

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	30,027,168	4,423,493.4	30,986,021	4,484,717.6	33,374,011	4,911,677.7	34,925,595	4,883,431.7	37,883,340	5,485,714.2
Call Deposits	314,925	236,150.6	238,805	207,498.3	471,294	186,544.9	281,671	181,750.2	342,837	228,771.4
Other Deposits Accounts	18,136	81,058.4	19,205	148,506.8	259,115	193,523.6	34,144	287,044.4	43,841	335,702.8
Saving Deposits	21,447,424	5,415,439.7	21,272,368	5,607,736.4	17,968,468	5,911,586.9	20,670,395	6,132,676.9	19,935,310	6,987,383.6
FIXED DEPOSITS	1,303,894	2,492,907.9	1,406,904	2,735,541.3	2,061,536	2,833,637.4	1,659,241	3,159,215.7	1,705,183	3,167,817.4
Less Than 6 months	596,113	920,230.9	738,868	1,263,348.6	417,725	1,266,980.0	553,843	1,222,756.9	512,497	1,209,889.3
For 6 months & over but less than 1 year	133,772	398,082.9	119,619	390,067.6	170,504	438,120.7	147,517	476,507.2	165,169	415,982.3
For 1 year & over but less than 2 years	237,926	916,240.1	222,378	807,901.7	410,097	850,262.2	363,733	1,083,987.9	434,109	1,207,964.0
For 2 years & over but less than 3 years	50,097	29,068.3	43,610	26,749.8	92,974	33,757.8	124,424	92,195.1	72,645	44,671.9
For 3 years & over but less than 4 years	62,516	58,851.0	52,718	54,391.3	114,446	79,727.1	62,122	84,140.0	70,242	90,693.8
For 4 years & over but less than 5 years	27,353	9,794.3	26,304	8,498.0	65,533	2,892.4	53,952	10,405.4	66,164	5,968.8
For 5 years & over	196,117	160,640.5	203,407	184,584.4	790,257	161,897.1	353,650	189,223.0	384,357	192,647.2
All Deposits	53,111,547	12,649,049.9	53,923,303	13,184,000.4	54,134,424	14,036,970.5	57,571,046	14,644,118.8	59,910,511	16,205,389.5

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

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

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019		2020
	Jun	Dec	Jun
1. FOREIGN CONSTITUENTS	248,836.4	264,107.4	308,067.4
I. Official	33,388.5	37,165.2	41,942.0
II. Business	101,959.5	84,208.7	91,340.8
III. Personal	113,488.4	142,733.5	174,784.6
2. DOMESTIC CONSTITUENTS	13,788,134.1	14,380,011.5	15,897,322.1
I. GOVERNMENT	2,037,371.5	2,070,645.2	2,388,494.4
a. Federal Government	1,226,864.2	1,206,225.9	1,366,085.7
b. Provincial Governments	736,812.1	766,111.2	917,846.0
c. Local Bodies	73,695.2	98,308.1	104,562.8
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	892,933.7	1,034,577.2	1,106,046.4
a. Agriculture, hunting and forestry	563.1	660.0	983.0
b. Services	64,735.2	80,109.9	97,817.0
c. Utilities	319,731.4	395,283.1	351,386.5
d. Transport, storage and communications	159,012.8	193,044.0	205,642.2
e. Manufacturing	156,290.1	163,511.5	178,853.4
f. Mining and Quarrying	103,430.2	127,530.3	140,206.1
g. Construction	4,752.1	5,140.6	10,840.5
h. Commerce and Trade	32,673.6	21,709.0	47,137.1
i. Others	51,745.3	47,588.7	73,180.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	446,484.5	622,569.7	545,107.9
a. Mutual Funds and AMCs	151,776.1	243,172.6	311,225.9
b. Insurance & Pension Funds	89,189.6	177,198.2	93,316.9
c. MFIs and DFIs	12,291.8	30,894.7	27,900.9
d. Stock Exchange & Brokerage Houses	22,950.0	23,592.5	25,245.5
e. Modarabas	3,713.3	5,830.8	5,681.9
f. Other NBFIs	166,563.7	141,880.8	81,736.8
IV. PRIVATE SECTOR (BUSINESS)	3,017,524.5	3,034,010.3	3,363,712.0
a. Agriculture, forestry and fishing	299,947.1	208,236.9	212,877.2
01. Crop and animal production, hunting and related service activities	297,583.3	205,820.4	209,835.2
i. Growing of Wheat, Rice, Sugar Cane & Cotton	222,423.0	135,834.6	130,598.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	5,040.0	7,397.8	7,884.9
iii. Growing of other fruits, vegetables and crops	47,873.4	37,752.0	40,626.7
iv. Raising of livestock and other related activities	12,644.8	11,371.4	14,417.4
v. Other agricultural support activities	9,484.7	13,247.4	16,222.2
vi. Hunting, trapping and related service activities	117.4	217.1	85.0
02 - Forestry and logging	1,174.2	787.3	1,716.5
03 - Fishing and aquaculture	1,189.6	1,629.2	1,325.6
b. Mining and quarrying	119,846.4	151,876.9	149,134.4
01 - Mining of coal and lignite	13,134.2	21,206.2	24,655.0
02 - Extraction of crude petroleum and natural gas	92,169.7	121,346.1	115,025.0
03 - Mining of metal ores	4,313.7	2,816.5	2,315.8
04 - Other mining and quarrying	10,080.4	6,319.3	6,993.4
05 - Mining support service activities	148.3	188.7	145.1
c. Manufacturing	771,911.4	830,886.0	852,658.7
01 - Manufacture of food products	113,971.5	126,205.0	135,735.5
02 - Manufacture of beverages	14,115.8	20,137.2	19,264.4
03 - Manufacture of tobacco products	9,061.4	6,957.5	10,683.8
04 - Manufacture of textiles	122,294.8	127,740.1	133,036.5
i. Preparation and spinning of textile fibers	45,580.2	38,458.6	43,865.4
ii. Weaving of textiles	14,755.9	14,619.0	15,490.3
iii. Finishing of textiles	11,621.4	11,354.4	12,547.3
iv. Manufacture of knitted and crocheted fabrics	7,346.7	9,907.8	11,031.6
v. Manufacture of made-up textile articles, except apparel	16,607.3	18,172.1	21,534.6
vi. Manufacture of carpets and rugs	623.4	1,014.1	1,045.9
vii. Manufacture of other textiles n.e.c.	25,759.8	34,214.0	27,521.4
05 - Manufacture of wearing apparel	33,287.6	28,920.5	33,644.8
06 - Manufacture of leather and related products	10,813.5	12,569.7	13,913.1
i. Tanning and dressing of leather; dressing and dyeing of fur	3,652.3	3,857.8	3,904.8
ii. Manufacture of luggage, handbags and the like, saddlery and harness	968.1	1,367.3	2,135.6
iii. Manufacture of footwear	6,193.1	7,344.6	7,872.7
a). Leather wear	5,704.0	6,708.0	7,120.8
b). Rubber and Plastic wear	489.2	636.6	752.0

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

As on 30th Jun, 2020

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC's		Private Sector Business	
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	3,765	6.8	262,763	285.9	19,518	31.4	1,327	1.5	2,525,466	4,974.2
5,000 to 10,000	1,866	13.6	91,040	686.9	7,989	49.4	775	5.2	434,771	3,069.3
10,000 to 20,000	11,957	180.1	72,038	1,073.2	1,540	27.1	1,034	15.4	489,948	7,094.8
20,000 to 25,000	888	19.7	23,197	516.6	122	2.7	2,537	61.0	189,216	4,261.4
25,000 to 30,000	837	22.7	39,724	1,097.6	435	11.4	916	25.6	204,728	5,596.0
30,000 to 40,000	1,762	60.7	44,813	1,567.5	183	6.6	243	8.3	345,980	12,043.1
40,000 to 50,000	998	44.9	29,541	1,336.1	106	4.8	265	11.9	377,010	16,982.9
50,000 to 60,000	1,570	84.1	26,465	1,427.3	347	20.3	3,227	165.6	284,686	15,635.0
60,000 to 70,000	1,095	70.9	14,319	929.1	108	7.0	1,001	63.8	257,735	16,809.5
70,000 to 80,000	990	73.7	15,539	1,151.3	58	4.4	321	23.2	218,800	16,376.0
80,000 to 90,000	1,004	85.1	13,101	1,101.5	55	4.7	106	8.9	204,166	17,389.3
90,000 to 100,000	1,105	105.2	8,022	755.6	45	4.2	268	25.2	170,318	16,248.6
100,000 to 200,000	11,244	1,666.7	54,158	7,588.8	8,011	849.3	3,709	597.1	1,024,740	145,568.0
200,000 to 300,000	10,901	2,660.8	25,796	6,149.8	291	71.0	537	131.2	438,909	106,282.0
300,000 to 400,000	7,523	2,595.1	19,127	6,409.9	418	134.9	348	123.7	234,549	80,909.6
400,000 to 500,000	7,391	3,321.2	8,918	3,995.0	159	71.2	1,895	877.2	130,586	58,617.7
500,000 to 600,000	6,813	3,700.0	6,160	3,363.9	134	74.1	433	242.3	109,411	59,693.6
600,000 to 700,000	5,833	3,789.0	12,270	7,777.7	119	77.6	206	134.2	73,498	47,673.7
700,000 to 800,000	4,540	3,399.4	5,277	3,973.5	339	258.3	174	129.7	55,727	41,588.7
800,000 to 900,000	4,826	4,109.0	3,640	3,107.3	164	141.8	119	101.3	45,160	38,252.0
900,000 to 1,000,000	3,239	3,073.6	3,085	2,928.3	64	60.5	465	438.6	42,545	40,436.4
1,000,000 to 2,000,000	20,633	28,953.8	19,116	27,889.1	1,779	2,314.3	1,513	2,034.2	171,961	235,285.2
2,000,000 to 3,000,000	9,822	23,708.7	7,126	17,598.2	566	1,408.8	560	1,342.1	56,858	137,918.2
3,000,000 to 4,000,000	4,754	16,363.4	4,843	16,675.6	413	1,448.3	539	1,832.3	25,411	87,174.3
4,000,000 to 5,000,000	2,439	10,875.0	2,830	12,546.0	316	1,385.4	342	1,523.4	16,441	73,150.8
5,000,000 to 6,000,000	1,598	8,630.0	2,529	13,758.4	977	5,137.1	216	1,165.5	11,536	62,528.6
6,000,000 to 7,000,000	1,062	6,906.6	1,891	12,242.7	106	689.9	206	1,320.3	6,850	44,372.0
7,000,000 to 8,000,000	1,160	8,708.2	1,419	10,550.0	186	1,365.5	202	1,495.7	4,872	36,485.1
8,000,000 to 9,000,000	761	6,441.3	2,019	17,049.1	135	1,135.7	193	1,641.4	3,592	30,547.8
9,000,000 to 10,000,000	587	5,542.2	1,615	15,109.5	119	1,129.9	228	2,185.6	3,055	28,955.9
10,000,000 and over	3,882	162,856.3	19,723	2,187,853.3	3,492	1,088,119.0	3,020	527,376.3	28,266	1,871,792.6
TOTAL	136,845	308,067.4	842,104	2,388,494.4	48,294	1,106,046.4	26,925	545,107.9	8,186,791	3,363,712.0

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

As on 30th Jun, 2020

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	19,937	47.6	5,478,667	7,020.1	39,192	59.1	8,346,870	12,419.7	8,350,635	12,426.5
5,000 to 10,000	9,822	66.0	1,035,971	7,905.1	13,361	93.2	1,593,729	11,875.2	1,595,595	11,888.7
10,000 to 20,000	17,975	257.7	2,152,518	32,783.5	20,179	269.5	2,755,232	41,521.2	2,767,189	41,701.3
20,000 to 25,000	6,429	136.8	1,233,725	27,845.0	12,677	279.2	1,467,903	33,102.7	1,468,791	33,122.4
25,000 to 30,000	10,718	311.0	1,403,189	38,462.0	4,060	110.5	1,663,770	45,614.1	1,664,607	45,636.8
30,000 to 40,000	12,658	443.2	2,724,768	95,451.7	4,743	159.0	3,133,388	109,679.5	3,135,150	109,740.1
40,000 to 50,000	8,195	359.2	3,235,026	146,206.2	18,424	808.3	3,668,567	165,709.4	3,669,565	165,754.3
50,000 to 60,000	8,431	475.7	3,060,814	168,123.1	11,809	634.4	3,395,779	186,481.4	3,397,349	186,565.4
60,000 to 70,000	2,863	180.3	2,945,334	191,228.8	11,509	737.0	3,232,869	209,955.4	3,233,964	210,026.4
70,000 to 80,000	3,310	250.7	2,818,817	211,325.0	6,914	511.3	3,063,759	229,641.9	3,064,749	229,715.7
80,000 to 90,000	744	61.9	2,345,726	199,038.8	4,024	339.0	2,567,922	217,944.1	2,568,926	218,029.2
90,000 to 100,000	17,511	1,659.7	2,137,692	202,780.7	3,975	378.6	2,337,831	221,852.7	2,338,936	221,957.8
100,000 to 200,000	23,205	3,366.6	11,502,526	1,614,340.4	37,289	5,451.9	12,653,638	1,777,762.2	12,664,882	1,779,428.9
200,000 to 300,000	16,887	3,807.3	3,791,669	915,501.5	10,102	2,349.3	4,284,191	1,034,292.1	4,295,092	1,036,952.9
300,000 to 400,000	8,024	2,803.1	1,637,142	563,141.6	3,950	1,324.9	1,903,558	654,847.6	1,911,081	657,442.6
400,000 to 500,000	10,243	4,529.0	808,354	360,332.5	596	260.7	960,751	428,683.2	968,142	432,004.4
500,000 to 600,000	2,505	1,366.8	447,646	244,040.9	796	417.8	567,085	309,199.4	573,898	312,899.4
600,000 to 700,000	3,146	2,050.3	285,269	183,859.6	505	332.7	375,013	241,905.8	380,846	245,694.7
700,000 to 800,000	2,819	2,072.6	194,946	145,758.2	1,864	1,404.1	261,146	195,185.0	265,686	198,584.4
800,000 to 900,000	1,425	1,188.5	146,039	123,532.6	236	196.8	196,783	166,520.3	201,609	170,629.3
900,000 to 1,000,000	1,506	1,426.6	111,112	104,851.4	606	554.0	159,383	150,695.9	162,622	153,769.5
1,000,000 to 2,000,000	4,978	6,926.5	465,467	642,239.4	1,011	1,344.5	665,825	918,033.2	686,458	946,987.0
2,000,000 to 3,000,000	2,044	4,997.2	134,962	324,495.6	250	593.5	202,366	488,353.5	212,188	512,062.2
3,000,000 to 4,000,000	1,557	5,368.9	52,447	180,199.1	149	495.7	85,359	293,194.1	90,113	309,557.5
4,000,000 to 5,000,000	916	4,081.7	26,433	117,384.1	81	359.8	47,359	210,431.1	49,798	221,306.1
5,000,000 to 6,000,000	868	4,650.5	22,065	117,743.8	30	162.5	38,221	205,146.4	39,819	213,776.4
6,000,000 to 7,000,000	505	3,256.1	11,923	75,813.5	18	120.3	21,499	137,814.6	22,561	144,721.2
7,000,000 to 8,000,000	441	3,277.5	6,676	49,567.6	11	83.9	13,807	102,825.2	14,967	111,533.4
8,000,000 to 9,000,000	360	3,036.5	6,151	52,034.4	47	402.1	12,497	105,847.0	13,258	112,288.3
9,000,000 to 10,000,000	365	3,455.4	3,812	35,985.0	49	481.2	9,243	87,302.3	9,830	92,844.5
10,000,000 and over	5,132	332,931.9	28,469	885,416.1	221	9,996.7	88,323	6,903,485.9	92,205	7,066,342.2
TOTAL	205,519	398,842.8	50,255,355	8,064,407.1	208,678	30,711.3	59,773,666	15,897,322.1	59,910,511	16,205,389.5

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

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

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

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

* End Position.

