

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

LIABILITIES/ASSETS	2017	2018		2019		2020	
	Dec	Jun	Dec	Jun	Dec	Jun	Dec
Liabilities							
Capital	517,287.1	519,408.6	540,526.2	541,948.5	552,407.1	556,833.4	560,409.1
Reserves	756,858.3	773,881.7	823,318.0	901,333.2	974,830.3	1,041,556.0	1,136,827.4
Demand Deposits	9,455,082.3	10,291,661.5	10,769,866.5	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8
(a) Scheduled Banks	139,141.6	135,519.5	321,407.5	45,737.0	181,398.0	337,508.6	423,203.2
(b) Others	9,315,940.8	10,156,142.0	10,448,459.0	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6
Time Deposits	2,686,656.6	2,508,715.7	2,767,548.0	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3
(a) Scheduled Banks	55,704.4	15,807.8	32,006.7	8,089.1	48,888.9	15,775.5	8,477.9
(b) Others	2,630,952.2	2,492,907.9	2,735,541.3	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4
Borrowings from	2,948,938.7	2,967,655.0	2,753,934.3	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2
(a). State Bank of Pakistan	2,095,843.3	2,025,865.8	1,486,523.2	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3
(b) Banks Abroad	340,117.8	358,304.7	456,353.1	509,322.6	400,208.9	439,991.1	343,471.8
(c) Other Scheduled Banks	512,977.5	583,484.5	811,058.1	557,144.2	718,462.1	619,018.9	709,244.9
(d) Other Institutions				12,220.2	5,151.0	19,029.8	18,223.2
Head Office and Inter-Bank Adjustment	127,658.8	373,123.0	599,983.9	398,395.7	258,851.4	136,693.3	22,549.2
Other Liabilities	5,590,176.9	2,964,905.7	5,627,575.4	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7
Total Liabilities / Assets	22,082,658.6	20,399,351.2	23,882,752.3	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8
Assets							
Cash	1,258,728.2	1,424,819.5	1,474,534.4	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1
(a) Notes, Coins and Silver	238,297.8	291,135.3	266,498.9	403,705.5	303,151.2	392,675.3	429,420.7
(b) Balances with State Bank of Pakistan	718,680.5	787,974.3	863,230.2	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2
(c) Balances with Other Scheduled Banks	301,749.8	345,709.9	344,805.3	385,205.6	464,935.0	369,297.2	402,333.3
(c) Balances with Other Institution				1,000.0	-	-	-
Balances held Abroad	178,730.1	207,590.3	100,843.9	159,553.6	150,610.2	181,774.2	311,418.3
Bills Purchased and Discounted	225,650.5	241,353.6	258,592.3	271,646.2	294,048.1	247,267.0	252,662.5
Advances to	6,451,545.7	7,201,209.9	7,897,077.9	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6
(a) Scheduled Banks	145,084.1	78,394.3	178,206.3	96,617.1	128,332.9	291,008.1	336,965.3
(b) Others	6,306,461.6	7,122,815.6	7,718,871.6	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2
Investment in Securities and Shares	8,605,039.7	8,320,899.2	7,830,932.1	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8
(a) Federal Government Securities	2,965,941.9	2,454,521.7	2,034,409.0	2,289,925.0	3,286,756.0	4,079,653.6	5,368,246.0
(b) Treasury Bills	4,588,491.8	4,773,462.6	4,724,514.0	4,413,307.5	4,348,350.5	5,171,021.6	4,528,862.4
(c) Provincial Governments Securities			-				
(d) Foreign Securities	257,402.4	161,122.5	149,844.8	149,685.6	121,305.8	83,944.3	92,832.0
(e) Others	793,203.5	931,792.4	922,164.3	980,463.4	972,559.7	1,275,816.5	1,575,779.5
Bank Premises	329,884.8	312,625.6	367,292.6	397,735.1	457,557.9	486,161.1	534,891.3
Head Office and Inter-Bank Adjustment	378,230.7	100,683.4	164,378.3	20,953.5	145,955.1	34,258.1	26,183.6
Other Assets	4,654,848.8	2,590,169.7	5,789,100.8	1,945,925.2	2,189,962.1	2,141,119.1	2,119,224.5
Contingent Liabilities/Assets as per contra	5,470,701.3	8,415,608.8	8,492,174.6	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2018		2019				2020			
	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	30,986,021	4,484,717.6	33,374,011	4,911,677.7	34,925,595	4,883,431.7	37,883,340	5,485,714.2	40,183,794	6,150,572.9
Call Deposits	238,805	207,498.3	471,294	186,544.9	281,671	181,750.2	342,837	228,771.4	373,939	222,483.4
Other Deposits Accounts	19,205	148,506.8	259,115	193,523.6	34,144	287,044.4	43,841	335,702.8	50,391	36,878.5
Saving Deposits	21,272,368	5,607,736.4	17,968,468	5,911,586.9	20,670,395	6,132,676.9	19,935,310	6,987,383.6	20,524,864	7,528,340.7
FIXED DEPOSITS	1,406,904	2,735,541.3	2,061,536	2,833,637.4	1,659,241	3,159,215.7	1,705,183	3,167,817.4	872,190	3,392,659.4
Less Than 6 months	738,868	1,263,348.6	417,725	1,266,980.0	553,843	1,222,756.9	512,497	1,209,889.3	98,583	1,317,929.7
For 6 months & over but less than 1 year	119,619	390,067.6	170,504	438,120.7	147,517	476,507.2	165,169	415,982.3	43,339	485,755.9
For 1 year & over but less than 2 years	222,378	807,901.7	410,097	850,262.2	363,733	1,083,987.9	434,109	1,207,964.0	327,774	1,235,421.1
For 2 years & over but less than 3 years	43,610	26,749.8	92,974	33,757.8	124,424	92,195.1	72,645	44,671.9	43,574	45,577.5
For 3 years & over but less than 4 years	52,718	54,391.3	114,446	79,727.1	62,122	84,140.0	70,242	90,693.8	40,615	84,944.8
For 4 years & over but less than 5 years	26,304	8,498.0	65,533	2,892.4	53,952	10,405.4	66,164	5,968.8	51,052	15,604.5
For 5 years & over	203,407	184,584.4	790,257	161,897.1	353,650	189,223.0	384,357	192,647.2	267,253	207,425.9
All Deposits	53,923,303	13,184,000.4	54,134,424	14,036,970.5	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,005,178	17,330,934.8

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		2020	
	Jun	Dec	Jun	Dec
1. FOREIGN CONSTITUENTS	248,836.4	264,107.4	308,067.4	352,773.8
I. Official	33,388.5	37,165.2	41,942.0	50,546.5
II. Business	101,959.5	84,208.7	91,340.8	93,377.1
III. Personal	113,488.4	142,733.5	174,784.6	208,850.2
2. DOMESTIC CONSTITUENTS	13,788,134.1	14,380,011.5	15,897,322.1	16,978,161.1
I. GOVERNMENT	2,037,371.5	2,070,645.2	2,388,494.4	2,412,971.3
a. Federal Government	1,226,864.2	1,206,225.9	1,366,085.7	1,389,921.6
b. Provincial Governments	736,812.1	766,111.2	917,846.0	899,934.0
c. Local Bodies	73,695.2	98,308.1	104,562.8	123,115.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	892,933.7	1,034,577.2	1,106,046.4	1,141,763.3
a. Agriculture, hunting and forestry	563.1	660.0	983.0	1,171.3
b. Services	64,735.2	80,109.9	97,817.0	115,837.4
c. Utilities	319,731.4	395,283.1	351,386.5	368,651.7
d. Transport, storage and communications	159,012.8	193,044.0	205,642.2	194,174.2
e. Manufacturing	156,290.1	163,511.5	178,853.4	198,400.9
f. Mining and Quarrying	103,430.2	127,530.3	140,206.1	133,024.4
g. Construction	4,752.1	5,140.6	10,840.5	18,422.4
h. Commerce and Trade	32,673.6	21,709.0	47,137.1	39,535.0
i. Others	51,745.3	47,588.7	73,180.6	72,546.0
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	446,484.5	622,569.7	545,107.9	737,743.8
a. Mutual Funds and AMCs	151,776.1	243,172.6	311,225.9	389,830.9
b. Insurance & Pension Funds	89,189.6	177,198.2	93,316.9	145,354.7
c. MFIs and DFIs	12,291.8	30,894.7	27,900.9	30,398.2
d. Stock Exchange & Brokerage Houses	22,950.0	23,592.5	25,245.5	46,222.3
e. Modarabas	3,713.3	5,830.8	5,681.9	3,569.2
f. Other NBFIs	166,563.7	141,880.8	81,736.8	122,368.6
IV. PRIVATE SECTOR (BUSINESS)	3,017,524.5	3,034,010.3	3,363,712.0	3,708,015.2
a. Agriculture, forestry and fishing	299,947.1	208,236.9	212,877.2	224,095.7
01 - Crop and animal production, hunting and related service activities	297,583.3	205,820.4	209,835.2	221,840.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	222,423.0	135,834.6	130,598.9	134,080.4
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	5,040.0	7,397.8	7,884.9	8,633.3
iii. Growing of other fruits, vegetables and crops	47,873.4	37,752.0	40,626.7	42,384.9
iv. Raising of livestock and other related activities	12,644.8	11,371.4	14,417.4	18,668.3
v. Other agricultural support activities	9,484.7	13,247.4	16,222.2	17,865.2
vi. Hunting, trapping and related service activities	117.4	217.1	85.0	208.5
02 - Forestry and logging	1,174.2	787.3	1,716.5	935.1
03 - Fishing and aquaculture	1,189.6	1,629.2	1,325.6	1,320.0
b. Mining and quarrying	119,846.4	151,876.9	149,134.4	171,122.7
01 - Mining of coal and lignite	13,134.2	21,206.2	24,655.0	25,791.2
02 - Extraction of crude petroleum and natural gas	92,169.7	121,346.1	115,025.0	129,152.7
03 - Mining of metal ores	4,313.7	2,816.5	2,315.8	2,127.2
04 - Other mining and quarrying	10,080.4	6,319.3	6,993.4	13,869.8
05 - Mining support service activities	148.3	188.7	145.1	181.7
c. Manufacturing	771,911.4	830,886.0	852,658.7	1,046,672.6
01 - Manufacture of food products	113,971.5	126,205.0	135,735.5	167,590.2
02 - Manufacture of beverages	14,115.8	20,137.2	19,264.4	19,003.4
03 - Manufacture of tobacco products	9,061.4	6,957.5	10,683.8	13,797.8
04 - Manufacture of textiles	122,294.8	127,740.1	133,036.5	177,012.3
i. Preparation and spinning of textile fibers	45,580.2	38,458.6	43,865.4	47,996.3
ii. Weaving of textiles	14,755.9	14,619.0	15,490.3	17,533.3
iii. Finishing of textiles	11,621.4	11,354.4	12,547.3	12,484.0
iv. Manufacture of knitted and crocheted fabrics	7,346.7	9,907.8	11,031.6	13,952.7
v. Manufacture of made-up textile articles, except apparel	16,607.3	18,172.1	21,534.6	23,705.9
vi. Manufacture of carpets and rugs	623.4	1,014.1	1,045.9	1,045.4
vii. Manufacture of other textiles n.e.c.	25,759.8	34,214.0	27,521.4	60,294.7
05 - Manufacture of wearing apparel	33,287.6	28,920.5	33,644.8	45,032.8
06 - Manufacture of leather and related products	10,813.5	12,569.7	13,913.1	18,517.3
i. Tanning and dressing of leather; dressing and dyeing of fur	3,652.3	3,857.8	3,904.8	4,780.6
ii. Manufacture of luggage, handbags and the like, saddlery and harness	968.1	1,367.3	2,135.6	2,666.7
iii. Manufacture of footwear	6,193.1	7,344.6	7,872.7	11,070.0
a). Leather wear	5,704.0	6,708.0	7,120.8	10,279.9
b). Rubber and Plastic wear	489.2	636.6	752.0	790.0

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020	
	Jun	Dec	Jun	Dec
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,339.6	1,802.2	2,056.4	2,802.9
08 - Manufacture of paper and paper products	4,487.3	4,048.0	4,055.7	6,655.1
09 - Printing and reproduction of recorded media	11,399.9	6,584.8	8,856.9	8,588.0
10 - Manufacture of coke and refined petroleum products	85,627.3	67,293.6	76,100.8	76,118.6
11 - Manufacture of chemicals and chemical products	92,235.2	100,197.0	100,850.9	122,409.0
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	38,030.9	39,956.6	43,416.4	45,162.9
13 - Manufacture of rubber and plastics products	7,679.4	8,377.9	9,153.1	13,265.5
14 - Manufacture of other non-metallic mineral products	32,076.3	27,713.1	33,516.2	25,473.0
15 - Manufacture of basic metals	21,632.6	23,710.2	25,460.3	30,912.4
16 - Manufacture of fabricated metal products, except machinery and equipment	4,706.7	6,181.4	7,883.3	10,479.2
17 - Manufacture of computer, electronic and optical products	12,077.1	12,087.7	14,671.5	15,595.7
18 - Manufacture of electrical equipment	35,922.1	82,110.4	35,573.4	42,318.0
19 - Manufacture of machinery and equipment	12,640.7	14,502.8	13,373.0	22,177.5
20 - Manufacture of motor vehicles, trailers and semi-trailers	48,353.8	43,581.9	65,862.7	97,898.2
21 - Manufacture of other transport equipment	9,758.3	14,355.8	7,368.7	16,635.4
22 - Manufacture of furniture	1,532.8	2,013.8	2,040.1	2,817.9
23 - Other manufacturing	47,868.2	51,926.6	54,023.7	64,203.9
24 - Repair and installation of machinery and equipment	998.4	1,912.1	2,117.5	2,205.4
d. Electricity, gas, steam and air conditioning supply	118,368.1	103,646.0	155,024.8	156,232.6
e. Water supply; sewerage, waste management and remediation activities	14,623.9	5,519.2	7,204.7	7,400.3
f. Construction	304,255.8	254,889.7	338,530.8	325,732.5
01 - Construction of buildings	163,836.2	126,114.9	154,120.1	169,989.5
02 - Civil engineering	105,678.5	101,823.8	152,984.3	126,276.3
03 - Specialized construction activities	34,741.1	26,951.0	31,426.4	29,466.7
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	435,580.2	439,763.6	518,256.8	603,360.4
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	25,487.7	30,277.0	32,888.7	37,824.7
02 - Wholesale trade, except of motor vehicles and motorcycles	157,231.4	170,756.7	220,059.0	245,326.9
03 - Retail trade, except of motor vehicles and motorcycles	252,861.2	238,729.8	265,309.1	320,208.7
h. Transportation and storage	101,968.9	121,438.3	119,851.4	96,805.6
i. Accommodation and food service activities	15,678.7	18,845.2	19,262.9	17,220.9
j. Real estate activities	101,896.8	94,044.7	97,743.4	130,413.9
k. Professional, scientific and technical activities	93,748.7	92,533.6	107,770.6	116,365.3
01 - Legal and accounting activities	15,276.0	15,594.4	17,649.2	20,991.9
02 - Activities of head offices; management consultancy activities	7,529.6	4,258.2	6,625.4	5,632.0
03 - Architectural and engineering activities; technical testing and analysis	17,743.1	10,973.4	19,487.9	23,593.9
04 - Scientific research and development	5,534.1	4,610.4	5,961.5	4,633.8
05 - Advertising and market research	5,594.4	6,479.2	6,939.6	7,232.8
06 - Other professional, scientific and technical activities	41,645.8	49,990.8	50,155.8	53,339.8
07 - Veterinary activities	425.5	627.2	951.0	941.2
l. Administrative and support service activities	136,393.3	106,279.9	91,246.8	90,175.0
01 - Rental and leasing activities	1,396.7	1,786.5	1,789.7	2,319.2
02 - Employment activities	249.6	388.3	387.2	1,180.5
03 - Travel agency, tour operator, reservation service and related activities	15,641.0	12,437.8	12,464.6	13,020.9
04 - Security and investigation activities	2,871.3	2,681.5	3,177.5	3,042.4
05 - Services to buildings and landscape activities	836.8	1,894.8	1,803.3	2,740.1
06 - Office administrative, office support and other business support activities	115,397.9	87,091.1	71,624.5	67,872.0
m. Education	81,108.4	87,501.2	81,726.5	87,882.9
n. Human health and social work activities	53,850.6	46,154.9	49,666.9	61,854.5
o. Arts, entertainment and recreation	570.9	1,089.5	1,256.2	1,613.1
p. Other service activities	275,686.6	346,427.5	436,850.7	430,256.5
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	408,707.2	382,135.2	398,842.8	449,904.5
VI. PERSONAL	6,914,964.4	7,208,121.3	8,064,407.1	8,488,125.4
VII. OTHER	70,148.3	27,952.5	30,711.3	39,637.61
TOTAL	14,036,970.5	14,644,118.8	16,205,389.5	17,330,934.82

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, 2020

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	4,430	7.1	250,029	363.5	3,863	1.6	3,010	2.6	1,511,659	3,583.0
5,000 to 10,000	1,813	12.9	64,738	472.6	255	1.8	1,696	11.7	470,000	3,292.2
10,000 to 20,000	11,768	171.4	60,807	900.5	381	5.4	4,439	80.7	533,943	7,810.6
20,000 to 25,000	1,129	25.0	17,682	390.7	96	2.1	1,428	29.5	185,529	4,173.3
25,000 to 30,000	1,386	39.0	22,545	609.2	78	2.1	210	5.8	175,903	4,828.7
30,000 to 40,000	2,529	86.9	33,127	1,171.6	207	7.4	2,565	85.7	297,789	10,381.4
40,000 to 50,000	1,560	69.5	26,498	1,176.7	128	5.6	2,935	126.7	322,089	14,440.7
50,000 to 60,000	2,367	126.5	20,598	1,128.9	174	9.9	186	10.0	313,225	17,380.3
60,000 to 70,000	1,373	89.3	20,617	1,339.3	2,428	154.9	136	8.8	282,426	18,395.9
70,000 to 80,000	5,916	457.7	13,212	995.7	45	3.4	189	14.1	189,464	14,190.1
80,000 to 90,000	1,828	155.3	11,534	966.1	54	4.6	90	7.6	219,812	18,685.1
90,000 to 100,000	1,527	146.1	9,750	925.7	228	22.0	191	18.1	173,786	16,512.3
100,000 to 200,000	21,259	3,226.8	45,801	6,441.0	620	87.8	1,964	272.2	1,092,026	155,615.5
200,000 to 300,000	12,674	3,102.4	19,971	4,884.9	1,092	294.1	739	186.9	489,049	118,306.7
300,000 to 400,000	11,351	4,019.0	13,710	4,736.1	221	76.6	1,955	648.0	243,582	83,775.2
400,000 to 500,000	9,554	4,307.5	7,980	3,588.1	270	123.5	394	180.2	134,564	60,411.7
500,000 to 600,000	11,359	6,232.2	7,507	4,127.8	247	137.5	299	165.0	106,482	58,052.6
600,000 to 700,000	6,686	4,349.9	4,556	2,950.9	274	178.9	143	91.9	74,382	48,171.5
700,000 to 800,000	5,944	4,426.9	4,716	3,512.8	119	89.2	152	114.3	59,789	44,620.4
800,000 to 900,000	4,845	4,118.5	4,026	3,430.1	179	153.2	144	122.3	44,910	38,154.8
900,000 to 1,000,000	5,139	4,875.0	2,843	2,702.2	100	95.3	115	108.1	38,642	36,631.7
1,000,000 to 2,000,000	27,912	39,170.4	19,266	26,511.9	889	1,265.5	1,134	1,553.1	176,603	242,479.3
2,000,000 to 3,000,000	9,156	22,329.3	14,715	33,451.5	471	1,192.7	705	1,710.6	60,430	145,832.9
3,000,000 to 4,000,000	7,683	26,335.9	3,914	13,401.6	311	1,076.0	585	2,102.9	27,599	94,006.8
4,000,000 to 5,000,000	3,320	14,667.7	3,376	15,039.7	274	1,216.3	338	1,517.1	15,899	70,901.4
5,000,000 to 6,000,000	2,454	13,265.1	2,439	13,259.4	364	1,932.8	318	1,723.3	11,762	63,610.7
6,000,000 to 7,000,000	1,461	9,419.3	1,795	11,660.3	184	1,210.5	198	1,279.4	6,712	43,272.0
7,000,000 to 8,000,000	1,190	8,934.6	1,192	8,924.6	99	746.9	133	999.5	5,065	37,981.1
8,000,000 to 9,000,000	784	6,620.6	1,191	10,113.7	103	885.1	98	827.4	3,769	31,895.1
9,000,000 to 10,000,000	556	5,241.9	948	9,014.5	60	565.8	139	1,329.2	2,995	28,451.0
10,000,000 and over	4,128	166,744.0	18,013	2,224,779.5	3,359	1,130,215.0	3,303	722,411.1	31,938	2,172,171.4
TOTAL	185,081	352,773.8	729,096	2,412,971.3	17,173	1,141,763.3	29,931	737,743.8	7,301,823	3,708,015.2

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

As on 31st Dec, 2020

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	17,430	41.3	7,211,237	11,569.1	77,023	95.1	9,074,251	15,656.3	9,078,681	15,663.3
5,000 to 10,000	10,451	75.6	702,993	5,490.7	25,425	178.9	1,275,558	9,523.5	1,277,371	9,536.4
10,000 to 20,000	17,194	265.4	2,461,385	36,779.1	32,043	468.7	3,110,192	46,310.4	3,121,960	46,481.8
20,000 to 25,000	6,017	131.0	1,199,904	27,024.8	6,885	146.4	1,417,541	31,897.9	1,418,670	31,922.9
25,000 to 30,000	3,076	83.5	1,324,039	36,546.3	735	19.6	1,526,586	42,095.2	1,527,972	42,134.2
30,000 to 40,000	7,538	248.9	2,783,752	97,487.5	31,452	1,121.1	3,156,430	110,503.6	3,158,959	110,590.5
40,000 to 50,000	3,944	168.7	3,103,130	139,921.0	12,513	573.9	3,471,237	156,413.4	3,472,797	156,483.0
50,000 to 60,000	8,954	515.8	3,241,551	177,341.4	9,881	527.4	3,594,569	196,913.8	3,596,936	197,040.4
60,000 to 70,000	2,614	163.9	2,972,733	192,794.1	12,418	828.3	3,293,372	213,685.2	3,294,745	213,774.6
70,000 to 80,000	3,674	277.6	2,634,744	197,395.9	8,171	609.8	2,849,499	213,486.7	2,855,415	213,944.4
80,000 to 90,000	4,871	410.4	2,432,153	206,804.5	2,063	174.8	2,670,577	227,053.1	2,672,405	227,208.4
90,000 to 100,000	13,118	1,233.2	1,979,038	187,797.8	12,435	1,196.8	2,188,546	207,706.0	2,190,073	207,852.1
100,000 to 200,000	26,850	3,884.6	12,132,409	1,713,265.3	33,069	4,627.3	13,332,739	1,884,193.7	13,353,998	1,887,420.5
200,000 to 300,000	8,635	2,015.9	4,237,594	1,022,195.8	14,140	3,513.1	4,771,220	1,151,397.4	4,783,894	1,154,499.8
300,000 to 400,000	8,306	2,931.6	1,833,151	631,186.2	5,299	1,745.5	2,106,224	725,099.3	2,117,575	729,118.3
400,000 to 500,000	10,650	4,705.1	888,846	396,473.8	978	418.6	1,043,682	465,901.0	1,053,236	470,208.5
500,000 to 600,000	3,287	1,770.3	509,511	277,476.5	1,108	607.4	628,441	342,337.0	639,800	348,569.2
600,000 to 700,000	2,898	1,893.4	340,015	219,809.6	629	415.8	422,897	273,512.0	429,583	277,861.9
700,000 to 800,000	1,374	1,019.6	215,094	160,450.3	731	537.0	281,975	210,343.5	287,919	214,770.4
800,000 to 900,000	1,462	1,229.0	154,721	131,081.1	261	218.8	205,703	174,389.2	210,548	178,507.7
900,000 to 1,000,000	1,079	1,020.8	125,093	118,579.8	791	750.9	168,663	159,888.7	173,802	164,763.7
1,000,000 to 2,000,000	6,262	8,688.7	492,664	674,480.9	2,336	2,963.1	699,154	957,942.5	727,066	997,112.9
2,000,000 to 3,000,000	3,013	7,194.1	139,525	335,786.3	278	679.2	219,137	525,847.2	228,293	548,176.5
3,000,000 to 4,000,000	1,598	5,517.4	55,553	189,708.3	215	735.3	89,775	306,548.1	97,458	332,884.1
4,000,000 to 5,000,000	1,081	4,864.0	24,735	109,999.9	94	418.2	45,797	203,956.5	49,117	218,624.2
5,000,000 to 6,000,000	950	5,087.4	17,717	95,579.2	122	659.0	33,672	181,851.8	36,126	195,116.9
6,000,000 to 7,000,000	624	4,012.0	9,959	64,044.9	259	1,752.6	19,731	127,231.6	21,192	136,650.9
7,000,000 to 8,000,000	460	3,429.8	7,026	52,418.3	19	144.5	13,994	104,644.8	15,184	113,579.4
8,000,000 to 9,000,000	450	3,826.2	5,161	43,687.3	4	32.7	10,776	91,267.6	11,560	97,888.2
9,000,000 to 10,000,000	261	2,489.3	3,923	37,088.6	26	251.9	8,352	79,190.2	8,908	84,432.1
10,000,000 and over	5,336	380,710.0	27,604	897,860.9	254	13,225.7	89,807	7,541,373.6	93,935	7,708,117.6
TOTAL	183,457	449,904.5	53,266,960	8,488,125.4	291,657	39,637.6	61,820,097	16,978,161.1	62,005,178	17,330,934.8

