25	9,531.3	46,402.6	61,989.8
07.50	19,587.5	83,359.1	86,065.6
07.75	70,318.8	24,272.6	17,561.7
08.00	35,676.1	11,217.0	11,026.2
08.25	12,485.0	23,770.4	49,798.9
08.50	23,160.8	13,946.2	6,410.8
08.75	47,797.6	6,842.2	3,081.3
09.00	19,742.8	20,991.8	9,498.3
09.25	10,978.5	18,212.0	30,945.5
09.50	14,875.2	54,601.0	12,970.8
09.75	4,603.7	29,704.2	1,286.7
10.00	15,726.2	18,753.6	582.8
10.25	105,030.1	106,280.5	1,054.6
10.50	78,284.7	10,062.0	2,387.9
10.75	57,026.0	21,192.1	18.7
11.00	14,595.1	8,577.4	546.0
11.25	13,204.0	185,018.1	210.0
11.50	38,204.3	22,629.6	750.4
11.75	8,704.6	23,336.7	1,492.8
12.00	22,039.3	86,096.1	3,616.8
12.25	23,088.0	40,885.1	1,180.2
12.50	25,311.4	42,509.1	1,735.3
12.75	3,303.2	106,386.1	2,461.7
13.00	10,762.2	32,551.1	2,625.0
13.25	1,875.5	42,685.5	1,079.8
13.50	-	9,254.3	2,043.7
13.75	1,000.0	4,229.9	952.5
14.00	-	4,912.1	2,404.5
14.25	-	1,291.4	100.0
14.50	-	73.1	-
14.75	-	33.1	-
15.00 & above	-	-	-
Total	2,248,537.5	2,453,536.2	2,907,895.8

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00
 *02.00 stands for 1.01 to 2.00
 So on

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

(End of period : Million Rupees)

RATE OF RETURN	2019				2020	
	Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	228,423.3	177,735.6	290,262.8	275,934.9	389,412.8	382,941.7
01.00*	11,456.2	10,151.2	7,770.8	6,455.8	13,114.4	11,362.6
02.00*	21,878.9	21,878.9	15,143.5	15,143.5	29,036.6	27,969.9
03.00*	420,643.0	391,492.1	482,196.7	481,842.7	540,855.4	540,735.9
04.00*	75,704.8	64,693.1	123,002.6	123,002.6	130,412.5	115,996.0
05.00*	119,184.7	87,831.7	110,405.6	104,669.7	91,295.1	91,281.6
06.00*	33,627.9	28,015.4	31,378.4	30,312.7	58,315.6	44,702.2
07.00*	136,635.7	101,511.3	19,513.8	18,752.1	12,445.0	12,065.2
08.00*	101,487.3	101,487.3	35,599.5	34,939.3	235,874.7	174,586.9
08.25	4,518.8	3,450.1	4,959.5	4,128.3	300,418.3	128,108.3
08.50	5,215.6	5,215.6	2,794.2	2,794.2	176,050.6	131,570.8
08.75	7,231.1	7,211.2	9,960.2	9,960.2	300,044.3	153,627.7
09.00	17,724.9	17,557.5	3,192.8	3,025.4	186,657.7	112,304.0
09.25	22,163.0	13,847.8	1,567.7	1,567.7	223,632.6	153,825.7
09.50	22,152.6	22,152.6	3,501.5	3,501.5	93,752.4	72,950.1
09.75	11,668.8	11,668.8	3,663.6	3,663.6	148,522.8	85,906.2
10.00	50,504.7	47,533.3	50,591.8	50,591.8	45,135.4	42,573.1
10.25	30,215.6	29,210.9	2,253.6	2,253.6	86,291.8	78,738.2
10.50	48,188.2	47,230.0	10,887.8	10,887.8	31,521.1	30,436.2
10.75	22,165.0	22,165.0	12,189.8	12,189.8	48,414.1	48,347.6
11.00	173,564.8	150,152.2	22,201.1	22,201.1	43,464.6	43,219.2
11.25	200,124.7	176,740.9	25,353.9	22,279.9	123,125.0	89,413.8
11.50	202,070.4	154,874.2	27,346.2	19,102.3	105,471.2	68,193.8
11.75	201,934.7	148,047.9	20,593.2	20,593.2	249,411.4	86,478.3
12.00	448,959.4	250,226.9	67,830.4	20,942.9	240,037.1	124,579.5
12.25	275,990.2	146,938.7	27,544.2	27,544.2	315,266.6	135,095.5
12.50	432,763.3	147,583.8	38,600.8	26,641.3	139,364.0	54,513.8
12.75	225,510.4	143,940.5	65,070.7	31,144.5	95,068.7	76,427.8
13.00	559,580.7	389,592.3	104,638.2	100,985.3	242,941.3	190,113.1
13.25	204,476.8	187,800.1	67,980.4	50,480.4	122,984.7	80,906.0
13.50	273,774.3	153,236.8	190,327.5	142,082.9	39,471.4	37,454.3
13.75	267,476.6	167,620.7	388,025.2	290,499.8	66,923.2	58,938.9
14.00	418,394.3	257,473.8	555,257.7	390,757.3	144,354.8	107,360.1
14.25	128,863.9	93,320.5	457,486.4	254,935.3	136,885.1	101,728.4
14.50	75,723.1	73,812.0	634,393.6	252,658.9	74,717.1	70,668.7
14.75	108,014.9	106,660.3	506,054.0	320,727.7	82,504.8	80,560.1
15.00	143,764.6	110,436.6	345,974.7	167,874.0	44,643.7	41,058.8
15.25	26,686.4	26,686.4	263,713.0	188,030.3	185,516.2	105,455.7
15.50	37,702.8	37,702.8	157,462.6	132,019.9	31,750.8	23,854.1
15.75	42,058.7	42,058.7	208,760.5	152,241.7	29,330.1	29,330.1
16.00	75,004.4	68,599.2	78,592.0	66,566.4	32,712.3	31,758.1
16.25	35,006.4	35,006.4	77,283.2	72,604.3	62,786.7	62,785.6
16.50	9,931.0	9,931.0	69,621.5	54,837.8	42,053.2	42,043.8
16.75	21,207.1	21,207.1	120,114.0	84,184.0	8,514.4	8,514.4
17.00	31,438.7	28,091.2	32,009.5	31,485.6	10,257.3	10,257.3
17.25	4,928.2	4,928.2	54,546.9	54,201.5	10,282.0	10,222.3
17.50	5,364.1	5,364.1	32,427.9	26,118.2	14,159.2	14,159.2
17.75	8,172.7	8,172.7	45,306.1	35,782.1	8,012.5	8,012.5
18.00	17,508.6	17,508.6	48,398.1	42,265.4	16,349.9	16,349.9
18.25	3,952.2	3,648.9	15,566.6	15,561.3	42,606.4	33,873.1
18.50	2,204.3	2,204.3	58,403.4	58,203.4	13,930.5	13,930.5
18.75	6,619.8	6,619.8	33,211.7	33,211.7	24,622.4	24,622.4
19.00	71,648.0	71,648.0	79,411.3	75,455.8	101,644.3	101,644.3
19.25	2,174.3	2,174.3	10,963.0	10,963.0	14,494.4	14,369.6
19.50	887.2	887.2	8,310.3	8,310.3	10,745.0	10,745.0
19.75	610.1	610.1	7,713.5	7,713.5	15,373.4	15,373.4
20.00 & above	141,138.8	141,138.8	180,801.3	180,798.8	144,533.9	144,533.9
TOTAL	6,276,021.1	4,604,685.3	6,348,130.3	4,687,622.9	6,227,513.0	4,608,575.3