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

Private Sector: This is that part of the economy, which is run for private business profit and 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	
	Jun		Dec		Jun		Dec		Jun	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	3,085,922	5,880.2	3,141,444	7,031.3	5,148,719	10,273.7	5,950,352	14,744.7	8,350,635	12,426.5
5,000 to 10,000	2,326,264	17,020.8	2,318,227	17,234.6	1,980,812	14,474.8	1,523,803	11,381.9	1,595,595	11,888.7
10,000 to 20,000	3,892,151	57,617.3	3,742,180	55,904.2	2,770,636	41,736.2	3,380,173	51,612.4	2,767,189	41,701.3
20,000 to 25,000	1,744,337	39,224.9	1,802,575	40,939.3	1,395,248	31,305.5	1,639,634	36,918.7	1,468,791	33,122.4
25,000 to 30,000	1,738,719	48,032.5	1,989,041	54,691.4	1,440,488	39,615.7	1,734,693	47,854.5	1,664,607	45,636.8
30,000 to 40,000	3,767,908	131,440.2	3,893,002	135,759.4	3,346,625	117,709.6	3,705,949	130,342.5	3,135,150	109,740.1
40,000 to 50,000	3,603,252	161,699.1	3,461,467	155,188.8	3,596,179	161,545.4	4,078,923	183,156.5	3,669,565	165,754.3
50,000 to 60,000	3,114,608	171,015.4	3,186,029	174,420.0	3,244,404	178,118.8	3,608,220	198,160.6	3,397,349	186,565.4
60,000 to 70,000	2,975,251	193,286.5	3,119,715	202,237.5	3,169,479	205,113.9	3,330,444	216,097.1	3,233,964	210,026.4
70,000 to 80,000	2,678,235	200,739.7	2,540,105	190,568.3	2,722,098	203,856.1	2,873,331	214,981.2	3,064,749	229,715.7
80,000 to 90,000	2,377,672	201,782.9	2,331,925	197,773.1	2,317,139	196,440.2	2,599,650	220,971.9	2,568,926	218,029.2
90,000 to 100,000	2,152,643	204,572.5	2,128,881	201,669.3	2,342,796	222,058.8	2,286,372	216,904.0	2,338,936	221,957.8
100,000 to 200,000	11,650,741	1,626,681.9	11,686,560	1,641,986.6	12,034,935	1,684,979.9	12,224,834	1,710,058.4	12,664,882	1,779,428.9
200,000 to 300,000	3,728,715	900,058.8	3,860,857	933,699.2	3,851,058	928,522.3	3,750,906	907,305.9	4,295,092	1,036,952.9
300,000 to 400,000	1,494,988	513,345.0	1,668,414	574,787.7	1,664,776	573,136.2	1,669,253	575,588.3	1,911,081	657,442.6
400,000 to 500,000	763,756	338,997.7	871,719	387,415.3	800,289	356,055.0	851,818	378,532.8	968,142	432,004.4
500,000 to 600,000	436,296	238,161.9	473,679	258,143.0	469,881	257,128.7	483,519	263,711.6	573,898	312,899.4
600,000 to 700,000	261,462	168,802.5	308,231	199,183.0	303,269	195,687.7	320,378	206,799.3	380,846	245,694.7
700,000 to 800,000	209,934	157,306.1	227,628	169,857.0	190,953	142,793.1	211,923	158,341.8	265,686	198,584.4
800,000 to 900,000	163,705	138,913.1	169,487	143,837.0	163,697	138,814.2	176,690	149,456.1	201,609	170,629.3
900,000 to 1,000,000	113,729	107,607.7	116,530	110,163.7	121,226	115,071.3	133,229	126,303.7	162,622	153,769.5
1,000,000 to 2,000,000	464,580	635,372.1	513,463	699,876.0	590,099	810,096.2	585,482	810,823.7	686,458	946,987.0
2,000,000 to 3,000,000	139,217	335,483.9	145,252	348,596.0	185,231	441,564.6	179,966	435,207.4	212,188	512,062.2
3,000,000 to 4,000,000	59,735	205,012.2	58,884	202,275.3	86,122	294,231.9	73,871	253,023.7	90,113	309,557.5
4,000,000 to 5,000,000	32,974	145,598.2	32,291	143,330.1	37,086	164,704.7	38,082	169,840.3	49,798	221,306.1
5,000,000 to 6,000,000	22,606	122,064.7	23,768	128,309.9	26,901	145,203.1	28,000	151,169.5	39,819	213,776.4
6,000,000 to 7,000,000	14,133	91,607.7	15,112	97,755.7	17,001	109,339.2	15,485	99,998.9	22,561	144,721.2
7,000,000 to 8,000,000	11,503	85,898.6	11,423	85,453.9	13,197	98,229.2	14,395	107,728.6	14,967	111,533.4
8,000,000 to 9,000,000	8,471	71,768.2	8,746	74,113.5	11,107	93,934.6	10,025	84,999.7	13,258	112,288.3
9,000,000 to 10,000,000	7,265	68,758.3	6,699	63,250.2	7,590	71,294.8	7,966	75,341.2	9,830	92,844.5
10,000,000 and over	70,775	5,265,299.3	69,969	5,488,550.2	85,383	5,993,935.1	83,680	6,436,761.9	92,205	7,066,342.2
TOTAL	53,111,547	12,649,049.9	53,923,303	13,184,000.4	54,134,424	14,036,970.5	57,571,046	14,644,118.8	59,910,511	16,205,389.5

Note:-

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

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	303,063	1,636.1	304,928	824.7	114,671	247.2	110,930	460.3	88,978	317.3
10,000 to 20,000	190,614	2,771.4	123,178	1,989.3	217,694	3,813.9	41,290	541.1	633,830	10,323.4
20,000 to 25,000	30,125	656.6	46,677	1,019.3	7,443	169.6	441,122	8,933.7	57,151	1,289.3
25,000 to 30,000	254,051	7,362.1	156,410	4,485.5	213,305	5,944.6	29,679	816.3	52,590	1,456.6
30,000 to 40,000	192,801	6,352.2	341,816	11,034.3	202,836	6,697.5	234,725	7,621.8	329,095	11,182.5
40,000 to 50,000	188,278	8,250.3	146,616	6,512.5	151,115	6,930.2	259,087	12,013.6	217,215	9,715.5
50,000 to 60,000	86,155	4,635.2	127,408	6,801.6	88,789	4,885.3	134,227	7,487.0	79,937	4,345.4
60,000 to 70,000	55,082	3,593.6	45,741	2,917.7	34,130	2,190.5	53,390	3,436.9	62,212	3,999.4
70,000 to 80,000	30,031	2,247.7	23,909	1,782.9	57,636	4,136.8	82,811	6,067.0	35,089	2,656.1
80,000 to 90,000	138,931	11,783.7	41,060	3,523.0	30,625	2,610.4	28,752	2,468.7	53,632	4,587.3
90,000 to 100,000	51,456	4,861.9	52,539	4,961.4	47,876	4,528.0	53,828	5,148.6	54,851	5,217.7
100,000 to 200,000	590,037	90,462.5	667,056	102,874.0	638,660	93,534.8	765,536	112,356.9	741,386	111,414.6
200,000 to 300,000	396,853	95,066.7	577,697	138,953.5	362,114	87,739.7	456,229	108,252.4	431,787	104,358.7
300,000 to 400,000	171,485	59,881.5	218,399	73,832.3	163,727	55,475.4	165,554	57,299.7	146,335	50,818.3
400,000 to 500,000	91,087	40,721.9	118,516	52,898.1	97,538	43,491.7	148,670	67,085.7	97,311	43,276.4
500,000 to 600,000	69,509	38,740.7	77,507	42,046.1	72,980	40,437.8	81,304	44,494.3	76,257	41,642.9
600,000 to 700,000	93,432	60,988.6	75,733	48,823.1	64,722	42,079.3	82,843	53,599.3	51,664	33,266.8
700,000 to 800,000	50,922	38,154.3	67,639	50,736.9	54,782	40,854.9	60,677	45,385.2	60,719	45,263.4
800,000 to 900,000	32,408	27,517.0	46,598	39,435.4	43,996	37,158.4	42,809	36,359.8	39,153	33,081.9
900,000 to 1,000,000	33,759	32,055.6	35,345	33,625.3	26,053	24,841.7	31,660	30,037.2	39,013	36,850.1
1,000,000 to 2,000,000	115,280	155,669.2	114,198	153,262.9	93,596	125,173.3	114,500	157,976.7	133,829	179,397.1
2,000,000 to 3,000,000	40,204	98,980.6	32,738	81,092.6	30,569	75,026.6	43,020	104,439.6	35,468	86,737.3
3,000,000 to 4,000,000	14,834	51,759.1	16,710	58,384.8	15,055	52,602.5	20,404	69,920.4	17,976	62,602.9
4,000,000 to 5,000,000	11,095	50,345.5	13,389	60,749.7	12,027	54,777.9	12,899	58,321.9	13,642	62,101.1
5,000,000 to 6,000,000	8,196	44,799.2	8,561	46,815.5	8,709	47,133.6	7,956	43,301.5	8,003	43,689.3
6,000,000 to 7,000,000	5,836	37,606.7	6,685	43,490.7	5,719	37,135.1	6,774	44,056.6	5,770	37,256.8
7,000,000 to 8,000,000	4,210	31,508.4	4,828	36,183.0	5,386	40,282.7	4,889	36,622.9	5,398	40,365.3
8,000,000 to 9,000,000	3,924	33,232.3	4,662	39,665.1	4,039	34,266.2	3,826	32,459.9	3,602	30,587.9
9,000,000 to 10,000,000	3,689	35,075.7	3,994	38,306.0	3,923	37,489.0	3,891	37,182.2	3,694	35,345.7
10,000,000 to 100,000,000	32,399	973,585.8	35,499	1,070,853.7	36,236	1,075,505.4	37,021	1,134,052.3	38,439	1,168,195.9
100,000,000 to 500,000,000	6,872	1,469,577.9	7,090	1,503,345.0	7,340	1,580,573.8	7,560	1,616,216.7	7,679	1,648,879.1
500,000,000 and above	1,854	3,602,935.9	2,111	3,957,645.7	2,228	4,141,676.4	2,119	4,046,502.9	2,100	4,014,448.1
TOTAL	3,298,472	7,122,815.6	3,545,237	7,718,871.6	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,805	7,964,670.0

Note: -

Source: Statistics & Data Warehouse Department, SBP

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

3.8 Classification of Scheduled Banks' Advances

by Size of Accounts

Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	274,667	1,525.3	276,757	716.2	88,924	162.8	85,483	381.9	58,104	243.7
10,000 to 20,000	181,346	2,629.7	114,882	1,869.8	208,173	3,673.3	32,599	420.0	628,837	10,246.5
20,000 to 25,000	24,907	537.1	42,927	934.2	3,600	81.9	435,369	8,807.5	50,474	1,142.1
25,000 to 30,000	248,519	7,211.3	152,539	4,378.6	210,043	5,858.5	26,538	727.6	45,837	1,264.8
30,000 to 40,000	184,432	6,058.6	331,684	10,682.3	193,228	6,362.6	223,524	7,227.7	320,957	10,897.3
40,000 to 50,000	180,810	7,913.7	140,565	6,240.8	147,072	6,750.5	253,986	11,785.8	212,821	9,515.5
50,000 to 60,000	76,318	4,096.4	119,360	6,364.2	81,665	4,495.8	127,141	7,100.6	75,423	4,101.8
60,000 to 70,000	48,038	3,133.6	37,245	2,365.6	25,387	1,628.0	45,781	2,931.6	58,387	3,753.0
70,000 to 80,000	20,006	1,491.2	16,874	1,254.0	49,743	3,544.3	76,275	5,577.3	29,125	2,207.4
80,000 to 90,000	126,687	10,741.9	29,587	2,535.7	18,986	1,614.1	21,711	1,869.3	45,566	3,900.2
90,000 to 100,000	40,071	3,785.7	42,518	4,014.8	36,225	3,419.0	42,266	4,051.8	44,071	4,190.7
100,000 to 200,000	298,583	44,921.2	370,892	55,956.3	361,478	49,650.0	460,608	64,656.0	448,029	66,560.9
200,000 to 300,000	136,296	32,847.2	325,205	78,903.0	124,653	31,002.2	232,242	54,719.0	215,574	52,329.2
300,000 to 400,000	104,152	37,123.2	145,991	49,126.1	84,916	28,398.0	79,608	27,922.7	74,975	26,494.9
400,000 to 500,000	64,704	29,040.1	97,094	43,450.7	79,460	35,582.0	132,309	59,905.3	77,854	34,715.4
500,000 to 600,000	64,065	35,769.3	72,708	39,427.1	67,112	37,223.2	75,385	41,245.4	67,771	37,012.4
600,000 to 700,000	88,016	57,407.4	70,152	45,161.6	58,368	37,965.3	76,609	49,554.7	47,828	30,832.4
700,000 to 800,000	47,293	35,464.2	64,481	48,410.0	52,019	38,833.0	58,572	43,848.9	59,991	44,720.8
800,000 to 900,000	31,354	26,631.4	45,636	38,627.7	43,373	36,636.7	42,302	35,929.4	38,590	32,602.3
900,000 to 1,000,000	33,472	31,782.4	35,023	33,317.8	25,758	24,562.4	31,285	29,677.0	38,556	36,407.6
1,000,000 to 2,000,000	113,725	153,529.1	112,931	151,499.9	92,485	123,653.0	113,031	156,029.4	132,139	176,960.4
2,000,000 to 3,000,000	39,689	97,690.3	32,253	79,879.2	30,232	74,217.6	42,695	103,646.4	35,110	85,849.3
3,000,000 to 4,000,000	14,566	50,834.8	16,430	57,427.9	14,833	51,847.9	20,174	69,139.5	17,716	61,747.2
4,000,000 to 5,000,000	10,983	49,835.1	13,305	60,373.0	11,937	54,370.6	12,837	58,045.8	13,551	61,708.2
5,000,000 to 6,000,000	8,145	44,519.0	8,478	46,360.2	8,625	46,682.1	7,869	42,832.8	7,994	43,641.3
6,000,000 to 7,000,000	5,797	37,354.5	6,649	43,254.7	5,694	36,973.1	6,738	43,821.3	5,719	36,926.6
7,000,000 to 8,000,000	4,177	31,258.3	4,787	35,875.6	5,352	40,022.3	4,847	36,301.1	5,377	40,207.0
8,000,000 to 9,000,000	3,893	32,969.3	4,633	39,421.0	4,016	34,069.6	3,802	32,254.6	3,586	30,454.3
9,000,000 to 10,000,000	3,667	34,868.6	3,978	38,153.9	3,902	37,287.5	3,877	37,047.9	3,666	35,082.1
10,000,000 to 100,000,000	32,262	970,318.4	35,374	1,067,714.6	36,165	1,073,888.3	36,945	1,132,381.8	38,357	1,166,755.6
100,000,000 to 500,000,000	6,859	1,466,367.0	7,076	1,499,882.2	7,339	1,580,432.2	7,559	1,616,074.5	7,678	1,648,729.4
500,000,000 and above	1,852	3,601,414.7	2,109	3,956,292.5	2,227	4,140,676.4	2,118	4,045,650.9	2,099	4,013,498.1
TOTAL	2,519,351	6,951,070.1	2,780,123	7,549,871.1	2,182,990	7,651,564.1	2,822,085	7,831,565.7	2,911,762	7,814,698.3