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

		(Billion Rupees)								
Provinces/ Regions	Category	Dec-2019			Jun-2020			Dec-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	10.55	253.55	264.11	10.68	297.39	308.07	14.33	338.45	352.77
	Government	68.34	2,002.30	2,070.65	89.26	2,299.23	2,388.49	209.99	2,202.98	2,412.97
	Non-Financial Public Sector Enterprises	7.15	1,027.43	1,034.58	11.16	1,094.89	1,106.05	48.67	1,093.09	1,141.76
	NBFCs & Financial Auxiliaries	11.19	611.38	622.57	3.66	541.45	545.11	10.41	727.34	737.74
	Private Sector (Business)	268.12	2,765.89	3,034.01	276.72	3,086.99	3,363.71	292.22	3,415.80	3,708.02
	Trust Funds & Non Profit Organizations	9.02	373.11	382.14	11.06	387.78	398.84	10.08	439.82	449.90
	Personal/Individuals	1,161.97	6,046.16	7,208.12	1,281.93	6,782.48	8,064.41	1,447.14	7,040.98	8,488.13
	Others	9.59	18.37	27.95	5.85	24.86	30.71	7.30	32.33	39.64
	Total	1,545.92	13,098.20	14,644.12	1,690.32	14,515.07	16,205.39	2,040.14	15,290.80	17,330.93
Punjab	Foreign Constituents	6.63	76.05	82.68	8.10	92.37	100.47	11.09	114.27	125.36
	Government	14.94	877.90	892.84	17.98	982.59	1,000.57	52.87	1,102.63	1,155.51
	Non-Financial Public Sector Enterprises	3.99	425.28	429.27	4.12	396.05	400.17	23.27	398.03	421.30
	NBFCs & Financial Auxiliaries	0.51	60.29	60.79	0.58	52.11	52.69	6.07	74.33	80.40
	Private Sector (Business)	162.07	1,182.49	1,344.56	167.16	1,273.66	1,440.82	164.34	1,424.81	1,589.15
	Trust Funds & Non Profit Organizations	4.46	132.37	136.84	6.15	140.68	146.83	4.81	162.69	167.50
	Personal/Individuals	644.42	2,942.27	3,586.70	715.00	3,315.18	4,030.18	788.91	3,481.48	4,270.39
	Others	0.60	3.94	4.54	0.65	4.45	5.10	2.62	11.15	13.77
	Total	837.63	5,700.59	6,538.22	919.74	6,257.09	7,176.83	1,053.99	6,769.40	7,823.38
Sindh	Foreign Constituents	0.42	122.93	123.34	0.20	140.39	140.59	0.23	157.63	157.86
	Government	12.30	287.34	299.64	11.65	290.78	302.43	47.98	339.79	387.78
	Non-Financial Public Sector Enterprises	2.28	360.41	362.70	5.15	413.89	419.03	3.39	424.58	427.97
	NBFCs & Financial Auxiliaries	1.60	523.47	525.06	1.27	467.40	468.67	2.76	626.11	628.87
	Private Sector (Business)	48.68	1,093.16	1,141.84	50.05	1,174.95	1,225.00	44.80	1,343.16	1,387.95
	Trust Funds & Non Profit Organizations	2.10	154.01	156.11	1.46	163.15	164.61	2.40	165.86	168.25
	Personal/Individuals	103.48	1,853.87	1,957.36	113.27	2,084.73	2,198.00	142.69	2,182.13	2,324.82
	Others	0.04	1.11	1.15	0.07	3.84	3.91	1.81	7.42	9.23
	Total	170.90	4,396.31	4,567.21	183.11	4,739.13	4,922.24	246.06	5,246.68	5,492.74
Khyber Pakhtunkhwa	Foreign Constituents	0.83	5.81	6.64	1.07	8.13	9.20	1.42	8.47	9.90
	Government	13.71	265.86	279.57	25.18	324.66	349.84	34.77	302.32	337.09
	Non-Financial Public Sector Enterprises	0.15	17.36	17.52	0.91	27.00	27.91	4.70	27.02	31.71
	NBFCs & Financial Auxiliaries	7.92	1.18	9.11	0.04	2.51	2.55	0.14	3.28	3.42
	Private Sector (Business)	28.88	94.63	123.51	30.98	116.49	147.47	39.49	117.96	157.45
	Trust Funds & Non Profit Organizations	1.57	7.88	9.45	1.66	11.26	12.92	1.47	18.03	19.49
	Personal/Individuals	201.46	455.31	656.77	214.94	506.86	721.80	227.18	500.44	727.62
	Others	1.32	5.95	7.27	1.03	9.32	10.35	1.01	9.78	10.79
	Total	255.86	853.98	1,109.83	275.82	1,006.24	1,282.06	310.18	987.29	1,297.47
Balochistan	Foreign Constituents	..	0.48	0.48	0.01	0.50	0.51	0.02	0.46	0.48
	Government	13.67	78.09	91.76	17.67	102.96	120.63	44.60	94.24	138.84
	Non-Financial Public Sector Enterprises	0.24	6.34	6.58	0.31	12.31	12.62	11.95	21.79	33.74
	NBFCs & Financial Auxiliaries	..	0.16	0.16	..	0.10	0.10	0.41	0.18	0.59
	Private Sector (Business)	6.94	44.87	51.82	11.13	53.59	64.72	14.13	50.96	65.08
	Trust Funds & Non Profit Organizations	0.14	3.92	4.05	0.36	4.26	4.62	0.28	4.21	4.49
	Personal/Individuals	36.01	129.65	165.66	42.30	139.69	181.99	91.65	132.36	224.01
	Others	7.26	0.68	7.95	3.65	0.83	4.48	1.56	0.39	1.95
	Total	64.27	264.19	328.46	75.43	314.25	389.68	164.57	304.59	469.17
Islamabad	Foreign Constituents	0.10	45.62	45.72	0.11	52.35	52.46	0.18	53.35	53.53
	Government	4.91	463.51	468.42	7.27	548.13	555.40	2.68	327.86	330.53
	Non-Financial Public Sector Enterprises	0.07	216.15	216.22	..	244.17	244.17	0.03	220.89	220.92
	NBFCs & Financial Auxiliaries	0.01	21.35	21.36	..	13.07	13.07	..	17.98	17.98
	Private Sector (Business)	2.70	319.38	322.08	2.96	438.18	441.14	3.76	444.92	448.68
	Trust Funds & Non Profit Organizations	0.47	73.24	73.72	0.29	66.25	66.54	0.26	87.09	87.35
	Personal/Individuals	16.16	484.18	500.35	17.79	532.38	550.17	17.72	537.96	555.68
	Others	0.17	5.86	6.03	0.18	6.02	6.20	0.03	2.61	2.64
	Total	24.60	1,629.29	1,653.89	28.59	1,900.56	1,929.15	24.65	1,692.65	1,717.30
FATA	Foreign Constituents	0.04	..	0.05	0.04	0.01	0.05	0.05	0.25	0.30
	Government	2.31	2.90	5.21	3.02	3.13	6.15	2.35	0.28	2.63
	Non-Financial Public Sector Enterprises	0.22	0.01	0.23	0.21	0.07	0.28	0.27	0.17	0.44
	NBFCs & Financial Auxiliaries	..	0.04	0.04	..	0.03	0.03	..	0.06	0.06
	Private Sector (Business)	2.86	1.63	4.49	3.44	1.78	5.22	3.58	1.73	5.31
	Trust Funds & Non Profit Organizations	0.01	0.07	0.08	0.01	0.13	0.14	0.02	0.03	0.05
	Personal/Individuals	17.65	8.99	26.64	18.69	10.32	29.01	18.40	9.75	28.15
	Others	0.17	0.28	0.45	0.25	0.23	0.48	0.22	-	0.22
	Total	23.25	13.93	37.18	25.67	15.69	41.36	24.88	12.26	37.14

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/ Regions	Category	Dec-2019			Jun-2020			Dec-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	1.62	0.05	1.66	0.01	0.10	0.11	0.01	0.10	0.11
	Government	5.33	8.41	13.74	5.36	25.37	30.73	8.84	8.97	17.82
	Non-Financial Public Sector Enterprises	0.05	0.18	0.23	0.11	0.08	0.20	0.09	0.29	0.38
	NBFCs & Financial Auxiliaries	0.98	2.89	3.87	1.55	3.35	4.89	0.69	2.19	2.88
	Private Sector (Business)	1.62	5.43	7.05	2.19	5.23	7.42	8.65	5.12	13.77
	Trust Funds & Non Profit Organizations	0.09	0.47	0.56	0.10	0.57	0.67	0.17	0.51	0.69
	Personal/Individuals	9.63	19.99	29.63	10.66	22.09	32.75	11.06	20.18	31.24
	Others	-	0.06	0.06	-	0.06	0.06	0.06	0.03	0.09
	Total	19.31	37.48	56.79	19.98	56.85	76.84	29.57	37.40	66.97
AJK	Foreign Constituents	0.92	2.62	3.53	1.12	3.54	4.67	1.32	3.91	5.23
	Government	1.19	18.29	19.47	1.14	21.61	22.75	15.90	26.89	42.78
	Non-Financial Public Sector Enterprises	0.13	1.70	1.83	0.34	1.32	1.66	4.98	0.33	5.31
	NBFCs & Financial Auxiliaries	0.17	2.00	2.17	0.22	2.88	3.10	0.34	3.21	3.55
	Private Sector (Business)	14.35	24.32	38.67	8.80	23.11	31.92	13.48	27.15	40.62
	Trust Funds & Non Profit Organizations	0.18	1.15	1.33	1.03	1.48	2.50	0.69	1.40	2.09
	Personal/Individuals	133.14	151.89	285.03	149.28	171.22	320.51	149.54	176.67	326.21
	Others	0.03	0.48	0.51	0.02	0.11	0.13	..	0.96	0.96
	Total	150.10	202.44	352.54	161.96	225.26	387.22	186.24	240.52	426.76

* 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 does not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

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

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

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

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2018		2019				2020			
	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	3,141,444	7,031.3	5,148,719	10,273.7	5,950,352	14,744.7	8,350,635	12,426.5	9,078,681	15,663.3
5,000 to 10,000	2,318,227	17,234.6	1,980,812	14,474.8	1,523,803	11,381.9	1,595,595	11,888.7	1,277,371	9,536.4
10,000 to 20,000	3,742,180	55,904.2	2,770,636	41,736.2	3,380,173	51,612.4	2,767,189	41,701.3	3,121,960	46,481.8
20,000 to 25,000	1,802,575	40,939.3	1,395,248	31,305.5	1,639,634	36,918.7	1,468,791	33,122.4	1,418,670	31,922.9
25,000 to 30,000	1,989,041	54,691.4	1,440,488	39,615.7	1,734,693	47,854.5	1,664,607	45,636.8	1,527,972	42,134.2
30,000 to 40,000	3,893,002	135,759.4	3,346,625	117,709.6	3,705,949	130,342.5	3,135,150	109,740.1	3,158,959	110,590.5
40,000 to 50,000	3,461,467	155,188.8	3,596,179	161,545.4	4,078,923	183,156.5	3,669,565	165,754.3	3,472,797	156,483.0
50,000 to 60,000	3,186,029	174,420.0	3,244,404	178,118.8	3,608,220	198,160.6	3,397,349	186,565.4	3,596,936	197,040.4
60,000 to 70,000	3,119,715	202,237.5	3,169,479	205,113.9	3,330,444	216,097.1	3,233,964	210,026.4	3,294,745	213,774.6
70,000 to 80,000	2,540,105	190,568.3	2,722,098	203,856.1	2,873,331	214,981.2	3,064,749	229,715.7	2,855,415	213,944.4
80,000 to 90,000	2,331,925	197,773.1	2,317,139	196,440.2	2,599,650	220,971.9	2,568,926	218,029.2	2,672,405	227,208.4
90,000 to 100,000	2,128,881	201,669.3	2,342,796	222,058.8	2,286,372	216,904.0	2,338,936	221,957.8	2,190,073	207,852.1
100,000 to 200,000	11,686,560	1,641,986.6	12,034,935	1,684,979.9	12,224,834	1,710,058.4	12,664,882	1,779,428.9	13,353,998	1,887,420.5
200,000 to 300,000	3,860,857	933,699.2	3,851,058	928,522.3	3,750,906	907,305.9	4,295,092	1,036,952.9	4,783,894	1,154,499.8
300,000 to 400,000	1,668,414	574,787.7	1,664,776	573,136.2	1,669,253	575,588.3	1,911,081	657,442.6	2,117,575	729,118.3
400,000 to 500,000	871,719	387,415.3	800,289	356,055.0	851,818	378,532.8	968,142	432,004.4	1,053,236	470,208.5
500,000 to 600,000	473,679	258,143.0	469,881	257,128.7	483,519	263,711.6	573,898	312,899.4	639,800	348,569.2
600,000 to 700,000	308,231	199,183.0	303,269	195,687.7	320,378	206,799.3	380,846	245,694.7	429,583	277,861.9
700,000 to 800,000	227,628	169,857.0	190,953	142,793.1	211,923	158,341.8	265,686	198,584.4	287,919	214,770.4
800,000 to 900,000	169,487	143,837.0	163,697	138,814.2	176,690	149,456.1	201,609	170,629.3	210,548	178,507.7
900,000 to 1,000,000	116,530	110,163.7	121,226	115,071.3	133,229	126,303.7	162,622	153,769.5	173,802	164,763.7
1,000,000 to 2,000,000	513,463	699,876.0	590,099	810,096.2	585,482	810,823.7	686,458	946,987.0	727,066	997,112.9
2,000,000 to 3,000,000	145,252	348,596.0	185,231	441,564.6	179,966	435,207.4	212,188	512,062.2	228,293	548,176.5
3,000,000 to 4,000,000	58,884	202,275.3	86,122	294,231.9	73,871	253,023.7	90,113	309,557.5	97,458	332,884.1
4,000,000 to 5,000,000	32,291	143,330.1	37,086	164,704.7	38,082	169,840.3	49,798	221,306.1	49,117	218,624.2
5,000,000 to 6,000,000	23,768	128,309.9	26,901	145,203.1	28,000	151,169.5	39,819	213,776.4	36,126	195,116.9
6,000,000 to 7,000,000	15,112	97,755.7	17,001	109,339.2	15,485	99,998.9	22,561	144,721.2	21,192	136,650.9
7,000,000 to 8,000,000	11,423	85,453.9	13,197	98,229.2	14,395	107,728.6	14,967	111,533.4	15,184	113,579.4
8,000,000 to 9,000,000	8,746	74,113.5	11,107	93,934.6	10,025	84,999.7	13,258	112,288.3	11,560	97,888.2
9,000,000 to 10,000,000	6,699	63,250.2	7,590	71,294.8	7,966	75,341.2	9,830	92,844.5	8,908	84,432.1
10,000,000 and over	69,969	5,488,550.2	85,383	5,993,935.1	83,680	6,436,761.9	92,205	7,066,342.2	93,935	7,708,117.6
TOTAL	53,923,303	13,184,000.4	54,134,424	14,036,970.5	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,005,178	17,330,934.8

Note:-

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

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2018		2019				2020			
	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	304,928	824.7	114,671	247.2	110,930	460.3	88,570	313.2	76,831	417.0
10,000 to 20,000	123,178	1,989.3	217,694	3,813.9	41,290	541.1	633,272	10,314.9	418,698	7,575.6
20,000 to 25,000	46,677	1,019.3	7,443	169.6	441,122	8,933.7	56,943	1,284.5	376,285	8,746.5
25,000 to 30,000	156,410	4,485.5	213,305	5,944.6	29,679	816.3	52,499	1,456.3	191,028	5,048.8
30,000 to 40,000	341,816	11,034.3	202,836	6,697.5	234,725	7,621.8	329,166	11,186.2	83,863	2,897.7
40,000 to 50,000	146,616	6,512.5	151,115	6,930.2	259,087	12,013.6	215,522	9,638.5	272,837	12,268.0
50,000 to 60,000	127,408	6,801.6	88,789	4,885.3	134,227	7,487.0	78,449	4,266.9	156,761	8,314.4
60,000 to 70,000	45,741	2,917.7	34,130	2,190.5	53,390	3,436.9	61,880	3,978.1	42,636	2,777.1
70,000 to 80,000	23,909	1,782.9	57,636	4,136.8	82,811	6,067.0	34,851	2,637.9	131,162	9,918.3
80,000 to 90,000	41,060	3,523.0	30,625	2,610.4	28,752	2,468.7	53,393	4,566.8	77,763	6,600.3
90,000 to 100,000	52,539	4,961.4	47,876	4,528.0	53,828	5,148.6	54,716	5,204.8	75,509	7,162.3
100,000 to 200,000	667,056	102,874.0	638,660	93,534.8	765,536	112,356.9	750,359	112,570.5	653,415	96,861.3
200,000 to 300,000	577,697	138,953.5	362,114	87,739.7	456,229	108,252.4	431,500	104,285.3	348,982	84,629.9
300,000 to 400,000	218,399	73,832.3	163,727	55,475.4	165,554	57,299.7	148,298	51,517.0	146,827	51,096.8
400,000 to 500,000	118,516	52,898.1	97,538	43,491.7	148,670	67,085.7	86,439	38,642.7	158,547	71,167.8
500,000 to 600,000	77,507	42,046.1	72,980	40,437.8	81,304	44,494.3	76,675	41,880.1	83,107	45,540.2
600,000 to 700,000	75,733	48,823.1	64,722	42,079.3	82,843	53,599.3	51,851	33,397.1	100,596	65,666.1
700,000 to 800,000	67,639	50,736.9	54,782	40,854.9	60,677	45,385.2	61,027	45,494.8	66,175	49,264.6
800,000 to 900,000	46,598	39,435.4	43,996	37,158.4	42,809	36,359.8	39,067	33,011.1	42,950	36,323.6
900,000 to 1,000,000	35,345	33,625.3	26,053	24,841.7	31,660	30,037.2	40,346	38,114.1	32,974	31,418.0
1,000,000 to 2,000,000	114,198	153,262.9	93,596	125,173.3	114,500	157,976.7	136,832	184,148.8	140,938	197,235.7
2,000,000 to 3,000,000	32,738	81,092.6	30,569	75,026.6	43,020	104,439.6	35,689	86,334.7	42,261	103,722.2
3,000,000 to 4,000,000	16,710	58,384.8	15,055	52,602.5	20,404	69,920.4	18,033	63,505.1	20,594	71,369.0
4,000,000 to 5,000,000	13,389	60,749.7	12,027	54,777.9	12,899	58,321.9	13,969	63,603.7	16,346	72,730.3
5,000,000 to 6,000,000	8,561	46,815.5	8,709	47,133.6	7,956	43,301.5	8,316	45,602.8	10,173	55,738.8
6,000,000 to 7,000,000	6,685	43,490.7	5,719	37,135.1	6,774	44,056.6	5,248	34,053.3	5,928	38,293.0
7,000,000 to 8,000,000	4,828	36,183.0	5,386	40,282.7	4,889	36,622.9	5,236	39,185.6	5,254	39,238.2
8,000,000 to 9,000,000	4,662	39,665.1	4,039	34,266.2	3,826	32,459.9	3,777	32,018.7	3,722	31,501.1
9,000,000 to 10,000,000	3,994	38,306.0	3,923	37,489.0	3,891	37,182.2	3,599	34,453.3	3,847	36,806.6
10,000,000 to 100,000,000	35,499	1,070,853.7	36,236	1,075,505.4	37,021	1,134,052.3	38,419	1,171,472.1	41,817	1,287,734.1
100,000,000 to 500,000,000	7,090	1,503,345.0	7,340	1,580,573.8	7,560	1,616,216.7	7,687	1,649,783.5	7,946	1,674,631.3
500,000,000 and above	2,111	3,957,645.7	2,228	4,141,676.4	2,119	4,046,502.9	2,087	4,005,540.1	2,095	4,030,820.4
TOTAL	3,545,237	7,718,871.6	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2

