

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

LIABILITIES/ASSETS	2016	2017		2018		2019	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
Liabilities							
Capital	552,067.2	657,627.1	517,287.1	519,408.6	540,526.2	541,948.5	552,407.1
Reserves	670,241.5	639,464.0	756,858.3	773,881.7	823,318.0	901,333.2	974,830.3
Demand Deposits	8,527,704.7	9,287,203.6	9,455,082.3	10,291,661.5	10,769,866.5	11,249,350.9	11,666,302.4
(a) Scheduled Banks	156,691.2	137,339.5	139,141.6	135,519.5	321,407.5	45,737.0	181,398.0
(b) Others	8,371,013.5	9,149,864.2	9,315,940.8	10,156,142.0	10,448,459.0	11,203,613.9	11,484,904.4
Time Deposits	2,486,561.7	2,454,205.7	2,686,656.6	2,508,715.7	2,767,548.0	2,841,449.7	3,208,104.6
(a) Scheduled Banks	16,316.8	11,969.3	55,704.4	15,807.8	32,006.7	8,089.1	48,888.9
(b) Others	2,470,244.9	2,442,236.4	2,630,952.2	2,492,907.9	2,735,541.3	2,833,360.6	3,159,215.7
Borrowings from	1,813,770.6	2,598,567.8	2,948,938.7	2,967,655.0	2,753,934.3	2,392,161.7	2,691,183.9
(a). State Bank of Pakistan	1,196,829.5	1,852,645.3	2,095,843.3	2,025,865.8	1,486,523.2	1,313,474.8	1,567,361.8
(b) Banks Abroad	210,077.1	318,209.0	340,117.8	358,304.7	456,353.1	509,322.6	400,208.9
(c) Other Scheduled Banks	406,864.0	427,713.5	512,977.5	583,484.5	811,058.1	557,144.2	718,462.1
(d) Other Institutions						12,220.2	5,151.0
Head Office and Inter-Bank Adjustment	149,948.3	145,795.8	127,658.8	373,123.0	599,983.9	398,395.7	258,851.4
Contingent Liabilities as per contra	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6	8,153,353.3	12,105,503.8
Other Liabilities	4,269,817.7	3,743,437.9	5,590,176.9	2,964,905.7	5,627,575.4	2,223,872.0	2,629,772.0
Total Liabilities / Assets	22,622,007.3	24,618,567.7	27,553,359.8	28,814,960.0	32,374,927.0	28,701,865.1	34,086,955.4
Assets							
Cash	1,113,358.3	1,215,145.2	1,258,728.2	1,424,819.5	1,474,534.4	2,055,161.5	1,929,463.6
(a) Notes, Coins and Silver	212,555.5	294,332.1	238,297.8	291,135.3	266,498.9	403,705.5	303,151.2
(b) Balances with State Bank of Pakistan	636,117.9	650,567.5	718,680.5	787,974.3	863,230.2	1,239,068.7	1,133,404.5
(c) Balances with Other Scheduled Banks	264,685.0	270,245.6	301,749.8	345,709.9	344,805.3	385,205.6	464,935.0
(c) Balances with Other Institution						27,181.6	27,972.8
Balances held Abroad	175,738.3	217,541.2	178,730.1	207,590.3	100,843.9	159,553.6	150,610.2
Bills Purchased and Discounted	176,612.8	208,966.9	225,650.5	241,353.6	258,592.3	271,646.2	294,048.1
Advances to	5,649,917.1	6,047,133.8	6,451,545.7	7,201,209.9	7,897,077.9	7,906,128.9	8,119,136.8
(a) Scheduled Banks	246,686.9	81,194.8	145,084.1	78,394.3	178,206.3	96,617.1	128,217.7
(b) Others	5,403,230.2	5,965,939.0	6,306,461.6	7,122,815.6	7,718,871.6	7,809,511.8	7,990,919.1
Investment in Securities and Shares	7,268,792.7	8,227,773.0	8,605,039.7	8,320,899.2	7,830,932.1	7,814,693.9	8,715,689.1
(a) Federal Government Securities	3,144,843.2	3,374,796.2	2,965,941.9	2,454,521.7	2,034,409.0	2,289,925.0	3,286,756.0
(b) Treasury Bills	3,145,702.9	3,783,600.4	4,588,491.8	4,773,462.6	4,724,514.0	4,413,307.5	4,348,350.5
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	121,077.1	236,707.6	257,402.4	161,122.5	149,844.8	149,685.6	121,305.8
(e) Others	857,169.5	832,668.8	793,203.5	931,792.4	922,164.3	961,775.7	959,276.8
Bank Premises	256,711.9	295,253.6	329,884.8	312,625.6	367,292.6	397,735.1	457,557.9
Head Office and Inter-Bank Adjustment	1,340,189.5	999,505.6	378,230.7	100,683.4	164,378.3	20,953.5	145,955.1
Contingent Assets as per contra	4,151,895.4	5,092,265.8	5,470,701.3	8,415,608.8	8,492,174.6	8,153,353.3	12,105,503.8
Other Assets	2,488,791.4	2,314,982.6	4,654,848.8	2,590,169.7	5,789,100.8	1,922,639.2	2,168,990.9

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits

by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2017		2018				2019			
	Dec		Jun		Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	28,292,051	3,923,519.5	30,027,168	4,423,493.4	30,986,021	4,484,717.6	33,374,011	4,911,677.7	34,925,595	4,883,431.7
Call Deposits	265,271	196,837.3	314,925	236,150.6	238,805	207,498.3	471,294	186,544.9	281,671	181,750.2
Other Deposits Accounts	16,596	66,284.3	18,136	81,058.4	19,205	148,506.8	259,115	193,523.6	34,144	287,044.4
Saving Deposits	20,862,777	5,129,299.6	21,447,424	5,415,439.7	21,272,368	5,607,736.4	17,968,468	5,911,586.9	20,670,395	6,132,676.9
FIXED DEPOSITS	1,128,639	2,630,952.2	1,303,894	2,492,907.9	1,406,904	2,735,541.3	2,061,536	2,833,637.4	1,659,241	3,159,215.7
Less Than 6 months	318,156	962,501.0	596,113	920,230.9	738,868	1,263,348.6	417,725	1,266,980.0	553,843	1,222,756.9
For 6 months & over but less than 1 year	148,503	413,279.6	133,772	398,082.9	119,619	390,067.6	170,504	438,120.7	147,517	476,507.2
For 1 year & over but less than 2 years	276,046	990,877.7	237,926	916,240.1	222,378	807,901.7	410,097	850,262.2	363,733	1,083,987.9
For 2 years & over but less than 3 years	60,385	29,595.4	50,097	29,068.3	43,610	26,749.8	92,974	33,757.8	124,424	92,195.1
For 3 years & over but less than 4 years	79,366	56,031.7	62,516	58,851.0	52,718	54,391.3	114,446	79,727.1	62,122	84,140.0
For 4 years & over but less than 5 years	29,882	10,411.0	27,353	9,794.3	26,304	8,498.0	65,533	2,892.4	53,952	10,405.4
For 5 years & over	216,301	168,255.8	196,117	160,640.5	203,407	184,584.4	790,257	161,897.1	353,650	189,223.0
All Deposits	50,565,334	11,946,893.0	53,111,547	12,649,049.9	53,923,303	13,184,000.4	54,134,424	14,036,970.5	57,571,046	14,644,118.8