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

(End of Period: Million Rupees)

RATE OF RETURN	2019				2020	
	Jun		Dec		Jun	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	76,558.4	76,400.0	124,977.8	124,142.3	131,346.6	130,573.8
1.00*	16.6	12.8	50.0	50.0	1,209.1	1,209.1
2.00*	5,221.2	5,219.7	5,938.4	5,938.4	3,714.2	3,714.2
3.00*	63,978.2	63,973.2	89,434.6	89,434.6	131,502.3	131,502.3
4.00*	13,596.1	13,496.1	27,001.0	27,001.0	11,652.6	11,652.6
5.00*	10,233.8	6,893.2	19,370.1	16,148.0	16,933.9	16,933.9
6.00*	5,813.5	4,875.5	4,805.5	4,805.5	9,227.1	7,565.5
7.00*	64,098.8	45,456.6	35,782.7	29,484.8	13,322.2	8,539.1
8.00*	52,152.3	43,605.2	15,937.5	15,935.0	67,233.2	48,992.6
8.25	5,561.6	5,554.6	2,772.8	2,768.8	77,456.0	59,030.6
8.50	11,930.8	11,688.9	10,181.4	7,975.6	46,078.7	17,469.3
8.75	29,791.3	18,276.2	29,278.3	11,263.3	79,064.9	68,462.8
9.00	8,986.0	8,983.3	4,876.0	4,873.3	49,499.4	26,090.4
9.25	13,246.3	9,238.6	3,821.4	3,813.8	59,325.4	43,278.7
9.50	18,446.1	18,446.1	2,173.1	2,173.1	36,609.2	36,609.2
9.75	4,086.6	4,086.6	2,658.5	2,658.5	59,682.4	32,835.2
10.00	13,540.8	13,540.2	3,270.6	3,270.6	25,396.4	25,396.4
10.25	10,509.3	9,509.9	2,786.1	2,759.7	15,916.4	15,907.7
10.50	8,799.0	8,799.0	2,662.1	2,662.1	10,379.9	10,379.9
10.75	16,384.9	14,962.9	3,036.9	3,029.6	18,637.8	16,524.3
11.00	50,096.5	33,597.8	5,320.4	5,320.4	24,700.1	24,347.0
11.25	29,527.4	27,350.5	2,506.4	2,505.3	100,293.6	23,183.5
11.50	35,197.4	25,197.4	2,377.4	2,377.4	11,326.3	11,326.3
11.75	72,479.6	66,468.3	10,018.2	10,018.2	84,369.6	11,514.4
12.00	80,265.0	40,274.8	4,257.1	4,257.1	60,379.0	16,824.2
12.25	70,735.0	33,931.7	16,784.5	3,260.2	23,500.0	18,416.0
12.50	158,792.3	41,301.5	6,381.6	6,380.9	34,000.6	11,000.6
12.75	38,376.0	34,205.0	41,000.0	2,880.0	17,616.2	17,604.6
13.00	98,659.3	85,738.9	9,892.5	5,175.1	15,010.4	15,010.4
13.25	71,633.6	68,829.5	26,087.2	16,763.9	16,784.0	16,784.0
13.50	67,911.9	58,026.5	24,285.0	16,681.5	43,693.5	24,662.3
13.75	41,730.4	41,397.9	46,504.7	46,499.6	30,376.6	24,630.0
14.00	87,460.8	72,889.9	126,423.4	99,075.9	40,713.1	40,109.6
14.25	20,055.9	20,055.9	157,515.6	95,999.0	40,434.6	38,629.3
14.50	30,408.5	29,406.2	153,349.6	85,041.7	37,781.3	33,757.2
14.75	13,750.8	13,750.8	128,457.5	95,767.6	40,197.6	26,458.3
15.00	33,058.5	33,058.5	64,973.2	61,012.7	31,375.4	27,568.0
15.25	6,211.3	6,211.3	75,885.6	42,887.8	23,257.7	19,595.7
15.50	11,790.1	11,790.1	46,988.0	45,240.1	30,669.6	30,669.6
15.75	5,842.7	5,842.7	24,113.3	24,113.3	17,478.0	17,478.0
16.00	9,529.4	9,529.4	55,000.2	53,838.9	15,015.6	15,015.5
16.25	5,310.7	5,310.7	16,182.0	16,182.0	19,800.2	17,589.6
16.50	3,055.3	3,055.3	23,937.2	23,768.4	15,950.3	15,950.3
16.75	5,339.9	5,339.9	10,635.8	10,635.8	5,354.1	5,354.1
17.00	7,871.1	7,871.1	23,281.5	23,170.8	13,971.4	13,971.4
17.25	2,641.8	2,641.8	12,845.2	12,845.2	4,531.5	4,531.5
17.50	3,105.3	3,105.3	13,938.6	13,935.3	7,591.6	7,591.6
17.75	2,851.6	2,851.6	8,944.5	8,515.9	3,424.0	3,424.0
18.00	4,579.1	4,579.1	9,972.3	9,972.3	7,011.9	7,011.9
18.25	4,237.1	4,237.1	5,632.1	5,632.1	2,063.2	2,063.2
18.50	1,613.1	1,613.1	10,906.9	10,906.9	4,102.3	4,102.3
18.75	1,716.3	1,716.3	4,070.7	4,018.4	2,443.4	2,443.4
19.00	7,087.8	7,087.8	26,785.1	6,785.1	3,727.5	3,727.5
19.25	1,211.5	1,211.5	4,064.0	4,064.0	2,341.9	2,341.9
19.50	1,349.9	1,349.9	7,907.7	7,907.7	3,320.1	3,320.1
19.75	1,798.1	1,798.1	11,193.3	5,068.3	1,874.9	1,874.9
20.00 & over	13,156.5	13,156.5	33,555.4	33,555.4	36,488.4	36,488.4
TOTAL	1,533,389.4	1,208,798.8	1,642,788.8	1,282,248.3	1,737,157.0	1,309,038.2