Note: -

Source: Statistics & Data Warehouse Department, SBP

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

3.8 Classification of Scheduled Banks' Advances

by Size of Accounts

Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2018		2019				2020			
	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	276,757	716.2	88,924	162.8	85,483	381.9	57,696	239.7	46,270	337.4
10,000 to 20,000	114,882	1,869.8	208,173	3,673.3	32,599	420.0	628,279	10,238.0	412,935	7,491.9
20,000 to 25,000	42,927	934.2	3,600	81.9	435,369	8,807.5	50,266	1,137.4	368,862	8,579.1
25,000 to 30,000	152,539	4,378.6	210,043	5,858.5	26,538	727.6	45,746	1,264.5	179,448	4,734.0
30,000 to 40,000	331,684	10,682.3	193,228	6,362.6	223,524	7,227.7	321,028	10,901.0	67,924	2,343.9
40,000 to 50,000	140,565	6,240.8	147,072	6,750.5	253,986	11,785.8	211,128	9,438.6	260,921	11,735.5
50,000 to 60,000	119,360	6,364.2	81,665	4,495.8	127,141	7,100.6	73,935	4,023.2	144,777	7,661.4
60,000 to 70,000	37,245	2,365.6	25,387	1,628.0	45,781	2,931.6	58,055	3,731.7	33,028	2,159.4
70,000 to 80,000	16,874	1,254.0	49,743	3,544.3	76,275	5,577.3	28,887	2,189.2	119,105	9,015.4
80,000 to 90,000	29,587	2,535.7	18,986	1,614.1	21,711	1,869.3	45,327	3,879.7	65,116	5,530.9
90,000 to 100,000	42,518	4,014.8	36,225	3,419.0	42,266	4,051.8	43,936	4,177.8	61,894	5,864.7
100,000 to 200,000	370,892	55,956.3	361,478	49,650.0	460,608	64,656.0	457,002	67,716.8	378,371	55,827.7
200,000 to 300,000	325,205	78,903.0	124,653	31,002.2	232,242	54,719.0	215,287	52,255.7	164,689	39,709.4
300,000 to 400,000	145,991	49,126.1	84,916	28,398.0	79,608	27,922.7	76,938	27,193.6	87,709	31,058.0
400,000 to 500,000	97,094	43,450.7	79,460	35,582.0	132,309	59,905.3	66,982	30,081.7	135,757	61,043.0
500,000 to 600,000	72,708	39,427.1	67,112	37,223.2	75,385	41,245.4	68,189	37,249.6	74,178	40,692.2
600,000 to 700,000	70,152	45,161.6	58,368	37,965.3	76,609	49,554.7	48,015	30,962.7	96,849	63,227.1
700,000 to 800,000	64,481	48,410.0	52,019	38,833.0	58,572	43,848.9	60,299	44,952.3	63,898	47,580.5
800,000 to 900,000	45,636	38,627.7	43,373	36,636.7	42,302	35,929.4	38,504	32,531.5	41,105	34,751.2
900,000 to 1,000,000	35,023	33,317.8	25,758	24,562.4	31,285	29,677.0	39,889	37,671.6	31,997	30,490.4
1,000,000 to 2,000,000	112,931	151,499.9	92,485	123,653.0	113,031	156,029.4	135,142	181,712.0	136,268	190,545.8
2,000,000 to 3,000,000	32,253	79,879.2	30,232	74,217.6	42,695	103,646.4	35,331	85,446.8	41,390	101,646.3
3,000,000 to 4,000,000	16,430	57,427.9	14,833	51,847.9	20,174	69,139.5	17,773	62,649.5	20,338	70,497.7
4,000,000 to 5,000,000	13,305	60,373.0	11,937	54,370.6	12,837	58,045.8	13,878	63,210.7	16,210	72,115.9
5,000,000 to 6,000,000	8,478	46,360.2	8,625	46,682.1	7,869	42,832.8	8,307	45,554.7	10,078	55,225.3
6,000,000 to 7,000,000	6,649	43,254.7	5,694	36,973.1	6,738	43,821.3	5,197	33,723.0	5,907	38,156.7
7,000,000 to 8,000,000	4,787	35,875.6	5,352	40,022.3	4,847	36,301.1	5,215	39,027.3	5,229	39,053.1
8,000,000 to 9,000,000	4,633	39,421.0	4,016	34,069.6	3,802	32,254.6	3,761	31,885.1	3,709	31,390.6
9,000,000 to 10,000,000	3,978	38,153.9	3,902	37,287.5	3,877	37,047.9	3,571	34,189.6	3,828	36,626.7
10,000,000 to 100,000,000	35,374	1,067,714.6	36,165	1,073,888.3	36,945	1,132,381.8	38,337	1,170,031.8	41,730	1,286,170.5
100,000,000 to 500,000,000	7,076	1,499,882.2	7,339	1,580,432.2	7,559	1,616,074.5	7,686	1,649,633.9	7,945	1,674,486.6
500,000,000 and above	2,109	3,956,292.5	2,227	4,140,676.4	2,118	4,045,650.9	2,086	4,004,590.1	2,094	4,029,990.4
TOTAL	2,780,123	7,549,871.1	2,182,990	7,651,564.1	2,822,085	7,831,565.7	2,911,672	7,813,491.0	3,129,559	8,095,738.4

Source: Statistics & Data Warehouse Department, SBP

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

As on 31st Dec, 2020

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	1	-	1	..	5	..	37,501	127.3	12	..	34,443	282.0	4,868	7.8	76,831	417.0
10 to 20	-	-	-	-	-	-	2	..	56,639	827.7	-	-	361,963	6,746.5	94	1.3	418,698	7,575.6
20 to 25	-	-	-	-	-	-	-	-	33,544	741.1	-	-	342,703	8,004.6	38	0.9	376,285	8,746.5
25 to 30	-	-	-	-	-	-	-	-	46,742	1,289.0	-	-	144,250	3,758.9	36	0.9	191,028	5,048.8
30, to 40,	-	-	-	-	-	-	1	..	39,401	1,360.1	-	-	44,337	1,533.1	124	4.4	83,863	2,897.7
40 to 50	-	-	-	-	-	-	-	-	38,232	1,730.9	-	-	234,561	10,535.2	44	1.9	272,837	12,268.0
50 to 60	-	-	-	-	2	0.1	-	-	26,027	1,408.2	6	0.3	130,634	6,900.5	92	5.2	156,761	8,314.4
60 to 70	-	-	-	-	34	2.3	-	-	34,338	2,252.3	-	-	8,257	522.1	7	0.5	42,636	2,777.1
70 to 80	-	-	-	-	4	0.3	1	0.1	97,903	7,384.5	-	-	33,219	2,530.9	35	2.6	131,162	9,918.3
80 to 90	-	-	-	-	8	0.7	-	-	52,664	4,439.7	-	-	25,059	2,157.3	32	2.7	77,763	6,600.3
90 to 100	-	-	-	-	8	0.7	1	0.1	38,828	3,658.8	-	-	36,672	3,502.7	-	-	75,509	7,162.3
100 to 200	-	-	-	-	27	4.2	6	0.9	385,840	56,903.4	-	-	267,488	39,944.2	54	8.6	653,415	96,861.3
200 to 300	-	-	-	-	14	3.2	20	4.8	206,243	50,179.8	-	-	142,654	34,430.1	51	12.0	348,982	84,629.9
300 to 400	-	-	-	-	-	-	28	9.3	89,884	31,036.2	2	0.7	56,901	20,046.5	12	4.1	146,827	51,096.8
400 to 500	-	-	-	-	3	1.3	67	30.3	41,924	18,763.5	11	5.3	116,536	52,364.5	6	2.9	158,547	71,167.8
500 to 600	-	-	1	0.5	31	17.3	29	15.7	22,454	12,213.6	7	4.0	60,573	33,282.4	12	6.7	83,107	45,540.2
600 to 700	-	-	-	-	1	0.6	2	1.3	14,396	9,366.2	-	-	86,163	56,275.4	34	22.7	100,596	65,666.1
700 to 800	-	-	1	0.7	7	5.0	106	78.0	14,320	10,721.3	-	-	51,719	38,443.8	22	15.8	66,175	49,264.6
800 to 900	-	-	1	0.9	-	-	13	10.9	11,100	9,430.5	-	-	31,832	26,877.9	4	3.4	42,950	36,323.6
900 to 1,000	-	-	1	0.9	5	4.8	33	31.8	10,026	9,541.0	-	-	22,904	21,834.8	5	4.7	32,974	31,418.0
1,000 to 2,000	-	-	9	10.0	61	77.6	251	370.5	53,290	73,771.2	14	21.9	87,284	122,941.5	29	43.0	140,938	197,235.7
2,000 to 3,000	-	-	2	4.5	2	4.8	165	404.2	18,549	45,824.2	12	28.0	23,482	57,330.4	49	126.2	42,261	103,722.2
3,000 to 4,000	-	-	7	23.0	1	3.2	24	84.3	10,618	36,726.0	6	20.0	9,914	34,431.7	24	80.9	20,594	71,369.0
4,000 to 5,000	-	-	1	4.4	1	4.3	25	109.9	8,428	37,872.9	-	-	7,887	34,719.7	4	19.2	16,346	72,730.3
5,000 to 6,000	-	-	1	5.5	3	17.0	16	88.1	5,662	30,920.6	8	44.8	4,483	24,662.8	-	-	10,173	55,738.8
6,000 to 7,000	-	-	-	-	-	-	8	50.5	3,888	25,266.1	-	-	2,029	12,957.5	3	19.0	5,928	38,293.0
7,000 to 8,000	-	-	2	15.4	-	-	6	44.8	3,897	29,105.4	-	-	1,348	10,065.4	1	7.2	5,254	39,238.2
8,000 to 9,000	-	-	-	-	-	-	6	49.8	2,897	24,534.9	1	8.3	817	6,899.3	1	8.7	3,722	31,501.1
9,000 to 10,000	-	-	1	9.9	-	-	11	102.4	3,302	31,638.6	1	9.4	527	5,000.5	5	45.7	3,847	36,806.6
10,000 to 100,000	1	78.8	30	1,182.1	293	12,408.1	196	7,458.6	37,073	1,169,260.4	68	3,218.2	4,145	93,709.9	11	418.0	41,817	1,287,734.1
100,000 to 500,000	1	241.4	19	4,377.3	181	46,864.0	135	30,878.0	7,521	1,574,930.8	33	6,738.6	49	9,591.3	7	1,010.0	7,946	1,674,631.3
500,000 and above	1	2,100.2	109	815,896.5	232	1,078,794.7	79	74,767.4	1,664	2,049,268.7	9	9,182.2	1	810.7	-	-	2,095	4,030,820.4
TOTAL	3	2,420.4	186	821,531.5	919	1,138,214.2	1,236	114,591.5	1,454,795	5,362,494.8	190	19,281.7	2,374,834	783,094.1	5,704	1,887.1	3,837,867	8,243,515.2

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2019		2020					
	Dec		Jun			Dec		
	All Banks	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	327.0	1,977.8	1,977.8	-	-	2,420.4	2,420.4	-
2. DOMESTIC CONSTITUENTS	7,990,592.1	7,961,484.9	7,811,513.2	149,971.7	8,241,094.8	8,093,318.0	147,776.8	-
I. GOVERNMENT	771,242.8	878,558.8	877,608.8	950.0	821,531.5	820,701.5	830.0	-
a. Federal Government	285,534.3	272,175.8	272,175.8	-	277,732.8	277,732.8	-	-
01. Commodity Operations	215,689.7	202,141.5	202,141.5	-	201,087.0	201,087.0	-	-
02. Others	69,844.6	70,034.3	70,034.3	-	76,645.8	76,645.8	-	-
b. Provincial Governments	485,708.5	606,383.0	605,433.0	950.0	543,798.7	542,968.7	830.0	-
01. Commodity Operations	474,532.3	594,991.9	594,041.9	950.0	532,646.6	531,816.6	830.0	-
02. Others	11,176.2	11,391.1	11,391.1	-	11,152.1	11,152.1	-	-
c. Local Bodies	-	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,242,553.1	1,160,167.8	1,160,167.8	-	1,138,214.2	1,138,214.2	-	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-	-
02. Services	308.9	498.7	498.7	-	773.4	773.4	-	-
03. Utilities	746,100.5	705,340.3	705,340.3	-	686,783.4	686,783.4	-	-
04. Transport, storage and communications	284,336.7	278,801.7	278,801.7	-	289,169.4	289,169.4	-	-
05. Manufacturing	63,658.1	74,375.6	74,375.6	-	81,121.9	81,121.9	-	-
06. Mining and Quarrying	-	-	-	-	-	-	-	-
07. Construction	12,210.0	-	-	-	11,908.9	11,908.9	-	-
08. Commerce and Trade	109,461.0	79,677.3	79,677.3	-	54,514.8	54,514.8	-	-
09. Others	26,477.9	21,474.2	21,474.2	-	13,942.4	13,942.4	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	124,574.9	101,329.7	101,177.5	152.2	114,591.5	114,407.1	184.3	-
01. Mutual Funds and AMCs	3,474.6	2,154.4	2,154.4	-	3,066.0	3,066.0	-	-
02. Insurance & Pension Funds	5,299.0	5,356.8	5,356.8	-	4,475.0	4,475.0	-	-
03. MFIs and DFIs	65,245.4	45,153.1	45,153.1	-	55,924.0	55,924.0	-	-
04. Stock Exchange & Brokerage Houses	10,855.5	11,356.4	11,356.4	-	14,642.7	14,642.7	-	-
05. Modarabas	4,514.1	4,170.9	4,170.9	-	4,009.4	4,009.4	-	-
06. Other NBFIs	35,186.2	33,138.1	32,985.9	152.2	32,474.3	32,290.0	184.3	-
IV. PRIVATE SECTOR (BUSINESS)	5,130,954.2	5,126,151.9	4,979,924.8	146,227.1	5,362,494.8	5,218,203.0	144,291.8	-
a. Agriculture, forestry and fishing	306,016.7	279,744.1	150,794.1	128,950.0	291,382.7	166,491.7	124,891.0	-
01. Crop and animal production, hunting and related service activities	304,583.7	278,424.9	149,516.1	128,908.9	289,803.6	164,959.6	124,844.0	-
i. Growing of Wheat, Rice, Sugar Cane & Cotton	130,642.4	119,886.0	72,810.8	47,075.3	129,892.4	82,805.0	47,087.4	-
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	26,327.0	23,987.0	4,974.7	19,012.3	22,999.5	5,153.7	17,845.7	-
iii. Growing of other fruits, vegetables and crops	8,084.5	7,307.1	6,289.0	1,018.1	7,762.3	6,694.0	1,068.2	-
iv. Raising of livestock and other related activities	97,099.0	89,237.1	39,712.1	49,525.0	96,094.6	47,560.2	48,534.5	-
v. Other agricultural support activities	42,427.3	38,004.2	25,726.1	12,278.1	33,051.4	22,743.2	10,308.2	-
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-	-
02 - Forestry and logging	164.3	76.5	70.7	5.8	91.1	84.6	6.5	-
03 - Fishing and aquaculture	1,268.6	1,242.6	1,207.3	35.3	1,488.0	1,447.5	40.5	-
b. Mining and quarrying	69,087.5	81,456.0	81,446.9	9.1	78,208.6	78,199.5	9.1	-
01. Mining of coal and lignite	29,157.2	36,596.0	36,595.9	0.0	33,114.8	33,114.7	0.0	-
02. Extraction of crude petroleum and natural gas	35,557.0	41,509.5	41,509.5	-	41,814.1	41,814.1	-	-
03. Mining of metal ores	825.8	705.4	705.4	-	673.9	673.9	-	-
04. Other mining and quarrying	3,509.0	2,616.4	2,607.3	9.0	2,573.3	2,564.3	9.0	-
05. Mining support service activities	38.5	28.8	28.8	-	32.6	32.6	-	-
c. Manufacturing	3,142,223.7	3,186,601.9	3,176,659.1	9,942.8	3,292,231.6	3,280,443.0	11,788.7	-
01. Manufacture of food products	746,652.5	752,935.0	744,316.4	8,618.7	778,938.8	768,457.4	10,481.4	-
02. Manufacture of beverages	28,310.9	27,369.7	27,292.4	77.3	28,244.2	28,172.5	71.7	-
03. Manufacture of tobacco products	1,865.9	851.2	806.7	44.5	1,174.4	1,131.1	43.3	-
04. Manufacture of textiles	992,241.8	1,041,707.7	1,041,534.4	173.2	1,087,303.8	1,087,125.8	178.0	-
i. Preparation and spinning of textile fibers	388,083.0	410,562.2	410,548.0	14.2	399,432.2	399,417.9	14.2	-
ii. Weaving of textiles	187,673.5	198,401.8	198,324.3	77.5	202,314.8	202,237.5	77.3	-
iii. Finishing of textiles	189,056.4	195,418.7	195,408.9	9.8	180,289.9	180,280.1	9.8	-
iv. Manufacture of knitted and crocheted fabrics	29,909.0	30,937.5	30,896.8	40.7	36,203.2	36,162.4	40.7	-
v. Manufacture of made-up textile articles, except apparel	108,947.3	116,074.7	116,074.1	0.6	163,757.1	163,755.0	2.1	-
vi. Manufacture of carpets and rugs	2,711.2	3,076.7	3,065.6	11.1	2,477.5	2,470.1	7.4	-
vii. Manufacture of other textiles n.e.c.	85,861.4	87,236.0	87,216.7	19.2	102,829.2	102,802.8	26.4	-
05. Manufacture of wearing apparel	109,221.1	124,598.4	124,404.4	194.0	136,166.7	135,955.9	210.8	-
06. Manufacture of leather and related products	31,613.8	30,979.6	30,917.0	62.6	33,801.9	33,737.9	63.9	-
i. Tanning and dressing of leather; dressing and dyeing of fur	7,119.5	6,626.9	6,600.0	27.0	7,670.4	7,643.5	26.9	-
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,158.5	1,340.6	1,340.6	-	1,417.6	1,417.6	-	-
iii. Manufacture of footwear	23,335.8	23,012.0	22,976.4	35.6	24,713.9	24,676.8	37.0	-
a). Leather wear	20,218.8	19,700.9	19,665.9	35.0	21,727.7	21,691.0	36.7	-
b). Rubber and Plastic wear	3,117.0	3,311.2	3,310.6	0.6	2,986.2	2,985.8	0.4	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End of Period: Million Rupees)

BORROWERS	2019	2020					
	Dec	Jun			Dec		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	5,070.3	4,989.8	4,972.0	17.8	4,632.8	4,614.9	17.9
08. Manufacture of paper and paper products	42,741.5	43,197.3	43,164.1	33.2	42,756.6	42,715.6	41.1
09. Printing and reproduction of recorded media	12,841.1	12,683.5	12,656.1	27.4	14,950.2	14,919.3	30.9
10. Manufacture of coke and refined petroleum products	79,341.1	87,118.8	87,118.8	-	112,853.1	112,853.1	-
11. Manufacture of chemicals and chemical products	289,594.9	265,094.0	264,996.3	97.8	264,017.8	263,921.2	96.6
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	59,954.6	60,436.1	60,401.2	34.9	79,151.8	79,146.5	5.3
13. Manufacture of rubber and plastics products	48,232.2	45,604.9	45,554.6	50.3	45,889.9	45,838.3	51.6
14. Manufacture of other non-metallic mineral products	202,478.9	220,349.0	220,300.2	48.7	212,298.6	212,249.3	49.3
15. Manufacture of basic metals	163,175.6	172,309.9	172,140.9	169.0	177,294.4	177,147.7	146.7
16. Manufacture of fabricated metal products, except machinery and equipment	36,431.5	40,358.8	40,341.4	17.3	33,704.3	33,683.1	21.2
17. Manufacture of computer, electronic and optical products	8,539.1	6,546.7	6,538.2	8.5	4,603.8	4,594.2	9.6
18. Manufacture of electrical equipment	117,800.0	108,912.7	108,881.8	30.9	117,296.2	117,267.4	28.7
19. Manufacture of machinery and equipment	22,211.8	18,659.9	18,649.3	10.6	13,200.2	13,183.5	16.7
20. Manufacture of motor vehicles, trailers and semi-trailers	91,203.5	64,169.0	64,156.1	12.9	43,929.5	43,920.0	9.5
21. Manufacture of other transport equipment	10,753.0	12,606.1	12,605.1	1.0	13,778.8	13,777.3	1.4
22. Manufacture of furniture	3,452.8	3,457.0	3,376.8	80.2	3,884.6	3,804.9	79.8
23 Other manufacturing	38,099.2	41,343.5	41,211.4	132.0	41,994.6	41,861.5	133.1
24. Repair and installation of machinery and equipment	396.5	323.3	323.3	-	364.7	364.7	-
d. Electricity, gas, steam and air conditioning supply	502,389.0	490,261.9	490,261.0	0.9	532,076.2	532,075.4	0.8
e. Water supply; sewerage, waste management and remediation activities	14,958.5	15,076.2	15,076.1	0.1	23,204.2	23,204.1	0.1
f. Construction	127,089.7	129,053.8	128,860.2	193.6	145,073.6	144,859.6	214.0
01. Construction of buildings	60,145.3	68,031.9	67,867.7	164.2	87,957.9	87,784.6	173.2
02. Civil engineering	65,301.8	59,660.9	59,633.2	27.6	55,809.6	55,769.5	40.1
03. Specialized construction activities	1,642.6	1,361.0	1,359.2	1.8	1,306.2	1,305.5	0.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	424,396.4	413,485.9	409,456.8	4,029.1	437,793.8	433,809.3	3,984.6
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	26,867.6	22,172.6	21,799.0	373.6	27,192.7	26,824.4	368.3
02. Wholesale trade, except of motor vehicles and motorcycles	236,500.0	234,252.2	234,115.7	136.5	247,996.4	247,858.0	138.3
03. Retail trade, except of motor vehicles and motorcycles	161,028.8	157,061.1	153,542.1	3,519.0	162,604.8	159,126.8	3,478.0
h. Transportation and storage	122,782.0	119,388.8	116,862.1	2,526.7	119,825.0	117,007.2	2,817.8
i. Accommodation and food service activities	43,512.0	37,048.0	36,891.1	156.9	43,058.7	42,905.1	153.6
j. Information and communication	137,846.7	150,911.8	150,883.8	28.1	160,045.3	160,011.9	33.4
k. Real estate activities	33,486.1	29,438.7	29,437.8	0.8	24,868.8	24,868.0	0.8
l. Professional, scientific and technical activities	57,758.7	49,077.9	49,069.1	8.8	51,611.2	51,602.5	8.7
m. Administrative and support service activities	61,758.9	57,315.8	57,234.3	81.5	56,148.8	56,032.8	116.0
n. Education	20,149.3	22,496.0	22,360.1	135.9	31,436.0	31,298.7	137.3
o. Human health and social work activities	13,370.1	14,564.7	14,508.5	56.2	18,082.3	18,046.6	35.7
p. Arts, entertainment and recreation	2,670.1	2,534.9	2,525.3	9.6	3,307.6	3,304.1	3.5
q. Other service activities	51,458.7	47,695.6	47,598.5	97.1	54,140.2	54,043.4	96.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	19,953.8	17,929.1	17,876.1	53.0	19,281.7	19,239.2	42.5
VI. PERSONAL	699,844.1	675,799.8	673,584.8	2,214.9	783,094.1	781,010.9	2,083.2
a. Bank Employees	143,081.1	140,841.3	138,653.9	2,187.4	163,675.7	161,617.9	2,057.8
b. Consumer Financing	555,885.4	534,076.2	534,048.7	27.6	618,612.1	618,586.6	25.5
01. For house building	89,272.8	79,803.3	79,803.3	-	86,184.2	86,184.2	-
02. For transport i.e., purchase of car etc	215,295.6	211,112.9	211,110.7	2.3	256,386.2	256,384.0	2.2
03. Credit cards	49,319.3	43,047.8	43,047.8	-	51,493.7	51,493.7	-
04. Consumers durable	7,276.4	7,925.6	7,917.1	8.5	6,206.7	6,198.6	8.1
05. Personal loans	194,721.3	192,186.6	192,169.8	16.8	218,341.3	218,326.2	15.2
c. Other	877.6	882.3	882.3	-	806.4	806.4	-
VII. OTHER	1,469.2	1,547.9	1,173.5	374.4	1,887.1	1,542.2	344.9
TOTAL	7,990,919.1	7,963,462.7	7,813,491.0	149,971.7	8,243,515.2	8,095,738.4	147,776.8