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

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

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec, 2019

(Million Rupees)

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

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

As on 31st Dec, 2019

(Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

(Billion Rupees)

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

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/Regions	Category	Dec-2018			Jun-2019			Dec-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.01	0.01	0.02	0.01	0.02	0.03	1.62	0.05	1.66
	Govt.	5.73	9.99	15.72	5.40	4.53	9.93	5.33	8.41	13.74
	NFPSEs	0.03	0.33	0.36	0.04	0.35	0.38	0.05	0.18	0.23
	NBFCs & Fin Aux.	1.36	4.85	6.21	0.86	2.92	3.78	0.98	2.89	3.87
	Private Sector	4.53	7.96	12.49	1.39	17.74	19.13	1.62	5.43	7.05
	Trust Fund	0.14	0.33	0.47	0.10	0.34	0.44	0.09	0.47	0.56
	Personal	6.27	12.07	18.34	6.32	13.64	19.96	9.63	19.99	29.63
	Others		..	..	-	0.03	0.03	-	0.06	0.06
	Total		18.06	35.55	53.61	14.12	39.56	53.68	19.31	37.48	56.79
AJK	Foreign	0.59	1.61	2.20	0.68	1.64	2.32	0.92	2.62	3.53
	Govt.	0.39	13.08	13.46	1.89	18.53	20.41	1.19	18.29	19.47
	NFPSEs	0.01	0.47	0.48	0.29	1.18	1.47	0.13	1.70	1.83
	NBFCs & Fin Aux.	0.06	3.55	3.61	0.15	2.55	2.69	0.17	2.00	2.17
	Private Sector	15.47	23.29	38.76	7.23	20.44	27.67	14.35	24.32	38.67
	Trust Fund	0.34	1.83	2.17	0.10	1.40	1.49	0.18	1.15	1.33
	Personal	118.63	143.76	262.39	119.84	130.38	250.22	133.14	151.89	285.03
	Others	0.01	0.03	0.05	..	0.32	0.32	0.03	0.48	0.51
	Total		135.49	187.62	323.11	130.17	176.43	306.61	150.10	202.44	352.54

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

(End of Period : Million Rupees)

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

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

Note:-

Source: Statistics & Data Warehouse Department, SBP

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

3.8 Classification of Scheduled Banks' Advances by Size of Accounts

Commercial Banks

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec, 2019

(Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

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

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

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

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2017		2018				2019			
	Dec		Jun		Dec		Jun		Dec	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,483,588	1,784,968.6	1,545,847	2,526,285.0	1,842,784	2,739,355.7	1,347,024	2,186,152.2	1,940,474	2,533,903.3
5	65,206	180,351.6	11,870	54,508.3	52,429	146,330.4	61,923	163,303.5	63,260	168,235.5
10	680,710	673,721.1	470,923	438,166.8	67,551	672,876.6	164,806	597,820.0	497,473	516,852.0
15	62,002	405,949.2	29,073	499,872.8	59,621	545,391.2	17,565	440,320.4	78,744	610,615.6
20	767,417	744,863.7	762,334	902,075.6	770,002	736,685.7	786,100	1,426,461.3	630,071	1,378,971.7
25	294,469	1,692,850.1	181,843	1,494,096.0	177,747	1,524,757.2	116,577	1,672,349.5	163,814	1,616,235.5
30	75,904	298,014.8	155,800	328,734.9	42,678	313,071.6	48,498	455,504.0	61,290	296,892.3
33.33	142	595.8	2,061	5,885.3	2,082	4,326.5	102	2,799.9	531	4,500.1
35	15,283	79,279.1	15,596	77,731.7	26,796	190,376.4	17,200	189,525.7	19,059	231,125.1
40	43,211	113,368.2	32,579	149,122.0	417,767	163,522.3	306,766	248,264.0	61,894	207,684.2
45	2,175	17,320.9	7,088	43,512.0	2,366	37,167.9	2,700	59,569.4	3,590	51,336.9
50	57,510	233,682.5	67,360	299,829.2	65,533	317,081.9	25,601	185,438.2	39,195	224,784.1
55	2,288	13,040.4	2,223	35,588.4	3,847	36,843.0	1,767	29,718.3	2,382	32,357.4
60	1,850	17,007.2	2,130	30,657.3	4,561	51,947.3	2,970	21,671.8	2,350	33,077.6
65	505	18,141.8	3,868	40,862.3	1,488	43,309.4	2,449	33,135.7	1,399	31,621.1
70	588	5,526.8	1,462	29,603.5	1,024	35,877.4	5,103	13,138.7	1,389	8,454.9
75	436	5,269.3	1,133	21,726.8	1,321	26,613.7	2,862	12,046.1	808	23,508.7
80	447	4,939.0	1,088	24,469.2	973	39,156.1	4,683	4,860.8	791	6,273.0
85	356	2,990.0	1,142	54,491.2	1,796	29,875.0	159	562.8	352	2,544.3
90	671	2,248.0	1,278	23,291.4	1,243	27,462.4	186	60,537.1	555	8,244.5
95	558	12,319.2	1,768	42,305.3	1,580	36,641.0	200	326.7	428	3,020.3
99.99	196	14.4	6	0.8	48	202.8	278	5,904.6	133	681.0
TOTAL	3,555,512	6,306,461.6	3,298,472	7,122,815.6	3,545,237	7,718,871.6	2,915,519	7,809,410.6	3,569,982	7,990,919.1