Source: Statistics & Data Warehouse Department, SBP

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

As on 30th Jun, 2020

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	-	-	-	-	297	..	45,833	197.5	-	-	40,186	114.5	2,662	5.2	88,978	317.3
10 to 20	-	-	-	-	-	-	1	..	155,584	2,340.8	-	-	478,144	7,981.1	101	1.6	633,830	10,323.4
20 to 25	-	-	-	-	-	-	-	-	18,803	417.9	-	-	36,162	820.8	2,186	50.6	57,151	1,289.3
25 to 30	-	-	-	-	-	-	-	-	27,210	755.5	-	-	25,338	699.9	42	1.2	52,590	1,456.6
30, to 40,	-	-	-	-	-	-	-	-	54,263	1,907.6	-	-	274,816	9,274.3	16	0.5	329,095	11,182.5
40 to 50	-	-	-	-	-	-	1	..	51,955	2,320.0	1	..	165,234	7,394.3	24	1.0	217,215	9,715.5
50 to 60	-	-	-	-	1	0.1	-	-	35,845	1,905.3	-	-	44,038	2,437.3	53	2.9	79,937	4,345.4
60 to 70	-	-	-	-	25	1.7	-	-	19,251	1,235.5	-	-	42,865	2,757.7	71	4.5	62,212	3,999.4
70 to 80	-	-	-	-	1	0.1	-	-	12,779	957.4	-	-	22,280	1,696.4	29	2.2	35,089	2,656.1
80 to 90	-	-	-	-	9	0.8	-	-	14,216	1,207.5	-	-	39,379	3,376.7	28	2.3	53,632	4,587.3
90 to 100	-	-	-	-	2	0.2	-	-	22,073	2,100.5	-	-	32,775	3,116.9	1	0.1	54,851	5,217.7
100 to 200	-	-	1	0.1	49	6.8	9	1.4	419,129	63,344.0	1	0.1	322,123	48,052.7	74	9.5	741,386	111,414.6
200 to 300	-	-	-	-	2	0.5	28	6.6	253,260	60,821.8	-	-	178,323	43,489.2	174	40.6	431,787	104,358.7
300 to 400	-	-	1	0.4	10	3.6	4	1.5	87,986	30,003.4	-	-	58,297	20,797.0	37	12.4	146,335	50,818.3
400 to 500	-	-	-	-	3	1.3	46	21.7	35,189	15,787.5	20	8.8	62,015	27,440.6	38	16.3	97,311	43,276.4
500 to 600	-	-	1	0.6	42	24.9	1,744	901.6	26,333	14,389.3	11	6.1	48,095	26,304.1	31	16.2	76,257	41,642.9
600 to 700	-	-	1	0.7	1	0.6	71	45.8	17,176	11,067.2	8	5.1	34,406	22,146.7	1	0.7	51,664	33,266.8
700 to 800	-	-	-	-	-	-	1	0.8	12,100	9,052.2	-	-	48,578	36,179.5	40	30.9	60,719	45,263.4
800 to 900	-	-	1	0.9	-	-	7	6.2	10,115	8,570.4	13	10.4	29,001	24,480.7	16	13.4	39,153	33,081.9
900 to 1,000	-	-	1	1.0	1	0.9	34	32.5	12,431	11,879.0	1	0.9	26,542	24,932.9	3	3.0	39,013	36,850.1
1,000 to 2,000	-	-	10	12.1	85	120.7	284	390.4	44,132	60,947.7	13	18.5	89,262	117,841.1	43	66.7	133,829	179,397.1
2,000 to 3,000	-	-	2	5.0	-	-	83	205.8	15,661	38,244.6	10	27.1	19,697	48,220.3	15	34.4	35,468	86,737.3
3,000 to 4,000	-	-	4	15.0	-	-	34	110.5	9,876	34,522.6	-	-	8,039	27,872.8	23	81.9	17,976	62,602.9
4,000 to 5,000	-	-	1	4.2	-	-	9	40.1	8,081	36,363.0	2	8.2	5,536	25,625.7	13	60.0	13,642	62,101.1
5,000 to 6,000	-	-	2	11.1	5	27.8	8	43.5	5,223	28,466.2	-	-	2,759	15,109.1	6	31.6	8,003	43,689.3
6,000 to 7,000	-	-	2	12.8	1	6.3	14	92.4	3,953	25,653.8	4	25.8	1,795	11,458.9	1	6.9	5,770	37,256.8
7,000 to 8,000	-	-	1	7.2	-	-	11	83.3	3,786	28,289.6	4	29.8	1,591	11,917.6	5	37.9	5,398	40,365.3
8,000 to 9,000	-	-	-	-	-	-	3	25.5	2,799	23,799.5	-	-	799	6,754.3	1	8.6	3,602	30,587.9
9,000 to 10,000	-	-	2	18.1	-	-	8	78.1	2,930	28,076.2	1	10.0	753	7,163.3	-	-	3,694	35,345.7
10,000 to 100,000	1	78.8	23	1,016.4	322	14,552.3	204	6,832.1	34,677	1,081,493.0	47	1,963.9	3,144	61,877.5	21	381.9	38,439	1,168,195.9
100,000 to 500,000	-	-	17	3,787.6	151	43,785.8	122	28,791.8	7,296	1,555,475.3	28	6,433.8	63	9,980.4	2	624.5	7,679	1,648,879.1
500,000 and above	1	1,899.0	103	873,665.8	238	1,101,633.4	65	63,618.1	1,661	1,944,424.3	13	9,380.5	19	19,827.1	-	-	2,100	4,014,448.1
TOTAL	2	1,977.8	173	878,558.8	948	1,160,167.8	3,088	101,329.7	1,471,606	5,126,016.0	177	17,929.1	2,142,054	677,141.4	5,757	1,549.5	3,623,805	7,964,670.0

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2019				2020		
	Jun	Dec			Jun		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,110.1	5,070.3	5,050.9	19.3	4,989.8	4,972.0	17.8
08. Manufacture of paper and paper products	51,059.3	42,741.5	42,707.6	34.0	43,197.3	43,164.1	33.2
09. Printing and reproduction of recorded media	13,032.7	12,841.1	12,780.4	60.6	12,683.5	12,656.1	27.4
10. Manufacture of coke and refined petroleum products	94,053.9	79,341.1	79,341.1	-	87,118.8	87,118.8	-
11. Manufacture of chemicals and chemical products	278,191.9	289,594.9	289,496.7	98.2	265,094.0	264,996.3	97.8
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	52,250.9	59,954.6	59,919.7	34.9	60,436.1	60,401.2	34.9
13. Manufacture of rubber and plastics products	47,811.9	48,232.2	48,177.4	54.8	45,604.9	45,554.6	50.3
14. Manufacture of other non-metallic mineral products	189,649.6	202,478.9	202,438.8	40.1	220,349.0	220,300.2	48.7
15. Manufacture of basic metals	159,114.2	163,175.6	163,007.7	167.9	172,309.9	172,140.9	169.0
16. Manufacture of fabricated metal products, except machinery and equipment	35,476.9	36,431.5	36,412.8	18.7	40,358.8	40,341.4	17.3
17. Manufacture of computer, electronic and optical products	11,233.0	8,539.1	8,532.1	6.9	6,546.7	6,538.2	8.5
18. Manufacture of electrical equipment	124,026.4	117,800.0	117,771.6	28.5	108,912.7	108,881.8	30.9
19. Manufacture of machinery and equipment	20,251.3	22,211.8	22,199.5	12.3	18,659.9	18,649.3	10.6
20. Manufacture of motor vehicles, trailers and semi-trailers	53,259.2	91,203.5	91,181.2	22.3	64,169.0	64,156.1	12.9
21. Manufacture of other transport equipment	12,798.0	10,753.0	10,752.0	1.0	12,606.1	12,605.1	1.0
22. Manufacture of furniture	3,434.0	3,452.8	3,373.2	79.6	3,457.0	3,376.8	80.2
23 Other manufacturing	39,327.1	38,099.2	37,962.3	137.0	41,350.6	41,218.6	132.0
24. Repair and installation of machinery and equipment	420.1	396.5	396.5	-	323.3	323.3	-
d. Electricity, gas, steam and air conditioning supply	482,775.2	502,389.0	502,388.1	0.9	490,261.9	490,261.0	0.9
e. Water supply; sewerage, waste management and remediation activities	20,221.2	14,958.5	14,958.4	0.1	15,076.2	15,076.1	0.1
f. Construction	153,170.5	127,089.7	126,783.6	306.1	125,554.2	125,360.6	193.6
01. Construction of buildings	73,455.3	60,145.3	59,870.8	274.5	62,558.2	62,394.0	164.2
02. Civil engineering	76,034.3	65,301.8	65,272.2	29.7	61,635.0	61,607.4	27.6
03. Specialized construction activities	3,680.9	1,642.6	1,640.6	2.0	1,361.0	1,359.2	1.8
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	461,367.1	424,396.4	420,309.7	4,086.7	413,785.3	409,756.2	4,029.1
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	22,698.5	26,867.6	26,499.7	367.9	22,172.6	21,799.0	373.6
02. Wholesale trade, except of motor vehicles and motorcycles	278,712.1	236,500.0	236,359.4	140.5	234,510.4	234,373.9	136.5
03. Retail trade, except of motor vehicles and motorcycles	159,956.5	161,028.8	157,450.6	3,578.2	157,102.3	153,583.3	3,519.0
h. Transportation and storage	106,693.6	122,782.0	120,299.4	2,482.6	119,375.8	116,849.1	2,526.7
i. Accommodation and food service activities	34,262.4	43,512.0	43,353.6	158.4	38,788.3	38,631.5	156.9
j. Information and communication	132,159.4	137,846.7	137,818.5	28.1	150,910.8	150,882.8	28.1
k. Real estate activities	28,314.6	33,486.1	33,485.2	0.8	30,919.3	30,918.5	0.8
l. Professional, scientific and technical activities	51,012.7	57,758.7	57,707.6	51.2	49,177.9	49,169.1	8.8
m. Administrative and support service activities	71,777.8	61,758.9	61,683.4	75.6	55,775.8	55,694.2	81.5
n. Education	20,675.1	20,149.3	20,014.5	134.8	22,494.6	22,358.7	135.9
o. Human health and social work activities	11,258.3	13,370.1	13,305.7	64.4	14,564.7	14,508.5	56.2
p. Arts, entertainment and recreation	804.4	2,670.1	2,660.4	9.8	2,534.9	2,525.3	9.6
q. Other service activities	63,116.0	51,458.7	51,361.3	97.4	47,796.3	47,699.1	97.1
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	18,450.6	19,953.8	19,890.3	63.5	17,929.1	17,876.1	53.0
VI. PERSONAL	674,057.9	699,844.1	697,614.2	2,229.9	677,141.4	674,926.4	2,214.9
a. Bank Employees	131,256.4	143,081.1	140,878.5	2,202.7	140,829.7	138,642.3	2,187.4
b. Consumer Financing	541,308.7	555,885.4	555,858.1	27.3	535,429.4	535,401.9	27.6
01. For house building	92,413.9	89,272.8	89,272.8	-	83,217.3	83,217.3	-
02. For transport i.e., purchase of car etc	215,078.8	215,295.6	215,293.3	2.3	211,112.9	211,110.7	2.3
03. Credit cards	44,387.2	49,319.3	49,319.3	-	43,047.8	43,047.8	-
04. Consumers durable	6,610.0	7,276.4	7,267.6	8.8	7,925.6	7,917.1	8.5
05. Personal loans	182,819.0	194,721.3	194,705.1	16.2	190,125.7	190,108.9	16.8
c. Other	1,492.8	877.6	877.6	-	882.3	882.3	-
VII. OTHER	3,221.6	1,469.2	1,078.0	391.2	1,549.5	1,175.1	374.4
TOTAL	7,809,410.6	7,990,919.1	7,831,565.7	159,353.4	7,964,670.0	7,814,698.3	149,971.7