Source: Statistics & Data Warehouse Department, SBP

* 1.00 stands for 0.25 to 1.00
: : :
: : :
* 8.00 stands for 7.25 to 8.00

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

TYPE OF DEPOSITS		(Percent per annum)		
		2019		2020
		Jun	Dec	Jun
I.	Call Deposits	6.76 (2.09)	7.85 (1.92)	3.25 (2.20)
II.	Saving Deposits	8.59 (66.19)	10.01 (64.73)	5.86 (67.29)
III.	Term or Fixed Deposits			
	(a) Less than 3 months	9.45 (7.60)	10.92 (6.27)	6.57 (5.74)
	(b) 3 months and over but less than 6 months	8.99 (6.59)	9.97 (6.64)	5.77 (5.91)
	(c) 6 months and over but less than 1 year	8.05 (4.91)	9.86 (5.03)	6.17 (4.01)
	(d) 1 year and over but less than 2 years	9.49 (9.52)	10.82 (11.44)	7.52 (11.63)
	(e) 2 years and over but less than 3 years	9.44 (0.38)	10.75 (0.97)	7.26 (0.43)
	(f) 3 years and over but less than 4 years	9.53 (0.89)	10.62 (0.89)	7.07 (0.87)
	(g) 4 years and over but less than 5 years	10.99 (0.03)	9.45 (0.11)	5.42 (0.06)
	(h) 5 years and over	9.93 (1.81)	10.80 (2.00)	6.79 (1.86)
IV.	Overall			
	(i) Excluding current and other deposits	8.74	10.13	6.08
	(ii) Including current and other deposits	5.67	6.77	4.03

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		2020
		Jun	Dec	Jun
I.	Call Deposits	7.01 (2.41)	8.48 (2.13)	3.51 (2.48)
II.	Saving Deposits	8.99 (66.53)	10.44 (65.50)	6.25 (67.70)
III.	Term or Fixed Deposits			
	(a) Less than 3 months	10.04 (7.86)	11.37 (6.56)	6.74 (6.04)
	(b) 3 months and over but less than 6 months	9.42 (6.79)	9.96 (7.14)	5.77 (6.52)
	(c) 6 months and over but less than 1 year	8.43 (3.52)	9.39 (4.29)	6.04 (3.71)
	(d) 1 year and over but less than 2 years	9.59 (10.15)	11.02 (11.53)	7.92 (10.87)
	(e) 2 years and over but less than 3 years	9.58 (0.32)	11.53 (0.33)	7.96 (0.27)
	(f) 3 years and over but less than 4 years	9.56 (0.68)	10.67 (0.71)	7.42 (0.73)
	(g) 4 years and over but less than 5 years	10.94 (0.04)	10.07 (0.11)	5.93 (0.06)
	(h) 5 years and over	10.02 (1.71)	10.42 (1.70)	6.60 (1.60)
IV.	Overall			
	(i) Excluding current and other deposits	9.12	10.45	6.37
	(ii) Including current and other deposits	5.87	6.96	4.22

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

TYPE OF DEPOSITS		(Percent per annum)		
		2019		2020
		Jun	Dec	Jun
I.	Call Deposits	0.81 (0.48)	0.89 (0.92)	0.31 (0.98)
II.	Saving Deposits	6.52 (64.50)	7.82 (61.13)	4.08 (65.46)
III.	Term or Fixed Deposits			
	(a) Less than 3 months	5.82 (6.28)	8.12 (4.89)	5.56 (4.39)
	(b) 3 months and over but less than 6 months	6.44 (5.59)	10.09 (4.25)	5.76 (3.21)
	(c) 6 months and over but less than 1 year	7.49 (11.78)	10.99 (8.53)	6.56 (5.30)
	(d) 1 year and over but less than 2 years	8.75 (6.41)	9.83 (11.04)	6.25 (15.01)
	(e) 2 years and over but less than 3 years	9.12 (0.67)	10.45 (4.03)	6.51 (1.13)
	(f) 3 years and over but less than 4 years	9.46 (1.94)	10.51 (1.71)	6.30 (1.49)
	(g) 4 years and over but less than 5 years	11.78 (0.01)	5.62 (0.09)	3.40 (0.06)
	(h) 5 years and over	9.60 (2.33)	11.69 (3.41)	7.25 (2.97)
IV.	Overall			
	(i) Excluding current and other deposits	6.85	8.64	4.78
	(ii) Including current and other deposits	4.59	5.82	3.15