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY-19	FY-20	Jul-19	Aug-19	May-20	Jun-20	Jul-20	Aug-20 ^P
A. Agriculture, forestry and fishing	301,491	280,216	303,695	299,408	284,233	280,216	278,932	279,651
Trade finance	3,162	2,530	3,340	3,437	2,384	2,530	2,478	3,239
Working capital	215,949	206,444	218,005	214,626	208,129	206,444	208,230	208,196
Fixed investment	80,852	70,063	80,994	80,107	72,572	70,063	67,044	67,079
Other	1,527	1,179	1,356	1,238	1,148	1,179	1,179	1,137
B. Mining and quarrying	67,988	82,989	61,824	63,960	77,747	82,989	75,937	73,272
Trade finance	5,200	3,013	2,542	2,792	3,122	3,013	1,098	1,102
Working capital	22,935	31,380	16,614	20,939	29,006	31,380	26,192	23,451
Fixed investment	39,778	47,126	42,579	40,199	45,328	47,126	47,205	47,397
Other	75	1,470	89	30	290	1,470	1,443	1,322
C. Manufacturing	3,128,917	3,291,451	3,087,167	3,076,502	3,348,814	3,291,451	3,202,495	3,150,923
Trade finance	675,152	816,530	681,640	670,964	848,203	816,530	801,809	781,556
Working capital	1,423,213	1,398,888	1,346,557	1,361,686	1,429,767	1,398,888	1,328,100	1,291,109
Fixed investment	925,845	977,422	944,761	939,968	966,485	977,422	987,311	995,184
Other	104,707	98,611	114,209	103,883	104,359	98,611	85,275	83,073
D. Electricity, gas, steam and air conditioning supply	484,030	491,843	495,267	494,126	527,504	491,843	488,964	498,674
Trade finance	6,242	3,835	5,304	3,753	3,555	3,835	3,429	3,359
Working capital	213,646	230,299	218,487	221,069	260,257	230,299	224,102	228,709
Fixed investment	263,138	256,127	270,472	268,307	260,986	256,127	261,426	266,491
Other	1,004	1,581	1,004	998	2,705	1,581	7	115
E. Water supply; sewerage, waste management and remediation activities	20,251	15,076	18,462	18,351	13,312	15,076	15,444	17,085
Trade finance	10,025	7,647	9,171	8,724	5,819	7,647	7,535	7,905
Working capital	6,072	3,571	5,675	5,997	4,017	3,571	4,055	4,927
Fixed investment	4,154	3,857	3,615	3,629	3,475	3,857	3,853	3,900
Other	1	1	1	1	1	1	1	352
F. Construction	153,706	126,166	134,412	136,532	124,679	126,166	126,202	113,556
Trade finance	2,850	2,147	2,686	2,295	2,606	2,147	2,136	2,056
Working capital	58,637	42,064	39,240	41,702	40,060	42,064	41,401	40,108
Fixed investment	91,654	81,342	92,135	92,899	81,655	81,342	81,868	70,523
Other	565	613	351	636	358	613	798	869
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	477,312	429,557	451,471	443,840	434,474	429,557	420,629	445,606
Trade finance	66,611	62,383	69,651	68,733	66,254	62,383	60,187	60,874
Working capital	296,009	258,900	268,989	259,362	259,292	258,900	252,254	261,711
Fixed investment	84,036	81,967	84,270	80,110	80,625	81,967	82,248	89,868
Other	30,656	26,307	28,561	35,636	28,304	26,307	25,941	33,153
H. Transportation and storage	106,582	119,515	108,036	102,433	117,271	119,515	118,487	118,265
Trade finance	4,296	4,245	4,241	5,931	4,255	4,245	4,506	4,768
Working capital	19,188	42,647	21,167	12,968	38,885	42,647	43,673	44,212
Fixed investment	82,346	72,205	81,711	82,254	73,741	72,205	69,801	68,872
Other	751	418	916	1,280	391	418	506	414
I. Accommodation and food service activities	34,463	38,789	37,291	40,837	40,808	38,789	40,686	47,421
Trade finance	129	131	1,201	1,170	1,360	131	1,840	131
Working capital	9,631	15,470	11,824	15,479	15,600	15,470	15,075	13,983
Fixed investment	24,490	23,176	24,053	23,934	23,835	23,176	23,760	33,295
Other	213	12	213	254	12	12	11	11
J. Information and communication	140,628	159,188	134,889	137,016	145,799	159,188	159,142	157,217
Trade finance	2,927	4,288	2,186	2,314	4,091	4,288	3,857	3,626
Working capital	38,035	27,108	34,501	35,504	29,272	27,108	32,157	29,292
Fixed investment	90,720	119,449	89,231	90,230	105,046	119,449	114,797	116,043
Other	8,947	8,343	8,972	8,968	7,391	8,343	8,330	8,256
K. Real estate activities	28,313	30,919	28,518	28,363	30,816	30,919	32,104	33,081
Trade finance	-	-	-	-	-	-	-	-
Working capital	5,543	9,216	5,280	4,755	9,224	9,216	9,737	9,031
Fixed investment	22,769	21,703	23,238	23,607	21,593	21,703	22,362	24,046
Other	-	-	-	-	-	-	5	5
L. Professional, scientific and technical activities	52,412	51,180	51,045	47,700	52,791	51,180	50,890	49,414
Trade finance	9,657	6,783	9,499	9,003	8,150	6,783	6,987	7,154
Working capital	27,434	28,649	26,564	24,287	28,485	28,649	28,035	27,740
Fixed investment	13,364	13,744	13,310	12,593	14,212	13,744	14,035	12,622
Other	1,957	2,004	1,672	1,817	1,944	2,004	1,833	1,897
M. Administrative and support service activities	75,393	60,646	73,478	74,412	59,430	60,646	61,000	60,731
Trade finance	11,304	8,002	10,225	9,913	7,634	8,002	8,924	8,002
Working capital	37,225	31,644	36,053	35,118	30,225	31,644	29,871	30,227
Fixed investment	22,954	15,797	23,101	22,768	15,726	15,797	16,946	17,113
Other	3,909	5,203	4,099	6,612	5,844	5,203	5,260	5,389
N. Education	20,675	22,495	20,750	21,061	19,089	22,495	24,592	25,800
Trade finance	-	-	3	-	-	-	-	23
Working capital	7,652	8,261	7,640	8,082	5,826	8,261	9,863	10,993
Fixed investment	13,004	14,214	13,087	12,959	13,245	14,214	14,709	14,763
Other	19	20	19	19	18	20	20	21
O. Human health and social work activities	11,296	14,602	11,450	11,129	12,524	14,602	15,622	16,292
Trade finance	208	120	342	204	120	120	119	254
Working capital	3,489	4,237	3,557	3,476	3,016	4,237	5,273	5,769
Fixed investment	7,584	10,212	7,535	7,424	9,362	10,212	10,199	10,222
Other	16	34	16	24	26	34	32	48
P. Arts, entertainment and recreation	804	2,535	778	754	2,542	2,535	2,557	2,565
Trade finance	1	1	1	1	1	1	1	1
Working capital	185	1,997	164	157	1,988	1,997	2,019	2,028
Fixed investment	619	537	613	596	554	537	537	537
Other	-	-	-	-	-	-	-	-
Q. Other service activities	69,191	53,581	62,330	61,454	51,803	53,581	54,392	55,782
Trade finance	865	698	1,398	1,198	433	698	669	698
Working capital	36,434	25,343	32,622	32,007	23,465	25,343	25,687	26,968
Fixed investment	24,445	21,313	20,211	19,686	21,320	21,313	21,355	21,180
Other	7,447	6,228	8,099	8,562	6,584	6,228	6,681	6,936
Total	5,173,451	5,270,749	5,080,864	5,057,877	5,343,636	5,270,749	5,168,076	5,145,334

Notes:

Source: Statistics & Data Warehouse

- Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
- Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Type of Financing to SMEs

(End of period : Million Rupees)