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2019				2020		
	Jun	Dec			Jun		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	60,728.0	62,399.1	62,399.1	-	46,651.6	46,651.6	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	75,719.1	85,105.1	85,086.9	18.3	73,965.2	73,947.5	17.7
I. Quoted on Stock Exchange	55,878.5	42,002.1	42,002.1	-	44,873.0	44,873.0	-
01. To Stock Brokers And Dealers	23,738.0	19,490.2	19,490.2	-	20,646.7	20,646.7	-
a. Government and Others Trustee Securities	2,451.8	618.2	618.2	-	514.7	514.7	-
b. Shares and Debentures	20,316.3	18,194.0	18,194.0	-	20,017.2	20,017.2	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	969.9	678.1	678.1	-	114.8	114.8	-
02. To Others	32,140.5	22,511.9	22,511.9	-	24,226.3	24,226.3	-
a. Government and Other Trustee Securities	1,563.5	1,817.7	1,817.7	-	1,466.6	1,466.6	-
b. Shares and Debentures	20,781.4	15,252.1	15,252.1	-	17,322.7	17,322.7	-
c. Participation Term Certificates (PTC)	5.4	0.2	0.2	-	7.7	7.7	-
d. Others	9,790.3	5,442.0	5,442.0	-	5,429.3	5,429.3	-
II. Unquoted on The Stock Exchange	19,840.6	43,103.0	43,084.8	18.3	29,092.2	29,074.5	17.7
01. To Stock Brokers And Dealers	13,890.4	9,033.1	9,033.1	-	18,804.4	18,804.4	-
a. Government and Other Trustee Securities	96.7	1.1	1.1	-	0.4	0.4	-
b. Shares and Debentures	694.9	1,556.0	1,556.0	-	1,166.4	1,166.4	-
c. Participation Term Certificates (PTC)	9.5	9.5	9.5	-	0.0	0.0	-
d. Others	13,089.2	7,466.5	7,466.5	-	17,637.5	17,637.5	-
02. To Others	5,950.2	34,069.9	34,051.7	18.3	10,287.8	10,270.2	17.7
a. Government and Other Trustee Securities	1,980.8	24,064.5	24,046.2	18.3	5,893.4	5,875.7	17.7
b. Shares and Debentures	3,068.8	3,691.2	3,691.2	-	2,736.5	2,736.5	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	900.6	6,314.2	6,314.2	-	1,657.9	1,657.9	-
3. MERCHANDISE	2,059,613.3	2,072,481.1	2,071,629.1	852.0	2,078,812.8	2,077,862.8	950.0
I. Food Items	583,676.5	539,425.0	538,573.0	852.0	583,138.2	582,188.2	950.0
01. Wheat	156,796.9	124,412.3	123,560.3	852.0	160,879.1	159,929.1	950.0
02. Rice and Paddy	88,997.4	108,755.5	108,755.5	-	85,093.8	85,093.8	-
03. Other Grains and Pulses	10,379.9	9,546.1	9,546.1	-	4,744.2	4,744.2	-
a. Indigenous	8,957.6	8,504.5	8,504.5	-	4,018.7	4,018.7	-
b. Imported	1,422.4	1,041.7	1,041.7	-	725.5	725.5	-
04. Edible Oils	61,742.2	56,817.5	56,817.5	-	56,287.4	56,287.4	-
a. Indigenous	49,271.2	47,130.5	47,130.5	-	47,645.2	47,645.2	-
b. Imported	12,470.9	9,686.9	9,686.9	-	8,642.3	8,642.3	-
05. Sugar	171,758.2	141,870.8	141,870.8	-	170,398.2	170,398.2	-
a. Indigenous	136,013.3	116,198.7	116,198.7	-	160,822.4	160,822.4	-
b. Imported	35,744.8	25,672.1	25,672.1	-	9,575.8	9,575.8	-
06. Kariana and Spices	1,485.5	910.3	910.3	-	4,443.4	4,443.4	-
07. Fish and Fish Preparations	860.2	1,026.0	1,026.0	-	655.1	655.1	-
08. Other Food Items	91,656.3	96,086.5	96,086.5	-	100,637.0	100,637.0	-
a. Indigenous	90,600.5	96,079.8	96,079.8	-	99,804.9	99,804.9	-
b. Imported	1,055.8	6.7	6.7	-	832.1	832.1	-
II. Raw Materials	603,076.4	653,871.1	653,871.1	-	633,041.9	633,041.9	-
01. Cotton Raw	157,492.0	169,879.5	169,879.5	-	159,384.0	159,384.0	-
a. Indigenous	123,583.5	127,238.9	127,238.9	-	127,855.7	127,855.7	-
b. Imported	33,908.5	42,640.6	42,640.6	-	31,528.3	31,528.3	-
02. Synthetic Fibers	16,905.2	24,957.0	24,957.0	-	27,833.4	27,833.4	-
a. Indigenous	16,396.1	24,476.0	24,476.0	-	26,027.9	26,027.9	-
b. Imported	509.1	481.0	481.0	-	1,805.5	1,805.5	-
03. Fertilizers	74,625.0	86,191.6	86,191.6	-	78,542.8	78,542.8	-
a. Indigenous	68,496.0	79,759.0	79,759.0	-	69,655.5	69,655.5	-
b. Imported	6,129.0	6,432.6	6,432.6	-	8,887.3	8,887.3	-
04. Petroleum Crude	89,767.5	94,975.1	94,975.1	-	91,158.5	91,158.5	-
a. Indigenous	59,249.6	69,589.2	69,589.2	-	72,275.4	72,275.4	-
b. Imported	30,518.0	25,385.9	25,385.9	-	18,883.0	18,883.0	-
05. Iron and Steel	111,463.1	114,232.7	114,232.7	-	117,706.1	117,706.1	-
a. Indigenous	74,145.1	77,018.7	77,018.7	-	76,030.7	76,030.7	-
b. Imported	37,318.0	37,214.0	37,214.0	-	41,675.4	41,675.4	-

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2018				2019				2020	
	Jun		Dec		Jun		Dec		Jun	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,545,847	2,526,285.0	1,842,784	2,739,355.7	1,347,024	2,186,152.2	1,940,474	2,533,903.3	1,504,173	2,925,134.4
5	11,870	54,508.3	52,429	146,330.4	61,923	163,303.5	63,260	168,235.5	33,132	155,861.9
10	470,923	438,166.8	67,551	672,876.6	164,806	597,820.0	497,473	516,852.0	678,789	555,974.9
15	29,073	499,872.8	59,621	545,391.2	17,565	440,320.4	78,744	610,615.6	36,028	566,771.1
20	762,334	902,075.6	770,002	736,685.7	786,100	1,426,461.3	630,071	1,378,971.7	832,533	950,277.6
25	181,843	1,494,096.0	177,747	1,524,757.2	116,577	1,672,349.5	163,814	1,616,235.5	255,301	1,657,327.3
30	155,800	328,734.9	42,678	313,071.6	48,498	455,504.0	61,290	296,892.3	75,910	391,484.0
33.33	2,061	5,885.3	2,082	4,326.5	102	2,799.9	531	4,500.1	3,308	5,956.9
35	15,596	77,731.7	26,796	190,376.4	17,200	189,525.7	19,059	231,125.1	9,344	140,751.2
40	32,579	149,122.0	417,767	163,522.3	306,766	248,264.0	61,894	207,684.2	110,565	164,317.5
45	7,088	43,512.0	2,366	37,167.9	2,700	59,569.4	3,590	51,336.9	3,164	114,874.2
50	67,360	299,829.2	65,533	317,081.9	25,601	185,438.2	39,195	224,784.1	65,035	202,372.7
55	2,223	35,588.4	3,847	36,843.0	1,767	29,718.3	2,382	32,357.4	1,938	24,344.3
60	2,130	30,657.3	4,561	51,947.3	2,970	21,671.8	2,350	33,077.6	2,078	29,972.3
65	3,868	40,862.3	1,488	43,309.4	2,449	33,135.7	1,399	31,621.1	1,170	27,876.2
70	1,462	29,603.5	1,024	35,877.4	5,103	13,138.7	1,389	8,454.9	705	7,738.8
75	1,133	21,726.8	1,321	26,613.7	2,862	12,046.1	808	23,508.7	8,671	20,658.1
80	1,088	24,469.2	973	39,156.1	4,683	4,860.8	791	6,273.0	517	5,510.2
85	1,142	54,491.2	1,796	29,875.0	159	562.8	352	2,544.3	356	1,773.1
90	1,278	23,291.4	1,243	27,462.4	186	60,537.1	555	8,244.5	540	5,724.6
95	1,768	42,305.3	1,580	36,641.0	200	326.7	428	3,020.3	348	3,366.5
99.99	6	0.8	48	202.8	278	5,904.6	133	681.0	200	6,602.1
TOTAL	3,298,472	7,122,815.6	3,545,237	7,718,871.6	2,915,519	7,809,410.6	3,569,982	7,990,919.1	3,623,805	7,964,670.0

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21^P
A. Agriculture, forestry, and fishing	280,216	278,932	279,650	283,904	291,755	293,115	291,746	283,639
Trade finance	2,530	2,478	3,239	2,946	3,550	2,374	2,491	2,668
Working capital	206,444	208,230	208,196	212,143	219,588	221,051	220,337	214,019
Fixed investment	70,000	66,999	67,004	67,545	67,270	67,303	66,263	63,519
Construction Financing	64	46	74	72	82	82	85	66
Other	1,179	1,179	1,137	1,198	1,265	2,305	2,570	3,367
B. Mining and quarrying	82,989	75,937	73,272	79,663	73,457	71,951	79,593	75,598
Trade finance	3,013	1,098	1,102	2,935	2,894	2,867	2,107	751
Working capital	31,380	26,192	23,451	28,217	21,438	20,125	25,182	22,672
Fixed investment	47,126	47,205	47,397	47,188	47,804	47,636	50,982	50,854
Construction Financing	-	-	-	-	-	-	-	-
Other	1,470	1,443	1,322	1,322	1,322	1,322	1,322	1,322
C. Manufacturing	3,290,273	3,199,911	3,150,908	3,133,872	3,137,782	3,183,135	3,374,007	3,373,179
Trade finance	815,336	801,809	781,556	780,340	781,188	808,714	837,320	850,133
Working capital	1,398,919	1,325,487	1,291,146	1,259,670	1,264,910	1,284,947	1,413,738	1,393,299
Fixed investment	974,187	983,702	991,712	1,012,388	1,013,832	1,012,818	1,041,909	1,046,843
Construction Financing	3,220	3,638	3,420	3,517	3,643	3,562	4,455	4,093
Other	98,611	85,275	83,073	77,958	74,210	73,094	76,585	78,811
D. Electricity, gas, steam and air conditioning supply	491,843	488,964	498,674	501,374	508,967	494,415	532,578	519,424
Trade finance	3,835	3,429	3,359	3,517	4,362	3,536	3,431	3,905
Working capital	230,299	224,102	228,709	223,453	219,046	197,498	228,313	222,844
Fixed investment	254,737	260,067	265,133	273,038	284,181	292,052	298,994	291,570
Construction Financing	1,390	1,359	1,359	1,359	1,327	1,327	1,339	1,069
Other	1,581	7	115	7	52	2	502	37
E. Water supply; sewerage, waste management and remediation activities	15,076	15,444	17,085	22,728	23,211	21,642	23,392	22,110
Trade finance	7,647	7,535	7,905	9,254	8,971	7,911	9,918	9,286
Working capital	3,571	4,055	4,927	8,073	8,832	8,227	8,101	7,640
Fixed investment	3,857	3,853	3,900	5,400	5,407	5,503	5,184	5,184
Construction Financing	-	-	-	-	-	-	-	-
Other	1	1	352	1	1	1	189	1
F. Construction	131,855	132,015	127,733	132,666	139,547	145,168	145,268	136,656
Trade finance	900	889	823	797	736	406	205	252
Working capital	14,760	15,269	15,366	16,569	17,941	17,387	19,345	18,106
Fixed investment	45,948	45,980	44,148	45,648	45,643	45,410	36,256	36,869
Construction Financing	69,635	69,105	66,529	69,257	74,901	81,692	89,265	81,355
Other	612	772	868	395	327	275	197	74
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	429,436	420,400	445,469	447,083	449,228	455,539	459,564	455,775
Trade finance	62,383	60,187	60,874	62,491	68,458	67,474	64,633	66,844
Working capital	258,317	251,565	261,021	263,694	257,273	264,712	274,718	261,936
Fixed investment	79,821	80,107	87,827	82,852	89,857	89,733	88,207	92,217
Construction Financing	2,608	2,600	2,594	2,726	2,580	2,575	3,022	2,862
Other	26,307	25,941	33,153	35,321	31,061	31,045	28,984	31,917
H. Transportation and storage	119,607	118,566	118,344	120,163	117,146	118,323	119,827	119,867
Trade finance	4,245	4,506	4,768	4,354	3,148	4,094	2,966	3,172
Working capital	42,596	43,614	44,162	45,748	41,714	42,088	43,664	44,070
Fixed investment	72,054	69,658	68,624	69,199	71,409	71,236	71,987	71,409
Construction Financing	295	282	376	376	378	373	364	359
Other	418	506	414	486	498	532	846	856
I. Accommodation and food service activities	37,049	40,983	37,272	37,555	38,763	38,346	43,060	42,840
Trade finance	131	1,840	131	131	131	238	303	303
Working capital	13,860	13,501	11,909	12,118	12,157	12,932	14,240	13,766
Fixed investment	17,008	19,521	19,111	19,198	19,451	17,793	19,521	19,788
Construction Financing	6,037	6,110	6,110	6,097	6,122	6,109	7,719	7,701
Other	12	11	11	11	901	1,273	1,277	1,282

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21 ^P
J. Information and communication	159,242	159,195	157,271	163,025	163,848	169,352	167,485	162,756
Trade finance	4,288	3,857	3,626	4,388	3,546	3,679	3,563	3,796
Working capital	27,108	32,157	29,292	35,136	31,058	35,931	41,030	34,386
Fixed investment	119,502	114,850	116,097	115,858	121,610	122,135	115,289	115,396
Construction Financing	-	-	-	-	-	-	-	-
Other	8,343	8,330	8,256	7,643	7,634	7,607	7,603	9,179
K. Real estate activities	28,492	27,674	30,679	29,621	24,465	21,543	24,869	25,421
Trade finance	-	-	-	-	-	-	-	-
Working capital	3,173	3,190	3,125	2,128	2,364	1,992	1,715	2,511
Fixed investment	11,093	9,828	12,841	11,459	11,598	6,742	5,068	4,982
Construction Financing	14,226	14,651	14,708	16,028	10,497	12,798	18,074	17,916
Other	-	5	5	6	6	11	12	12
L. Professional, scientific and technical activities	51,180	50,890	49,414	51,486	52,353	54,668	53,882	53,274
Trade finance	6,783	6,987	7,154	8,847	9,029	9,423	9,872	10,272
Working capital	28,474	27,860	27,565	27,579	28,987	29,271	29,240	27,196
Fixed investment	12,866	13,163	11,753	11,965	11,397	13,234	11,469	12,749
Construction Financing	1,052	1,047	1,044	1,037	1,031	1,026	1,025	999
Other	2,004	1,833	1,897	2,059	1,909	1,713	2,275	2,058
M. Administrative and support service activities	60,646	61,001	60,714	62,510	62,774	59,507	61,904	59,701
Trade finance	8,002	8,924	8,002	8,286	8,380	8,472	7,512	7,101
Working capital	31,644	29,871	30,209	30,286	29,719	28,361	29,812	27,669
Fixed investment	15,796	16,946	17,113	18,394	19,047	18,131	18,047	18,487
Construction Financing	-	1	1	1	1	1	300	300
Other	5,203	5,260	5,389	5,541	5,627	4,542	6,234	6,144
N. Education	22,496	24,596	25,800	28,873	30,160	30,241	31,436	28,726
Trade finance	-	-	23	23	22	22	22	21
Working capital	8,261	9,863	10,993	12,921	14,139	14,255	15,275	13,039
Fixed investment	12,550	13,005	12,685	14,224	14,249	14,163	13,854	13,642
Construction Financing	1,665	1,707	2,078	1,681	1,720	1,761	2,234	1,970
Other	20	20	21	23	29	40	51	54
O. Human health and social work activities	14,602	15,622	16,292	16,773	17,500	17,853	18,103	18,018
Trade finance	120	119	254	141	..	..	..	..
Working capital	4,237	5,273	5,769	6,519	7,215	7,209	7,195	6,726
Fixed investment	8,148	8,146	8,173	8,007	8,184	8,511	8,419	8,372
Construction Financing	2,064	2,052	2,049	2,045	2,062	2,110	2,441	2,873
Other	34	32	48	62	39	23	47	46
P. Arts, entertainment, and recreation	2,535	2,557	2,565	2,587	2,630	2,641	3,308	3,243
Trade finance	1	1	1	1	1	1	1	1
Working capital	1,997	2,019	2,028	2,049	463	475	784	594
Fixed investment	537	537	537	538	2,166	2,165	2,523	2,648
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Q. Other service activities	53,499	54,308	55,697	55,767	56,320	58,157	60,388	62,639
Trade finance	698	669	698	527	741	1,753	2,198	6,120
Working capital	25,248	25,588	26,864	24,941	25,290	25,345	27,192	26,654
Fixed investment	21,282	21,328	21,156	22,393	22,282	23,202	22,390	22,524
Construction Financing	44	43	42	1,291	1,291	1,295	1,875	1,859
Other	6,228	6,681	6,936	6,615	6,715	6,563	6,734	5,483
Total	5,271,036	5,166,995	5,146,838	5,169,650	5,189,907	5,235,596	5,490,409	5,442,865