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
2020	Jun	14.12	11.43	9.02	9.95	9.48	8.72	10.86	28.05	10.32
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
2020	Jun	14.13	10.77	8.87	9.60	9.27	8.62	10.95	28.20	10.30
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
2020	Jun	10.25	13.12	9.56	11.06	10.29	9.30	10.55	6.86	10.37

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				
01/05/2018	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
01/07/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3600
01/08/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.1400
01/09/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3000

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)

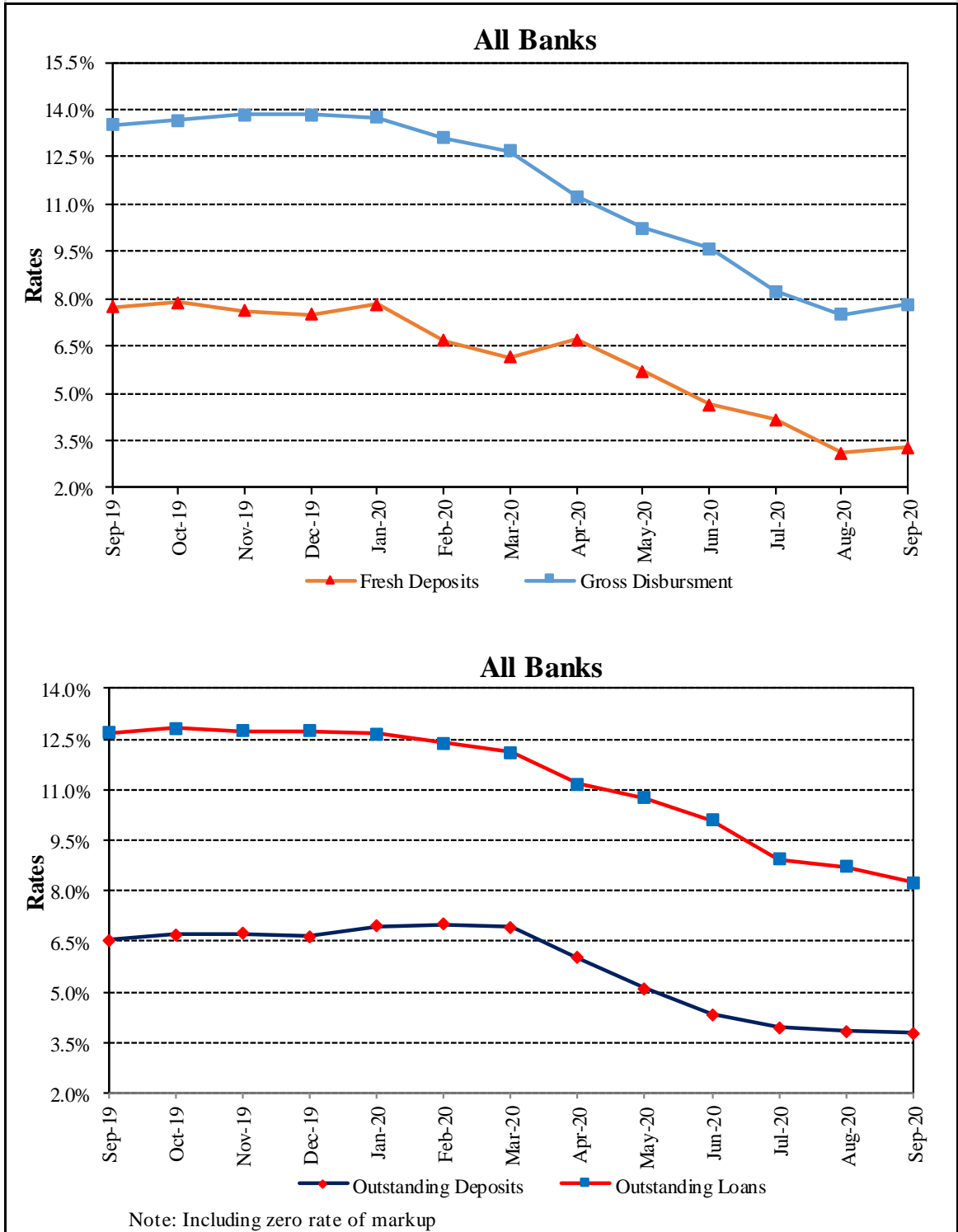
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
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																
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	4.49	4.47	6.52	6.51	4.16	4.14	6.64	6.60
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	8.71	8.71	14.31	14.31	4.08	4.08	7.50	7.50	6.10	6.10	7.36	7.36
All Banks	9.60	9.87	9.74	10.03	10.08	10.11	10.88	10.93	4.65	4.68	6.50	6.49	4.31	4.37	6.77	6.74
Jul-2020																
Public	9.87	9.87	9.98	9.98	10.03	10.03	11.15	11.15	5.09	5.09	5.62	5.59	4.61	4.78	6.40	6.39
Private	8.21	8.43	8.37	8.62	8.71	8.76	9.25	9.32	3.90	3.89	5.49	5.48	3.75	3.72	5.86	5.82
Foreign	7.52	7.63	7.52	7.63	7.89	7.91	8.12	8.14	5.40	5.55	5.85	5.85	4.59	4.62	6.04	6.04
Specialized	13.21	13.21	13.21	13.21	6.99	6.99	14.13	14.13	4.22	4.22	6.27	6.27	5.60	5.60	6.37	6.37
All Banks	8.23	8.45	8.39	8.63	8.94	8.98	9.66	9.72	4.15	4.15	5.53	5.51	3.94	3.94	5.98	5.95
Aug-2020																
Public	8.24	8.24	8.43	8.43	9.81	9.81	10.97	10.97	3.27	3.64	5.52	5.52	4.49	4.77	6.34	6.33
Private	7.48	7.74	7.60	7.89	8.49	8.53	9.02	9.07	3.01	2.96	5.66	5.63	3.66	3.64	5.75	5.73
Foreign	7.43	7.65	7.43	7.66	7.80	7.80	8.07	8.07	5.32	5.66	6.20	6.20	4.56	4.59	5.97	5.97
Specialized	13.08	13.08	13.08	13.08	6.80	6.80	13.99	13.99	4.35	4.35	5.62	5.62	5.30	5.30	6.07	6.07
All Banks	7.51	7.77	7.62	7.91	8.72	8.75	9.44	9.48	3.09	3.09	5.66	5.64	3.84	3.87	5.88	5.86
Sep-2020 ^P																
Public	7.93	7.93	9.29	9.29	8.85	8.83	10.70	10.68	4.09	4.40	5.80	5.80	4.31	4.59	6.29	6.28
Private	7.81	8.00	7.92	8.12	8.13	8.15	8.65	8.67	3.17	3.12	5.86	5.85	3.62	3.60	5.71	5.70
Foreign	7.71	7.71	7.71	7.71	7.70	7.70	7.99	7.99	4.24	4.62	6.14	6.14	4.24	4.27	5.87	5.87
Specialized	12.90	12.90	12.90	12.90	7.10	7.10	13.87	13.87	3.23	3.23	5.82	5.82	5.27	5.27	6.03	6.03
All Banks	7.82	8.00	7.95	8.15	8.26	8.27	9.07	9.09	3.29	3.28	5.86	5.84	3.77	3.80	5.83	5.82