PRIVATE SECTOR (BUSINESS)	FY-19	FY-20	Jul-19	Aug-19	May-20	Jun-20	Jul-20	Aug-20 ^P
A. Agriculture, forestry and fishing	2,340	1,801	1,346	1,664	1,906	1,801	1,707	1,846
Trade finance	-	-	-	-	-	-	-	-
Working capital	1,617	1,119	987	1,284	1,234	1,119	1,045	1,116
Fixed investment	722	648	359	380	636	648	628	698
Other	-	34	-	-	36	34	33	33
B. Mining and quarrying	2,214	2,207	2,276	2,171	3,428	2,207	1,975	2,118
Trade finance	238	356	286	253	282	356	374	433
Working capital	1,017	947	1,013	1,003	2,344	947	908	932
Fixed investment	959	904	963	915	803	904	693	753
Other	-	-	14	-	-	-	-	-
C. Manufacturing	207,579	175,953	191,754	190,170	176,689	175,953	168,668	163,483
Trade finance	27,947	24,933	27,566	27,718	25,232	24,933	25,367	24,021
Working capital	153,093	123,799	138,110	136,546	125,209	123,799	117,073	112,169
Fixed investment	23,823	24,557	23,606	23,728	23,222	24,557	23,729	24,926
Other	2,716	2,664	2,472	2,177	3,025	2,664	2,500	2,367
D. Electricity, gas, steam and air conditioning supply	1,520	9,152	1,422	1,170	9,162	9,152	1,028	1,001
Trade finance	83	91	83	95	91	91	82	93
Working capital	638	8,515	582	549	8,529	8,515	392	374
Fixed investment	794	543	752	523	540	543	551	532
Other	5	2	5	3	2	2	2	2
E. Water supply; sewerage, waste management and remediation activities	251	194	244	683	206	194	197	237
Trade finance	-	40	-	-	40	40	40	40
Working capital	114	46	119	549	54	46	52	47
Fixed investment	136	107	125	133	110	107	103	149
Other	1	1	1	1	1	1	1	1
F. Construction	10,480	12,660	9,824	9,585	9,430	12,660	10,430	10,335
Trade finance	186	97	177	151	94	97	104	122
Working capital	7,480	7,975	6,995	6,834	7,097	7,975	7,928	7,630
Fixed investment	2,802	4,579	2,639	2,582	2,231	4,579	2,391	2,575
Other	13	8	13	18	8	8	8	8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	154,225	133,988	142,976	137,553	130,406	133,988	128,849	130,464
Trade finance	8,437	7,326	7,581	7,904	8,477	7,326	6,994	6,989
Working capital	128,623	110,462	119,220	113,950	106,070	110,462	106,025	106,922
Fixed investment	14,914	14,427	14,079	14,049	14,077	14,427	14,262	14,850
Other	2,252	1,774	2,096	1,650	1,781	1,774	1,568	1,702
H. Transportation and storage	43,773	32,213	43,196	36,172	32,447	32,213	28,793	28,848
Trade finance	107	105	138	128	88	105	90	59
Working capital	3,151	2,793	2,943	2,771	2,441	2,793	2,811	3,421
Fixed investment	40,451	29,048	40,063	33,231	29,678	29,048	25,536	24,978
Other	63	267	52	42	240	267	357	390
I. Accommodation and food service activities	3,155	2,622	3,902	3,782	3,147	2,622	3,196	2,717
Trade finance	25	26	107	98	82	26	81	26
Working capital	1,559	1,591	2,208	2,110	2,062	1,591	2,053	1,643
Fixed investment	1,567	994	1,584	1,571	991	994	1,050	1,037
Other	3	12	3	3	12	12	11	11
J. Information and communication	3,188	6,555	3,041	3,068	6,111	6,555	6,324	7,110
Trade finance	234	227	117	120	214	227	236	239
Working capital	1,903	2,009	1,853	1,873	1,976	2,009	2,041	2,014
Fixed investment	932	4,288	952	947	3,891	4,288	4,012	4,822
Other	119	31	119	128	31	31	35	35
K. Real estate activities	2,417	1,783	2,447	2,791	1,980	1,783	1,769	1,766
Trade finance	-	-	-	-	-	-	-	-
Working capital	1,372	360	1,278	1,286	544	360	323	350
Fixed investment	1,045	1,422	1,169	1,505	1,437	1,422	1,442	1,412
Other	-	-	-	-	-	-	5	5
L. Professional, scientific and technical activities	11,958	16,468	10,945	10,777	16,364	16,468	12,912	12,243
Trade finance	343	421	1,053	932	1,141	421	340	221
Working capital	10,071	11,963	8,415	7,586	10,083	11,963	9,055	9,641
Fixed investment	1,515	3,964	1,447	2,225	5,023	3,964	3,451	2,300
Other	30	120	30	34	118	120	65	80
M. Administrative and support service activities	16,265	13,181	14,964	14,505	12,698	13,181	11,816	11,243
Trade finance	2,523	1,447	2,284	2,401	1,307	1,447	1,424	1,445
Working capital	10,627	8,181	9,639	8,950	7,767	8,181	7,115	6,807
Fixed investment	3,027	3,295	2,897	3,031	3,453	3,295	3,066	2,828
Other	88	258	145	123	171	258	211	163
N. Education	2,583	2,576	2,484	2,585	2,024	2,576	2,886	3,197
Trade finance	-	-	3	-	-	-	-	23
Working capital	1,198	1,385	1,232	1,320	880	1,385	1,563	1,790
Fixed investment	1,379	1,171	1,242	1,259	1,126	1,171	1,303	1,363
Other	6	20	6	6	18	20	20	21
O. Human health and social work activities	2,377	2,396	2,371	2,310	2,190	2,396	2,414	2,090
Trade finance	100	119	108	152	119	119	118	118
Working capital	1,585	1,285	1,536	1,469	1,204	1,285	1,321	1,106
Fixed investment	689	978	724	687	855	978	962	853
Other	2	13	3	3	12	13	13	12
P. Arts, entertainment and recreation	211	205	191	182	220	205	221	230
Trade finance	1	1	1	1	1	1	1	1
Working capital	185	165	164	157	164	165	181	190
Fixed investment	25	39	26	24	56	39	39	39
Other	-	-	-	-	-	-	-	-
Q. Other service activities	24,337	23,336	23,915	22,306	22,124	23,336	22,847	23,691
Trade finance	131	109	339	214	87	109	90	89
Working capital	11,888	12,110	11,481	11,740	11,398	12,110	11,984	12,464
Fixed investment	11,856	10,576	11,571	9,891	10,057	10,576	10,185	10,584
Other	462	540	523	461	582	540	587	553
Total	488,871	437,290	457,298	441,474	430,532	437,290	406,033	402,619