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2019	2020					
	Dec	Jun			Dec		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	62,399.1	46,631.5	46,631.5	-	57,992.9	57,992.9	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	85,105.1	73,867.8	73,850.1	17.7	87,940.9	87,928.4	12.5
I. Quoted on Stock Exchange	42,002.1	44,775.6	44,775.6	-	47,744.0	47,744.0	-
01. To Stock Brokers And Dealers	19,490.2	20,573.7	20,573.7	-	26,166.6	26,166.6	-
a. Government and Others Trustee Securities	618.2	514.7	514.7	-	508.2	508.2	-
b. Shares and Debentures	18,194.0	19,944.2	19,944.2	-	23,409.9	23,409.9	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	678.1	114.8	114.8	-	2,248.5	2,248.5	-
02. To Others	22,511.9	24,201.9	24,201.9	-	21,577.4	21,577.4	-
a. Government and Other Trustee Securities	1,817.7	1,464.8	1,464.8	-	1,522.8	1,522.8	-
b. Shares and Debentures	15,252.1	17,300.1	17,300.1	-	17,237.9	17,237.9	-
c. Participation Term Certificates (PTC)	0.2	7.7	7.7	-	22.7	22.7	-
d. Others	5,442.0	5,429.3	5,429.3	-	2,794.0	2,794.0	-
II. Unquoted on The Stock Exchange	43,103.0	29,092.2	29,074.5	17.7	40,196.9	40,184.4	12.5
01. To Stock Brokers And Dealers	9,033.1	18,804.4	18,804.4	-	28,048.9	28,048.9	-
a. Government and Other Trustee Securities	1.1	0.4	0.4	-	0.4	0.4	-
b. Shares and Debentures	1,556.0	1,166.4	1,166.4	-	11,949.1	11,949.1	-
c. Participation Term Certificates (PTC)	9.5	0.0	0.0	-	9.1	9.1	-
d. Others	7,466.5	17,637.5	17,637.5	-	16,090.3	16,090.3	-
02. To Others	34,069.9	10,287.8	10,270.2	17.7	12,147.9	12,135.4	12.5
a. Government and Other Trustee Securities	24,064.5	5,893.4	5,875.7	17.7	6,328.9	6,316.4	12.5
b. Shares and Debentures	3,691.2	2,736.5	2,736.5	-	3,795.0	3,795.0	-
c. Participation Term Certificates (PTC)	-	-	-	-	599.9	599.9	-
d. Others	6,314.2	1,657.9	1,657.9	-	1,424.1	1,424.1	-
3. MERCHANDISE	2,072,481.1	2,078,771.9	2,077,821.9	950.0	1,912,185.2	1,911,355.2	830.0
I. Food Items	539,425.0	583,138.3	582,188.3	950.0	523,251.6	522,421.6	830.0
01. Wheat	124,412.3	160,879.1	159,929.1	950.0	123,585.3	122,755.3	830.0
02. Rice and Paddy	108,755.5	85,093.8	85,093.8	-	114,044.9	114,044.9	-
03. Other Grains and Pulses	9,546.1	4,744.2	4,744.2	-	5,172.8	5,172.8	-
a. Indigenous	8,504.5	4,018.7	4,018.7	-	4,304.2	4,304.2	-
b. Imported	1,041.7	725.5	725.5	-	868.6	868.6	-
04. Edible Oils	56,817.5	56,287.4	56,287.4	-	76,515.7	76,515.7	-
a. Indigenous	47,130.5	47,645.2	47,645.2	-	63,865.8	63,865.8	-
b. Imported	9,686.9	8,642.3	8,642.3	-	12,650.0	12,650.0	-
05. Sugar	141,870.8	170,398.2	170,398.2	-	119,978.0	119,978.0	-
a. Indigenous	116,198.7	160,822.4	160,822.4	-	101,677.5	101,677.5	-
b. Imported	25,672.1	9,575.8	9,575.8	-	18,300.5	18,300.5	-
06. Kariana and Spices	910.3	4,443.4	4,443.4	-	4,197.6	4,197.6	-
07. Fish and Fish Preparations	1,026.0	655.1	655.1	-	209.2	209.2	-
08. Other Food Items	96,086.5	100,637.0	100,637.0	-	79,547.9	79,547.9	-
a. Indigenous	96,079.8	99,804.9	99,804.9	-	77,487.7	77,487.7	-
b. Imported	6.7	832.1	832.1	-	2,060.2	2,060.2	-
II. Raw Materials	653,871.1	632,882.9	632,882.9	-	568,947.8	568,947.8	-
01. Cotton Raw	169,879.5	159,384.0	159,384.0	-	117,825.0	117,825.0	-
a. Indigenous	127,238.9	127,855.7	127,855.7	-	99,087.7	99,087.7	-
b. Imported	42,640.6	31,528.3	31,528.3	-	18,737.2	18,737.2	-
02. Synthetic Fibers	24,957.0	27,833.4	27,833.4	-	20,681.9	20,681.9	-
a. Indigenous	24,476.0	26,027.9	26,027.9	-	19,233.8	19,233.8	-
b. Imported	481.0	1,805.5	1,805.5	-	1,448.1	1,448.1	-
03. Fertilizers	86,191.6	78,542.8	78,542.8	-	75,410.6	75,410.6	-
a. Indigenous	79,759.0	69,655.5	69,655.5	-	65,759.9	65,759.9	-
b. Imported	6,432.6	8,887.3	8,887.3	-	9,650.7	9,650.7	-
04. Petroleum Crude	94,975.1	91,158.5	91,158.5	-	102,675.4	102,675.4	-
a. Indigenous	69,589.2	72,275.4	72,275.4	-	88,976.0	88,976.0	-
b. Imported	25,385.9	18,883.0	18,883.0	-	13,699.4	13,699.4	-
05. Iron and Steel	114,232.7	117,706.1	117,706.1	-	99,623.0	99,623.0	-
a. Indigenous	77,018.7	76,030.7	76,030.7	-	56,235.6	56,235.6	-
b. Imported	37,214.0	41,675.4	41,675.4	-	43,387.4	43,387.4	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2019		2020				
	Dec		Jun		Dec		
	All Banks	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	13.8	4.5	4.5	-	7.0	7.0	-
07. Hides and Skins	3,304.4	4,700.8	4,700.8	-	2,787.4	2,787.4	-
08. Oil Seeds	13,848.5	11,625.3	11,625.3	-	9,160.6	9,160.6	-
09. Pesticides and Insecticides	11,383.4	4,513.6	4,513.6	-	2,784.2	2,784.2	-
a. Indigenous	11,383.3	4,471.8	4,471.8	-	2,735.7	2,735.7	-
b. Imported	0.1	41.8	41.8	-	48.6	48.6	-
10. Other Raw Materials	135,085.1	137,413.8	137,413.8	-	137,992.6	137,992.6	-
a. Indigenous	126,027.3	127,507.5	127,507.5	-	118,923.7	118,923.7	-
b. Imported	9,057.7	9,906.3	9,906.3	-	19,068.9	19,068.9	-
III. Finished / Manufactured Goods	879,185.0	862,750.7	862,750.7	-	819,985.8	819,985.8	-
01. Cotton Textiles	160,415.7	149,216.9	149,216.9	-	135,220.5	135,220.5	-
a. Indigenous	142,582.8	142,205.8	142,205.8	-	118,485.6	118,485.6	-
b. Imported	17,832.9	7,011.1	7,011.1	-	16,734.8	16,734.8	-
02. Cotton Yarn	82,910.2	79,319.9	79,319.9	-	89,284.8	89,284.8	-
a. Indigenous	76,020.0	77,925.0	77,925.0	-	82,870.2	82,870.2	-
b. Imported	6,890.2	1,394.9	1,394.9	-	6,414.6	6,414.6	-
03. Other Textiles	130,349.5	150,196.2	150,196.2	-	138,325.4	138,325.4	-
a. Indigenous	118,063.0	146,450.3	146,450.3	-	129,956.0	129,956.0	-
b. Imported	12,286.5	3,745.8	3,745.8	-	8,369.4	8,369.4	-
04. Machinery	31,956.5	33,859.7	33,859.7	-	44,307.0	44,307.0	-
a. Locally Manufactured	16,968.1	17,230.8	17,230.8	-	18,715.6	18,715.6	-
b. Imported	14,988.4	16,628.9	16,628.9	-	25,591.5	25,591.5	-
05. Handloom Products	164.9	151.6	151.6	-	37.9	37.9	-
06. Carpets and Rugs	4,441.2	3,573.9	3,573.9	-	1,695.5	1,695.5	-
07. Readymade Garments	34,750.1	39,118.4	39,118.4	-	43,428.8	43,428.8	-
08. Cement and Cement Products	105,090.5	115,147.7	115,147.7	-	101,671.3	101,671.3	-
a. Indigenous	102,199.1	111,552.0	111,552.0	-	97,008.4	97,008.4	-
b. Imported	2,891.4	3,595.7	3,595.7	-	4,662.9	4,662.9	-
09. Sports Goods	1,991.5	1,161.6	1,161.6	-	898.4	898.4	-
10. Surgical Instruments	4,644.6	6,233.9	6,233.9	-	6,949.6	6,949.6	-
11. Chemicals and Dyes	53,634.1	47,507.4	47,507.4	-	49,918.6	49,918.6	-
12. Other Finished Goods	268,836.3	237,263.5	237,263.5	-	208,248.1	208,248.1	-
a. Indigenous	257,376.5	222,724.7	222,724.7	-	193,220.2	193,220.2	-
b. Imported	11,459.8	14,538.8	14,538.8	-	15,027.9	15,027.9	-
4. FIXED ASSETS	1,245,481.3	1,261,493.0	1,260,747.8	745.2	1,390,877.7	1,390,191.3	686.4
I. Transport equipment's	481,785.9	499,961.5	499,224.6	736.9	582,160.3	581,481.1	679.2
II. Furniture & Fixtures	15,401.8	12,636.4	12,636.4	-	10,664.7	10,664.7	-
III. Office equipment's	55,202.6	52,837.0	52,837.0	-	55,663.2	55,663.2	-
IV. Other machinery & equipment's	693,091.0	696,058.1	696,049.8	8.3	742,389.6	742,382.3	7.2
5. REAL ESTATE	1,161,246.5	1,171,043.2	1,039,209.9	131,833.2	1,287,257.0	1,156,295.9	130,961.0
I. Land	593,053.9	564,331.3	434,424.2	129,907.1	533,701.6	404,771.5	128,930.1
II. Buildings	568,192.6	606,711.9	604,785.7	1,926.2	753,555.4	751,524.5	2,030.9
01. Residential	258,458.9	319,396.3	318,483.2	913.1	425,965.0	424,975.2	989.8
02. Non-Residential	309,733.6	287,315.6	286,302.5	1,013.1	327,590.4	326,549.3	1,041.0
a. Commercial	197,121.0	188,285.6	187,599.7	685.8	198,885.0	198,162.3	722.7
b. Industrial	59,502.0	53,071.2	52,790.6	280.5	82,530.5	82,254.3	276.2
c. Other	53,110.6	45,958.8	45,912.1	46.7	46,174.9	46,132.8	42.2
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	53,605.2	53,239.5	53,182.9	56.6	386,140.4	386,053.3	87.0
I. Bank Deposits	42,558.0	43,554.3	43,497.8	56.5	380,782.6	380,695.6	87.0
II. Insurance Policies	11,047.2	9,685.2	9,685.1	0.1	5,357.8	5,357.7	0.1
7. OTHERS	3,218,795.5	3,150,966.0	3,135,987.8	14,978.2	2,978,214.5	2,964,313.0	13,901.5
I. Other Secured Advances	1,771,004.1	1,498,978.3	1,489,960.3	9,018.0	1,134,426.2	1,126,377.3	8,048.9
II. Advances Secured By Guarantee(s)	1,447,791.4	1,651,987.7	1,646,027.5	5,960.2	1,843,788.2	1,837,935.7	5,852.5
01. Institutional Guarantee(s)	1,269,888.8	1,510,178.6	1,509,970.4	208.1	1,639,186.2	1,639,002.2	184.1
02. Individual Guarantee(s)	177,902.6	141,809.2	136,057.1	5,752.1	204,602.0	198,933.6	5,668.4
8. Unsecured Advances	91,805.2	127,449.8	126,059.0	1,390.8	142,906.8	141,608.4	1,298.4
TOTAL	7,990,919.1	7,963,462.7	7,813,491.0	149,971.7	8,243,515.2	8,095,738.4	147,776.8

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2018		2019				2020			
	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	1,842,784	2,739,355.7	1,347,024	2,186,152.2	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4
5	52,429	146,330.4	61,923	163,303.5	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7
10	67,551	672,876.6	164,806	597,820.0	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1
15	59,621	545,391.2	17,565	440,320.4	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1
20	770,002	736,685.7	786,100	1,426,461.3	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6
25	177,747	1,524,757.2	116,577	1,672,349.5	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1
30	42,678	313,071.6	48,498	455,504.0	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5
33.33	2,082	4,326.5	102	2,799.9	531	4,500.1	3,308	5,956.9	828	10,628.3
35	26,796	190,376.4	17,200	189,525.7	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4
40	417,767	163,522.3	306,766	248,264.0	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1
45	2,366	37,167.9	2,700	59,569.4	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7
50	65,533	317,081.9	25,601	185,438.2	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8
55	3,847	36,843.0	1,767	29,718.3	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3
60	4,561	51,947.3	2,970	21,671.8	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7
65	1,488	43,309.4	2,449	33,135.7	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6
70	1,024	35,877.4	5,103	13,138.7	1,389	8,454.9	712	7,749.0	1,162	35,004.6
75	1,321	26,613.7	2,862	12,046.1	808	23,508.7	8,694	20,700.1	890	16,690.9
80	973	39,156.1	4,683	4,860.8	791	6,273.0	531	5,496.8	839	9,819.9
85	1,796	29,875.0	159	562.8	352	2,544.3	370	1,794.0	715	13,816.5
90	1,243	27,462.4	186	60,537.1	555	8,244.5	750	5,933.8	1,430	10,372.5
95	1,580	36,641.0	200	326.7	428	3,020.3	347	3,364.1	714	10,030.1
99.99	48	202.8	278	5,904.6	133	681.0	200	6,602.1	444	3,152.2
TOTAL	3,545,237	7,718,871.6	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Dec-20 ^R	Jan-21 ^R	Feb-21 ^R	Mar-21 ^R	Apr-21 ^R	May-21 ^R	Jun-21 ^P
A. Agriculture, forestry, and fishing	280,216	291,746	283,639	281,406	281,824	277,413	276,350	292,274
Trade finance	2,530	2,491	2,668	2,480	3,177	2,909	3,437	3,292
Working capital	206,444	220,330	214,010	213,074	212,457	207,201	207,129	222,729
Fixed investment	70,000	66,270	63,529	62,409	62,604	63,428	61,818	61,804
Construction Financing	64	85	66	67	66	74	74	142
Other	1,179	2,570	3,367	3,377	3,521	3,801	3,892	4,307
B. Mining and quarrying	82,989	79,593	75,598	86,716	84,616	91,731	78,646	67,175
Trade finance	3,013	2,107	751	3,896	755	1,656	922	3,849
Working capital	31,380	25,182	22,672	29,620	30,198	36,398	24,865	17,321
Fixed investment	47,126	50,982	50,854	51,852	52,318	52,299	51,538	44,684
Construction Financing	-	-	-	-	-	-	-	-
Other	1,470	1,322	1,322	1,349	1,346	1,379	1,322	1,322
C. Manufacturing	3,290,273	3,374,007	3,373,414	3,444,248	3,454,099	3,432,637	3,451,144	3,548,472
Trade finance	815,336	837,320	850,133	865,590	860,857	888,370	892,711	888,353
Working capital	1,398,919	1,409,216	1,387,380	1,421,687	1,430,624	1,363,546	1,364,128	1,434,218
Fixed investment	974,187	1,046,431	1,051,733	1,068,191	1,074,169	1,080,759	1,096,103	1,115,474
Construction Financing	3,220	4,455	5,357	5,357	6,241	6,732	6,578	8,783
Other	98,611	76,585	78,811	83,423	82,208	93,230	91,624	101,645
D. Electricity, gas, steam and air conditioning supply	491,843	532,578	519,436	537,656	548,855	563,474	563,923	558,695
Trade finance	3,835	3,431	3,905	4,228	3,410	4,538	4,150	5,769
Working capital	230,299	228,313	222,844	237,181	248,228	256,324	255,334	237,775
Fixed investment	254,737	298,994	291,570	295,146	296,044	301,427	303,202	314,017
Construction Financing	1,390	1,339	1,081	1,081	1,079	1,044	1,044	1,001
Other	1,581	502	37	20	93	141	192	133
E. Water supply; sewerage, waste management and remediation activities	15,076	23,392	22,110	21,080	22,061	22,419	23,864	24,150
Trade finance	7,647	9,918	9,286	8,599	9,530	9,827	10,704	9,383
Working capital	3,571	8,101	7,640	7,365	7,415	7,490	8,146	9,786
Fixed investment	3,857	5,184	5,184	5,112	5,110	5,099	5,009	4,976
Construction Financing	-	-	-	-	-	-	-	-
Other	1	189	1	3	5	3	5	6
F. Construction	129,561	145,268	136,656	129,744	138,460	133,289	132,136	154,443
Trade finance	900	205	252	324	537	369	416	425
Working capital	14,512	19,345	18,106	18,105	19,767	19,692	18,152	17,640
Fixed investment	45,362	36,256	36,869	32,447	33,065	31,688	29,736	28,625
Construction Financing	68,176	89,265	81,355	78,372	84,674	80,659	82,919	106,783
Other	612	197	74	496	416	881	913	970
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	429,343	459,564	455,583	448,888	442,893	435,926	442,121	452,581
Trade finance	62,383	64,633	66,844	64,933	63,773	61,788	61,227	63,282
Working capital	258,224	274,669	261,886	257,991	255,660	251,205	260,847	267,944
Fixed investment	79,821	88,256	92,075	92,183	89,718	87,183	88,579	89,861
Construction Financing	2,608	3,022	2,862	3,139	2,907	2,896	2,890	3,323
Other	26,307	28,984	31,917	30,643	30,836	32,853	28,578	28,171
H. Transportation and storage	119,607	119,827	119,867	117,697	119,428	116,176	112,195	113,666
Trade finance	4,245	2,966	3,172	3,578	4,639	2,916	614	364
Working capital	42,596	43,664	44,070	42,200	42,753	41,576	40,473	40,703
Fixed investment	72,054	71,987	71,409	70,734	70,752	70,509	69,715	70,929
Construction Financing	295	364	359	291	287	263	260	346
Other	418	846	856	894	997	912	1,134	1,324
I. Accommodation and food service activities	37,049	43,060	42,890	42,642	43,333	41,897	40,255	42,889
Trade finance	131	303	303	303	303	303	303	751
Working capital	13,860	14,240	13,766	13,620	14,480	13,867	12,538	13,504
Fixed investment	16,558	19,521	19,641	19,545	19,375	18,316	17,978	16,289
Construction Financing	6,487	7,719	7,899	7,886	7,883	7,979	8,221	11,507
Other	12	1,277	1,282	1,288	1,294	1,433	1,216	839

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Dec-20 ^R	Jan-21 ^R	Feb-21 ^R	Mar-21 ^R	Apr-21 ^R	May-21 ^R	Jun-21 ^P
J. Information and communication	159,242	167,578	162,876	159,756	161,981	160,316	175,319	185,367
Trade finance	4,288	3,563	3,796	3,804	4,000	5,054	5,131	4,798
Working capital	27,108	41,030	34,386	30,930	30,576	24,783	25,972	35,665
Fixed investment	119,502	115,289	115,396	115,608	118,025	121,058	133,873	133,688
Construction Financing	-	93	120	121	124	222	261	284
Other	8,343	7,603	9,179	9,292	9,256	9,198	10,081	10,932
K. Real estate activities	29,439	24,869	25,421	25,159	26,856	24,516	24,811	30,892
Trade finance	-	-	-	-	-	-	-	-
Working capital	3,185	1,715	2,511	2,400	2,294	2,166	2,511	2,141
Fixed investment	11,093	5,068	4,982	4,887	5,463	5,388	5,557	8,350
Construction Financing	15,161	18,074	17,916	17,859	19,091	16,948	16,729	20,388
Other	-	12	12	13	8	13	13	13
L. Professional, scientific and technical activities	51,080	53,882	53,264	54,192	53,744	52,615	51,371	50,820
Trade finance	6,783	9,872	10,272	10,564	10,640	10,479	9,862	9,697
Working capital	28,474	29,240	27,196	27,392	27,626	27,868	27,759	28,375
Fixed investment	12,766	11,469	12,739	13,863	13,090	11,885	11,903	10,346
Construction Financing	1,052	1,025	999	292	277	279	286	271
Other	2,004	2,275	2,058	2,081	2,109	2,105	1,561	2,132
M. Administrative and support service activities	62,187	61,904	59,337	60,896	59,558	57,553	62,075	64,558
Trade finance	8,002	7,512	7,101	7,496	7,413	7,087	8,339	8,306
Working capital	33,186	29,812	27,669	28,924	29,242	27,216	30,504	30,041
Fixed investment	15,796	18,047	18,123	18,967	18,100	18,429	18,379	20,092
Construction Financing	-	300	300	300	384	300	300	353
Other	5,203	6,234	6,144	5,208	4,419	4,521	4,553	5,766
N. Education	22,496	31,436	28,964	29,250	29,020	28,080	28,506	32,301
Trade finance	-	22	21	21	101	20	20	20
Working capital	8,261	15,275	13,039	13,133	12,932	12,375	12,532	12,900
Fixed investment	12,550	13,854	13,365	11,980	10,949	10,635	10,770	10,705
Construction Financing	1,665	2,234	2,485	4,055	4,968	4,943	5,121	8,564
Other	20	51	54	61	69	108	63	113
O. Human health and social work activities	14,602	18,103	18,018	17,416	18,065	17,675	17,949	19,911
Trade finance	120	0	0	1	28	27	15	15
Working capital	4,237	7,195	6,726	6,496	5,756	5,652	5,626	5,739
Fixed investment	8,148	8,419	8,372	7,974	8,678	8,435	8,497	8,878
Construction Financing	2,064	2,441	2,873	2,890	3,516	3,499	3,737	5,195
Other	34	47	46	56	86	61	74	84
P. Arts, entertainment, and recreation	2,535	3,308	3,243	3,312	3,416	3,385	3,233	3,099
Trade finance	1	1	1	1	1	1	1	1
Working capital	1,997	784	594	540	540	521	867	790
Fixed investment	537	2,523	2,648	2,771	2,875	2,860	2,358	2,307
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	0	2	7	2
Q. Other service activities	53,499	60,388	62,668	60,557	62,841	63,978	65,575	71,136
Trade finance	698	2,198	6,120	6,236	6,057	5,921	6,282	5,948
Working capital	25,248	27,192	26,654	26,731	27,225	27,873	28,050	31,119
Fixed investment	21,282	22,390	22,524	19,923	20,599	21,647	22,471	23,776
Construction Financing	44	1,875	1,888	1,951	2,952	2,450	2,448	3,701
Other	6,228	6,734	5,483	5,717	6,008	6,087	6,324	6,592
Total	5,271,037	5,490,502	5,442,985	5,520,617	5,551,050	5,523,080	5,549,474	5,712,430