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
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
2019-20	12.3	12.2	16.7	18.0	15.7	15.7

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	2018	2019			2020					
	1 st Nov	1 st Jan	1 st Jul	1 st Nov	1 st Jan	24 th Apr	2 nd Jun	2 nd Jul	4 th Aug	28 th Aug
1. Saving Accounts										
(i) With cheque facilities	7.00	8.50	10.25	8.20	8.60	7.00	6.50	5.50	5.50	5.50
(ii) Without cheque facilities	7.00	8.50	10.25	8.20	8.60	7.00	6.50	5.50	5.50	5.50
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	6.00	8.00	9.00	6.00	6.00	4.00	3.00	3.00	3.00	3.00
(ii) 10 years(Compound rate)	10.03	12.47	13.01	10.68	10.40	8.54	8.05	8.11	8.44	8.49
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	8.60	11.40	12.70	11.00	11.00	8.00	7.10	7.00	7.80	7.60
(ii) Last period of complete 6 months	10.00	12.40	13.90	11.80	11.80	8.60	7.40	7.30	7.20	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	9.72	12.00	12.96	10.92	10.56	8.28	7.44	7.61	7.80	8.04
8. Pensioner's Benefit Accounts⁷	11.88	14.28	14.76	12.48	12.24	10.32	9.84	9.96	10.32	10.32
9. Behbood Saving Certificate⁸	11.88	14.28	14.76	12.48	12.24	10.32	9.84	9.96	10.32	10.32
10. Short Term Saving Certificate⁹										
(i) 3 Months	8.28	9.80	12.08	12.08	12.76	7.80	7.72	6.80	6.12	6.60
(ii) 6 Months	8.38	9.88	12.18	12.18	12.60	7.50	7.36	7.76	6.14	6.80
(iii) 1 year	8.48	9.98	12.28	12.28	12.37	6.95	7.30	6.66	6.20	6.80
11. Shuhada Family Welfare account¹⁰	11.88	14.28	14.76	12.48	12.24	10.32	9.84	9.96	10.32	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
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635

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			
					Aug	Sep	Jun	Jul	Aug	Sep
Karachi	Issued	969,135	1,211,346	1,328,205	279,197	47,750	113	22	6,164	5
	En-cashed	1,386,047	1,806,973	2,271,515	251,893	232,320	467,367	189,604	323,636	345,161
Lahore	Issued	944,818	1,242,359	1,655,367	216,786	168,289	161	67,518	197,532	149,877
	En-cashed	361,160	520,000	671,300	67,000	45,000	-	-	-	-
Peshawar	Issued	134,244	180,642	207,155	30,820	18,952	38,013	3,412	31,379	30,545
	En-cashed	144,127	223,985	243,692	33,780	13,155	500	2,500	24,005	1
Quetta	Issued	22,223	24,811	41,827	2,822	3,752	2,080	2,686	8,444	6,533
	En-cashed	80,621	92,298	102,740	11,661	8,050	18,236	10,045	1,675	6,300
Faisalabad	Issued	111,396	141,062	138,959	13,712	28,595	1,291	7,060	15,031	45,619
	En-cashed	120,046	141,477	144,717	45,590	5,221	1,000	2,400	4,505	400
Rawalpindi	Issued	172,348	197,224	329,380	37,320	13,620	-	33,430	9,085	13,439
	En-cashed	169,540	279,744	273,453	38,210	18,100	100	2,150	1,217	550
Hyderabad	Issued	12,505	9,859	17,691	960	1,650	2,250	280	401	3,850
	En-cashed	45,635	54,986	47,037	6,288	1,350	20	-	10,000	20
Islamabad	Issued	305,603	367,102	476,134	14,095	24,022	140,235	69,630	64,645	54,475
	En-cashed	335,175	326,279	475,218	38,773	78,840	-	850	200	3
Multan	Issued	9,415	40,818	29,231	4,383	1,366	11,906	10,793	2,114	6,173
	En-cashed	73,623	93,808	106,767	9,009	8,522	100	1,000	150	200
Sialkot	Issued	15,545	18,004	12,531	500	2,740	2,010	-	57	3,567
	En-cashed	114,313	131,855	164,194	31	9,566	1,800	3,900	1,000	1,300
Sukkur	Issued	18,496	23,060	13,250	2,620	4,016	5,375	740	3,784	5,025
	En-cashed	73,691	88,728	66,739	7,073	5,060	-	-	-	-
D.I. Khan	Issued	7,800	102,919	13,654	716	1,100	581	3,463	98	1,903
	En-cashed	11,547	95,503	20,867	3,586	380	-	-	-	3
Bahawalpur	Issued	1,512	1,507	560	60	-	-	2,500	-	-
	En-cashed	40,671	37,872	51,990	3,821	1,700	100	-	9,450	-
Muzaffarabad	Issued	54,625	61,580	48,420	1,200	6,515	10,670	4,550	440	4,660
	En-cashed	3,554	5,221	8,715	1,607	599	39	48	10	40
Gujranwala	Issued	5,145	17,661	19,973	2,770	2,118	260	1,310	505	3,517
	En-cashed	78,443	89,990	155,738	18,293	4,720	2,000	3,320	-	900
TOTAL	Issued	2,784,810	3,639,954	4,332,336	607,961	324,485	214,945	207,394	339,678	329,188
	En-cashed	3,038,193	3,988,719	4,804,682	536,615	432,583	491,261	215,817	375,848	354,878