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2018	Punjab	5,070.90	4,887.22	96.38	183.68	3.62	274.68	5,161.90	37.17	101.79
	Sindh	7,991.89	7,568.76	94.71	423.13	5.29	132.92	7,701.68	55.47	96.37
	KPK	64.29	63.04	98.04	1.26	1.96	45.48	108.51	0.78	168.78
	Balochistan	11.60	11.52	99.38	0.07	0.62	91.97	103.49	0.75	892.51
	Islamabad	726.65	675.38	92.94	51.27	7.06	100.23	775.61	5.59	106.73
	FATA	0.21	0.21	100.00	-	-	0.01	0.22	..	103.82
	Gilgit Baltistan	3.69	3.69	99.93	..	0.07	0.03	3.72	0.03	100.83
	AJK	16.23	16.07	98.96	0.17	1.04	14.25	30.32	0.22	186.74
Total		13,885.46	13,225.89	95.25	659.57	4.75	659.57	13,885.46	100.00	
Jan-Jun 2019	Punjab	5,542.77	5,156.52	93.03	386.25	6.97	750.14	5,906.65	42.12	106.57
	Sindh	7,564.96	6,727.07	88.92	837.89	11.08	422.66	7,149.73	50.99	94.51
	KPK	125.64	57.60	45.85	68.03	54.15	82.56	140.16	1.00	111.56
	Balochistan	14.02	13.77	98.22	0.25	1.78	92.57	106.34	0.76	758.30
	Islamabad	757.68	543.15	71.69	214.53	28.31	146.79	689.94	4.92	91.06
	FATA	0.11	0.10	90.13	0.01	9.87	0.02	0.12	..	112.09
	Gilgit Baltistan	2.47	2.40	97.08	0.07	2.92	0.21	2.61	0.02	105.52
	AJK	15.44	14.69	95.15	0.75	4.85	12.83	27.52	0.20	178.25
Total		14,023.08	12,515.30	89.25	1,507.78	10.75	1,507.78	14,023.08	100.00	
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	

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

Source: Statistics & Data Warehouse Department, SBP

“Gross disbursements” mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.”

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jul-Dec 2018		Jan-Jun 2019		Jul-Dec 2019	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,887.22	96.38	5,156.52	93.03	5,620.48	96.32
	Sindh	129.79	2.56	242.08	4.37	139.51	2.39
	KPK	15.92	0.31	29.29	0.53	15.05	0.26
	Balochistan	0.69	0.01	0.45	0.01	0.70	0.01
	Islamabad	34.62	0.68	105.90	1.91	58.93	1.01
	FATA	..	..	..	..	0.02	..
	Gilgit-Baltistan	0.03	..	0.05	..	0.09	..
Punjab Total		5,070.90	100.00	5,542.77	100.00	5,835.10	100.00
Sindh	Punjab	234.72	2.94	657.07	8.69	217.34	2.56
	Sindh	7,568.76	94.71	6,727.07	88.92	8,158.47	95.92
	KPK	20.58	0.26	44.22	0.58	26.80	0.32
	Balochistan	91.09	1.14	91.69	1.21	73.43	0.86
	Islamabad	65.14	0.82	40.69	0.54	27.74	0.33
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.16	..	..	..
Sindh Total		7,991.89	100.00	7,564.96	100.00	8,505.87	100.00
KPK	Punjab	0.73	1.13	5.19	4.13	0.63	0.77
	Sindh	0.06	0.09	62.54	49.78	0.34	0.42
	KPK	63.04	98.04	57.60	45.85	79.74	97.50
	Balochistan	0.01	0.01	..	..	..	..
	Islamabad	0.46	0.72	0.12	0.09	1.07	1.31
	FATA	..	..	0.02	0.02	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
KPK Total		64.29	100.00	125.64	100.00	81.78	100.00
Balochistan	Punjab	0.02	0.13	0.04	0.26	0.01	0.07
	Sindh	0.05	0.43	0.19	1.39	0.21	1.69
	KPK	..	0.03	..	0.02	..	0.02
	Balochistan	11.52	99.38	13.77	98.22	12.15	98.20
	Islamabad	..	0.03	0.02	0.12	..	..
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
Balochistan Total		11.60	100.00	14.02	100.00	12.37	100.00
Islamabad	Punjab	39.11	5.38	87.16	11.50	69.56	7.97
	Sindh	3.02	0.42	117.84	15.55	73.90	8.46
	KPK	8.93	1.23	8.96	1.18	15.45	1.77
	Balochistan	0.19	0.03	0.43	0.06	0.29	0.03
	Islamabad	675.38	92.94	543.15	71.69	713.93	81.76
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	0.01	..
Islamabad Total		726.65	100.00	757.68	100.00	873.21	100.00
FATA Total		0.21	100.00	0.11	100.00	0.10	100.00
Gilgit-Baltistan	Punjab	..	0.05	0.01	0.41	0.01	0.18
	Sindh	-	-	..	0.01	..	0.01
	KPK	..	0.02	0.01	0.59	..	0.01
	Balochistan	-	-	-	-	..	..
	Islamabad	-	-	0.05	1.91	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.69	99.93	2.40	97.08	5.23	99.80
Gilgit-Baltistan Total		3.69	100.00	2.47	100.00	5.24	100.00
AJK	Punjab	0.11	0.71	0.67	4.35	0.19	0.95
	Sindh	..	0.01	0.01	0.08	0.02	0.08
	KPK	0.04	0.28	0.05	0.35	0.02	0.12
	Balochistan	..	..	-	-	..	..
	Islamabad	0.01	0.03	0.01	0.07	0.04	0.19
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	0.01	..	..	..	..
AJK Total		16.23	100.00	15.44	100.00	19.65	100.00
Grand Total		13,885.46		14,023.08		15,333.33	