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	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21^P
A. Agriculture, forestry, and fishing	1,801	1,707	1,846	1,900	2,019	2,331	2,418	2,545
Trade finance	-	-	-	-	-	-	20	55
Working capital	1,119	1,045	1,116	1,194	1,257	1,525	1,581	1,745
Fixed investment	646	628	698	674	730	773	780	707
Construction Financing	2	-	-	-	1	1	5	-
Other	34	33	33	32	31	32	32	40
B. Mining and quarrying	2,207	1,975	2,118	2,223	2,834	2,701	2,319	2,664
Trade finance	356	374	433	426	385	266	87	130
Working capital	947	908	932	1,034	1,777	1,467	1,590	1,919
Fixed investment	904	693	753	764	672	968	642	615
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
C. Manufacturing	175,941	168,653	163,346	166,399	179,762	211,032	222,386	215,414
Trade finance	24,933	25,367	24,008	24,091	23,976	28,702	30,494	30,364
Working capital	123,782	117,061	112,092	112,885	128,504	156,673	167,282	161,690
Fixed investment	24,444	23,633	24,759	26,931	24,263	23,659	22,689	21,884
Construction Financing	118	92	121	106	123	307	315	127
Other	2,664	2,500	2,366	2,386	2,896	1,690	1,607	1,347
D. Electricity, gas, steam and air conditioning supply	9,152	1,028	976	1,053	1,116	953	1,549	1,584
Trade finance	91	82	93	86	95	90	84	77
Working capital	8,515	392	374	404	437	426	857	876
Fixed investment	543	551	507	561	582	435	592	628
Construction Financing	-	-	-	-	-	-	12	-
Other	2	2	2	2	2	2	2	2
E. Water supply; sewerage, waste management and remediation activities	194	197	237	194	164	165	169	302
Trade finance	40	40	40	35	3	-	2	2
Working capital	46	52	47	56	50	53	59	176
Fixed investment	107	103	149	102	110	111	107	123
Construction Financing	-	-	-	-	-	-	-	-
Other	1	1	1	1	1	1	1	1
F. Construction	13,930	12,992	11,643	12,556	14,100	13,055	14,174	12,771
Trade finance	97	104	119	112	93	97	94	88
Working capital	4,758	4,626	4,159	4,618	4,840	4,703	5,113	5,030
Fixed investment	3,462	1,277	1,497	1,282	2,341	1,355	1,658	1,476
Construction Financing	5,606	6,978	5,860	6,536	6,819	6,892	7,299	6,168
Other	7	7	7	7	7	8	10	10
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	133,990	128,806	130,396	133,828	133,741	137,220	146,075	140,458
Trade finance	7,326	6,994	6,988	6,933	6,816	7,194	7,110	6,863
Working capital	110,479	106,007	106,883	110,121	106,029	109,331	116,034	111,825
Fixed investment	14,125	13,946	14,535	14,798	19,050	18,024	19,542	17,773
Construction Financing	287	292	288	340	280	278	355	256
Other	1,774	1,568	1,702	1,637	1,566	2,394	3,034	3,742
H. Transportation and storage	32,213	28,793	28,848	26,828	27,888	25,838	26,089	25,673
Trade finance	105	90	59	78	84	92	98	90
Working capital	2,761	2,772	3,391	2,951	2,956	3,052	2,922	2,821
Fixed investment	28,893	25,387	24,824	23,156	24,160	22,006	22,226	21,909
Construction Financing	186	189	183	180	214	180	159	159
Other	267	357	390	462	474	508	684	694
I. Accommodation and food service activities	2,428	3,011	2,533	3,150	4,337	4,876	5,013	4,976
Trade finance	26	81	26	26	26	26	26	26
Working capital	1,574	2,036	1,626	1,621	1,791	1,967	2,650	2,630
Fixed investment	610	669	656	1,280	1,381	1,374	797	805
Construction Financing	207	214	214	213	238	235	264	234
Other	12	11	11	11	901	1,273	1,277	1,282

3.14 Type of Financing to SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21 ^P
J. Information and communication	6,555	6,324	7,110	6,481	7,954	6,812	4,283	4,064
Trade finance	227	236	239	222	234	239	225	229
Working capital	2,009	2,041	2,014	2,131	2,397	2,361	2,700	2,465
Fixed investment	4,288	4,012	4,822	4,092	5,278	4,174	1,230	1,212
Construction Financing	-	-	-	-	-	-	93	120
Other	31	35	35	37	44	38	34	38
K. Real estate activities	1,465	1,424	1,444	1,450	1,453	1,300	1,722	1,749
Trade finance	-	-	-	-	-	-	-	-
Working capital	313	268	282	277	258	243	349	339
Fixed investment	1,080	1,083	1,065	1,097	1,110	1,014	1,022	967
Construction Financing	71	68	92	70	79	33	339	431
Other	-	5	5	6	6	11	12	12
L. Professional, scientific and technical activities	16,468	12,912	12,243	14,174	11,577	15,076	15,784	14,509
Trade finance	421	340	221	293	410	1,187	1,604	1,629
Working capital	11,788	8,880	9,466	9,859	7,700	8,678	9,583	10,064
Fixed investment	3,834	3,325	2,176	3,635	3,086	4,825	3,497	1,745
Construction Financing	305	301	299	293	289	285	285	260
Other	120	65	80	95	92	101	815	811
M. Administrative and support service activities	13,180	11,816	11,226	11,607	11,753	11,622	11,830	11,858
Trade finance	1,447	1,424	1,445	1,467	1,479	1,324	1,021	954
Working capital	8,181	7,115	6,789	6,819	6,575	6,925	7,269	7,048
Fixed investment	3,294	3,064	2,827	3,160	3,569	3,095	3,268	3,518
Construction Financing	-	1	1	1	1	1	-	-
Other	258	211	163	160	128	277	273	339
N. Education	2,577	2,890	3,197	3,253	3,992	3,781	3,753	3,321
Trade finance	-	-	23	23	22	22	22	21
Working capital	1,385	1,563	1,790	2,025	2,868	2,430	2,264	1,798
Fixed investment	1,076	1,216	1,276	1,094	993	1,148	1,272	1,272
Construction Financing	96	91	87	87	80	140	144	175
Other	20	20	21	23	29	40	51	54
O. Human health and social work activities	2,396	2,414	2,090	2,123	2,261	2,584	2,657	2,914
Trade finance	119	118	118	118	-	-	-	-
Working capital	1,285	1,321	1,106	1,169	1,179	1,186	1,211	1,137
Fixed investment	911	897	787	755	975	1,290	1,187	1,260
Construction Financing	67	65	65	65	89	89	216	475
Other	13	13	12	16	18	18	43	42
P. Arts, entertainment, and recreation	205	221	230	235	278	289	957	882
Trade finance	1	1	1	1	1	1	1	1
Working capital	165	181	190	193	207	219	528	328
Fixed investment	39	39	39	41	70	70	428	553
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Q. Other service activities	23,266	22,770	23,611	23,605	24,692	25,426	25,547	25,377
Trade finance	109	90	89	85	71	55	67	180
Working capital	12,020	11,890	12,367	12,307	12,910	13,091	13,865	13,357
Fixed investment	10,552	10,180	10,560	10,595	11,107	11,714	10,998	11,138
Construction Financing	44	23	42	41	23	28	19	3
Other	540	587	553	576	580	538	598	699
Total	437,969	407,934	403,093	411,061	429,919	465,061	486,724	471,060

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	(%)	
Jan-Jun 2019	Punjab	5,542.77	5,156.52	93.03	386.25	6.97	750.14	5,906.65	42.12	106.57
	Sindh	7,564.96	6,727.07	88.92	837.89	11.08	422.66	7,149.73	50.99	94.51
	KPK	125.64	57.60	45.85	68.03	54.15	82.56	140.16	1.00	111.56
	Balochistan	14.02	13.77	98.22	0.25	1.78	92.57	106.34	0.76	758.30
	Islamabad	757.68	543.15	71.69	214.53	28.31	146.79	689.94	4.92	91.06
	FATA	0.11	0.10	90.13	0.01	9.87	0.02	0.12	..	112.09
	Gilgit Baltistan	2.47	2.40	97.08	0.07	2.92	0.21	2.61	0.02	105.52
	AJK	15.44	14.69	95.15	0.75	4.85	12.83	27.52	0.20	178.25
Total		14,023.08	12,515.30	89.25	1,507.78	10.75	1,507.78	14,023.08	100.00	
Jul-Dec 2019	Punjab	5,835.10	5,620.48	96.32	214.62	3.68	287.73	5,908.21	38.53	101.25
	Sindh	8,505.87	8,158.47	95.92	347.41	4.08	213.98	8,372.45	54.60	98.43
	KPK	81.78	79.74	97.50	2.04	2.50	57.34	137.08	0.89	167.62
	Balochistan	12.37	12.15	98.20	0.22	1.80	74.42	86.57	0.56	699.69
	Islamabad	873.21	713.93	81.76	159.28	18.24	87.77	801.71	5.23	91.81
	FATA	0.10	0.09	86.82	0.01	13.18	0.02	0.11	..	110.09
	Gilgit Baltistan	5.24	5.23	99.80	0.01	0.20	0.10	5.33	0.03	101.70
	AJK	19.65	19.39	98.66	0.26	1.34	2.49	21.87	0.14	111.33
Total		15,333.33	14,609.48	95.28	723.86	4.72	723.86	15,333.33	100.00	
Jan-Jun 2020	Punjab	5,342.05	5,137.20	96.17	204.84	3.83	266.01	5,403.22	38.24	101.15
	Sindh	7,894.49	7,585.05	96.08	309.44	3.92	205.25	7,790.30	55.13	98.68
	KPK	66.75	63.38	94.94	3.38	5.06	55.41	118.79	0.84	177.95
	Balochistan	9.65	9.41	97.44	0.25	2.56	76.82	86.23	0.61	893.24
	Islamabad	804.25	646.09	80.33	158.16	19.67	71.08	717.17	5.08	89.17
	FATA	0.08	0.06	77.21	0.02	22.79	0.06	0.12	..	159.13
	Gilgit Baltistan	3.87	3.85	99.49	0.02	0.51	0.03	3.88	0.03	100.14
	AJK	9.76	9.68	99.16	0.08	0.84	1.52	11.20	0.08	114.73
Total		14,130.90	13,454.72	95.21	676.18	4.79	676.18	14,130.90	100.00	

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

3.16 Province/Region and place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jan-Jun 2019		Jul-Dec 2019		Jan-Jun 2020	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,156.52	93.03	5,620.48	96.32	5,137.20	96.17
	Sindh	242.08	4.37	139.51	2.39	132.46	2.48
	KPK	29.29	0.53	15.05	0.26	19.30	0.36
	Balochistan	0.45	0.01	0.70	0.01	1.07	0.02
	Islamabad	105.90	1.91	58.93	1.01	51.11	0.96
	FATA	..	..	0.02	..	0.03	..
	Gilgit-Baltistan	0.05	..	0.09	..	0.02	..
AJK	8.48	0.15	0.33	0.01	0.86	0.02	
Punjab Total		5,542.77	100.00	5,835.10	100.00	5,342.05	100.00
Sindh	Punjab	657.07	8.69	217.34	2.56	195.25	2.47
	Sindh	6,727.07	88.92	8,158.47	95.92	7,585.05	96.08
	KPK	44.22	0.58	26.80	0.32	19.96	0.25
	Balochistan	91.69	1.21	73.43	0.86	75.62	0.96
	Islamabad	40.69	0.54	27.74	0.33	18.12	0.23
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	0.16	..	..	..	..	..
AJK	4.05	0.05	2.10	0.02	0.49	0.01	
Sindh Total		7,564.96	100.00	8,505.87	100.00	7,894.49	100.00
KPK	Punjab	5.19	4.13	0.63	0.77	0.84	1.25
	Sindh	62.54	49.78	0.34	0.42	0.72	1.08
	KPK	57.60	45.85	79.74	97.50	63.38	94.94
	Balochistan	..	..	..	..	..	..
	Islamabad	0.12	0.09	1.07	1.31	1.79	2.68
	FATA	0.02	0.02	..	..	0.03	0.04
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	0.16	0.13	..	..	..	..
KPK Total		125.64	100.00	81.78	100.00	66.75	100.00
Balochistan	Punjab	0.04	0.26	0.01	0.07	..	0.05
	Sindh	0.19	1.39	0.21	1.69	0.24	2.49
	KPK	..	0.02	..	0.02	..	0.01
	Balochistan	13.77	98.22	12.15	98.20	9.41	97.44
	Islamabad	0.02	0.12	..	..	..	..
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	-	..	..	0.01	..	..
Balochistan Total		14.02	100.00	12.37	100.00	9.65	100.00
Islamabad	Punjab	87.16	11.50	69.56	7.97	69.91	8.69
	Sindh	117.84	15.55	73.90	8.46	71.83	8.93
	KPK	8.96	1.18	15.45	1.77	16.13	2.01
	Balochistan	0.43	0.06	0.29	0.03	0.12	0.01
	Islamabad	543.15	71.69	713.93	81.76	646.09	80.33
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	..	..
AJK	0.14	0.02	0.06	0.01	0.17	0.02	
Islamabad Total		757.68	100.00	873.21	100.00	804.25	100.00
FATA Total		0.11	100.00	0.10	100.00	0.08	100.00
Gilgit-Baltistan	Punjab	0.01	0.41	0.01	0.18	..	0.07
	Sindh	..	0.01	..	0.01	-	-
	KPK	0.01	0.59	..	0.01	..	0.01
	Balochistan	-	-	..	..	0.01	0.33
	Islamabad	0.05	1.91	-	-	..	0.01
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	2.40	97.08	5.23	99.80	3.85	99.49
AJK	-	-	-	-	..	0.08	
Gilgit-Baltistan Total		2.47	100.00	5.24	100.00	3.87	100.00
AJK	Punjab	0.67	4.35	0.19	0.95	0.01	0.10
	Sindh	0.01	0.08	0.02	0.08	..	0.01
	KPK	0.05	0.35	0.02	0.12	..	0.03
	Balochistan	-	-	..	..	-	-
	Islamabad	0.01	0.07	0.04	0.19	0.07	0.69
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	..	..	..	..	..	0.01
AJK	14.69	95.15	19.39	98.66	9.68	99.16	
AJK Total		15.44	100.00	19.65	100.00	9.76	100.00
Grand Total		14,023.08		15,333.33		14,130.90	

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

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization & Disbursement

(Billion Rupees)

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

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

Source: Statistics & Data Warehouse Department, SBP

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

(Billion Rupees)

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

* End Position.