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Type of Financing to SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Dec-20^R	Jan-21^R	Feb-21	Mar-21	Apr-21^R	May-21^R	Jun-21^P
A. Agriculture, forestry, and fishing	1,801	2,418	2,545	9,049	9,502	9,755	10,259	11,688
Trade finance	-	20	55	36	32	29	25	32
Working capital	1,119	1,581	1,745	7,545	7,774	7,790	8,108	9,176
Fixed investment	646	780	707	1,339	1,473	1,731	1,741	1,882
Construction Financing	2	5	-	-	-	5	5	5
Other	34	32	40	129	223	200	379	592
B. Mining and quarrying	2,207	2,319	2,664	2,472	3,043	1,937	1,705	1,469
Trade finance	356	87	130	136	115	117	107	80
Working capital	947	1,590	1,919	1,730	1,926	1,259	1,068	840
Fixed investment	904	642	615	606	1,002	562	531	550
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
C. Manufacturing	175,941	222,386	215,432	212,390	202,193	219,214	190,354	190,503
Trade finance	24,933	30,494	30,364	30,484	29,354	48,944	27,905	28,846
Working capital	123,782	167,282	161,690	156,582	148,133	143,023	138,996	136,324
Fixed investment	24,444	22,689	21,861	23,597	22,904	25,397	21,245	22,844
Construction Financing	118	315	169	200	208	180	237	264
Other	2,664	1,607	1,347	1,528	1,594	1,671	1,972	2,225
D. Electricity, gas, steam and air conditioning supply	9,152	1,549	1,596	1,661	1,687	1,931	1,494	1,701
Trade finance	91	84	77	77	77	95	91	88
Working capital	8,515	857	876	888	931	1,197	878	1,000
Fixed investment	543	592	628	681	666	628	513	610
Construction Financing	-	12	12	12	11	9	9	-
Other	2	2	2	2	2	2	2	2
E. Water supply; sewerage, waste management and remediation activities	194	169	302	176	481	172	170	177
Trade finance	40	2	2	-	-	-	-	-
Working capital	46	59	176	54	358	55	57	61
Fixed investment	107	107	123	119	117	114	108	111
Construction Financing	-	-	-	-	-	-	-	-
Other	1	1	1	3	5	3	5	6
F. Construction	13,891	14,174	12,771	13,280	13,808	13,140	14,496	15,770
Trade finance	97	94	88	63	26	4	4	30
Working capital	4,758	5,113	5,030	5,309	5,355	5,179	4,922	5,073
Fixed investment	3,462	1,658	1,476	1,518	1,474	1,469	1,480	1,696
Construction Financing	5,567	7,299	6,168	6,040	6,603	5,853	7,445	8,293
Other	7	10	10	349	350	634	645	678
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	133,990	146,075	140,304	138,028	139,746	143,205	137,840	142,905
Trade finance	7,326	7,110	6,863	6,522	6,177	5,887	6,434	6,292
Working capital	110,479	116,034	111,825	110,845	112,683	114,688	109,073	113,124
Fixed investment	14,125	19,542	17,619	16,174	16,643	17,933	17,316	17,585
Construction Financing	287	355	256	309	306	286	320	351
Other	1,774	3,034	3,742	4,178	3,937	4,410	4,696	5,553
H. Transportation and storage	32,213	26,089	25,673	23,637	25,292	25,255	23,719	24,294
Trade finance	105	98	90	81	28	28	28	28
Working capital	2,761	2,922	2,821	2,716	2,628	2,644	2,731	2,599
Fixed investment	28,893	22,226	21,909	19,995	21,712	21,765	19,901	20,348
Construction Financing	186	159	159	112	89	88	88	158
Other	267	684	694	732	835	730	972	1,162
I. Accommodation and food service activities	2,428	5,013	5,027	4,480	4,765	4,857	4,643	4,709
Trade finance	26	26	26	26	26	26	26	26
Working capital	1,574	2,650	2,630	2,070	2,220	2,209	2,178	2,370
Fixed investment	610	797	808	823	948	938	968	976
Construction Financing	207	264	281	273	277	252	256	498
Other	12	1,277	1,282	1,288	1,294	1,433	1,216	839

3.14 Type of Financing to SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Dec-20 ^R	Jan-21 ^R	Feb-21	Mar-21	Apr-21 ^R	May-21 ^R	Jun-21 ^P
J. Information and communication	6,555	4,283	4,064	4,132	4,285	4,343	4,381	4,586
Trade finance	227	225	229	239	242	256	233	158
Working capital	2,009	2,700	2,465	2,496	2,532	2,601	2,574	2,790
Fixed investment	4,288	1,230	1,212	1,234	1,343	1,212	1,237	1,279
Construction Financing	-	93	120	121	124	222	261	284
Other	31	34	38	42	44	52	76	74
K. Real estate activities	1,477	1,722	1,749	1,497	1,609	1,890	1,758	1,815
Trade finance	-	-	-	-	-	-	-	-
Working capital	325	349	339	327	303	268	287	306
Fixed investment	1,080	1,022	967	874	884	929	1,060	1,070
Construction Financing	71	339	431	283	414	680	398	426
Other	-	12	12	13	8	13	13	13
L. Professional, scientific and technical activities	16,468	15,784	14,509	16,338	16,784	16,077	15,757	15,146
Trade finance	421	1,604	1,629	1,742	1,714	1,755	1,633	1,755
Working capital	11,788	9,583	10,064	10,524	10,424	10,752	10,033	9,705
Fixed investment	3,834	3,497	1,745	2,974	3,527	2,433	2,950	2,564
Construction Financing	305	285	260	254	250	253	254	241
Other	120	815	811	844	869	884	888	881
M. Administrative and support service activities	13,207	11,830	11,858	11,793	12,119	11,760	11,742	12,320
Trade finance	1,447	1,021	954	939	992	936	949	1,019
Working capital	8,209	7,269	7,048	6,911	7,276	6,968	6,881	7,073
Fixed investment	3,294	3,268	3,518	3,567	3,369	3,270	3,282	3,384
Construction Financing	-	-	-	-	-	-	-	-
Other	258	273	339	376	482	586	630	845
N. Education	2,577	3,753	3,365	3,518	3,347	3,277	3,203	3,623
Trade finance	-	22	21	21	21	20	20	20
Working capital	1,385	2,264	1,798	1,907	1,710	1,526	1,487	1,736
Fixed investment	1,076	1,272	1,272	1,295	1,251	1,329	1,341	1,345
Construction Financing	96	144	220	234	296	295	292	408
Other	20	51	54	61	68	108	62	113
O. Human health and social work activities	2,396	2,657	2,914	2,719	2,747	3,294	2,922	3,166
Trade finance	119	-	-	1	1	-	-	-
Working capital	1,285	1,211	1,137	1,129	1,124	1,075	1,056	1,151
Fixed investment	911	1,187	1,260	1,113	1,099	1,165	1,316	1,431
Construction Financing	67	216	475	425	469	997	480	504
Other	13	43	42	52	54	57	69	80
P. Arts, entertainment, and recreation	205	957	882	944	1,057	1,007	1,022	941
Trade finance	1	1	1	1	1	1	1	1
Working capital	165	528	328	273	282	246	582	507
Fixed investment	39	428	553	670	774	758	432	431
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	0	2	7	2
Q. Other service activities	23,266	25,547	25,405	25,010	25,888	27,367	28,631	30,454
Trade finance	109	67	180	196	269	484	537	669
Working capital	12,020	13,865	13,357	12,619	12,663	12,851	13,188	13,766
Fixed investment	10,552	10,998	11,138	11,446	11,992	12,953	14,068	14,826
Construction Financing	44	19	32	95	246	244	42	227
Other	540	598	699	655	718	835	795	967
Total	437,969	486,724	471,060	471,124	468,351	488,482	454,097	465,266

Source: Statistics & Data Warehouse Department, SBP

Notes:

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. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. 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 2019	Punjab	5,835.10	5,620.48	96.32	214.62	3.68	287.73	5,908.21	38.53	101.25
	Sindh	8,505.87	8,158.47	95.92	347.41	4.08	213.98	8,372.45	54.60	98.43
	KPK	81.78	79.74	97.50	2.04	2.50	57.34	137.08	0.89	167.62
	Balochistan	12.37	12.15	98.20	0.22	1.80	74.42	86.57	0.56	699.69
	Islamabad	873.21	713.93	81.76	159.28	18.24	87.77	801.71	5.23	91.81
	FATA	0.10	0.09	86.82	0.01	13.18	0.02	0.11	..	110.09
	Gilgit Baltistan	5.24	5.23	99.80	0.01	0.20	0.10	5.33	0.03	101.70
	AJK	19.65	19.39	98.66	0.26	1.34	2.49	21.87	0.14	111.33
Total		15,333.33	14,609.48	95.28	723.86	4.72	723.86	15,333.33	100.00	
Jan-Jun 2020	Punjab	5,342.05	5,137.20	96.17	204.84	3.83	266.01	5,403.22	38.24	101.15
	Sindh	7,894.49	7,585.05	96.08	309.44	3.92	205.25	7,790.30	55.13	98.68
	KPK	66.75	63.38	94.94	3.38	5.06	55.41	118.79	0.84	177.95
	Balochistan	9.65	9.41	97.44	0.25	2.56	76.82	86.23	0.61	893.24
	Islamabad	804.25	646.09	80.33	158.16	19.67	71.08	717.17	5.08	89.17
	FATA	0.08	0.06	77.21	0.02	22.79	0.06	0.12	..	159.13
	Gilgit Baltistan	3.87	3.85	99.49	0.02	0.51	0.03	3.88	0.03	100.14
	AJK	9.76	9.68	99.16	0.08	0.84	1.52	11.20	0.08	114.73
Total		14,130.90	13,454.72	95.21	676.18	4.79	676.18	14,130.90	100.00	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
Total		14,912.78	14,146.12	94.86	766.66	5.14	766.66	14,912.78	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 2019		Jan-Jun 2020		Jul-Dec 2020	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,620.48	96.32	5,137.20	96.17	5,296.47	96.71
	Sindh	139.51	2.39	132.46	2.48	82.30	1.50
	KPK	15.05	0.26	19.30	0.36	8.35	0.15
	Balochistan	0.70	0.01	1.07	0.02	0.65	0.01
	Islamabad	58.93	1.01	51.11	0.96	87.43	1.60
	FATA	0.02	..	0.03	..	0.05	..
	Gilgit-Baltistan	0.09	..	0.02	..	..	..
	AJK	0.33	0.01	0.86	0.02	1.29	0.02
Punjab Total		5,835.10	100.00	5,342.05	100.00	5,476.55	100.00
Sindh	Punjab	217.34	2.56	195.25	2.47	248.54	3.01
	Sindh	8,158.47	95.92	7,585.05	96.08	7,879.41	95.40
	KPK	26.80	0.32	19.96	0.25	38.20	0.46
	Balochistan	73.43	0.86	75.62	0.96	71.65	0.87
	Islamabad	27.74	0.33	18.12	0.23	20.28	0.25
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	2.10	0.02	0.49	0.01	1.04	0.01
Sindh Total		8,505.87	100.00	7,894.49	100.00	8,259.14	100.00
KPK	Punjab	0.63	0.77	0.84	1.25	0.60	0.75
	Sindh	0.34	0.42	0.72	1.08	0.64	0.80
	KPK	79.74	97.50	63.38	94.94	76.27	94.99
	Balochistan	..	..	..	..	..	0.01
	Islamabad	1.07	1.31	1.79	2.68	2.74	3.41
	FATA	..	..	0.03	0.04	0.03	0.04
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	..	..	..	..	0.01	0.01
KPK Total		81.78	100.00	66.75	100.00	80.30	100.00
Balochistan	Punjab	0.01	0.07	..	0.05	0.01	0.06
	Sindh	0.21	1.69	0.24	2.49	0.23	1.67
	KPK	..	0.02	..	0.01	..	0.03
	Balochistan	12.15	98.20	9.41	97.44	13.51	98.22
	Islamabad	..	..	-	-	..	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	0.01	..	..	..	..
Balochistan Total		12.37	100.00	9.65	100.00	13.76	100.00
Islamabad	Punjab	69.56	7.97	69.91	8.69	112.53	10.58
	Sindh	73.90	8.46	71.83	8.93	68.10	6.40
	KPK	15.45	1.77	16.13	2.01	21.29	2.00
	Balochistan	0.29	0.03	0.12	0.01	0.32	0.03
	Islamabad	713.93	81.76	646.09	80.33	861.42	80.97
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	..	..	..	..
	AJK	0.06	0.01	0.17	0.02	0.15	0.01
Islamabad Total		873.21	100.00	804.25	100.00	1,063.82	100.00
FATA Total		0.10	100.00	0.08	100.00	0.14	100.00
Gilgit-Baltistan	Punjab	0.01	0.18	..	0.07	0.01	0.20
	Sindh	..	0.01	-	-	..	0.01
	KPK	..	0.01	..	0.01	-	-
	Balochistan	..	..	0.01	0.33	0.03	0.52
	Islamabad	-	-	..	0.01	0.02	0.38
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.23	99.80	3.85	99.49	5.58	98.84
	AJK	-	-	..	0.08	..	0.05
Gilgit-Baltistan Total		5.24	100.00	3.87	100.00	5.65	100.00
AJK	Punjab	0.19	0.95	0.01	0.10	0.07	0.52
	Sindh	0.02	0.08	..	0.01	..	0.01
	KPK	0.02	0.12	..	0.03	..	0.01
	Balochistan	..	..	-	-	-	-
	Islamabad	0.04	0.19	0.07	0.69	0.05	0.36
	FATA	-	-	..	..	-	-
	Gilgit-Baltistan	..	..	..	0.01	..	..
	AJK	19.39	98.66	9.68	99.16	13.31	99.10
AJK Total		19.65	100.00	9.76	100.00	13.43	100.00
Grand Total		15,333.33		14,130.90		14,912.78	

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 2019		Jan-Jun 2020		Jul-Dec 2020	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,620.48	95.13	5,137.20	95.08	5,296.47	93.61
	Sindh	217.34	3.68	195.25	3.61	248.54	4.39
	KPK	0.63	0.01	0.84	0.02	0.60	0.01
	Balochistan	0.01	..	..	..	0.01	..
	Islamabad	69.56	1.18	69.91	1.29	112.53	1.99
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	..	..	..	0.01	..
	AJK	0.19	..	0.01	..	0.07	..
Punjab Total		5,908.21	100.00	5,403.22	100.00	5,658.23	100.00
Sindh	Punjab	139.51	1.67	132.46	1.70	82.30	1.02
	Sindh	8,158.47	97.44	7,585.05	97.37	7,879.41	98.12
	KPK	0.34	..	0.72	0.01	0.64	0.01
	Balochistan	0.21	..	0.24	..	0.23	..
	Islamabad	73.90	0.88	71.83	0.92	68.10	0.85
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	..	..
	AJK	0.02	..	..	..	..	..
Sindh Total		8,372.45	100.00	7,790.30	100.00	8,030.68	100.00
KPK	Punjab	15.05	10.98	19.30	16.25	8.35	5.79
	Sindh	26.80	19.55	19.96	16.80	38.20	26.50
	KPK	79.74	58.17	63.38	53.35	76.27	52.92
	Balochistan	..	..	..	..	..	..
	Islamabad	15.45	11.27	16.13	13.58	21.29	14.77
	FATA	0.01	0.01	0.02	0.01	0.01	..
	Gilgit-Baltistan	..	..	..	..	-	-
	AJK	0.02	0.02	..	..	..	..
KPK Total		137.08	100.00	118.79	100.00	144.13	100.00
Balochistan	Punjab	0.70	0.81	1.07	1.24	0.65	0.75
	Sindh	73.43	84.82	75.62	87.70	71.65	83.15
	KPK	..	..	..	..	..	..
	Balochistan	12.15	14.04	9.41	10.91	13.51	15.68
	Islamabad	0.29	0.34	0.12	0.14	0.32	0.38
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	0.01	0.02	0.03	0.03
	AJK	..	..	-	-	-	-
Balochistan Total		86.57	100.00	86.23	100.00	86.17	100.00
Islamabad	Punjab	58.93	7.35	51.11	7.13	87.43	9.00
	Sindh	27.74	3.46	18.12	2.53	20.28	2.09
	KPK	1.07	0.13	1.79	0.25	2.74	0.28
	Balochistan	..	..	-	-	..	..
	Islamabad	713.93	89.05	646.09	90.09	861.42	88.63
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	..	0.02	..
	AJK	0.04	..	0.07	0.01	0.05	..
Islamabad Total		801.71	100.00	717.17	100.00	971.95	100.00
FATA	Punjab	0.02	15.09	0.03	23.18	0.05	23.50
	Sindh	..	0.39	..	3.39	..	0.22
	KPK	..	1.84	0.03	24.40	0.03	15.39
	Balochistan	-	-	-	-	-	-
	Islamabad	..	3.82	..	0.43	..	1.59
	FATA	0.09	78.86	0.06	48.52	0.13	59.30
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	0.08	-	-
FATA Total		0.11	100.00	0.12	100.00	0.22	100.00
Gilgit Baltistan	Punjab	0.09	1.60	0.02	0.45	..	0.08
	Sindh	..	0.01	..	0.12	..	0.03
	KPK	..	0.02	-	-	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.22	..	0.07	..	0.03
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.23	98.13	3.85	99.35	5.58	99.84
	AJK	..	0.01	..	0.02	..	0.01
Gilgit-Baltistan Total		5.33	100.00	3.88	100.00	5.59	100.00
AJK	Punjab	0.33	1.50	0.86	7.71	1.29	8.14
	Sindh	2.10	9.61	0.49	4.34	1.04	6.60
	KPK	..	..	..	0.01	0.01	0.06
	Balochistan	..	0.01	..	..	..	..
	Islamabad	0.06	0.26	0.17	1.48	0.15	0.94
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	0.03	..	0.02
	AJK	19.39	88.62	9.68	86.43	13.31	84.25
AJK Total		21.87	100.00	11.20	100.00	15.80	100.00
Grand Total		15,333.33		14,130.90		14,912.78	

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-2019			Jun-2020			Dec-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.33	0.33	-	1.98	1.98	-	2.42	2.42
	Government	0.46	770.78	771.24	0.37	878.19	878.56	0.44	821.09	821.53
	Non-Financial Public Sector Enterprises	-	1,242.55	1,242.55	-	1,160.17	1,160.17	-	1,138.21	1,138.21
	NBFCs & Financial Auxiliaries	-	124.57	124.57	0.03	101.30	101.33	0.02	114.57	114.59
	Private Sector (Business)	244.42	4,886.54	5,130.95	223.99	4,902.16	5,126.15	247.63	5,114.87	5,362.49
	Trust Funds & Non Profit Organizations	0.02	19.93	19.95	0.02	17.91	17.93	0.01	19.28	19.28
	Personal/Individuals	54.98	644.87	699.84	55.23	620.57	675.80	73.54	709.55	783.09
	Others	0.05	1.42	1.47	0.76	0.79	1.55	1.04	0.84	1.89
	Total	299.93	7,690.99	7,990.92	280.39	7,683.07	7,963.46	322.68	7,920.83	8,243.52
Punjab	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	497.24	497.24	-	561.27	561.27	-	464.14	464.14
	Non-Financial Public Sector Enterprises	-	264.58	264.58	-	244.70	244.70	-	265.25	265.25
	NBFCs & Financial Auxiliaries	-	14.27	14.27	-	11.94	11.94	-	13.65	13.65
	Private Sector (Business)	166.77	2,226.24	2,393.01	133.83	2,211.31	2,345.15	178.92	2,251.85	2,430.76
	Trust Funds & Non Profit Organizations	0.01	2.09	2.10	0.01	3.76	3.77	0.01	2.91	2.91
	Personal/Individuals	21.05	204.09	225.14	16.14	205.42	221.56	20.81	236.72	257.53
	Others	0.05	1.28	1.33	0.01	0.40	0.42	0.01	0.33	0.34
	Total	187.89	3,209.79	3,397.67	149.99	3,238.80	3,388.79	199.74	3,234.85	3,434.59
Sindh	Foreign Constituents	-	0.25	0.25	-	1.90	1.90	-	2.34	2.34
	Government	0.39	217.08	217.47	0.31	259.40	259.71	0.38	294.25	294.63
	Non-Financial Public Sector Enterprises	-	674.65	674.65	-	614.63	614.63	-	589.53	589.53
	NBFCs & Financial Auxiliaries	-	92.71	92.71	0.03	70.77	70.79	0.02	86.83	86.86
	Private Sector (Business)	56.64	2,278.34	2,334.98	77.52	2,289.71	2,367.22	58.85	2,433.84	2,492.69
	Trust Funds & Non Profit Organizations	0.01	4.28	4.29	0.01	5.34	5.35	-	5.55	5.55
	Personal/Individuals	27.02	389.63	416.65	29.51	357.12	386.63	43.20	405.73	448.93
	Others	-	0.14	0.14	0.69	0.26	0.95	0.73	0.51	1.24
	Total	84.07	3,657.06	3,741.14	108.06	3,599.13	3,707.20	103.19	3,818.59	3,921.78
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	22.04	22.04	-	22.02	22.02	-	29.66	29.66
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.18	43.45	48.62	5.24	44.49	49.73	5.08	38.97	44.05
	Trust Funds & Non Profit Organizations	-	0.22	0.22	-	0.28	0.28	-	0.20	0.20
	Personal/Individuals	1.88	14.25	16.13	2.86	19.47	22.33	2.86	22.91	25.77
	Others	-	-	-	-	0.10	0.10	-	-	-
	Total	7.05	80.02	87.07	8.10	86.42	94.52	7.94	91.80	99.74
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.07	3.24	3.30	0.06	3.01	3.07	0.06	3.01	3.07
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	12.51	4.83	17.34	2.89	3.84	6.73	2.73	4.69	7.42
	Trust Funds & Non Profit Organizations	-	0.01	0.01	-	-	-	-	-	-
	Personal/Individuals	2.87	2.99	5.86	4.22	3.37	7.59	4.17	3.90	8.07
	Others	-	-	-	0.05	-	0.05	0.30	-	0.30
	Total	15.45	11.07	26.51	7.22	10.21	17.43	7.26	11.59	18.85
Islamabad	Foreign Constituents	-	0.08	0.08	-	0.08	0.08	-	0.08	0.08
	Government	-	53.23	53.23	-	54.51	54.51	-	59.69	59.69
	Non-Financial Public Sector Enterprises	-	281.04	281.04	-	278.57	278.57	-	253.53	253.53
	NBFCs & Financial Auxiliaries	-	17.54	17.54	-	18.54	18.54	-	14.03	14.03
	Private Sector (Business)	0.60	327.46	328.06	3.18	345.82	348.99	0.69	378.97	379.66
	Trust Funds & Non Profit Organizations	-	13.33	13.33	-	8.53	8.53	-	10.61	10.61
	Personal/Individuals	0.39	28.96	29.35	0.38	29.17	29.55	0.44	33.19	33.63
	Others	-	-	-	-	0.03	0.03	-	-	-
	Total	0.99	721.63	722.63	3.55	735.24	738.80	1.13	750.09	751.22
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.11	0.11	0.23	0.11	0.11	0.22	0.12	0.10	0.22
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.15	0.05	0.19	0.18	0.35	0.53	0.17	0.42	0.59
	Others	-	-	-	-	-	-	-	-	-
	Total	0.26	0.16	0.42	0.29	0.46	0.75	0.29	0.52	0.81

* End Position.