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

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2018		Jan-Jun 2019		Jul-Dec 2019	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,887.22	97.54	5,156.52	87.30	5,620.48	95.13
	Sindh	234.72	1.63	657.07	11.12	217.34	3.68
	KPK	0.73	0.09	5.19	0.09	0.63	0.01
	Balochistan	0.02	..	0.04	..	0.01	..
	Islamabad	39.11	0.72	87.16	1.48	69.56	1.18
	FATA	-	..	-	..	-	..
	Gilgit-Baltistan	..	..	0.01	..	0.01	..
	AJK	0.11	0.02	0.67	0.01	0.19	..
Punjab Total		5,161.90	100.00	5,906.65	100.00	5,908.21	100.00
Sindh	Punjab	129.79	4.03	242.08	3.39	139.51	1.67
	Sindh	7,568.76	93.62	6,727.07	94.09	8,158.47	97.44
	KPK	0.06	0.24	62.54	0.87	0.34	..
	Balochistan	0.05	1.47	0.19	..	0.21	..
	Islamabad	3.02	0.64	117.84	1.65	73.90	0.88
	FATA	-	..	-	..	-	..
	Gilgit-Baltistan	-	..	-	..	-	..
	AJK	..	..	0.01	..	0.02	..
Sindh Total		7,701.68	100.00	7,149.73	100.00	8,372.45	100.00
KPK	Punjab	15.92	0.07	29.29	20.90	15.05	10.98
	Sindh	20.58	..	44.22	31.55	26.80	19.55
	KPK	63.04	99.72	57.60	41.10	79.74	58.17
	Balochistan	..	..	..	..	..	..
	Islamabad	8.93	0.21	8.96	6.40	15.45	11.27
	FATA	-	..	0.01	0.01	0.01	0.01
	Gilgit-Baltistan	..	..	0.01	0.01	..	..
	AJK	0.04	..	0.05	0.04	0.02	0.02
KPK Total		108.51	100.00	140.16	100.00	137.08	100.00
Balochistan	Punjab	0.69	0.03	0.45	0.43	0.70	0.81
	Sindh	91.09	0.02	91.69	86.22	73.43	84.82
	KPK	0.01	-	..	..	..	..
	Balochistan	11.52	99.94	13.77	12.95	12.15	14.04
	Islamabad	0.19	..	0.43	0.40	0.29	0.34
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	-	-	-	..	..
Balochistan Total		103.49	100.00	106.34	100.00	86.57	100.00
Islamabad	Punjab	34.62	5.03	105.90	15.35	58.93	7.35
	Sindh	65.14	0.06	40.69	5.90	27.74	3.46
	KPK	0.46	0.94	0.12	0.02	1.07	0.13
	Balochistan	..	..	0.02	..	..	..
	Islamabad	675.38	93.96	543.15	78.72	713.93	89.05
	FATA	-	..	-	-	-	-
	Gilgit-Baltistan	..	..	0.05	0.01	-	-
	AJK	0.01	..	0.01	..	0.04	..
Islamabad Total		775.61	100.00	689.94	100.00	801.71	100.00
FATA	Punjab	..	-	..	0.50	0.02	15.09
	Sindh	..	-	..	0.42	..	0.39
	KPK	..	-	0.02	17.07	..	1.84
	Balochistan	-	-	-	-	-	-
	Islamabad	..	-	..	1.61	..	3.82
	FATA	0.21	-	0.10	80.41	0.09	78.86
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	100.00	-	-	-	-
FATA Total		0.22	100.00	0.12	100.00	0.11	100.00
Gilgit Baltistan	Punjab	0.03	0.67	0.05	1.88	0.09	1.60
	Sindh	..	0.03	0.16	6.07	..	0.01
	KPK	..	0.03	..	0.03	..	0.02
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.10	..	0.01	0.01	0.22
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	3.69	99.11	2.40	92.00	5.23	98.13
	AJK	..	0.06	..	0.01	..	0.01
Gilgit-Baltistan Total		3.72	100.00	2.61	100.00	5.33	100.00
AJK	Punjab	2.63	8.68	8.48	30.80	0.33	1.50
	Sindh	11.60	38.26	4.05	14.73	2.10	9.61
	KPK	0.01	0.02	0.16	0.59	..	..
	Balochistan	-	-	-	-	..	0.01
	Islamabad	0.02	0.05	0.14	0.51	0.06	0.26
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	16.07	52.99	14.69	53.38	19.39	88.62
AJK Total		30.32	100.00	27.52	100.00	21.87	100.00
Grand Total		13,885.46		14,023.08		15,333.33	

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

Source: Statistics & Data Warehouse Department, SBP

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

(Billion Rupees)

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

* End Position.

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

(Billion Rupees)

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

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

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

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY19									
Jul-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					
	Jun			Dec		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	120,073.5	39,340.3	112,333.6	127,547.1	36,819.6	129,181.4
I. GOVERNMENT	2.3	197.7	-	-	258.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	8,445.4	3,600.9	..	12,904.9	2,522.4	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	111,611.0	35,541.6	112,333.3	114,642.2	34,038.3	129,154.6
A. Agriculture, forestry and fishing	5.4	394.0	-	-	17.9	7.9
B. Mining and quarrying	75.1	-	201.7	-	-	56.7
C. Manufacturing	78,780.6	26,042.0	101,593.8	72,982.5	31,012.2	118,916.6
1 - Manufacture of food products	8,091.5	5,789.5	2,946.2	6,789.7	3,484.8	3,985.2
2 - Manufacture of beverages	99.6	502.2	-	99.7	477.5	-
3 - Manufacture of textiles	29,643.9	8,559.9	74,056.7	23,495.4	13,796.8	88,092.6
4 - Manufacture of wearing apparel	1,436.5	310.0	18,485.6	1,121.2	281.5	20,853.4
5 - Manufacture of leather and related products	129.1	364.9	2,525.7	91.1	1,124.1	3,668.3
6 - Manufacture of paper and paper products	306.9	728.3	95.6	287.0	2,651.6	98.1
7 - Manufacture of coke and refined petroleum products	24,499.5	1,770.3	992.7	26,365.9	-	-
8 - Manufacture of chemicals and chemical products	8,587.4	1,919.2	577.3	7,722.3	1,748.5	-
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	189.7	268.6	2.4	241.2	225.7	62.5
10 - Manufacture of rubber and plastics products	875.6	468.1	82.6	885.6	584.4	232.5
11 - Manufacture of other non-metallic mineral products	580.1	113.5	322.9	25.0	305.7	238.1
12 - Manufacture of basic metals	439.1	1,046.2	12.2	1,231.1	1,412.5	12.2
13. Manufacture of fabricated metal products, except machinery and equipment	26.4	457.6	-	29.3	280.3	-
14 - Manufacture of computer, electronic and optical products	191.0	2.0	2.1	138.6	1.4	5.8
15 - Manufacture of electrical equipment	610.0	1,949.8	149.1	848.8	3,194.4	372.7
16 - Manufacture of machinery and equipment	328.9	88.4	10.9	294.9	69.5	30.1
17 - Manufacture of motor vehicles, trailers and semi-trailers	605.2	1,283.5	-	599.8	1,192.4	-
18 - Manufacture of furniture	-	-	-	-	2.8	-
19. Other manufacturing	2,140.2	419.8	1,331.7	2,715.7	178.3	1,265.1
D. Electricity, gas, steam and air conditioning supply	1,003.7	-	-	2,379.8	31.5	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	74.6	488.6	-	285.1	198.8	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,645.4	7,786.0	6,802.2	15,386.5	1,871.4	7,822.0
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	162.2	753.3	232.4	-	28.9	173.6
2 - Wholesale trade, except of motor vehicles and motorcycles	5,160.7	2,682.2	2,097.4	5,970.5	1,403.9	2,354.1
3 - Retail trade, except of motor vehicles and motorcycles	5,322.4	4,350.5	4,472.5	9,416.0	438.6	5,294.4
H. Transportation and storage	660.0	22.6	20.0	994.8	-	19.8
I. Accommodation and food service activities	200.0	-	-	200.0	39.3	-
J. Information and communication	8,452.1	..	939.9	7,136.9	22.4	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	1,477.5	480.0	128.6	2,134.4	547.6	1,472.8
M. Administrative and support service activities	3,269.9	324.4	2,558.9	5,309.1	293.2	848.5
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	4.1	79.2	21.9	4.1	8.2
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	6,966.7	-	9.2	7,811.2	-	2.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	0.3	-	-	-
VI. PERSONAL	14.8	-	-	-	-	-
VII. OTHER	-	-	-	-	-	26.8
TOTAL	120,073.5	39,340.3	112,333.6	127,547.1	36,819.6	129,181.4

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

Totals may differ due to rounding off.