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

(Billion Rupees)

Provinces/ Regions	Borrower	Jun-2019			Dec-2019			Jun-2020		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	0.25	0.25	-	0.25	0.25
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.93	1.47	4.40	2.23	1.91	4.15	0.75	2.72	3.47
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.77	2.96	3.74	0.56	1.26	1.82	0.73	1.75	2.48
	Others	-	0.01	0.01	-	-	-	-	-	-
Total	3.70	4.44	8.15	2.80	3.42	6.22	1.48	4.71	6.19	
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.09	0.09	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.69	5.76	6.45	0.37	4.20	4.57	0.48	4.17	4.65
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	-	-
	Personal/Individuals	1.20	5.21	6.41	1.05	3.65	4.70	1.21	3.92	5.13
	Others	0.04	0.01	0.06	-	-	-	0.01	0.01	0.01
Total	1.93	11.08	13.01	1.42	7.84	9.26	1.70	8.09	9.79	

* End Position.

Source: Statistics & Data Warehouse Department, SBP

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

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

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

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

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

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

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

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

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

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

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

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

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

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY20									
Jul-Dec									
Punjab	662,169	78,028	150,502	43,891	26,984	44,383	9,503	133,723	56,046
Sindh	81,672	10,764	25,169	8,429	7,277	11,294	1,848	40,171	16,976
Khyber Pakhtunkhwa	10,354	1,629	4,162	2,560	1,092	2,096	376	805	611
Balochistan	2,505	404	918	106	67	212	50	93	200
Azad Jammu Kashmir	334	59	149	-	-	-	24	707	25
Gilgit Baltistan	482	92	256	14	5	13	9	40	57
All Pakistan	757,516	90,975	181,156	55,000	35,425	57,998	11,810	175,539	73,914
Jul-Mar									
Punjab	911,164	111,041	149,083	62,447	41,490	41,715	12,913	209,918	48,167
Sindh	133,965	23,818	25,379	12,403	10,164	10,079	2,591	55,345	20,150
Khyber Pakhtunkhwa	17,221	2,588	4,038	4,002	1,697	1,984	516	1,354	925
Balochistan	4,582	664	1,021	135	101	207	58	110	179
Azad Jammu Kashmir	365	64	118	-	-	-	44	1,053	69
Gilgit Baltistan	1,011	144	243	16	6	13	9	41	21
All Pakistan	1,068,308	138,319	179,883	79,003	53,459	53,998	16,131	267,821	69,511
Jul-Jun									
Punjab	1,146,396	143,404	148,259	80,048	53,846	40,812	16,341	310,836	54,583
Sindh	167,396	32,110	27,264	14,651	15,561	13,948	3,229	69,523	23,391
Khyber Pakhtunkhwa	22,651	4,017	4,804	5,107	3,540	2,992	645	1,553	539
Balochistan	6,259	875	1,086	169	130	206	76	929	940
Azad Jammu Kashmir	392	67	93	-	-	-	48	1,316	73
Gilgit Baltistan	1,165	172	249	24	8	12	9	41	21
All Pakistan	1,344,259	180,645	181,755	99,999	73,085	57,970	20,348	384,198	79,546
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

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-Dec									
Punjab	808,592	72,203	134,267	48,290	200,424	102,710	1,572,445	511,362	487,908
Sindh	145,707	9,245	22,333	2,428	24,203	6,575	240,084	91,660	82,348
Khyber Pakhtunkhwa	18,680	2,867	5,225	1,000	1,228	1,100	32,970	7,621	13,193
Balochistan	611	35	102	27	10	16	3,299	609	1,448
Azad Jammu Kashmir	11,292	1,699	1,525	993	89	306	12,643	2,553	2,005
Gilgit Baltistan	2,170	322	742	456	146	467	3,131	603	1,535
All Pakistan	987,052	86,371	164,195	53,194	226,099	111,174	1,864,572	614,408	588,438
Jul-Mar									
Punjab	1,084,245	97,817	130,919	61,850	296,084	100,081	2,132,619	756,351	469,966
Sindh	227,890	14,235	22,444	3,202	35,857	5,872	380,051	139,420	83,924
Khyber Pakhtunkhwa	25,911	4,181	5,344	1,417	1,473	957	49,067	11,294	13,249
Balochistan	896	54	104	32	32	13	5,703	962	1,524
Azad Jammu Kashmir	15,326	2,075	1,477	1,418	150	305	17,153	3,341	1,970
Gilgit Baltistan	3,054	427	764	559	181	472	4,649	797	1,513
All Pakistan	1,357,322	118,789	161,052	68,478	333,777	107,700	2,589,242	912,164	572,145
Jul-Jun									
Punjab	1,245,525	114,530	126,522	71,869	381,903	97,062	2,560,179	1,004,520	467,237
Sindh	267,338	17,176	22,221	3,421	53,022	6,523	456,035	187,391	93,347
Khyber Pakhtunkhwa	32,295	4,974	5,232	1,616	1,743	930	62,314	15,827	14,497
Balochistan	1,121	66	99	39	124	16	7,664	2,125	2,347
Azad Jammu Kashmir	20,375	2,374	1,420	1,441	153	305	22,256	3,910	1,891
Gilgit Baltistan	3,484	482	746	636	207	479	5,318	910	1,507
All Pakistan	1,570,138	139,602	156,240	79,022	437,153	105,315	3,113,766	1,214,684	580,826
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

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		
	Jun			Dec			Jun		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	120,073.5	39,340.3	112,333.6	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	91,888.6
I. GOVERNMENT	2.3	197.7	-	-	258.8	-	115.0	3,687.8	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	8,445.4	3,600.9	..	12,904.9	2,522.4	..	8,919.1	2,522.4	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	111,611.0	35,541.6	112,333.3	114,642.2	34,038.3	129,154.6	103,705.0	35,235.1	91,888.6
a. Agriculture, forestry and fishing	5.4	394.0	-	-	17.9	7.9	21.3	145.1	8.7
b. Mining and quarrying	75.1	-	201.7	-	-	56.7	-	1,470.2	8.5
c. Manufacturing	78,780.6	26,042.0	101,593.8	72,982.5	31,012.2	118,916.6	67,193.3	31,053.2	88,053.2
01 - Manufacture of food products	8,091.5	5,789.5	2,946.2	6,789.7	3,484.8	3,985.2	11,799.0	3,144.7	3,743.2
02 - Manufacture of beverages	99.6	502.2	-	99.7	477.5	-	49.9	526.9	-
03 - Manufacture of textiles	29,643.9	8,559.9	74,056.7	23,495.4	13,796.8	88,092.6	31,619.6	12,589.4	66,317.1
04 - Manufacture of wearing apparel	1,436.5	310.0	18,485.6	1,121.2	281.5	20,853.4	753.1	327.4	14,493.6
05 - Manufacture of leather and related products	129.1	364.9	2,525.7	91.1	1,124.1	3,668.3	117.8	1,024.7	1,732.3
06 - Manufacture of paper and paper products	306.9	728.3	95.6	287.0	2,651.6	98.1	172.6	1,671.2	97.6
07 - Manufacture of coke and refined petroleum products	24,499.5	1,770.3	992.7	26,365.9	-	-	11,460.5	850.7	116.3
08 - Manufacture of chemicals and chemical products	8,587.4	1,919.2	577.3	7,722.3	1,748.5	-	6,842.8	3,064.9	10.0
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	189.7	268.6	2.4	241.2	225.7	62.5	141.4	197.6	32.9
10 - Manufacture of rubber and plastics products	875.6	468.1	82.6	885.6	584.4	232.5	302.8	560.7	-
11 - Manufacture of other non-metallic mineral products	580.1	113.5	322.9	25.0	305.7	238.1	29.4	863.2	238.5
12 - Manufacture of basic metals	439.1	1,046.2	12.2	1,231.1	1,412.5	12.2	294.1	2,468.9	12.2
13 - Manufacture of fabricated metal products, except machinery and equipment	26.4	457.6	-	29.3	280.3	-	19.7	158.8	-
14 - Manufacture of computer, electronic and optical products	191.0	2.0	2.1	138.6	1.4	5.8	195.2	-	-
15 - Manufacture of electrical equipment	610.0	1,949.8	149.1	848.8	3,194.4	372.7	474.9	2,155.6	223.7
16 - Manufacture of machinery and equipment	328.9	88.4	10.9	294.9	69.5	30.1	275.3	120.4	312.7
17 - Manufacture of motor vehicles, trailers and semi-trailers	605.2	1,283.5	-	599.8	1,192.4	-	557.7	1,145.6	-
18 - Manufacture of furniture	-	-	-	-	2.8	-	96.5	3.2	-
19. Other manufacturing	2,140.2	419.8	1,331.7	2,715.7	178.3	1,265.1	1,991.1	179.2	723.1
d. Electricity, gas, steam and air conditioning supply	1,003.7	-	-	2,379.8	31.5	-	1,575.3	6.1	-
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-
f. Construction	74.6	488.6	-	285.1	198.8	-	103.2	508.5	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	10,645.4	7,786.0	6,802.2	15,386.5	1,871.4	7,822.0	13,839.0	1,932.8	3,284.3
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	162.2	753.3	232.4	-	28.9	173.6	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	5,160.7	2,682.2	2,097.4	5,970.5	1,403.9	2,354.1	4,922.7	1,516.3	1,502.4
03 - Retail trade, except of motor vehicles and motorcycles	5,322.4	4,350.5	4,472.5	9,416.0	438.6	5,294.4	8,916.3	416.0	1,750.8
h. Transportation and storage	660.0	22.6	20.0	994.8	-	19.8	125.6	11.2	19.9
i. Accommodation and food service activities	200.0	-	-	200.0	39.3	-	-	-	-
j. Information and communication	8,452.1	..	939.9	7,136.9	22.4	-	8,269.1	8.4	32.8
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,477.5	480.0	128.6	2,134.4	547.6	1,472.8	1,951.7	50.3	144.1
m. Administrative and support service activities	3,269.9	324.4	2,558.9	5,309.1	293.2	848.5	4,838.6	32.1	332.7
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	79.2	21.9	4.1	8.2	14.6	5.9	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,966.7	-	9.2	7,811.2	-	2.1	5,773.4	11.3	4.4
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	0.3	-	-	-	-	-	-
VI. PERSONAL	14.8	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	26.8	-	-	-
TOTAL	120,073.5	39,340.3	112,333.6	127,547.1	36,819.6	129,181.4	112,739.1	41,445.3	91,888.6

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		
	Jun			Dec			Jun		
	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	4,413,307.7	4,450,508.4	4,424,679.0	4,348,350.6	4,543,585.9	4,349,298.7	5,171,021.6	5,324,175.1	5,214,308.1
01. Federal Government	4,413,307.5	4,450,508.3	4,424,678.9	4,348,350.5	4,543,585.8	4,349,298.5	5,171,021.5	5,324,175.0	5,214,308.0
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	2,289,925.0	2,304,383.8	2,238,466.1	3,286,756.0	3,334,308.1	3,285,364.4	4,079,653.6	4,089,525.7	4,138,478.6
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	2,289,925.0	2,304,383.8	2,238,466.1	3,286,756.0	3,334,308.1	3,285,364.4	4,079,653.6	4,089,525.7	4,138,478.6
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	..	..	..	..	..	..	..	..	..
III. SHARES	321,594.3	242,337.0	318,370.9	350,983.3	261,966.9	377,423.3	319,228.5	248,150.5	321,634.5
01. Quoted On The Stock Exchange	245,341.8	171,342.4	243,720.1	159,202.6	70,817.2	185,745.3	177,299.0	103,562.4	179,922.9
a. Financial Institutions	16,300.0	9,353.9	15,703.6	15,545.6	8,469.4	16,090.8	21,736.2	15,539.8	20,946.4
b. NFPSEs	52,680.8	43,990.2	52,056.2	21,756.8	7,391.1	26,005.6	22,647.8	13,737.9	20,913.1
c. Private Sector	107,573.8	49,211.1	107,173.2	121,900.2	54,956.7	143,649.0	132,915.0	74,284.7	138,063.4
02. Unquoted On The Stock Exchange	76,252.5	70,994.7	74,650.7	191,780.7	191,149.6	191,678.0	141,929.5	144,588.1	141,711.6
a. Financial Institutions	5,260.0	7,829.5	5,521.8	9,366.4	11,808.8	9,607.3	12,514.6	17,995.8	12,541.1
b. NFPSEs	4,529.5	5,916.3	6,322.7	6,761.7	6,033.9	6,323.0	7,038.9	6,813.2	6,815.6
c. Private Sector	48,616.0	39,402.0	44,959.2	97,134.2	94,788.5	97,229.2	93,415.5	90,818.5	93,394.4
IV. DEBENTURES	5.7	5.7	5.7	36.9	36.9	36.9	36.9	36.9	36.9
V. PARTICIPATION TERM CERTIFICATES	8.1	25.3	8.1	74.7	91.9	63.5	77.3	77.3	77.3
VI. CERTIFICATE OF INVESTEMENTS	6,437.4	6,437.4	6,436.7	6,112.4	6,112.4	6,111.7	2,812.4	2,812.4	2,811.7
VII. TERM FINANCE CERTIFICATES	69,987.2	72,206.6	70,422.6	72,555.2	93,854.1	72,197.5	60,688.8	60,982.3	60,752.2
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	4,196.3	4,111.0	4,201.4	8,173.8	7,674.9	8,285.8	6,645.8	5,554.3	6,719.5
X. NIT UNITS	2,771.6	1,940.4	2,454.8	2,812.3	1,676.0	2,790.6	3,005.0	1,876.0	2,863.7
XI. OTHERS	115,256.5	115,140.8	115,422.2	74,509.3	77,359.0	83,525.6	89,316.7	89,418.3	89,706.4
XII. Islamic Banking Products - Investments	610,247.7	600,798.7	610,863.5	578,218.2	568,211.2	585,254.6	877,949.3	870,076.1	889,444.4
01. GOP Ijara Sukuk	222,353.8	214,540.5	220,872.1	205,301.8	196,514.4	205,155.5	331,164.2	327,283.3	330,967.3
02. Corporate Sukuks	359,943.0	359,936.7	361,870.2	344,372.7	343,801.6	351,039.6	497,889.1	495,081.3	508,683.7
a. Diminishing Musharaka Sukuk	93,378.1	93,301.0	93,964.1	90,129.8	89,460.6	90,453.8	160,152.9	159,284.7	161,724.0
b. Ijarah Sukuk	145,026.8	144,903.6	146,461.5	176,450.6	176,444.3	182,813.8	221,555.1	218,856.0	230,654.8
c. Modaraba Sukuk	4,069.1	4,069.1	4,070.7	4,188.7	4,188.7	4,188.7	4,654.8	4,654.8	4,654.8
d. Wakala Sukuk	-	-	-	125.4	121.4	125.4	91.4	425.0	91.4
e. Any other	117,469.1	117,663.0	117,374.0	73,478.2	73,586.5	73,457.8	111,434.9	111,860.9	111,558.8
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,379.5	1,467.6	1,467.6	1,403.5	1,467.6	1,467.6	1,494.5
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	477.7	477.7	470.3	504.3	501.4	504.3	584.2	780.0	584.2
10. Other Mode of Investments – Long Term	25,917.6	24,288.2	26,183.4	26,483.7	25,838.2	27,063.7	46,756.2	45,375.8	47,626.7
TOTAL	7,833,737.4	7,797,895.1	7,791,330.9	8,728,582.7	8,894,877.5	8,770,352.6	10,610,435.9	10,692,685.1	10,726,833.4