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2019			Jun-2020			Dec-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	0.25	0.25	-	0.25	0.25
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.23	1.91	4.15	0.75	2.72	3.47	0.81	1.52	2.33
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.56	1.26	1.82	0.73	1.75	2.48	0.74	2.30	3.04
	Others	-	-	-	-	-	-	-	-	-
	Total	2.80	3.42	6.22	1.48	4.71	6.19	1.55	4.08	5.62
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.37	4.20	4.57	0.48	4.17	4.65	0.42	4.93	5.36
	Trust Funds & Non Profit Organizations	-	..	..	-	-	-	-	..	..
	Personal/Individuals	1.05	3.65	4.70	1.21	3.92	5.13	1.16	4.38	5.53
	Others	-	-	-	0.01	0.01	0.01	-	-	-
	Total	1.42	7.84	9.26	1.70	8.09	9.79	1.58	9.32	10.90

* 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
FY20									
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
FY21									
Jul-Sep									
Punjab	152,889	23,767	149,821	19,795	11,584	41,254	4,799	61,104	53,554
Sindh	22,149	5,899	26,472	3,358	2,100	14,123	800	13,022	27,333
Khyber Pakhtunkhwa	4,080	740	4,677	1,212	477	2,778	157	225	556
Balochistan	721	140	1,177	39	24	167	32	51	951
Azad Jammu Kashmir	95	22	77	-	-	-	16	282	29
Gilgit Baltistan	83	16	234	-	-	10	1	8	25
All Pakistan	180,017	30,584	182,458	24,404	14,186	58,333	5,805	74,692	82,448
Jul-Dec									
Punjab	481,529	71,184	150,994	43,257	27,402	40,928	9,777	165,226	71,224
Sindh	64,814	19,569	27,809	7,592	6,588	14,266	1,608	33,946	37,608
Khyber Pakhtunkhwa	9,496	1,822	4,912	2,327	1,383	3,005	320	788	733
Balochistan	2,132	465	1,204	81	57	171	55	120	975
Azad Jammu Kashmir	148	33	81	-	-	-	29	654	27
Gilgit Baltistan	260	56	202	3	1	7	4	27	25
All Pakistan	558,379	93,128	185,202	53,260	35,430	58,376	11,793	200,761	110,593
Jul-Mar									
Punjab	670,328	109,755	152,248	56,481	43,451	38,686	12,670	251,569	58,647
Sindh	110,644	35,629	28,035	10,882	10,295	13,572	2,290	48,098	28,613
Khyber Pakhtunkhwa	14,803	3,557	5,455	3,124	2,405	2,759	384	983	592
Balochistan	4,169	796	1,308	95	78	167	63	155	973
Azad Jammu Kashmir	209	43	79	-	-	-	35	897	35
Gilgit Baltistan	1,488	185	292	3	1	6	10	34	27
All Pakistan	801,641	149,965	187,417	70,585	56,230	55,191	15,452	301,735	88,887

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

(Amount in Million Rupees)

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Non Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 20									
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
FY 21									
Jul-Sep									
Punjab	233,293	24,698	123,375	8,026	92,541	99,666	418,802	213,694	467,670
Sindh	49,866	3,746	21,467	368	12,199	6,988	76,541	36,967	96,383
Khyber Pakhtunkhwa	8,749	1,446	5,480	116	83	923	14,314	2,971	14,414
Balochistan	244	15	106	2	18	22	1,038	247	2,423
Azad Jammu Kashmir	1,582	212	1,311	18	4	304	1,711	520	1,720
Gilgit Baltistan	753	114	775	53	17	479	890	156	1,524
All Pakistan	294,487	30,231	152,515	8,583	104,862	108,382	513,296	254,555	584,135
Jul-Dec									
Punjab	539,009	56,667	124,805	53,576	197,116	92,469	1,127,148	517,594	480,419
Sindh	110,119	8,639	21,430	1,641	20,055	6,383	185,774	88,796	107,497
Khyber Pakhtunkhwa	17,563	3,226	6,009	1,076	525	1,005	30,782	7,744	15,663
Balochistan	641	49	114	39	37	28	2,948	728	2,492
Azad Jammu Kashmir	3,288	473	1,238	756	107	327	4,221	1,267	1,673
Gilgit Baltistan	2,251	385	880	805	307	684	3,323	775	1,797
All Pakistan	672,871	69,439	154,476	57,893	218,146	100,896	1,354,196	616,905	609,543
Jul-Mar									
Punjab	754,325	82,259	122,210	75,448	313,398	107,316	1,569,252	800,432	479,107
Sindh	168,533	13,508	21,763	2,466	28,821	8,152	294,815	136,349	100,135
Khyber Pakhtunkhwa	24,739	4,824	6,310	1,711	798	1,050	44,761	12,567	16,165
Balochistan	898	74	124	52	59	35	5,277	1,162	2,607
Azad Jammu Kashmir	5,145	722	1,215	1,052	187	339	6,441	1,850	1,669
Gilgit Baltistan	3,812	675	1,039	1,128	443	784	6,441	1,338	2,148
All Pakistan	957,452	102,063	152,661	81,857	343,706	117,676	1,926,987	953,699	601,831

Source: Agricultural Credit & Microfinance Department

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

(End of Period: Million Rupees)

ECONOMIC GROUPS	2019			2020					
	Dec			Jun			Dec		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	91.9
2. DOMESTIC CONSTITUENTS	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	93,082.6	93,026.5	38,421.9	121,122.1
I. GOVERNMENT	-	258.8	-	115.0	3,687.8	-	-	1,859.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	12,904.9	2,522.4	..	8,919.1	2,522.4	0.0	3,486.8	2,522.4	513.8
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	114,642.2	34,038.3	129,154.6	103,705.0	35,235.1	93,082.6	88,118.6	34,039.6	119,818.1
a. Agriculture, forestry and fishing	-	17.9	7.9	21.3	145.1	8.7	9.7	47.7	10.7
b. Mining and quarrying	-	-	56.7	-	1,470.2	8.5	-	1,321.7	14.6
c. Manufacturing	72,982.5	31,012.2	118,916.6	67,193.3	31,053.2	89,247.2	49,769.6	26,544.4	110,819.9
01 - Manufacture of food products	6,789.7	3,484.8	3,985.2	11,799.0	3,144.7	3,743.2	7,246.7	1,978.3	3,699.7
02 - Manufacture of beverages	99.7	477.5	-	49.9	526.9	-	4.0	475.7	-
03 - Manufacture of textiles	23,495.4	13,796.8	88,092.6	31,619.6	12,589.4	67,511.1	24,142.3	9,832.8	80,806.4
04 - Manufacture of wearing apparel	1,121.2	281.5	20,853.4	753.1	327.4	14,493.6	1,157.8	453.2	18,299.6
05 - Manufacture of leather and related products	91.1	1,124.1	3,668.3	117.8	1,024.7	1,732.3	-	266.9	2,134.2
06 - Manufacture of paper and paper products	287.0	2,651.6	98.1	172.6	1,671.2	97.6	32.5	462.0	343.1
07 - Manufacture of coke and refined petroleum products	26,365.9	-	-	11,460.5	850.7	116.3	5,236.9	502.5	2,325.1
08 - Manufacture of chemicals and chemical products	7,722.3	1,748.5	-	6,842.8	3,064.9	10.0	8,124.6	2,711.5	8.9
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	241.2	225.7	62.5	141.4	197.6	32.9	98.5	158.9	112.9
10 - Manufacture of rubber and plastics products	885.6	584.4	232.5	302.8	560.7	-	173.7	303.2	259.9
11 - Manufacture of other non-metallic mineral products	25.0	305.7	238.1	29.4	863.2	238.5	13.5	4,109.2	1,807.2
12 - Manufacture of basic metals	1,231.1	1,412.5	12.2	294.1	2,468.9	12.2	236.7	1,457.5	17.2
13 - Manufacture of fabricated metal products, except machinery and equipment	29.3	280.3	-	19.7	158.8	-	0.8	322.4	24.2
14 - Manufacture of computer, electronic and optical products	138.6	1.4	5.8	195.2	-	-	155.1	-	-
15 - Manufacture of electrical equipment	848.8	3,194.4	372.7	474.9	2,155.6	223.7	479.2	2,074.9	150.7
16 - Manufacture of machinery and equipment	294.9	69.5	30.1	275.3	120.4	312.7	196.9	4.1	81.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	599.8	1,192.4	-	557.7	1,145.6	-	587.7	1,205.1	17.7
18 - Manufacture of furniture	-	2.8	-	96.5	3.2	-	63.3	-	-
19. Other manufacturing	2,715.7	178.3	1,265.1	1,991.1	179.2	723.1	1,819.4	226.3	731.9
d. Electricity, gas, steam and air conditioning supply	2,379.8	31.5	-	1,575.3	6.1	-	501.6	-	-
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	188.0	-
f. Construction	285.1	198.8	-	103.2	508.5	-	7.0	187.6	197.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,386.5	1,871.4	7,822.0	13,839.0	1,932.8	3,284.3	16,557.1	5,213.0	5,954.2
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	28.9	173.6	-	0.5	31.1	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	5,970.5	1,403.9	2,354.1	4,922.7	1,516.3	1,502.4	9,375.2	4,993.8	2,967.4
03 - Retail trade, except of motor vehicles and motorcycles	9,416.0	438.6	5,294.4	8,916.3	416.0	1,750.8	7,181.9	218.8	2,955.7
h. Transportation and storage	994.8	-	19.8	125.6	11.2	19.9	-	-	137.3
i. Accommodation and food service activities	200.0	39.3	-	-	-	-	-	-	-
j. Information and communication	7,136.9	22.4	-	8,269.1	8.4	32.8	7,532.5	0.3	1,761.7
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	2,134.4	547.6	1,472.8	1,951.7	50.3	144.1	1,798.9	471.7	122.1
m. Administrative and support service activities	5,309.1	293.2	848.5	4,838.6	32.1	332.7	5,698.8	56.4	755.6
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	21.9	4.1	8.2	14.6	5.9	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	7,811.2	-	2.1	5,773.4	11.3	4.4	6,243.4	4.6	44.5
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	26.8	-	-	-	1,421.1	-	790.2
TOTAL	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	93,082.6	93,026.5	38,421.9	121,214.0

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2019			2020					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	4,348,350.6	4,543,585.9	4,349,298.7	5,171,021.6	5,324,175.1	5,214,308.1	4,528,862.4	4,616,623.3	4,546,929.2
01. Federal Government	4,348,350.5	4,543,585.8	4,349,298.5	5,171,021.5	5,324,175.0	5,214,308.0	4,528,862.2	4,616,623.2	4,546,929.1
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	3,286,756.0	3,334,308.1	3,285,364.4	4,079,653.6	4,089,525.7	4,138,478.6	5,368,246.0	5,402,051.8	5,499,739.9
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	3,286,756.0	3,334,308.1	3,285,364.4	4,079,653.6	4,089,525.7	4,138,478.6	5,368,246.0	5,402,051.7	5,499,739.9
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	-	-	-	-	-	-	-	-	-
III. SHARES	350,983.3	261,966.9	377,423.3	319,228.5	248,150.5	321,634.5	311,573.3	228,957.6	338,236.7
01. Quoted On The Stock Exchange	159,202.6	70,817.2	185,745.3	177,299.0	103,562.4	179,922.9	178,061.7	78,594.3	199,088.0
a. Financial Institutions	15,545.6	8,469.4	16,090.8	21,736.2	15,539.8	20,946.4	22,985.8	14,102.4	23,792.5
b. NFPSEs	21,756.8	7,391.1	26,005.6	22,647.8	13,737.9	20,913.1	20,427.6	5,111.3	18,939.5
c. Private Sector	121,900.2	54,956.7	143,649.0	132,915.0	74,284.7	138,063.4	134,644.2	59,376.5	156,352.0
02. Unquoted On The Stock Exchange	191,780.7	191,149.6	191,678.0	141,929.5	144,588.1	141,711.6	133,511.6	150,363.4	139,148.7
a. Financial Institutions	9,366.4	11,808.8	9,607.3	12,514.6	17,995.8	12,541.1	22,624.6	29,933.7	22,693.6
b. NFPSEs	6,761.7	6,033.9	6,323.0	7,038.9	6,813.2	6,815.6	1,645.5	912.2	1,111.9
c. Private Sector	97,134.2	94,788.5	97,229.2	93,415.5	90,818.5	93,394.4	71,682.6	81,958.5	71,730.6
IV. DEBENTURES	36.9	36.9	36.9	36.9	36.9	36.9	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	74.7	91.9	63.5	77.3	77.3	77.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTEMENTS	6,112.4	6,112.4	6,111.7	2,812.4	2,812.4	2,811.7	4,787.4	4,787.4	4,829.9
VII. TERM FINANCE CERTIFICATES	72,555.2	93,854.1	72,197.5	60,688.8	60,982.3	60,752.2	61,962.3	61,880.5	63,018.8
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	8,173.8	7,674.9	8,285.8	6,645.8	5,554.3	6,719.5	6,843.1	6,430.8	6,871.0
X. NIT UNITS	2,812.3	1,676.0	2,790.6	3,005.0	1,876.0	2,863.7	2,368.7	1,782.7	2,532.4
XI. OTHERS	74,509.3	77,359.0	83,525.6	89,316.7	89,418.3	89,706.4	81,994.0	81,962.6	84,026.8
XII. Islamic Banking Products - Investments	578,218.2	568,211.2	585,254.6	877,949.3	870,076.1	889,444.4	1,199,076.6	1,184,316.9	1,245,954.2
01. GOP Ijara Sukuk	205,301.8	196,514.4	205,155.5	331,164.2	327,283.3	330,967.3	638,612.8	627,022.4	660,603.9
02. Corporate Sukuks	344,372.7	343,801.6	351,039.6	497,889.1	495,081.3	508,683.7	510,006.8	505,375.3	531,701.4
a. Diminishing Musharaka Sukuk	90,129.8	89,460.6	90,453.8	160,152.9	159,284.7	161,724.0	150,968.1	150,094.4	153,122.9
b. Ijaraha Sukuk	176,450.6	176,444.3	182,813.8	221,555.1	218,856.0	230,654.8	183,019.4	180,323.0	198,564.9
c. Modaraba Sukuk	4,188.7	4,188.7	4,188.7	4,654.8	4,654.8	4,654.8	17,645.9	17,645.9	18,007.1
d. Wakala Sukuk	125.4	121.4	125.4	91.4	425.0	91.4	60.4	425.0	61.5
e. Any other	73,478.2	73,586.5	73,457.8	111,434.9	111,860.9	111,558.8	158,313.0	156,887.1	161,944.8
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,403.5	1,467.6	1,467.6	1,494.5	1,467.6	1,467.6	1,506.9
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	88.1	88.1	88.1	88.1	88.1	88.1
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	504.3	501.4	504.3	584.2	780.0	584.2	3,487.8	6,495.2	4,159.8
10. Other Mode of Investments – Long Term	26,483.7	25,838.2	27,063.7	46,756.2	45,375.8	47,626.7	45,413.5	43,868.3	47,894.2
TOTAL	8,728,582.7	8,894,877.5	8,770,352.6	10,610,435.9	10,692,685.1	10,726,833.4	11,565,719.8	11,588,799.7	11,792,144.9

Source: Statistics & Data Warehouse Department, SBP

* Note: -As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk. Totals may differ due to rounding off.

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

(Million Rupees)

RATE OF RETURN	2019		2020	
	Jun	Dec	Jun	Dec
00.00	4,269,716.4	4,157,920.1	4,620,441.6	5,182,951.6
01.00*	668,838.8	559,355.6	547,999.9	600,617.4
02.00*	49,057.0	46,477.9	18,753.8	45,072.5
03.00*	4,058.7	7,487.3	59,719.9	42,891.8
04.00*	7,945.2	43,766.5	49,854.8	83,809.5
05.00*	60,282.0	28,810.5	140,670.0	267,240.0
05.25	1,230.3	3,550.6	84,272.7	16,842.3
05.50	5,327.5	4,008.0	130,552.7	4,463,065.0
05.75	735.9	18,985.5	60,546.6	1,082,207.4
06.00	9,168.7	40,806.1	268,209.8	176,642.0
06.25	8,553.3	2,977.1	113,083.6	161,866.7
06.50	62,361.6	60,145.2	5,262,425.6	662,209.8
06.75	4,047.4	1,326.9	724,586.2	196,805.1
07.00	2,547.2	617.2	248,937.6	211,833.5
07.25	8,724.8	360.9	54,058.7	175,320.6
07.50	8,769.9	3,673.3	160,748.3	177,340.0
07.75	1,669.3	684.4	72,261.2	27,533.2
08.00	767,277.5	1,093.8	52,718.6	238,871.6
08.25	28,967.5	5,068.9	28,499.8	11,870.1
08.50	129,945.7	4,833.8	12,264.0	108,257.7
08.75	28,106.6	2,068.8	2,741.5	1,962.7
09.00	51,645.1	27,293.8	4,506.3	2,555.0
09.25	11,972.1	5,518.0	1,200.4	446.2
09.50	73,041.0	865.8	54,508.5	5,312.3
09.75	22,204.9	68,745.5	10,769.3	3,895.4
10.00	22,491.9	14,898.8	3,831.5	3,534.2
10.25	3,695,762.9	20,370.6	8,698.8	7,031.2
10.50	578,374.9	26,161.2	8,096.7	56,540.4
10.75	156,934.7	17,021.7	2,214.3	16,332.3
11.00	206,601.1	19,804.0	2,179.6	9,437.5
11.25	72,588.1	4,629,909.8	3,352.8	16,684.4
11.50	125,713.4	930,891.8	11,776.3	13,339.8
11.75	35,912.9	123,413.8	1,758.4	5,494.3
12.00	183,973.3	233,996.8	29,802.2	34,774.6
12.25	41,715.8	204,296.7	21,795.3	16,125.5
12.50	85,385.0	156,235.4	16,989.9	13,622.3
12.75	27,047.2	69,019.5	5,846.9	12,453.9
13.00	43,588.9	126,957.4	107,142.2	24,608.6
13.25	11,567.5	68,961.7	23,067.7	17,041.6
13.50	27,454.0	46,835.0	52,020.5	2,853.3
13.75	24,339.0	52,900.7	61,660.8	1,421.4
14.00	47,977.4	29,243.1	62,376.4	1,594.7
14.25	55,655.8	15,787.5	90,551.7	65.9
14.50	12,820.0	101,956.7	-	596.8
14.75	36,023.9	32,077.1	-	-
15.00 & above	10,311.0	173,401.8	-	2,256.4
Total	11,788,433.0	12,190,582.6	13,297,493.7	14,203,228.4

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)

RATE OF RETURN	2019		2020	
	Jun	Dec	Jun	Dec
00.00	779,326.5	817,620.6	1,007,811.7	1,101,857.9
01.00*	109,725.6	100,933.6	203,140.1	122,273.1
02.00*	9,475.4	15,944.8	17,848.2	10,619.2
03.00*	68,977.4	55,781.5	101,607.2	575,552.0
04.00*	10,665.9	15,670.7	492,129.0	214,015.1
05.00*	71,894.9	8,942.6	126,304.5	226,470.8
05.25	205,420.1	766.2	24,738.9	48,702.8
05.50	32,392.0	8,351.7	147,006.8	219,721.7
05.75	42,663.1	19,338.0	21,649.0	77,370.1
06.00	116,091.5	64,808.7	60,318.6	61,914.7
06.25	15,630.7	6,328.3	40,963.7	41,405.8
06.50	58,828.4	23,769.6	245,377.5	141,888.0
06.75	15,582.9	4,949.2	29,410.7	49,209.2
07.00	24,951.2	210,254.5	73,711.8	94,084.8
07.25	9,531.3	46,402.6	61,989.8	94,435.5
07.50	19,587.5	83,359.1	86,065.6	19,083.7
07.75	70,318.8	24,272.6	17,561.7	2,520.5
08.00	35,676.1	11,217.0	11,026.2	5,309.1
08.25	12,485.0	23,770.4	49,798.9	523.9
08.50	23,160.8	13,946.2	6,410.8	3,489.4
08.75	47,797.6	6,842.2	3,081.3	528.4
09.00	19,742.8	20,991.8	9,498.3	13,184.4
09.25	10,978.5	18,212.0	30,945.5	27.5
09.50	14,875.2	54,601.0	12,970.8	17.2
09.75	4,603.7	29,704.2	1,286.7	49.6
10.00	15,726.2	18,753.6	582.8	198.6
10.25	105,030.1	106,280.5	1,054.6	32.3
10.50	78,284.7	10,062.0	2,387.9	99.3
10.75	57,026.0	21,192.1	18.7	8.1
11.00	14,595.1	8,577.4	546.0	263.8
11.25	13,204.0	185,018.1	210.0	99.6
11.50	38,204.3	22,629.6	750.4	422.4
11.75	8,704.6	23,336.7	1,492.8	287.7
12.00	22,039.3	86,096.1	3,616.8	1,130.2
12.25	23,088.0	40,885.1	1,180.2	209.6
12.50	25,311.4	42,509.1	1,735.3	567.9
12.75	3,303.2	106,386.1	2,461.7	34.0
13.00	10,762.2	32,551.1	2,625.0	98.4
13.25	1,875.5	42,685.5	1,079.8	-
13.50	-	9,254.3	2,043.7	-
13.75	1,000.0	4,229.9	952.5	-
14.00	-	4,912.1	2,404.5	-
14.25	-	1,291.4	100.0	-
14.50	-	73.1	-	-
14.75	-	33.1	-	-
15.00 & above	-	-	-	-
Total	2,248,537.5	2,453,536.2	2,907,895.8	3,127,706.4

Source: Statistics & Data Warehouse Department, SBP

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

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

(End of period : Million Rupees)