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

(Million Rupees)

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

*01.00 stands for 0.01 to 1.00

Source: Statistics & Data Warehouse Department, SBP

*02.00 stands for 1.01 to 2.00

So on

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

(Million Rupees)

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

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

Source: Statistics & Data Warehouse Department, SBP

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

(End of period : Million Rupees)

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

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

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

* 1.00 stands for 0.25 to 1.00

: : :
: : :

* 8.00 stands for 7.25 to 8.00

Source: Statistics & Data Warehouse Department, SBP

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

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

Source: Statistics & Data Warehouse Department, SBP

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

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Islamic Banking – All Banks

(Percent per annum)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

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

Source: Statistics & Data Warehouse Department, SBP

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

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility(LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks	State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/04/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.0109
01/05/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3519
01/06/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.3519
01/07/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	6.8545
01/08/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
01/09/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
01/10/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
01/11/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/12/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/01/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/02/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/03/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/04/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/05/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.0899
01/06/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/07/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/08/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9500
01/09/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9399
01/10/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.8390
01/11/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2999
01/12/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/01/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/02/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2890
01/03/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.3401
01/04/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.1895
01/05/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.4750
01/06/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.7499
01/07/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.3600
01/08/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.1400

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)

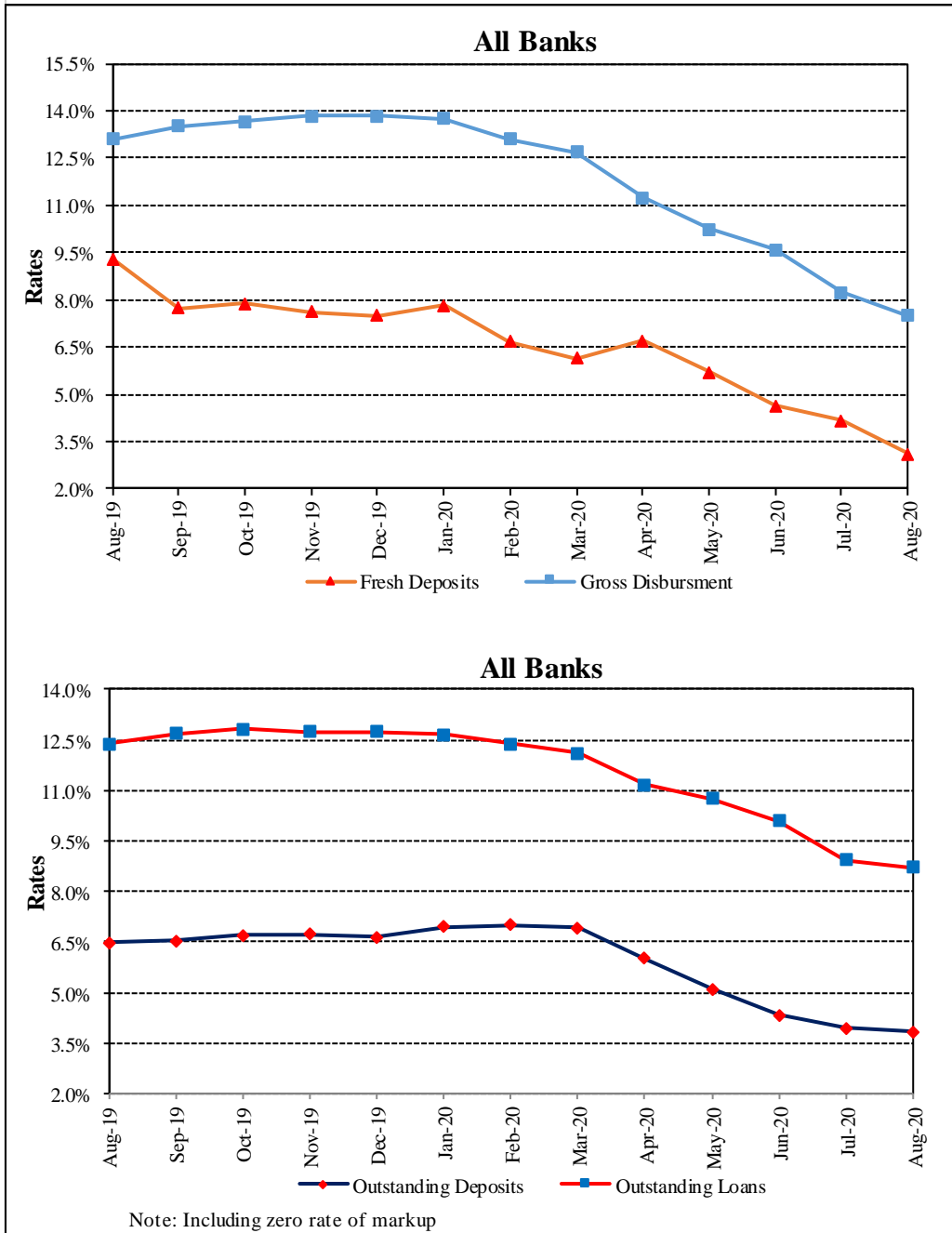
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Apr-2020																
Public	9.78	9.78	10.23	10.24	10.64	10.63	11.82	11.83	7.76	7.84	9.41	9.41	7.14	7.42	9.76	9.74
Private	11.28	11.78	11.45	12.00	11.34	11.40	11.99	12.07	6.52	6.52	9.14	9.17	5.72	5.69	8.94	8.93
Foreign	11.08	11.30	11.08	11.30	11.59	11.62	11.94	11.97	7.99	8.91	8.50	9.45	5.64	6.30	8.27	9.76
Specialized	15.17	15.17	15.17	15.17	10.36	10.36	14.96	14.96	5.40	5.40	8.82	8.82	6.97	6.97	8.40	8.40
All Banks	11.24	11.72	11.41	11.94	11.18	11.23	12.00	12.06	6.70	6.72	9.16	9.21	6.00	6.03	9.11	9.12
May-2020																
Public	12.17	12.26	12.24	12.33	10.89	10.89	12.15	12.15	6.78	6.85	7.44	7.44	6.15	6.44	8.12	8.10
Private	10.19	10.50	10.37	10.72	10.75	10.78	11.39	11.44	5.33	5.33	7.30	7.31	4.83	4.79	7.55	7.51
Foreign	9.00	9.09	9.00	9.09	9.81	9.81	10.10	10.10	7.41	7.39	7.71	7.69	5.23	5.25	7.82	7.82
Specialized	14.01	14.01	14.02	14.02	10.14	10.14	14.60	14.60	4.00	4.00	7.77	7.77	6.32	6.32	7.46	7.46
All Banks	10.24	10.54	10.41	10.75	10.75	10.78	11.57	11.61	5.69	5.71	7.35	7.35	5.11	5.13	7.69	7.65
Jun-2020																
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 ^P																
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