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2017	2018	2019	2019		2020			
					Aug	Sep	Jun	Jul	Aug	Sep
Karachi	No. of Cheques Cleared	37,542	30,786	24,637	1,588	1,682	1,478	1,561	1,246	1,726
	Amount	13,806,727	12,261,734	11,345,271	801,110	845,851	826,514	840,777	640,798	942,655
Lahore	No. of Cheques Cleared	10,385	10,223	9,081	621	660	617	662	553	667
	Amount	4,988,475	5,279,635	5,086,338	362,386	403,238	463,264	417,970	387,182	463,604
Peshawar	No. of Cheques Cleared	1,666	1,647	1,615	112	175	136	110	96	1,197
	Amount	1,026,288	1,177,565	1,290,981	120,524	103,273	135,985	115,686	88,926	120,930
Quetta	No. of Cheques Cleared	916	968	931	61	68	72	70	47	67
	Amount	643,171	669,773	801,875	47,560	63,429	93,383	86,272	51,689	64,967
Faisalabad	No. of Cheques Cleared	2,489	2,616	2,285	145	154	134	174	120	161
	Amount	1,278,784	1,565,985	1,469,097	115,917	122,969	123,466	169,492	136,676	167,966
Rawalpindi	No. of Cheques Cleared	2,679	2,514	2,282	190	175	174	165	142	173
	Amount	1,718,698	1,631,315	1,550,321	120,315	103,273	173,101	139,665	114,775	148,195
Hyderabad	No. of Cheques Cleared	104	179	93	22	3	9	2	2	4
	Amount	80,226	95,646	91,964	10,515	6,545	11,375	6,502	6,898	7,981
Islamabad	No. of Cheques Cleared	4,014	3,831	3,553	242	262	298	259	211	268
	Amount	3,931,207	3,980,015	4,025,485	255,295	282,716	522,534	310,140	286,943	359,181
Multan	No. of Cheques Cleared	1,143	1,984	1,074	71	77	85	83	69	94
	Amount	881,316	955,399	1,062,194	74,094	83,011	86,587	99,113	98,476	136,760
Sialkot	No. of Cheques Cleared	768	800	745	52	54	49	58	43	56
	Amount	355,687	381,439	421,540	32,262	36,116	40,245	44,073	40,317	42,529
Sukkur	No. of Cheques Cleared	1,777	1,136	699	41	46	46	54	41	50
	Amount	440,099	564,698	454,149	33,667	29,168	36,649	54,267	32,906	34,567
D.I. Khan	No. of Cheques Cleared	18	20	23	1	1	5	1	1	1
	Amount	12,644	17,927	17,736	1,018	1,111	3,927	956	1,017	1,053
Others	No. of Cheques Cleared	2,290	1,818	1,430	89	95	111	101	79	94
	Amount	1,359,945	1,044,504	975,694	73,020	74,674	68,596	90,642	312,616	85,523
TOTAL	No. of Cheques Cleared	65,791	58,522	48,448	3,234	3,453	3,216	3,300	2,648	4,557
	Amount	30,523,268	29,625,635	28,592,644	2,047,682	2,155,375	2,585,626	2,375,555	2,199,219	2,575,913