RATE OF RETURN	2019				2020			
	Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	228,423.3	177,814.4	290,262.8	275,888.7	387,835.0	383,295.5	518,011.6	515,905.7
01.00*	11,456.2	10,151.2	7,770.8	6,455.8	13,021.3	11,269.5	56,830.3	42,633.0
02.00*	21,878.9	21,878.9	15,143.5	15,143.5	29,036.6	27,969.9	75,119.9	74,299.9
03.00*	420,643.0	391,851.4	482,196.7	482,090.9	540,855.5	540,735.9	670,474.8	668,670.1
04.00*	75,704.8	64,693.1	123,002.6	123,002.6	130,327.8	115,911.3	99,574.6	99,574.6
05.00*	119,184.7	87,831.7	110,405.6	104,669.7	91,318.1	91,304.6	90,504.6	76,266.1
06.00*	33,627.9	28,015.4	31,378.4	30,312.7	58,363.5	44,750.1	69,270.6	60,708.0
07.00*	136,635.7	98,986.3	19,513.8	18,752.1	12,445.0	12,065.2	64,887.7	34,614.4
08.00*	101,487.3	101,487.3	35,599.5	35,018.1	235,876.3	164,592.6	1,714,734.6	909,286.4
08.25	4,518.8	3,450.1	4,959.5	4,128.3	300,418.2	125,858.3	479,344.5	295,111.1
08.50	5,215.6	5,215.6	2,794.2	2,794.2	176,052.3	131,572.4	275,211.1	182,913.4
08.75	7,231.1	7,211.2	9,960.2	9,960.2	300,050.0	149,291.7	322,743.8	192,554.4
09.00	17,724.9	17,557.5	3,192.8	3,025.4	186,657.7	110,520.7	189,016.4	131,121.7
09.25	22,163.0	13,847.8	1,567.7	1,567.7	223,632.6	153,025.7	150,550.8	133,858.5
09.50	22,152.6	22,152.6	3,501.5	3,501.5	93,752.4	72,950.1	52,685.0	52,136.3
09.75	11,668.8	11,668.8	3,663.6	3,663.6	148,522.8	85,906.2	162,981.7	90,609.3
10.00	50,504.7	47,533.3	50,591.8	50,591.8	45,135.8	42,573.4	80,506.3	80,506.3
10.25	30,215.6	29,010.9	2,253.6	2,253.6	86,340.4	78,786.8	139,527.4	97,026.0
10.50	48,188.2	46,730.0	10,887.8	10,887.8	31,547.1	29,962.3	37,439.9	37,439.9
10.75	22,165.0	22,165.0	12,189.8	12,189.8	48,415.6	45,849.0	132,890.6	99,934.4
11.00	173,564.8	145,666.6	22,201.1	22,201.1	43,464.6	42,369.2	31,350.0	31,347.6
11.25	200,124.7	173,599.7	25,353.9	21,779.9	124,111.9	90,400.7	36,748.7	36,748.7
11.50	202,070.4	150,541.6	27,346.2	19,102.3	105,473.8	66,196.6	25,902.6	25,705.5
11.75	201,934.7	147,797.9	20,593.2	20,593.2	249,407.5	86,474.3	18,745.4	18,745.4
12.00	448,959.4	250,132.7	67,830.4	20,942.9	240,038.8	124,431.2	100,557.7	99,812.6
12.25	275,990.2	146,876.2	27,544.2	27,544.2	315,253.7	134,732.6	66,473.6	61,167.1
12.50	432,763.3	147,533.8	38,600.8	26,641.3	139,364.0	54,013.8	17,694.6	17,694.6
12.75	225,510.4	143,894.3	65,070.7	31,144.5	95,068.7	76,027.8	15,109.6	15,109.6
13.00	559,580.7	387,326.2	104,638.2	100,985.3	242,801.1	189,972.8	96,818.9	96,818.9
13.25	204,476.8	181,925.1	67,980.4	50,480.4	122,993.4	80,764.7	17,995.7	17,995.7
13.50	273,774.3	151,636.8	190,327.5	125,270.4	39,488.5	37,471.4	47,781.3	43,891.5
13.75	267,476.6	167,620.7	388,025.2	268,287.3	66,890.0	55,584.0	7,651.0	7,650.3
14.00	418,394.3	257,473.8	555,257.7	387,825.7	142,069.1	104,784.3	63,515.0	63,480.2
14.25	128,863.9	93,320.5	457,486.4	250,677.2	136,894.1	101,737.3	10,037.5	10,037.5
14.50	75,723.1	73,762.0	634,393.6	251,892.0	74,717.2	70,668.8	4,647.6	4,647.6
14.75	108,014.9	106,660.3	506,054.0	320,702.7	82,516.5	80,571.8	19,487.1	19,451.3
15.00	143,764.6	110,436.6	345,974.7	167,214.0	44,647.6	41,062.7	26,581.7	25,605.5
15.25	26,686.4	26,686.4	263,713.0	187,988.6	180,538.1	100,477.6	19,581.5	19,581.5
15.50	37,702.8	37,702.8	157,462.6	132,019.9	31,756.4	23,859.6	80,803.6	69,011.7
15.75	42,058.7	42,058.7	208,760.5	152,241.7	29,453.8	29,453.8	3,499.2	3,499.2
16.00	75,004.4	68,599.2	78,592.0	66,406.4	32,413.1	31,458.9	12,230.2	11,400.2
16.25	35,006.4	35,006.4	77,283.2	72,604.3	62,783.6	62,782.5	7,132.5	7,132.5
16.50	9,931.0	9,931.0	69,621.5	54,327.8	42,077.1	42,067.8	27,427.1	27,427.1
16.75	21,207.1	21,207.1	120,114.0	84,184.0	8,514.4	8,514.4	3,935.8	3,935.8
17.00	31,438.7	28,091.2	32,009.5	31,485.6	10,301.4	10,301.4	7,775.4	7,775.4
17.25	4,928.2	4,928.2	54,546.9	54,201.5	10,282.0	10,222.3	1,238.1	1,238.1
17.50	5,364.1	5,364.1	32,427.9	26,118.2	14,207.7	14,207.7	10,707.5	10,707.5
17.75	8,172.7	8,172.7	45,306.1	35,782.1	8,012.5	8,012.5	1,139.6	1,139.6
18.00	17,508.6	17,508.6	48,398.1	42,265.4	16,445.7	16,445.7	25,021.9	25,021.9
18.25	3,952.2	3,648.9	15,566.6	15,561.3	43,596.0	34,862.6	15,644.9	8,449.9
18.50	2,204.3	2,204.3	58,403.4	58,203.4	13,994.1	13,994.1	5,480.0	5,480.0
18.75	6,619.8	6,619.8	33,211.7	33,211.7	24,631.2	24,631.2	790.7	790.7
19.00	71,648.0	71,648.0	79,411.3	75,455.8	103,775.6	103,775.6	1,980.0	1,980.0
19.25	2,174.3	2,174.3	10,963.0	10,963.0	14,494.4	14,369.6	639.5	639.5
19.50	887.2	887.2	8,310.3	8,310.3	10,745.5	10,745.5	2,714.9	2,714.9
19.75	610.1	610.1	7,713.5	7,713.5	15,217.9	15,217.9	1,059.3	1,059.3
20.00 & above	141,138.8	141,026.3	180,801.3	180,798.8	144,535.4	144,535.4	129,530.6	129,530.6
TOTAL	6,276,021.1	4,579,532.4	6,348,130.3	4,639,025.4	6,222,580.4	4,575,392.0	6,347,736.6	4,809,594.6

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

(End of Period: Million Rupees)

RATE OF RETURN	2019				2020			
	Jun		Dec		Jun		Dec	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	76,558.4	76,400.0	124,977.8	124,142.3	131,599.7	130,826.9	98,909.7	98,905.4
1.00*	16.6	12.8	50.0	50.0	1,209.1	1,209.1	16,903.1	9,482.6
2.00*	5,221.2	5,219.7	5,938.4	5,938.4	3,714.2	3,714.2	16,325.5	16,325.5
3.00*	63,978.2	63,973.2	89,434.6	89,434.6	131,502.3	131,502.3	192,138.7	192,103.6
4.00*	13,596.1	13,496.1	27,001.0	27,001.0	11,675.7	11,675.7	17,753.2	17,753.2
5.00*	10,233.8	6,893.2	19,370.1	16,148.0	16,933.9	16,933.9	24,409.9	24,409.9
6.00*	5,813.5	4,875.5	4,805.5	4,805.5	9,227.1	7,565.5	8,865.9	8,865.9
7.00*	64,098.8	45,456.6	35,782.7	29,484.8	13,322.2	8,539.1	71,881.5	18,182.0
8.00*	52,152.3	43,605.2	15,937.5	15,935.0	67,205.1	48,798.6	609,640.5	309,086.3
8.25	5,561.6	5,554.6	2,772.8	2,768.8	77,382.8	58,957.4	163,152.6	108,822.4
8.50	11,930.8	11,688.9	10,181.4	7,975.6	46,076.4	17,467.0	85,160.0	75,405.3
8.75	29,791.3	18,276.2	29,278.3	11,263.3	79,126.1	68,524.0	88,390.6	65,815.6
9.00	8,986.0	8,983.3	4,876.0	4,873.3	49,499.4	26,090.4	61,946.4	45,101.2
9.25	13,246.3	9,238.6	3,821.4	3,813.8	59,324.4	43,277.8	51,680.0	51,659.3
9.50	18,446.1	18,446.1	2,173.1	2,173.1	36,609.2	36,609.2	26,092.8	26,050.5
9.75	4,086.6	4,086.6	2,658.5	2,658.5	60,724.4	33,877.2	26,759.6	26,759.6
10.00	13,540.8	13,540.2	3,270.6	3,270.6	25,388.5	25,388.5	18,107.9	18,107.9
10.25	10,509.3	9,509.9	2,786.1	2,759.7	15,866.2	15,857.5	36,857.3	36,850.8
10.50	8,799.0	8,799.0	2,662.1	2,662.1	10,353.9	10,353.9	9,881.7	9,881.7
10.75	16,384.9	14,962.9	3,036.9	3,029.6	18,617.5	16,504.0	37,342.4	37,339.1
11.00	50,096.5	33,597.8	5,320.4	5,320.4	24,678.0	24,324.9	13,800.5	13,799.7
11.25	29,527.4	27,350.5	2,506.4	2,505.3	100,286.9	23,176.8	14,982.0	14,980.6
11.50	35,197.4	25,197.4	2,377.4	2,377.4	11,344.2	11,344.2	8,501.6	8,501.6
11.75	72,479.6	66,468.3	10,018.2	10,018.2	84,329.8	11,474.5	10,763.2	10,763.2
12.00	80,265.0	40,274.8	4,257.1	4,257.1	60,372.6	16,817.8	12,093.1	9,916.9
12.25	70,735.0	33,931.7	16,784.5	3,260.2	23,513.9	18,429.9	21,025.3	21,025.3
12.50	158,792.3	41,301.5	6,381.6	6,380.9	34,000.6	11,000.6	6,867.6	6,867.6
12.75	38,376.0	34,205.0	41,000.0	2,880.0	17,616.2	17,604.6	5,002.7	5,002.7
13.00	98,659.3	85,738.9	9,892.5	5,175.1	14,066.9	14,066.9	5,636.7	5,636.7
13.25	71,633.6	68,414.7	26,087.2	16,763.9	16,763.9	16,763.9	12,019.2	12,019.2
13.50	67,911.9	58,026.5	24,285.0	16,681.5	43,676.2	24,645.0	9,112.5	9,112.5
13.75	41,730.4	41,397.9	46,504.7	46,150.8	30,338.8	24,592.2	6,992.9	6,992.0
14.00	87,460.8	72,889.9	126,423.4	99,075.9	43,004.3	42,400.8	13,439.1	9,401.3
14.25	20,055.9	20,055.9	157,515.6	95,999.0	40,425.6	38,620.4	7,601.4	7,600.9
14.50	30,408.5	29,406.2	153,349.6	85,041.7	37,822.7	33,798.7	6,318.8	6,318.8
14.75	13,750.8	13,750.8	128,457.5	95,767.6	40,180.4	26,441.1	6,640.0	6,640.0
15.00	33,058.5	33,058.5	64,973.2	61,012.7	31,340.9	27,533.5	8,559.7	8,559.7
15.25	6,211.3	6,211.3	75,885.6	42,887.8	23,204.9	19,542.9	6,238.5	6,238.5
15.50	11,790.1	11,790.1	46,988.0	45,240.1	30,664.1	30,664.1	7,557.8	7,557.8
15.75	5,842.7	5,842.7	24,113.3	24,113.3	17,478.0	17,478.0	2,064.7	2,064.7
16.00	9,529.4	9,529.4	55,000.2	53,838.9	15,314.9	15,314.7	5,421.8	5,421.8
16.25	5,310.7	5,310.7	16,182.0	16,182.0	19,800.2	17,589.6	1,760.3	1,760.3
16.50	3,055.3	3,055.3	23,937.2	23,768.4	15,881.9	15,881.9	4,288.4	4,288.4
16.75	5,339.9	5,339.9	10,635.8	10,635.8	5,354.3	5,354.3	2,189.1	2,189.1
17.00	7,871.1	7,871.1	23,281.5	23,170.8	13,927.2	13,927.2	4,870.7	4,870.7
17.25	2,641.8	2,641.8	12,845.2	12,845.2	4,531.5	4,531.5	1,610.0	1,610.0
17.50	3,105.3	3,105.3	13,938.6	13,935.3	7,543.0	7,543.0	2,210.4	2,210.4
17.75	2,851.6	2,851.6	8,944.5	8,515.9	3,424.0	3,424.0	1,338.3	1,338.3
18.00	4,579.1	4,579.1	9,972.3	9,972.3	7,234.6	7,234.6	3,819.4	3,819.4
18.25	4,237.1	4,237.1	5,632.1	5,632.1	2,080.7	2,080.7	675.2	675.2
18.50	1,613.1	1,613.1	10,906.9	10,906.9	3,720.4	3,720.4	1,169.6	1,169.6
18.75	1,716.3	1,716.3	4,070.7	4,018.4	2,434.6	2,434.6	684.0	684.0
19.00	7,087.8	7,087.8	26,785.1	6,785.1	3,657.0	3,657.0	2,445.6	2,445.6
19.25	1,211.5	1,211.5	4,064.0	4,064.0	2,341.9	2,341.9	1,654.5	1,654.5
19.50	1,349.9	1,349.9	7,907.7	7,907.7	3,319.6	3,319.6	1,649.6	1,649.6
19.75	1,798.1	1,798.1	11,193.3	5,068.3	3,279.6	3,279.6	1,238.1	1,238.1
20.00 & over	13,156.5	13,156.5	33,555.4	33,555.4	36,570.1	36,570.1	11,337.6	11,337.6
TOTAL	1,533,389.4	1,208,384.0	1,642,788.8	1,281,899.5	1,740,882.3	1,312,597.5	1,895,778.6	1,424,269.7

Source: Statistics & Data Warehouse Department, SBP

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

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

TYPE OF DEPOSITS		(Percent per annum)			
		2019		2020	
		Jun	Dec	Jun	Dec
I.	Call Deposits	6.76 (2.09)	7.85 (1.92)	3.25 (2.20)	3.96 (2.00)
II.	Saving Deposits	8.59 (66.19)	10.01 (64.73)	5.86 (67.29)	5.02 (67.56)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	9.45 (7.60)	10.92 (6.27)	6.57 (5.74)	6.20 (5.99)
	(b) 3 months and over				
	but less than 6 months	8.99 (6.59)	9.97 (6.64)	5.77 (5.91)	5.53 (5.83)
	(c) 6 months and over				
	but less than 1 year	8.05 (4.91)	9.86 (5.03)	6.17 (4.01)	4.63 (4.36)
	(d) 1 year and over but				
	less than 2 years	9.49 (9.52)	10.82 (11.44)	7.52 (11.63)	6.37 (11.09)
	(e) 2 years and over but				
	less than 3 years	9.44 (0.38)	10.75 (0.97)	7.26 (0.43)	6.99 (0.41)
	(f) 3 years and over but				
	less than 4 years	9.53 (0.89)	10.62 (0.89)	7.07 (0.87)	7.21 (0.76)
	(g) 4 years and over but				
	less than 5 years	10.99 (0.03)	9.45 (0.11)	5.42 (0.06)	6.15 (0.14)
	(h) 5 years and over	9.93 (1.81)	10.80 (2.00)	6.79 (1.86)	8.08 (1.86)
IV.	Overall				
	(i) Excluding current and other deposits	8.74	10.13	6.08	5.31
	(ii) Including current and other deposits	5.67	6.77	4.03	3.43

Source: Statistics & Data Warehouse Department, SBP

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

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

TYPE OF DEPOSITS		(Percent per annum)			
		2019		2020	
		Jun	Dec	Jun	Dec
I.	Call Deposits	7.01 (2.41)	8.48 (2.13)	3.51 (2.48)	4.20 (2.30)
II.	Saving Deposits	8.99 (66.53)	10.44 (65.50)	6.25 (67.70)	5.28 (68.25)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	10.04 (7.86)	11.37 (6.56)	6.74 (6.04)	6.36 (6.11)
	(b) 3 months and over but less than 6 months	9.42 (6.79)	9.96 (7.14)	5.77 (6.52)	5.55 (6.13)
	(c) 6 months and over but less than 1 year	8.43 (3.52)	9.39 (4.29)	6.04 (3.71)	4.52 (3.63)
	(d) 1 year and over but less than 2 years	9.59 (10.15)	11.02 (11.53)	7.92 (10.87)	6.55 (10.79)
	(e) 2 years and over but less than 3 years	9.58 (0.32)	11.53 (0.33)	7.96 (0.27)	7.96 (0.29)
	(f) 3 years and over but less than 4 years	9.56 (0.68)	10.67 (0.71)	7.42 (0.73)	7.88 (0.63)
	(g) 4 years and over but less than 5 years	10.94 (0.04)	10.07 (0.11)	5.93 (0.06)	6.47 (0.16)
	(h) 5 years and over	10.02 (1.71)	10.42 (1.70)	6.60 (1.60)	8.48 (1.71)
IV.	Overall				
	(i) Excluding current and other deposits	9.12	10.45	6.37	5.53
	(ii) Including current and other deposits	5.87	6.96	4.22	3.55

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		2020	
		Jun	Dec	Jun	Dec
I.	Call Deposits	0.81 (0.48)	0.89 (0.92)	0.31 (0.98)	0.06 (0.65)
II.	Saving Deposits	6.52 (64.50)	7.82 (61.13)	4.08 (65.46)	3.79 (64.45)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.82 (6.28)	8.12 (4.89)	5.56 (4.39)	5.45 (5.46)
	(b) 3 months and over but less than 6 months	6.44 (5.59)	10.09 (4.25)	5.76 (3.21)	5.36 (4.53)
	(c) 6 months and over but less than 1 year	7.49 (11.78)	10.99 (8.53)	6.56 (5.30)	4.86 (7.63)
	(d) 1 year and over but less than 2 years	8.75 (6.41)	9.83 (11.04)	6.25 (15.01)	5.69 (12.41)
	(e) 2 years and over but less than 3 years	9.12 (0.67)	10.45 (4.03)	6.51 (1.13)	5.67 (0.95)
	(f) 3 years and over but less than 4 years	9.46 (1.94)	10.51 (1.71)	6.30 (1.49)	5.79 (1.35)
	(g) 4 years and over but less than 5 years	11.78 (0.01)	5.62 (0.09)	3.40 (0.06)	1.52 (0.05)
	(h) 5 years and over	9.60 (2.33)	11.69 (3.41)	7.25 (2.97)	6.87 (2.52)
IV.	Overall				
	(i) Excluding current and other deposits	6.85	8.64	4.78	4.36
	(ii) Including current and other deposits	4.59	5.82	3.15	2.84

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2019	Jun	11.20	12.15	10.45	11.59	11.05	10.53	11.76	27.80	11.54
	Dec	12.67	13.39	11.27	12.83	11.68	11.86	13.85	25.93	12.82
2020	Jun	14.13	11.44	9.02	9.96	9.47	8.75	10.86	28.08	10.32
	Dec	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
II. CONVENTIONAL BANKING - ALL BANKS										
2019	Jun	11.20	12.34	10.32	11.74	11.09	10.74	11.88	28.12	11.64
	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
2020	Jun	14.13	10.79	8.87	9.60	9.25	8.65	10.96	28.20	10.30
	Dec	10.58	7.85	6.90	7.83	7.10	7.01	8.06	27.42	8.00
III. ISLAMIC BANKING-ALL BANKS										
2019	Jun		11.26	10.99	11.07	10.87	9.31	11.34	5.76	11.13
	Dec		10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40
2020	Jun		13.12	9.55	11.10	10.30	9.30	10.56	10.81	10.38
	Dec		7.96	7.51	8.41	8.27	6.59	7.38	9.82	7.76

Source: Statistics & Data Warehouse Department, SBP

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

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility (LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks	State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/02/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/03/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/04/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/05/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.0899
01/06/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/07/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/08/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9500
01/09/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9399
01/10/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.8390
01/11/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2999
01/12/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/01/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/02/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2890
01/03/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.3401
01/04/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.1895
01/05/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.4750
01/06/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.7499
01/07/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3600
01/08/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.1400
01/09/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3000
01/10/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3090
01/11/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.2990
01/12/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.2498
01/01/2021	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.2900
01/02/2021	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.7989
01/03/2021	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.7989
01/04/2021	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.7900
01/05/2021	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.7900
01/06/2021	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.6898

Source: IH & SME Finance Department SBP

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

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

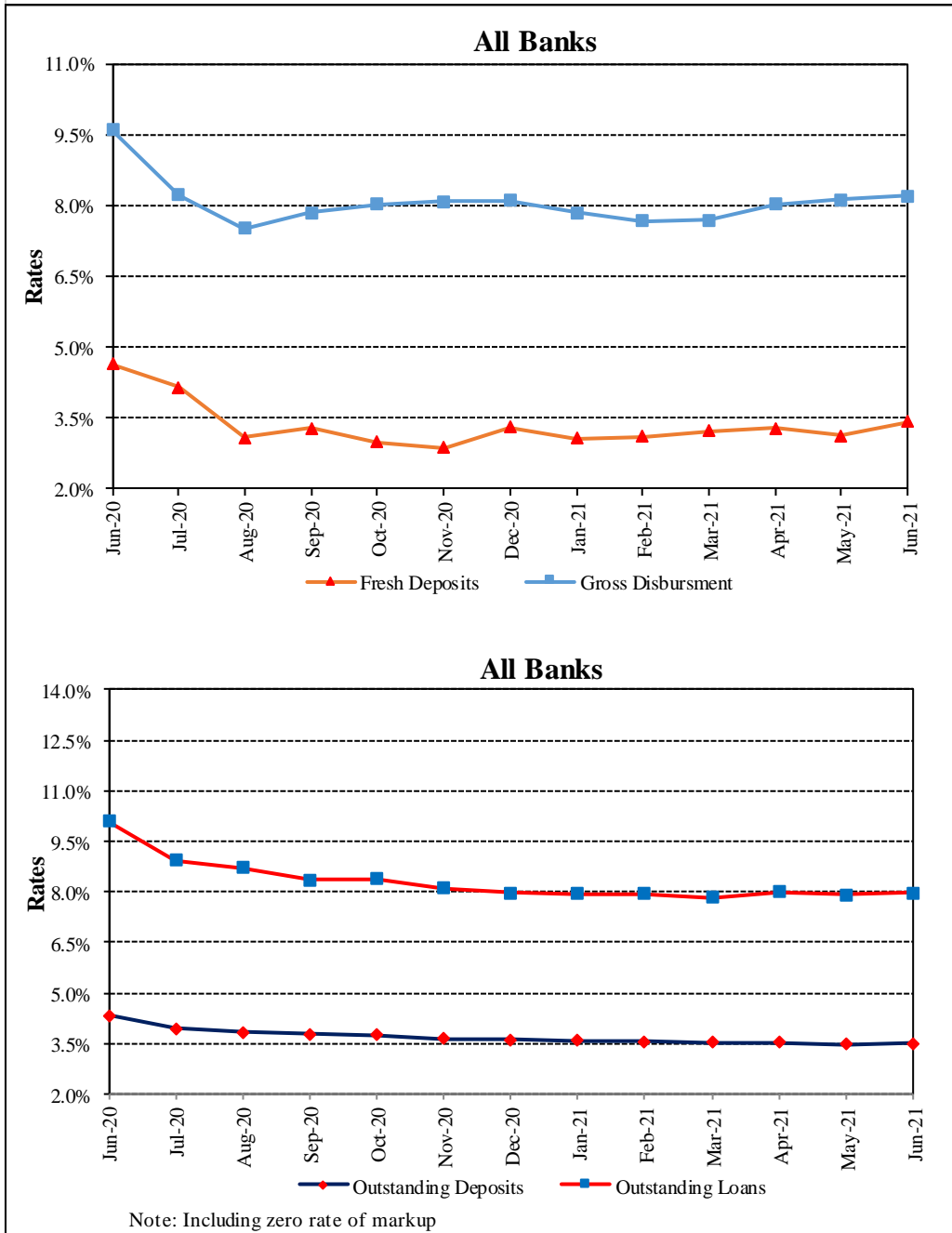
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Feb-2021																
Public	8.41	8.41	8.87	8.87	8.34	8.33	9.74	9.73	4.07	4.18	5.57	5.51	4.20	4.37	5.86	5.85
Private	7.63	7.87	7.79	8.07	7.83	7.85	8.32	8.35	2.97	2.91	5.49	5.44	3.38	3.37	5.43	5.41
Foreign	7.66	7.77	7.67	7.77	7.73	7.77	7.99	8.03	3.13	3.88	5.62	5.60	4.12	4.17	5.84	5.84
Specialized	12.92	12.92	12.92	12.92	7.80	7.80	13.27	13.27	2.01	2.01	5.92	5.92	5.17	5.17	5.94	5.94
All Banks	7.67	7.91	7.84	8.10	7.93	7.95	8.64	8.67	3.10	3.08	5.50	5.46	3.56	3.57	5.53	5.52
Mar-2021																
Public	9.59	9.59	9.85	9.85	8.04	8.04	9.56	9.56	3.51	4.00	5.74	5.74	4.04	4.37	5.82	5.81
Private	7.64	7.92	7.80	8.12	7.79	7.80	8.28	8.30	3.16	3.11	5.72	5.68	3.39	3.38	5.48	5.46
Foreign	7.82	7.82	7.82	7.82	7.80	7.83	8.06	8.08	3.68	4.64	5.89	5.89	4.11	4.14	5.86	5.86
Specialized	12.96	12.96	12.96	12.96	8.07	8.07	13.24	13.24	3.89	3.89	5.72	5.72	5.18	5.18	5.92	5.92
All Banks	7.70	7.98	7.86	8.18	7.84	7.86	8.57	8.59	3.23	3.26	5.73	5.70	3.53	3.58	5.56	5.55
Apr-2021																
Public	8.32	8.32	9.47	9.47	8.74	8.74	10.17	10.17	3.55	3.77	5.47	5.47	4.15	4.34	5.78	5.77
Private	8.01	8.22	8.16	8.39	7.82	7.83	8.30	8.32	3.24	3.18	5.63	5.60	3.36	3.35	5.45	5.44
Foreign	7.89	7.95	7.89	7.95	7.90	7.92	8.15	8.18	3.48	4.95	5.15	5.85	4.10	4.31	5.49	5.84
Specialized	13.50	13.50	13.50	13.50	7.38	7.38	13.18	13.18	3.18	3.18	5.70	5.70	5.11	5.11	5.92	5.92
All Banks	8.03	8.23	8.20	8.43	8.00	8.01	8.70	8.71	3.28	3.29	5.59	5.59	3.53	3.55	5.52	5.52
May-2021																
Public	8.70	8.83	8.85	9.00	8.36	8.36	9.72	9.72	3.26	3.85	5.59	5.59	3.96	4.32	5.77	5.76
Private	8.09	8.26	8.27	8.47	7.82	7.83	8.30	8.32	3.10	3.05	5.65	5.61	3.34	3.33	5.44	5.43
Foreign	7.77	7.84	7.77	7.84	7.93	7.95	8.18	8.20	3.34	4.55	5.14	5.92	4.11	4.32	5.51	5.84
Specialized	12.93	12.93	12.93	12.93	7.60	7.60	13.18	13.18	1.30	1.30	6.04	6.04	5.06	5.06	5.91	5.91
All Banks	8.12	8.29	8.29	8.48	7.93	7.94	8.62	8.63	3.13	3.18	5.63	5.62	3.48	3.53	5.52	5.51
Jun-2021																
Public	8.21	8.68	8.53	9.14	8.40	8.41	9.74	9.76	3.97	4.46	5.87	5.87	3.85	4.26	5.79	5.78
Private	8.18	8.33	8.35	8.52	7.87	7.89	8.35	8.38	3.35	3.31	5.96	5.95	3.39	3.37	5.55	5.54
Foreign	7.94	7.95	7.94	7.95	7.95	7.98	8.20	8.22	2.90	4.83	5.04	5.91	4.12	4.41	5.43	5.84
Specialized	12.95	12.95	12.95	12.95	7.88	7.88	13.33	13.33	3.51	3.51	5.84	5.84	5.05	5.05	5.91	5.91
All Banks	8.19	8.35	8.37	8.55	7.98	7.99	8.66	8.69	3.43	3.49	5.92	5.94	3.50	3.56	5.60	5.60