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 Taraqiati 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			
					Jul	Aug	May	Jun	Jul	Aug
Karachi	Issued	969,135	1,211,346	1,328,205	97,052	279,197	1,276	113	22	6,164
	En-cashed	1,386,047	1,806,973	2,271,515	177,314	251,893	157,655	467,367	189,604	323,636
Lahore	Issued	944,818	1,242,359	1,655,367	155,893	216,786	24,872	161	67,518	197,532
	En-cashed	361,160	520,000	671,300	81,000	67,000	-	-	-	-
Peshawar	Issued	134,244	180,642	207,155	4,790	30,820	5,660	38,013	3,412	31,379
	En-cashed	144,127	223,985	243,692	30,879	33,780	2,000	500	2,500	24,005
Quetta	Issued	22,223	24,811	41,827	3,760	2,822	1,320	2,080	2,686	8,444
	En-cashed	80,621	92,298	102,740	10,315	11,661	9,686	18,236	10,045	1,675
Faisalabad	Issued	111,396	141,062	138,959	14,128	13,712	4,956	1,291	7,060	15,031
	En-cashed	120,046	141,477	144,717	5,143	45,590	4,200	1,000	2,400	4,505
Rawalpindi	Issued	172,348	197,224	329,380	22,905	37,320	42,790	-	33,430	9,085
	En-cashed	169,540	279,744	273,453	22,663	38,210	1,995	100	2,150	1,217
Hyderabad	Issued	12,505	9,859	17,691	5,098	960	-	2,250	280	401
	En-cashed	45,635	54,986	47,037	3,055	6,288	40	20	-	10,000
Islamabad	Issued	305,603	367,102	476,134	43,515	14,095	78,701	140,235	69,630	64,645
	En-cashed	335,175	326,279	475,218	40,468	38,773	-	-	850	200
Multan	Issued	9,415	40,818	29,231	3,116	4,383	4,973	11,906	10,793	2,114
	En-cashed	73,623	93,808	106,767	5,060	9,009	-	100	1,000	150
Sialkot	Issued	15,545	18,004	12,531	1,700	500	3,850	2,010	-	57
	En-cashed	114,313	131,855	164,194	13,014	31	-	1,800	3,900	1,000
Sukkur	Issued	18,496	23,060	13,250	2,801	2,620	1,000	5,375	740	3,784
	En-cashed	73,691	88,728	66,739	3,838	7,073	-	-	-	-
D.I. Khan	Issued	7,800	102,919	13,654	712	716	1,800	581	3,463	98
	En-cashed	11,547	95,503	20,867	2,278	3,586	-	-	-	-
Bahawalpur	Issued	1,512	1,507	560	-	60	-	-	2,500	-
	En-cashed	40,671	37,872	51,990	2,493	3,821	100	100	-	9,450
Muzaffarabad	Issued	54,625	61,580	48,420	2,550	1,200	4,500	10,670	4,550	440
	En-cashed	3,554	5,221	8,715	1,263	1,607	55	39	48	10
Gujranwala	Issued	5,145	17,661	19,973	1,837	2,770	298	260	1,310	505
	En-cashed	78,443	89,990	155,738	10,331	18,293	2,100	2,000	3,320	-
TOTAL	Issued	2,784,810	3,639,954	4,332,336	359,857	607,961	175,996	214,945	207,394	339,678
	En-cashed	3,038,193	3,988,719	4,804,682	409,114	536,615	177,831	491,261	215,817	375,848

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2017	2018	2019	2019		2020			
					Jul	Aug	May	Jun	Jul	Aug
Karachi	No. of Cheques Cleared	37,542	30,786	24,637	1,861	1,588	1,060	1,478	1,561	1,246
	Amount	13,806,727	12,261,734	11,345,271	880,079	801,110	568,335	826,514	840,777	640,798
Lahore	No. of Cheques Cleared	10,385	10,223	9,081	760	621	473	617	662	553
	Amount	4,988,475	5,279,635	5,086,338	426,206	362,386	310,256	463,264	417,970	387,182
Peshawar	No. of Cheques Cleared	1,666	1,647	1,615	121	112	82	136	110	96
	Amount	1,026,288	1,177,565	1,290,981	88,389	120,524	90,113	135,985	115,686	88,926
Quetta	No. of Cheques Cleared	916	968	931	83	61	44	72	70	47
	Amount	643,171	669,773	801,875	69,507	47,560	53,453	93,383	86,272	51,689
Faisalabad	No. of Cheques Cleared	2,489	2,616	2,285	183	145	129	134	174	120
	Amount	1,278,784	1,565,985	1,469,097	144,640	115,917	89,197	123,466	169,492	136,676
Rawalpindi	No. of Cheques Cleared	2,679	2,514	2,282	184	190	120	174	165	142
	Amount	1,718,698	1,631,315	1,550,321	127,595	120,315	94,503	173,101	139,665	114,775
Hyderabad	No. of Cheques Cleared	104	179	93	22	22	2	9	2	2
	Amount	80,226	95,646	91,964	14,171	10,515	1,571	11,375	6,502	6,898
Islamabad	No. of Cheques Cleared	4,014	3,831	3,553	291	242	198	298	259	211
	Amount	3,931,207	3,980,015	4,025,485	338,501	255,295	247,662	522,534	310,140	286,943
Multan	No. of Cheques Cleared	1,143	1,984	1,074	88	71	65	85	83	69
	Amount	881,316	955,399	1,062,194	96,165	74,094	62,387	86,587	99,113	98,476
Sialkot	No. of Cheques Cleared	768	800	745	62	52	46	49	58	43
	Amount	355,687	381,439	421,540	39,207	32,262	28,547	40,245	44,073	40,317
Sukkur	No. of Cheques Cleared	1,777	1,136	699	54	41	32	46	54	41
	Amount	440,099	564,698	454,149	51,290	33,667	18,083	36,649	54,267	32,906
D.I. Khan	No. of Cheques Cleared	18	20	23	..	1	1	5	1	1
	Amount	12,644	17,927	17,736	871	1,018	1,322	3,927	956	1,017
Others	No. of Cheques Cleared	2,290	1,818	1,430	113	89	92	111	101	79
	Amount	1,359,945	1,044,504	975,694	80,231	73,020	69,597	68,596	90,642	312,616
TOTAL	No. of Cheques Cleared	65,791	58,522	48,448	3,822	3,234	2,344	3,216	3,300	2,648
	Amount	30,523,268	29,625,635	28,592,644	2,356,850	2,047,682	1,635,026	2,585,626	2,375,555	2,199,219

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.”