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY19		FY20			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	15,408	15,481	15,451	15,930	15,947	15,922
Automated Teller Machines (ATM)	No.	14,575	14,722	14,957	15,252	15,559	15,612
Point of Sale (POS)	No.	55,240	56,911	56,824	47,567	48,763	49,067
2. Cards							
Credit Cards	No.	1,555,508	1,589,120	1,619,343	1,643,903	1,663,286	1,655,030
Debit Cards	No.	23,972,022	24,831,777	25,282,706	26,440,418	26,519,480	26,698,046
Proprietary ATMs only Cards	No.	8,692,010	8,485,391	8,072,487	7,650,190	7,541,264	6,943,385
Pre-Paid Cards	No.	227,487	228,417	225,261	168,188	139,521	134,586
Social Welfare Cards	No.	7,777,839	7,103,294	6,867,357	6,180,044	7,365,773	7,383,380
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	217,695	233,043	224,204	239,210	236,059	206,466
Amount	Million Rupees	14,810,058	16,942,824	15,615,234	17,628,623	17,466,975	15,276,494
4.1 ATM Transactions							
Number of Transactions	Thousands	130,546	134,265	129,888	135,689	131,559	114,956
Amount	Million Rupees	1,606,513	1,699,533	1,563,378	1,658,697	1,681,760	1,525,583
i. Cash Withdrawal							
Number of Transactions	Thousands	124,540	128,332	124,620	130,560	126,811	110,733
Amount	Million Rupees	1,434,538	1,496,516	1,419,066	1,499,162	1,533,080	1,382,444
ii. Cash Deposit							
Number of Transactions	Thousands	119	137	129	126	145	134
Amount	Million Rupees	5,169	7,220	5,939	6,122	7,000	8,360
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,926	2,088	1,991	1,520	1,363	1,118
Amount	Million Rupees	3,223	5,807	7,296	5,025	2,587	3,446
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,162	2,007	1,652	1,784	1,689	1,145
Amount	Million Rupees	75,990	105,211	56,737	62,751	60,563	45,901
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,792	1,694	1,489	1,692	1,544	1,819
Amount	Million Rupees	87,443	84,622	74,178	85,463	78,355	85,313
vi. Others							
Number of Transactions	Thousands	7	7	7	7	8	7
Amount	Million Rupees	150	157	160	174	173	119
4.2 POS Transactions							
Number of Transactions	Thousands	18,346	19,197	18,884	20,484	19,539	11,430
Amount	Million Rupees	90,020	107,742	92,322	107,547	102,457	61,902
4.3 RTOB Transactions							
Number of Transactions	Thousands	46,884	52,538	45,770	48,907	46,824	32,211
Amount	Million Rupees	12,472,014	14,278,573	13,083,046	14,731,571	14,456,908	12,161,711
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,497	9,040	8,855	9,970	9,882	7,117
Amount	Million Rupees	898,143	995,486	1,061,606	1,234,195	1,234,369	930,904
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	21,777	27,529	21,226	24,454	22,522	14,282
Amount	Million Rupees	2,341,467	3,197,455	2,490,324	3,118,551	2,991,953	2,305,827
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,610	15,969	15,688	14,484	14,421	10,812
Amount	Million Rupees	9,232,404	10,085,632	9,531,115	10,378,826	10,230,586	8,924,980
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	11,879	13,404	15,161	17,826	21,169	28,604
Amount	Million Rupees	271,303	300,687	291,845	382,474	467,497	621,805
i. Payment Through Mobile							
Number of Transactions	Thousands	733	843	1,058	1,161	1,435	1,314
Amount	Million Rupees	45,041	57,267	41,551	50,895	59,265	72,847
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,272	6,110	6,702	7,367	8,745	11,612
Amount	Million Rupees	4,693	6,620	10,933	8,789	9,351	14,424
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	3,191	3,579	3,991	4,950	5,523	5,714
Amount	Million Rupees	110,294	122,695	122,163	167,938	206,053	234,031
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,684	2,871	3,410	4,348	5,465	9,963
Amount	Million Rupees	111,275	114,105	117,197	154,853	192,828	300,503

3.37 Electronic Banking Statistics

Product / Item	Unit	FY19		FY20			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	66	64	55	49	47	49
Amount	Million Rupees	2,264	2,360	2,130	2,084	3,197	1,848
i. Payment Through Call Centre							
Number of Transactions	Thousands	46	44	41	37	35	36
Amount	Million Rupees	1,860	1,872	1,735	1,650	2,662	1,308
ii. Utility Bills Payment							
Number of Transactions	Thousands	14	13	9	6	5	6
Amount	Million Rupees	212	233	178	100	87	86
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6	5	5	5	6	7
Amount	Million Rupees	182	245	210	324	443	448
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	10	10	7	10	5	6
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	8,639	11,874	12,233	13,316	14,126	16,957
Amount	Million Rupees	362,259	546,210	574,368	736,002	748,093	894,228
i. Payment Through Internet							
Number of Transactions	Thousands	659	779	765	830	764	819
Amount	Million Rupees	92,904	109,491	147,598	154,118	121,916	146,296
ii. Utility Bills Payment							
Number of Transactions	Thousands	2,800	3,063	3,115	3,044	3,369	3,958
Amount	Million Rupees	15,009	21,596	27,118	30,573	55,028	37,397
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,102	2,531	4,837	5,312	5,852	6,257
Amount	Million Rupees	94,521	127,691	218,810	302,014	319,669	367,974
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	3,078	5,501	3,516	4,130	4,141	5,923
Amount	Million Rupees	159,825	287,432	180,842	249,296	251,479	342,561
4.7 e-Commerce							
Number of Transactions	Thousands	1,335	1,702	2,213	2,938	2,796	2,258
Amount	Million Rupees	5,686	7,720	8,145	10,247	7,063	9,416

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							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	15,324	64,217	19,885	77,621	21,255	62,906	23,180	62,694	18,827	59,438
Inter Bank Fund Transfers	567,242	26,242	550,887	29,915	605,986	30,152	623,919	28,579	683,906	27,323
Retails Cheques Clearing	15,190	4,887	14,600	3,634	15,944	3,963	15,022	3,832	13,450	4,236
Total	597,756	95,346	585,372	111,170	643,185	97,021	662,121	95,105	716,183	90,997