Notes:

Source: Statistics & Data Warehouse Department, SBP

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

Weighted Average Lending and Deposits Rates



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

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2010-11	9.00 ²	9.00	15.00	16.00	17.00	17.00
2011-12	12.00	13.80	17.00	18.00	17.00	16.00
2012-13	12.00	13.80	19.00	18.00	16.00	16.00 ³
2013-14	12.00	13.80	19.00	18.00	16.00	16.50
2014-15	12.90	12.90	17.75	17.75	15.01	15.01
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	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2020				2021					
	2 nd Jun	2 nd Jul	4 th Aug	28 th Aug	21 st Jan	3 rd Mar	25 th Mar	7 th May	19 th May	17 th Jun
1. Saving Accounts										
(i) With cheque facilities	6.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
(ii) Without cheque facilities	6.50	5.50	5.50	5.50	5.50	5.50	5.50	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	3.00	3.00	3.00	3.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	8.05	8.11	8.44	8.49	9.24	9.51	9.68	9.68	9.29	9.37
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.0	13.0	13.0	13.0	13.0	13.0	13.00	13.00	13.00	13.00
6 (a) Special Saving Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	7.10	7.00	7.80	7.60	7.80	8.40	8.80	8.70	8.00	8.00
(ii) Last period of complete 6 months	7.40	7.30	7.20	8.60	8.80	9.00	9.20	9.00	9.00	9.00
(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	7.44	7.61	7.80	8.04	9.00	9.00	9.36	9.24	8.64	8.76
8. Pensioner's Benefit Accounts⁷	9.84	9.96	10.32	10.32	11.28	11.28	11.52	11.52	11.04	11.04
9. Behbood Saving Certificate⁸	9.84	9.96	10.32	10.32	11.28	11.28	11.52	11.52	11.04	11.04
10. Short-Term Saving Certificate⁹										
(i) 3 Months	7.72	6.80	6.12	6.60	6.76	6.80	6.92	7.04	6.96	6.96
(ii) 6 Months	7.36	7.76	6.14	6.80	6.82	7.00	7.30	7.20	7.14	7.20
(iii) 1 year	7.30	6.66	6.20	6.80	6.92	7.35	7.40	7.40	7.30	7.30
11. Shuhada Family Welfare account¹⁰	9.84	9.96	10.32	10.32	11.28	11.28	11.52	11.52	11.04	11.04

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.

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
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
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143

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		2018	2019	2020	2020		2021			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	Issued	1,211,346	1,328,205	465,225	214,326	53,289	447	622	270	210
	En-cashed	1,806,973	2,271,515	3,085,544	134,339	308,125	165,229	233,018	153,189	48,003
Lahore	Issued	1,242,359	1,655,367	1,175,068	157,730	37,559	83,710	65,724	25,840	10,000
	En-cashed	520,000	671,300	240,300	92,000	1,300	-	-	-	-
Peshawar	Issued	180,642	207,155	211,438	1,332	4,226	16,574	20,852	15,818	2,770
	En-cashed	223,985	243,692	104,141	35,730	8,240	1,500	1,500	-	-
Quetta	Issued	24,811	41,827	55,081	1,314	1,010	4,393	6,948	5,172	5,763
	En-cashed	92,298	102,740	92,885	10,813	2,000	1,300	3,600	4,300	6,043
Faisalabad	Issued	141,062	138,959	162,277	13,907	7,089	11,081	16,839	29,227	6,794
	En-cashed	141,477	144,717	82,159	15,334	5,750	1,050	3,900	300	2,000
Rawalpindi	Issued	197,224	329,380	178,972	5,200	9,970	9,528	34,250	28,067	7,650
	En-cashed	279,744	273,453	85,999	39,441	9,600	-	600	-	-
Hyderabad	Issued	9,859	17,691	14,193	463	460	282	6,225	75	-
	En-cashed	54,986	47,037	39,511	17,582	9,180	-	-	-	-
Islamabad	Issued	367,102	476,134	953,338	19,560	256,845	34,290	75,065	24,235	7,020
	En-cashed	326,279	475,218	96,681	50,885	4,900	-	-	-	100
Multan	Issued	40,818	29,231	248,209	20,917	3,450	2,017	10,454	4,550	3,096
	En-cashed	93,808	106,767	71,538	37,511	15,000	1,300	1,503	-	-
Sialkot	Issued	18,004	12,531	23,069	931	146	50	123	2,088	1,000
	En-cashed	131,855	164,194	71,889	22,326	3,500	2,200	2,200	700	-
Sukkur	Issued	23,060	13,250	23,396	770	50	1,662	858	1,475	-
	En-cashed	88,728	66,739	20,422	8,857	3,200	-	-	-	-
D.I. Khan	Issued	102,919	13,654	13,004	400	500	701	700	1,000	360
	En-cashed	95,503	20,867	8,771	4,609	1,140	-	-	-	7
Bahawalpur	Issued	1,507	560	11,839	5,913	-	100	3	-	-
	En-cashed	37,872	51,990	29,456	6,513	5,250	3,460	100	-	-
Muzaffarabad	Issued	61,580	48,420	50,140	6,020	3,390	-	-	3,330	1,540
	En-cashed	5,221	8,715	4,187	2,905	120	-	-	15	-
Gujranwala	Issued	17,661	19,973	19,759	1,165	1,195	1,091	62	3,627	180
	En-cashed	89,990	155,738	50,371	19,866	3,300	1,600	650	-	-
TOTAL	Issued	3,639,954	4,332,336	3,605,006	449,947	379,179	165,926	238,724	144,774	46,383
	En-cashed	3,988,719	4,804,682	4,083,852	498,710	380,605	177,639	247,071	158,504	56,153

Source: SBP-BSC field offices

Note: Telegraphic Transfers data has been discontinued from 3rd May 2021 after centralization of commercial bank accounts "one bank one account" across the country and no bank is more required to transfer their funds through this facility.

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2018	2019	2020	2020		2021			
					May	Jun	Mar	Apr	May	Jun
Karachi	No. of Cheques Cleared	30,786	24,637	18,524	1,060	1,478	1,854	1,655	1,470	1,796
	Amount	12,261,734	11,345,271	9,962,227	568,335	826,514	1,020,345	930,763	788,480	1,091,816
Lahore	No. of Cheques Cleared	10,223	9,081	7,503	473	617	756	672	561	776
	Amount	5,279,635	5,086,338	5,012,278	310,256	463,264	564,506	526,328	445,857	696,671
Peshawar	No. of Cheques Cleared	1,647	1,615	2,445	82	136	140	125	106	183
	Amount	1,177,565	1,290,981	1,306,671	90,113	135,985	114,864	143,516	109,754	237,055
Quetta	No. of Cheques Cleared	968	931	750	44	72	74	70	50	81
	Amount	669,773	801,875	793,655	53,453	93,383	74,285	73,117	60,686	115,642
Faisalabad	No. of Cheques Cleared	2,616	2,285	1,637	129	134	189	170	135	194
	Amount	1,565,985	1,469,097	1,434,471	89,197	123,466	167,755	180,641	88,493	223,172
Rawalpindi	No. of Cheques Cleared	2,514	2,282	1,981	120	174	197	186	152	224
	Amount	1,631,315	1,550,321	1,612,262	94,503	173,101	183,005	182,886	151,056	302,982
Hyderabad	No. of Cheques Cleared	179	93	43	2	9	7	7	7	14
	Amount	95,646	91,964	86,545	1,571	11,375	8,489	9,407	9,092	17,394
Islamabad	No. of Cheques Cleared	3,831	3,553	3,064	198	298	308	272	223	370
	Amount	3,980,015	4,025,485	4,055,736	247,662	522,534	367,789	402,859	323,796	562,257
Multan	No. of Cheques Cleared	1,984	1,074	958	65	85	95	83	69	98
	Amount	955,399	1,062,194	1,084,509	62,387	86,587	87,243	102,127	90,028	128,664
Sialkot	No. of Cheques Cleared	800	745	615	46	49	63	56	53	63
	Amount	381,439	421,540	463,815	28,547	40,245	50,374	48,913	46,231	60,163
Sukkur	No. of Cheques Cleared	1,136	699	589	32	46	54	60	51	59
	Amount	564,698	454,149	441,891	18,083	36,649	54,880	64,314	56,271	67,525
D.I. Khan	No. of Cheques Cleared	20	23	19	1	5	2	2	1	5
	Amount	17,927	17,736	16,769	1,322	3,927	1,611	2,413	1,170	2,463
Others	No. of Cheques Cleared	1,818	1,430	1,160	92	111	111	107	88	139
	Amount	1,044,504	975,694	1,164,114	69,597	68,596	91,374	96,438	91,628	132,657
TOTAL	No. of Cheques Cleared	58,522	48,448	39,288	2,344	3,216	3,849	3,465	2,965	4,002
	Amount	29,625,635	28,592,644	27,434,942	1,635,026	2,585,626	2,786,519	2,763,722	2,262,540	3,638,461

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY20			FY21		
		Q2	Q3	Q4	Q1	Q2	Q3
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	15,930	15,947	15,922	15,978	16,165	16,081
Automated Teller Machines (ATM)	No.	15,252	15,559	15,612	15,770	16,041	16,175
Point of Sale (POS)	No.	47,567	48,763	49,067	52,924	62,480	67,099
2. Cards							
Credit Cards	No.	1,643,903	1,663,286	1,655,030	1,639,115	1,691,037	1,687,815
Debit Cards	No.	26,440,418	26,519,480	26,698,046	26,670,759	27,591,577	28,582,140
Proprietary ATMs only Cards	No.	7,650,190	7,541,264	6,943,385	6,978,079	7,245,554	6,426,981
Pre-Paid Cards	No.	168,188	139,521	134,586	135,596	133,298	126,322
Social Welfare Cards	No.	6,180,044	7,365,773	7,383,380	7,559,333	7,623,718	7,699,466
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	239,210	236,059	206,466	253,608	298,028	309,795
Amount	Million Rupees	17,628,623	17,466,975	15,276,494	19,124,405	21,476,297	22,485,021
4.1 ATM Transactions							
Number of Transactions	Thousands	135,689	131,559	114,956	134,926	152,567	153,452
Amount	Million Rupees	1,658,697	1,681,760	1,525,583	1,785,175	2,028,336	2,084,493
i. Cash Withdrawal							
Number of Transactions	Thousands	130,560	126,811	110,733	129,823	147,221	148,000
Amount	Million Rupees	1,499,162	1,533,080	1,382,444	1,603,850	1,827,622	1,885,768
ii. Cash Deposit							
Number of Transactions	Thousands	126	145	134	150	260	339
Amount	Million Rupees	6,122	7,000	8,360	9,343	20,459	28,950
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,520	1,363	1,118	1,347	1,255	1,375
Amount	Million Rupees	5,025	2,587	3,446	7,395	4,302	3,724
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,784	1,689	1,145	1,575	1,638	1,512
Amount	Million Rupees	62,751	60,563	45,901	61,593	63,698	59,937
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,692	1,544	1,819	2,026	2,185	2,222
Amount	Million Rupees	85,463	78,355	85,313	102,871	112,119	105,982
vi. Others							
Number of Transactions	Thousands	7	8	7	6	6	5
Amount	Million Rupees	174	173	119	123	135	131
4.2 POS Transactions							
Number of Transactions	Thousands	20,484	19,539	11,430	16,752	23,121	25,175
Amount	Million Rupees	107,547	102,457	61,902	92,332	115,021	125,421
4.3 RTOB Transactions							
Number of Transactions	Thousands	48,907	46,824	32,211	42,741	49,346	49,273
Amount	Million Rupees	14,731,571	14,456,908	12,161,711	15,238,478	16,904,227	17,398,116
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,970	9,882	7,117	9,234	10,725	10,591
Amount	Million Rupees	1,234,195	1,234,369	930,904	1,311,456	1,563,557	1,726,392
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	24,454	22,522	14,282	19,771	23,385	23,364
Amount	Million Rupees	3,118,551	2,991,953	2,305,827	3,184,940	3,591,391	3,705,767
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	14,484	14,421	10,812	13,736	15,236	15,319
Amount	Million Rupees	10,378,826	10,230,586	8,924,980	10,742,083	11,749,279	11,965,957
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	17,826	21,169	28,604	36,369	43,984	51,739
Amount	Million Rupees	382,474	467,497	621,805	908,691	1,116,984	1,297,940
i. Payment Through Mobile							
Number of Transactions	Thousands	1,161	1,435	1,314	1,919	1,977	1,595
Amount	Million Rupees	50,895	59,265	72,847	127,511	146,988	140,823
ii. Utility Bills Payment							
Number of Transactions	Thousands	7,367	8,745	11,612	12,894	13,928	15,770
Amount	Million Rupees	8,789	9,351	14,424	34,206	21,036	21,292
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	4,950	5,523	5,714	7,389	9,276	10,324
Amount	Million Rupees	167,938	206,053	234,031	320,103	398,482	451,699
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	4,348	5,465	9,963	14,167	18,802	24,049
Amount	Million Rupees	154,853	192,828	300,503	426,871	550,478	684,127

3.37 Electronic Banking Statistics

Product / Item	Unit	FY20			FY21		
		Q2	Q3	Q4	Q1	Q2	Q3
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	49	47	49	45	43	39
Amount	Million Rupees	2,084	3,197	1,848	1,948	1,963	2,116
i. Payment Through Call Centre							
Number of Transactions	Thousands	37	35	36	32	32	30
Amount	Million Rupees	1,650	2,662	1,308	1,377	1,553	1,634
ii. Utility Bills Payment							
Number of Transactions	Thousands	6	5	6	8	6	5
Amount	Million Rupees	100	87	86	132	111	100
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5	6	7	5	4	4
Amount	Million Rupees	324	443	448	429	292	377
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	0
Amount	Million Rupees	10	5	6	10	7	5
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	13,316	14,126	16,957	18,925	22,059	24,501
Amount	Million Rupees	736,002	748,093	894,228	1,085,871	1,293,077	1,561,670
i. Payment Through Internet							
Number of Transactions	Thousands	830	764	819	1,532	1,122	1,145
Amount	Million Rupees	154,118	121,916	146,296	166,696	178,136	160,254
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,044	3,369	3,958	3,677	4,232	4,415
Amount	Million Rupees	30,573	55,028	37,397	63,474	99,331	144,629
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5,312	5,852	6,257	6,540	7,818	8,595
Amount	Million Rupees	302,014	319,669	367,974	407,852	488,162	559,321
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	4,130	4,141	5,923	7,176	8,888	10,346
Amount	Million Rupees	249,296	251,479	342,561	447,849	527,447	697,466
4.7 e-Commerce							
Number of Transactions	Thousands	2,938	2,796	2,258	3,851	6,909	5,616
Amount	Million Rupees	10,247	7,063	9,416	11,909	16,688	15,265

Source: Payment System Department SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY20				FY21					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	23,180	62,694	18,827	59,438	18,597	60,113	18,135	59,805	18,775	74,232
Inter Bank Fund Transfers	623,919	28,579	683,906	27,323	939,250	28,399	992,297	31,108	1,034,757	31,246
Retails Cheques Clearing	15,022	3,832	13,450	4,236	14,631	3,734	15,866	4,074	14,983	3,892
Total	662,121	95,105	716,183	90,997	972,478	92,246	1,026,298	94,987	1,068,515	109,371

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	26.0	3,638.0	16.6	3,271.5	22.4	4,378.0	25.7	4,587.5	24.5	4,639.4
Cash withdrawals	39.8	4,492.1	30.1	3,889.4	36.1	4,858.2	38.3	5,306.8	36.9	5,356.9
Intra Bank Funds Transfer through Cheques	9.3	14,424.9	8.6	13,560.2	8.9	14,138.2	9.6	14,634.4	9.6	15,077.2
Inter Bank Funds Transfers (Clearing)	10.6	6,080.0	7.9	4,927.8	8.9	7,609.6	10.0	6,802.4	9.9	6,642.6
Utilities Bills Payments	20.0	192.6	12.6	146.2	17.5	497.6	17.4	687.3	15.6	633.8
Direct Debit (Standing Instructions)	0.6	1,520.8	0.6	1,912.2	0.6	2,240.5	0.7	2,351.8	0.6	2,447.6
Pay Order/Demand Draft	2.9	1,758.8	2.1	1,694.8	2.7	1,990.3	3.1	2,390.4	3.0	2,385.0
Others*	0.1	508.7	0.1	462.3	0.1	525.8	0.1	473.2	0.1	475.3
Total	109.3	32,616.0	78.5	29,864.3	97.1	36,238.2	104.8	37,234.0	100.2	37,657.9

* 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	2020									2021		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,226,140	606,959	9.7	6,141,695	614,558	10.0	6,421,776	605,239	9.4	6,492,816	635,705	9.8
SMEs Sector	403,416	78,333	19.4	385,288	79,078	20.5	460,690	78,915	17.1	447,618	77,336	17.3
Agriculture Sector	323,081	88,985	27.5	323,465	86,848	26.8	338,037	77,046	22.8	319,482	69,799	21.8
Consumer sector	554,429	33,197	6.0	586,857	33,684	5.7	635,227	31,297	4.9	677,698	31,461	4.6
<i>i. Credit Cards</i>	42,971	2,933	6.8	49,086	3,058	6.2	51,422	3,067	6.0	52,926	2,721	5.1
<i>ii. Auto loans</i>	213,230	6,272	2.9	233,583	5,190	2.2	258,072	4,423	1.7	284,554	4,730	1.7
<i>iii. Consumer durable</i>	1,070	65	6.1	1,125	66	5.8	1,227	70	5.7	1,285	60	4.7
<i>iv. Mortgage loans</i>	88,462	11,572	13.1	86,629	13,106	15.1	93,741	11,684	12.5	100,415	11,739	11.7
<i>v. Other personal loans</i>	208,696	12,353	5.9	216,435	12,265	5.7	230,766	12,053	5.2	238,518	12,211	5.1
Commodity Financing	907,365	7,670	0.8	827,048	8,220	1.0	833,394	7,761	0.9	826,036	8,377	1.0
Staff Loans	153,551	2,152	1.4	158,431	2,157	1.4	163,996	2,195	1.3	170,022	2,295	1.3
Others	188,444	29,255	15.5	185,271	28,148	15.2	170,618	26,449	15.5	175,775	25,336	14.4
Total	8,756,427	846,551	9.7	8,608,056	852,691	9.9	9,023,738	828,902	9.2	9,109,448	850,308	9.3

SECTOR	2020									2021		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	658,554	90,439	13.7	654,836	88,544	13.5	702,126	80,118	11.4	608,957	72,956	12.0
Automobile / Transportation	160,200	18,127	11.3	140,650	18,052	12.8	142,754	17,596	12.3	148,267	17,101	11.5
Cement	211,933	6,208	2.9	201,284	6,203	3.1	203,770	6,190	3.0	192,923	6,146	3.2
Chemical & Pharmaceuticals	286,380	16,506	5.8	307,538	16,562	5.4	327,337	16,706	5.1	292,721	16,534	5.6
Electronics	111,444	23,022	20.7	99,480	23,404	23.5	110,589	22,281	20.1	119,868	23,265	19.4
Financial	212,350	9,884	4.7	204,354	10,053	4.9	230,156	11,215	4.9	228,624	11,353	5.0
Individuals	732,981	70,299	9.6	763,215	71,235	9.3	815,411	64,666	7.9	860,413	64,154	7.5
Insurance	5,756	137	2.4	6,140	136	2.2	5,732	136	2.4	5,778	135	2.3
Others	3,426,349	320,003	9.3	3,345,624	323,600	9.7	3,473,398	319,438	9.2	3,433,361	339,017	9.9
Production/Transmission of Energy	1,405,492	52,054	3.7	1,411,409	53,002	3.8	1,393,743	58,401	4.2	1,438,432	69,596	4.8
Shoes & Leather garments	35,729	5,854	16.4	37,123	5,816	15.7	37,388	5,679	15.2	37,999	5,456	14.4
Sugar	289,093	54,264	18.8	200,994	59,492	29.6	238,455	56,958	23.9	358,165	58,241	16.3
Textile	1,220,168	179,755	14.7	1,235,408	176,591	14.3	1,342,880	169,519	12.6	1,383,939	166,355	12.0
Total	8,756,427	846,551	9.7	8,608,056	852,691	9.9	9,023,738	828,902	9.2	9,109,448	850,308	9.3

Source: Financial Stability Department SBP

3.40 Non-Performing Loans

(Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Dec-20			Mar-21		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	844,661	100,233	1.19	866,741	109,804	1.30
All Banks	828,902	96,736	1.17	850,308	105,704	1.26
Commercial Banks	761,693	63,687	0.78	793,470	81,978	.99
Public Sector Commercial Banks	267,740	16,890	1.07	284,306	25,888	1.65
Local Private Banks	491,476	47,143	0.72	506,723	56,454	0.85
Foreign Banks	2,478	(346)	(0.48)	2,440	(365)	(0.50)
Specialized Banks	67,208	33,049	29.09	56,839	23,726	22.49
DFIs	15,759	3,498	3.15	16,432	4,099	3.68

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Dec 2020	Ended Mar 2021
All Banks & DFIs	49,237	21,168
All Banks	47,788	20,572
Commercial Banks	27,403	15,982
Public Sector Commercial Banks	11,062	2,552
Local Private Banks	16,330	13,393
Foreign Banks	11	37
Specialized Banks	20,385	4,589
DFIs	1449	597

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

Source: Financial Stability Department SBP