Source: Statistics & Data Warehouse Department, SBP

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

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

(Million Rupees)

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

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

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

(Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(End of period : Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

(End of Period: Million Rupees)

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

Source: Statistics & Data Warehouse Department, SBP

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

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

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

Source: Statistics & Data Warehouse Department, SBP

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

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

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2019	Jun	11.20	12.15	10.45	11.59	11.05	10.53	11.76	27.80	11.54
	Dec	12.67	13.39	11.27	12.83	11.68	11.86	13.85	25.93	12.82
2020	Jun	14.12	11.43	9.02	9.95	9.48	8.72	10.86	28.05	10.32
II. CONVENTIONAL BANKING - ALL BANKS										
2019	Jun	11.20	12.34	10.32	11.74	11.09	10.74	11.88	28.12	11.64
	Dec	12.67	14.08	11.20	12.89	11.55	12.01	14.08	26.14	12.92
2020	Jun	14.13	10.77	8.87	9.60	9.27	8.62	10.95	28.20	10.30
III. ISLAMIC BANKING-ALL BANKS										
2019	Jun		11.26	10.99	11.07	10.87	9.31	11.34	5.76	11.13
	Dec		10.95	11.59	12.63	12.14	10.35	12.92	12.92	12.40
2020	Jun	10.25	13.12	9.56	11.06	10.29	9.30	10.55	6.86	10.37

Source: Statistics & Data Warehouse Department, SBP

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

(Percent per annum)

EFFECTIVE FROM	Export Finance Scheme			Export Finance Facility for Locally Manufactured Machinery				Long Term Financing Facility (LTFF) For Plant & Machinery			Punjab Provincial Co-operative Bank Ltd.
	State Bank of Pakistan		Scheduled Banks	State Bank of Pakistan		Scheduled Banks		Up to 3 Years	Over 3 Years and up to 5 Years	Over 5 Years to 10 Years	
	Corporate	SME		Up to 3 Year	Over 3 Year and up to 5Years	Up to 3 Year	Over 3 Year and up to 5Years				
01/09/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
01/10/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.8526
01/11/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/12/2018	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	8.8492
01/01/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/02/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.3499
01/03/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/04/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	10.5999
01/05/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.0899
01/06/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/07/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	12.8010
01/08/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9500
01/09/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.9399
01/10/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.8390
01/11/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2999
01/12/2019	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/01/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2899
01/02/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.2890
01/03/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	13.3401
01/04/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	11.1895
01/05/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.4750
01/06/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	4.5	3.5	3.0	7.7499
01/07/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3600
01/08/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.1400
01/09/2020	2.0	1.0	3.0	4.0	3.5	6.0	6.0	3.5	2.5	2.0	7.3000
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	7.2877

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)

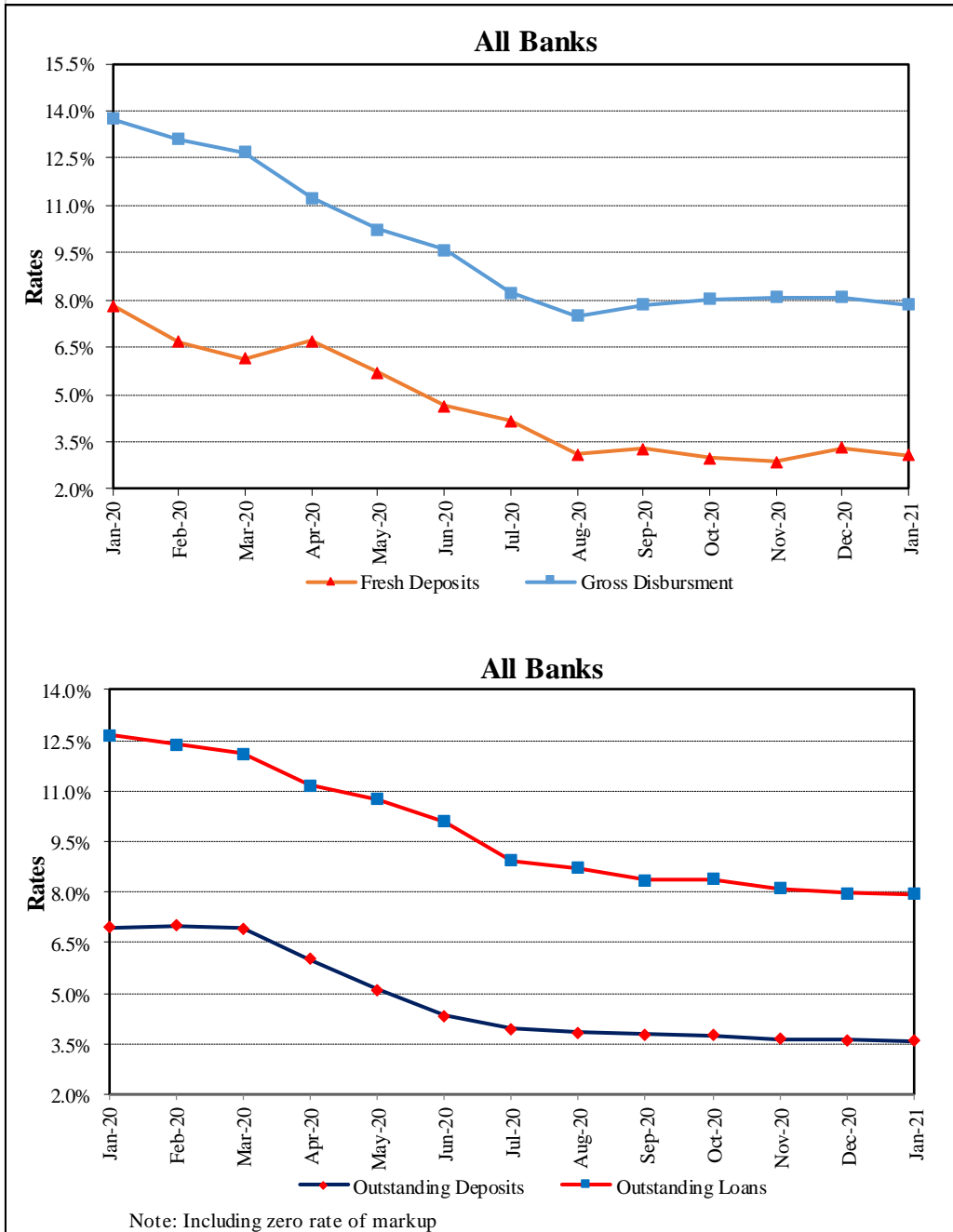
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding 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
Sep-2020																
Public	9.02	9.03	9.03	9.03	9.29	9.27	10.51	10.50	4.09	4.40	5.80	5.80	4.31	4.59	6.29	6.28
Private	7.81	8.00	7.92	8.12	8.13	8.15	8.65	8.67	3.17	3.12	5.86	5.85	3.62	3.60	5.71	5.70
Foreign	7.71	7.71	7.71	7.71	7.70	7.70	7.99	7.99	4.24	4.62	6.14	6.14	4.24	4.27	5.87	5.87
Specialized	12.90	12.90	12.90	12.90	7.10	7.10	13.87	13.87	3.23	3.23	5.82	5.82	5.27	5.27	6.03	6.03
All Banks	7.84	8.03	7.95	8.15	8.34	8.35	9.06	9.08	3.29	3.28	5.86	5.84	3.77	3.80	5.83	5.82
Oct-2020																
Public	10.37	10.37	10.77	10.77	10.06	10.04	11.29	11.28	4.21	4.34	5.61	5.61	4.33	4.55	6.21	6.20
Private	7.94	8.08	8.11	8.28	8.02	8.04	8.50	8.53	2.79	2.75	5.58	5.55	3.59	3.56	5.67	5.65
Foreign	7.89	7.89	7.89	7.89	7.73	7.73	8.03	8.04	4.24	4.35	6.14	6.14	3.94	3.98	5.86	5.86
Specialized	12.80	12.80	12.80	12.80	6.20	6.20	13.64	13.64	3.33	3.33	5.84	5.84	5.17	5.17	6.01	6.01
All Banks	8.02	8.16	8.20	8.36	8.40	8.41	9.09	9.11	2.98	2.97	5.60	5.58	3.74	3.76	5.79	5.77
Nov-2020																
Public	9.49	9.49	9.59	9.59	9.27	9.25	10.64	10.63	3.69	3.87	5.49	5.49	4.09	4.26	6.06	6.04
Private	8.03	8.36	8.13	8.48	7.85	7.87	8.34	8.37	2.72	2.69	5.61	5.58	3.51	3.49	5.62	5.60
Foreign	7.68	7.69	7.68	7.70	7.70	7.70	7.96	7.96	3.81	4.27	5.88	5.88	4.04	4.08	5.82	5.82
Specialized	12.74	12.74	12.74	12.74	6.53	6.53	13.53	13.53	3.18	3.18	5.72	5.72	5.22	5.22	5.99	5.99
All Banks	8.09	8.41	8.18	8.52	8.11	8.13	8.83	8.85	2.87	2.87	5.60	5.58	3.64	3.65	5.71	5.70
Dec-2020																
Public	9.27	9.31	9.67	9.72	8.56	8.54	9.96	9.94	3.70	4.28	5.81	5.81	3.99	4.40	6.06	6.04
Private	8.02	8.16	8.15	8.30	7.81	7.83	8.26	8.29	3.24	3.20	5.78	5.76	3.50	3.48	5.57	5.56
Foreign	7.79	7.79	7.79	7.79	7.67	7.67	7.93	7.93	3.53	4.28	5.94	5.93	3.98	4.00	5.86	5.86
Specialized	12.76	12.76	12.76	12.76	7.54	7.54	13.40	13.40	2.97	2.97	5.77	5.77	5.00	5.00	5.96	5.96
All Banks	8.10	8.23	8.23	8.38	7.96	7.97	8.64	8.66	3.31	3.36	5.79	5.77	3.61	3.67	5.68	5.67
Jan-2021^P																
Public	8.85	8.96	8.98	9.11	8.65	8.64	9.90	9.89	3.90	4.21	5.70	5.70	4.14	4.28	5.94	5.93
Private	7.79	8.09	7.99	8.35	7.77	7.79	8.21	8.24	2.91	2.86	5.56	5.52	3.42	3.41	5.46	5.45
Foreign	7.55	7.80	7.55	7.80	7.73	7.73	7.98	7.98	3.78	4.57	5.88	5.88	4.15	4.19	5.87	5.87
Specialized	13.04	13.04	13.04	13.04	7.84	7.84	13.31	13.31	3.35	3.35	5.82	5.82	5.17	5.17	5.96	5.96
All Banks	7.84	8.14	8.03	8.39	7.95	7.97	8.59	8.62	3.06	3.06	5.59	5.56	3.58	3.59	5.57	5.56

Notes:

Source: Statistics & Data Warehouse Department, SBP

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

Weighted Average Lending and Deposits Rates



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

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2010-11	9.00 ²	9.00 ²	15.00	16.00	17.00 ³	17.00 ³
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.8	11.52	11.52
2018-19	14.21	14.21	14.4	15.8	15.3	15.3
2019-20	12.3	12.2	16.7	18.0	15.7	15.7

Source: Agricultural Credit and Micro Finance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08
4. ZTBL revised markup rates (average) in FY 2011-12

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2019			2020						2021
	1 st Jan	1 st Jul	1 st Nov	1 st Jan	24 th Apr	2 nd Jun	2 nd Jul	4 th Aug	28 th Aug	21 st Jan
1. Saving Accounts										
(i) With cheque facilities	8.50	10.25	8.20	8.60	7.00	6.50	5.50	5.50	5.50	5.50
(ii) Without cheque facilities	8.50	10.25	8.20	8.60	7.00	6.50	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	8.00	9.00	6.00	6.00	4.00	3.00	3.00	3.00	3.00	4.00
(ii) 10 years (Compound rate)	12.47	13.01	10.68	10.40	8.54	8.05	8.11	8.44	8.49	9.24
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0
6 (a) Special Saving Certificates (Reg)⁵ or Special Saving Accounts										
(i) First 5 periods of complete 6 months	11.40	12.70	11.00	11.00	8.00	7.10	7.00	7.80	7.60	7.80
(ii) Last period of complete 6 months	12.40	13.90	11.80	11.80	8.60	7.40	7.30	7.20	8.60	8.80
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	12.00	12.96	10.92	10.56	8.28	7.44	7.61	7.80	8.04	9.00
8. Pensioner's Benefit Accounts⁷	14.28	14.76	12.48	12.24	10.32	9.84	9.96	10.32	10.32	11.28
9. Behbood Saving Certificate⁸	14.28	14.76	12.48	12.24	10.32	9.84	9.96	10.32	10.32	11.28
10. Short-Term Saving Certificate⁹										
(i) 3 Months	9.80	12.08	12.08	12.76	7.80	7.72	6.80	6.12	6.60	6.76
(ii) 6 Months	9.88	12.18	12.18	12.60	7.50	7.36	7.76	6.14	6.80	6.82
(iii) 1 year	9.98	12.28	12.28	12.37	6.95	7.30	6.66	6.20	6.80	6.92
11. Shuhada Family Welfare account¹⁰	14.28	14.76	12.48	12.24	10.32	9.84	9.96	10.32	10.32	11.28