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	24.7	3,780.2	26.2	3,727.7	28.6	4,172.3	26.0	3,638.0	16.6	3,271.5
Cash withdrawals	39.0	4,314.9	39.6	4,218.5	44.3	4,669.2	39.8	4,492.1	30.1	3,889.4
Intra Bank Funds Transfer through Cheques	13.6	17,809.8	13.3	15,375.1	11.5	15,328.9	9.3	14,424.9	8.6	13,560.2
Inter Bank Funds Transfers (Clearing)	11.5	7,072.7	10.5	5,827.2	11.3	6,293.8	10.6	6,080.0	7.9	4,927.8
Utilities Bills Payments	20.4	189.0	22.1	254.4	21.7	233.4	20.0	192.6	12.6	146.2
Direct Debit (Standing Instructions)	0.6	2,070.1	0.6	1,873.8	0.6	1,913.0	0.6	1,520.8	0.6	1,912.2
Pay Order/Demand Draft	3.2	2,334.2	3.0	1,744.2	3.3	1,896.6	2.9	1,758.8	2.1	1,694.8
Others*	0.1	453.1	0.1	595.3	0.1	590.0	0.1	508.7	0.1	462.3
Total	113.2	38,023.9	115.4	33,616.3	121.5	35,097.2	109.3	32,616.0	78.5	29,864.3

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

Source: Payment System Department SBP

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

(Amount in millions)
Ratio in percent

SEGMENT	2019						2020					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,155,519	550,232	8.9	6,356,658	562,760	8.9	6,425,365	591,377	9.2	6,226,140	606,959	9.7
SMEs Sector	411,392	75,401	18.3	480,009	76,724	16.0	418,417	76,281	18.2	403,416	78,333	19.4
Agriculture Sector	336,589	70,464	20.9	344,611	61,254	17.8	328,061	71,446	21.8	323,081	88,985	27.5
Consumer sector	563,430	27,070	4.8	572,563	25,887	4.5	573,670	28,584	5.0	554,429	33,197	6.0
<i>i. Credit Cards</i>	46,031	2,628	5.7	49,127	2,692	5.5	46,824	2,799	6.0	42,971	2,933	6.8
<i>ii. Auto loans</i>	218,003	3,146	1.4	219,807	3,067	1.4	222,936	3,585	1.6	213,230	6,272	2.9
<i>iii. Consumer durable</i>	1,073	63	5.8	1,138	62	5.5	1,149	62	5.4	1,070	65	6.1
<i>iv. Mortgage loans</i>	95,469	11,110	11.6	92,664	10,665	11.5	90,022	11,022	12.2	88,462	11,572	13.1
<i>v. Other personal loans</i>	202,855	10,123	5.0	209,827	9,401	4.5	212,738	11,115	5.2	208,696	12,353	5.9
Commodity Financing	847,631	7,229	0.9	799,126	7,392	0.9	741,675	9,175	1.2	907,365	7,670	0.8
Staff Loans	145,550	2,005	1.4	151,057	2,128	1.4	153,826	2,109	1.4	153,551	2,152	1.4
Others	164,097	25,731	15.7	164,720	24,973	15.2	200,536	26,858	13.4	188,444	29,255	15.5
Total	8,624,209	758,132	8.8	8,868,744	761,118	8.6	8,841,549	805,830	9.1	8,756,427	846,551	9.7

SECTOR	2019						2020					
	Q3			Q4			Q1			Q2		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	694,793	72,087	10.4	704,869	63,213	9.0	625,909	74,386	11.9	658,554	90,439	13.7
Automobile / Transportation	169,657	17,086	10.1	176,934	17,544	9.9	156,458	17,901	11.4	160,200	18,127	11.3
Cement	177,056	4,316	2.4	190,559	4,149	2.2	200,953	5,613	2.8	211,933	6,208	2.9
Chemical & Pharmaceuticals	281,538	15,832	5.6	311,429	15,150	4.9	291,374	16,526	5.7	286,380	16,506	5.8
Electronics	119,468	20,174	16.9	120,193	20,444	17.0	120,938	21,994	18.2	111,444	23,022	20.7
Financial	244,187	11,039	4.5	252,058	10,998	4.4	254,021	9,467	3.7	212,350	9,884	4.7
Individuals	758,483	63,042	8.3	763,625	60,656	7.9	755,499	63,534	8.4	732,981	70,299	9.6
Insurance	5,324	7	0.1	4,299	7	0.2	5,043	7	0.1	5,756	137	2.4
Others	3,359,639	258,574	7.7	3,386,624	285,991	8.4	3,292,328	309,833	9.4	3,426,349	320,003	9.3
Production/Transmission of Energy	1,468,946	56,672	3.9	1,492,818	46,586	3.1	1,511,954	50,695	3.4	1,405,492	52,054	3.7
Shoes & Leather garments	36,267	5,813	16.0	38,634	5,949	15.4	36,925	5,952	16.1	35,729	5,854	16.4
Sugar	227,876	52,578	23.1	220,988	50,511	22.9	325,717	50,737	15.6	289,093	54,264	18.8
Textile	1,080,973	180,914	16.7	1,205,711	179,921	14.9	1,264,431	179,185	14.2	1,220,168	179,755	14.7
Total	8,624,209	758,132	8.8	8,868,744	761,118	8.6	8,841,549	805,830	9.1	8,756,427	846,551	9.7

Source: Financial Stability Department SBP

3.40 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Mar-20			Jun-20		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	821,630	150,539	1.8	863,688	161,048	2.0
All Banks	805,830	146,052	1.8	846,551	155,509	1.9
Commercial Banks	742,569	122,148	1.5	767,625	115,310	1.5
Public Sector Commercial Banks	248,558	33,202	2.2	267,154	42,382	2.8
Local Private Banks	91,217	89,256	1.4	497,673	73,207	1.2
Foreign Banks	2,795	-310	-0.4	2797	-279	-0.3
Specialized Banks	63,261	23,904	21.1	78,927	40,199	36.1
DFIs	15,800	4,488	4.5	17,137	5,539	5.7

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Mar 2020	Ended Jun 2020
All Banks & DFIs	11,089	10,322
All Banks	10,294	9,656
Commercial Banks	7,868	7,790
Public Sector Commercial Banks	2334	2340
Local Private Banks	5,558	5,453
Foreign Banks	-24	-3
Specialized Banks	2,426	1,866
DFIs	795	666

* 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.”