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
2016							
Q1	341,403	13,673,442	10,885	115,927	509,126	4,392	1,288,083
Q2	346,716	14,576,387	13,734	118,772	543,609	4,577	1,319,684
Q3	351,912	16,905,696	8,457	110,041	519,820	4,724	1,222,678
Q4	359,806	19,964,900	11,717	133,741	596,986	4,464	1,486,007
2017							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	431,837	62,755,479	51,671	553,779	2,079,307	3,740	6,147,543

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	2019	2020				2021
					Dec	Jan	Oct	Nov	Dec	Jan
Karachi	Issued	1,211,346	1,328,205	465,225	111,813	64,588	21,000	2	803	447
	En-cashed	1,806,973	2,271,515	3,085,544	232,421	184,698	229,113	260,558	291,799	165,229
Lahore	Issued	1,242,359	1,655,367	1,175,068	113,043	176,571	80,550	83,486	93,164	83,710
	En-cashed	520,000	671,300	240,300	46,000	84,000	-	-	-	-
Peshawar	Issued	180,642	207,155	211,438	25,801	17,795	15,591	15,691	29,446	16,574
	En-cashed	223,985	243,692	104,141	17,315	15,957	2	1	1,000	1,500
Quetta	Issued	24,811	41,827	55,081	6,977	4,591	1,700	2,580	12,483	4,393
	En-cashed	92,298	102,740	92,885	6,009	5,320	7,500	8,310	8,500	1,300
Faisalabad	Issued	141,062	138,959	162,277	8,498	4,700	10,950	19,731	16,781	11,081
	En-cashed	141,477	144,717	82,159	10,828	8,057	300	2,000	1,600	1,050
Rawalpindi	Issued	197,224	329,380	178,972	22,544	13,100	8,595	11,826	19,077	9,528
	En-cashed	279,744	273,453	85,999	19,904	10,417	600	900	600	-
Hyderabad	Issued	9,859	17,691	14,193	305	2,285	2,000	-	84	282
	En-cashed	54,986	47,037	39,511	10,880	1,669	-	-	-	-
Islamabad	Issued	367,102	476,134	953,338	90,925	47,438	87	18,255	112,671	34,290
	En-cashed	326,279	475,218	96,681	44,505	14,873	200	-	-	-
Multan	Issued	40,818	29,231	248,209	1,166	176,200	2,782	5,376	1,028	2,017
	En-cashed	93,808	106,767	71,538	14,752	8,937	100	500	300	1,300
Sialkot	Issued	18,004	12,531	23,069	800	53	10	712	233	50
	En-cashed	131,855	164,194	71,889	15,776	15,624	1,700	2,000	2,300	2,200
Sukkur	Issued	23,060	13,250	23,396	5	3,500	1,164	425	263	1,662
	En-cashed	88,728	66,739	20,422	17	7,092	-	-	-	-
D.I. Khan	Issued	102,919	13,654	13,004	1,650	800	300	1,309	1,150	...
	En-cashed	95,503	20,867	8,771	1,340	529	-	-	-	...
Bahawalpur	Issued	1,507	560	11,839	-	1,200	1,020	200	1,006	100
	En-cashed	37,872	51,990	29,456	5,952	2,743	-	1,000	-	3,460
Muzaffarabad	Issued	61,580	48,420	50,140	4,278	1,120	2,690	3,180	5,420	-
	En-cashed	5,221	8,715	4,187	446	451	38	25	27	-
Gujranwala	Issued	17,661	19,973	19,759	1,341	2,792	3,822	1,280	2,670	1,091
	En-cashed	89,990	155,738	50,371	9,120	6,778	1,400	1,700	1,600	1,600
TOTAL	Issued	3,639,954	4,332,336	3,605,006	389,145	516,733	152,260	164,053	296,278	165,225
	En-cashed	3,988,719	4,804,682	4,083,852	435,265	367,145	240,952	276,994	307,726	177,639

Source: SBP-BSC field offices

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2018	2019	2020	2019	2020				2021
					Dec	Jan	Oct	Nov	Dec	Jan
Karachi	No. of Cheques Cleared	30,786	24,637	18,524	1,882	1,996	1,637	1,694	1,806	1,680
	Amount	12,261,734	11,345,271	9,962,227	970,097	959,737	860,527	929,228	993,594	925,251
Lahore	No. of Cheques Cleared	10,223	9,081	7,503	734	758	669	671	712	663
	Amount	5,279,635	5,086,338	5,012,278	417,686	449,986	469,053	461,519	509,371	471,527
Peshawar	No. of Cheques Cleared	1,647	1,615	2,445	130	136	122	123	134	127
	Amount	1,177,565	1,290,981	1,306,671	104,947	116,421	109,027	111,501	151,426	115,422
Quetta	No. of Cheques Cleared	968	931	750	73	77	66	69	69	68
	Amount	669,773	801,875	793,655	67,821	73,407	61,280	66,592	71,768	67,769
Faisalabad	No. of Cheques Cleared	2,616	2,285	1,637	175	174	166	164	...	167
	Amount	1,565,985	1,469,097	1,434,471	144,921	155,074	159,986	152,220	...	152,653
Rawalpindi	No. of Cheques Cleared	2,514	2,282	1,981	204	217	175	174	188	183
	Amount	1,631,315	1,550,321	1,612,262	138,318	155,475	144,680	144,066	156,951	122,100
Hyderabad	No. of Cheques Cleared	179	93	43	3	4	4	4	5	5
	Amount	95,646	91,964	86,545	8,245	7,870	8,019	8,132	8,204	7,653
Islamabad	No. of Cheques Cleared	3,831	3,553	3,064	294	311	271	260	292	279
	Amount	3,980,015	4,025,485	4,055,736	428,188	332,964	340,653	353,549	356,354	294,205
Multan	No. of Cheques Cleared	1,984	1,074	958	91	94	83	81	89	84
	Amount	955,399	1,062,194	1,084,509	92,372	107,871	96,251	98,048	88,328	102,342
Sialkot	No. of Cheques Cleared	800	745	615	59	61	54	53	58	53
	Amount	381,439	421,540	463,815	36,342	43,943	42,939	42,410	45,016	55,592
Sukkur	No. of Cheques Cleared	1,136	699	589	56	65	45	54	59	58
	Amount	564,698	454,149	441,891	31,886	64,860	40,774	32,341	32,047	53,426
D.I. Khan	No. of Cheques Cleared	20	23	19	2	2	1	2	2	2
	Amount	17,927	17,736	16,769	1,527	1,381	1,157	770	1,525	1,270
Others	No. of Cheques Cleared	1,818	1,430	1,160	112	117	101	97	106	99
	Amount	1,044,504	975,694	1,164,114	77,861	92,696	86,127	82,882	78,148	87,000
TOTAL	No. of Cheques Cleared	58,522	48,448	39,288	3,815	4,011	3,395	3,447	3,520	3,466
	Amount	29,625,635	28,592,644	27,434,942	2,520,211	2,561,687	2,420,473	2,483,258	2,492,732	2,456,210

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY19	FY20				FY21
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	15,481	15,451	15,930	15,947	15,922	15,978
Automated Teller Machines (ATM)	No.	14,722	14,957	15,252	15,559	15,612	15,770
Point of Sale (POS)	No.	56,911	56,824	47,567	48,763	49,067	52,924
2. Cards							
Credit Cards	No.	1,589,120	1,619,343	1,643,903	1,663,286	1,655,030	1,639,115
Debit Cards	No.	24,831,777	25,282,706	26,440,418	26,519,480	26,698,046	26,670,759
Proprietary ATMs only Cards	No.	8,485,391	8,072,487	7,650,190	7,541,264	6,943,385	6,978,079
Pre-Paid Cards	No.	228,417	225,261	168,188	139,521	134,586	135,596
Social Welfare Cards	No.	7,103,294	6,867,357	6,180,044	7,365,773	7,383,380	7,559,333
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	233,043	224,204	239,210	236,059	206,466	253,608
Amount	Million Rupees	16,942,824	15,615,234	17,628,623	17,466,975	15,276,494	19,124,405
4.1 ATM Transactions							
Number of Transactions	Thousands	134,265	129,888	135,689	131,559	114,956	134,926
Amount	Million Rupees	1,699,533	1,563,378	1,658,697	1,681,760	1,525,583	1,785,175
i. Cash Withdrawal							
Number of Transactions	Thousands	128,332	124,620	130,560	126,811	110,733	129,823
Amount	Million Rupees	1,496,516	1,419,066	1,499,162	1,533,080	1,382,444	1,603,850
ii. Cash Deposit							
Number of Transactions	Thousands	137	129	126	145	134	150
Amount	Million Rupees	7,220	5,939	6,122	7,000	8,360	9,343
iv. Utility Bills Payment							
Number of Transactions	Thousands	2,088	1,991	1,520	1,363	1,118	1,347
Amount	Million Rupees	5,807	7,296	5,025	2,587	3,446	7,395
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,007	1,652	1,784	1,689	1,145	1,575
Amount	Million Rupees	105,211	56,737	62,751	60,563	45,901	61,593
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	1,694	1,489	1,692	1,544	1,819	2,026
Amount	Million Rupees	84,622	74,178	85,463	78,355	85,313	102,871
vi. Others							
Number of Transactions	Thousands	7	7	7	8	7	6
Amount	Million Rupees	157	160	174	173	119	123
4.2 POS Transactions							
Number of Transactions	Thousands	19,197	18,884	20,484	19,539	11,430	16,752
Amount	Million Rupees	107,742	92,322	107,547	102,457	61,902	92,332
4.3 RTOB Transactions							
Number of Transactions	Thousands	52,538	45,770	48,907	46,824	32,211	42,741
Amount	Million Rupees	14,278,573	13,083,046	14,731,571	14,456,908	12,161,711	15,238,478
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,040	8,855	9,970	9,882	7,117	9,234
Amount	Million Rupees	995,486	1,061,606	1,234,195	1,234,369	930,904	1,311,456
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	27,529	21,226	24,454	22,522	14,282	19,771
Amount	Million Rupees	3,197,455	2,490,324	3,118,551	2,991,953	2,305,827	3,184,940
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,969	15,688	14,484	14,421	10,812	13,736
Amount	Million Rupees	10,085,632	9,531,115	10,378,826	10,230,586	8,924,980	10,742,083
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	13,404	15,161	17,826	21,169	28,604	36,369
Amount	Million Rupees	300,687	291,845	382,474	467,497	621,805	908,691
i. Payment Through Mobile							
Number of Transactions	Thousands	843	1,058	1,161	1,435	1,314	1,919
Amount	Million Rupees	57,267	41,551	50,895	59,265	72,847	127,511
ii. Utility Bills Payment							
Number of Transactions	Thousands	6,110	6,702	7,367	8,745	11,612	12,894
Amount	Million Rupees	6,620	10,933	8,789	9,351	14,424	34,206
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	3,579	3,991	4,950	5,523	5,714	7,389
Amount	Million Rupees	122,695	122,163	167,938	206,053	234,031	320,103
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,871	3,410	4,348	5,465	9,963	14,167
Amount	Million Rupees	114,105	117,197	154,853	192,828	300,503	426,871

3.37 Electronic Banking Statistics

Product / Item	Unit	FY19	FY20				FY21
		Q4	Q1	Q2	Q3	Q4	Q1
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	64	55	49	47	49	45
Amount	Million Rupees	2,360	2,130	2,084	3,197	1,848	1,948
i. Payment Through Call Centre							
Number of Transactions	Thousands	44	41	37	35	36	32
Amount	Million Rupees	1,872	1,735	1,650	2,662	1,308	1,377
ii. Utility Bills Payment							
Number of Transactions	Thousands	13	9	6	5	6	8
Amount	Million Rupees	233	178	100	87	86	132
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5	5	5	6	7	5
Amount	Million Rupees	245	210	324	443	448	429
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	10	7	10	5	6	10
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	11,874	12,233	13,316	14,126	16,957	18,925
Amount	Million Rupees	546,210	574,368	736,002	748,093	894,228	1,085,871
i. Payment Through Internet							
Number of Transactions	Thousands	779	765	830	764	819	1,532
Amount	Million Rupees	109,491	147,598	154,118	121,916	146,296	166,696
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,063	3,115	3,044	3,369	3,958	3,677
Amount	Million Rupees	21,596	27,118	30,573	55,028	37,397	63,474
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2,531	4,837	5,312	5,852	6,257	6,540
Amount	Million Rupees	127,691	218,810	302,014	319,669	367,974	407,852
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	5,501	3,516	4,130	4,141	5,923	7,176
Amount	Million Rupees	287,432	180,842	249,296	251,479	342,561	447,849
4.7 e-Commerce							
Number of Transactions	Thousands	1,702	2,213	2,938	2,796	2,258	3,851
Amount	Million Rupees	7,720	8,145	10,247	7,063	9,416	11,909

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	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,885	77,621	21,255	62,906	23,180	62,694	18,827	59,438	18,597	60,113
Inter Bank Fund Transfers	550,887	29,915	605,986	30,152	623,919	28,579	683,906	27,323	939,250	28,399
Retails Cheques Clearing	14,600	3,634	15,944	3,963	15,022	3,832	13,450	4,236	14,631	3,734
Total	585,372	111,170	643,185	97,021	662,121	95,105	716,183	90,997	972,478	92,246

Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	26.2	3,727.7	28.6	4,172.3	26.0	3,638.0	16.6	3,271.5	22.4	4,378.0
Cash withdrawals	39.6	4,218.5	44.3	4,669.2	39.8	4,492.1	30.1	3,889.4	36.1	4,858.2
Intra Bank Funds Transfer through Cheques	13.3	15,375.1	11.5	15,328.9	9.3	14,424.9	8.6	13,560.2	8.9	14,138.2
Inter Bank Funds Transfers (Clearing)	10.5	5,827.2	11.3	6,293.8	10.6	6,080.0	7.9	4,927.8	8.9	7,609.6
Utilities Bills Payments	22.1	254.4	21.7	233.4	20.0	192.6	12.6	146.2	17.5	497.6
Direct Debit (Standing Instructions)	0.6	1,873.8	0.6	1,913.0	0.6	1,520.8	0.6	1,912.2	0.6	2,240.5
Pay Order/Demand Draft	3.0	1,744.2	3.3	1,896.6	2.9	1,758.8	2.1	1,694.8	2.7	1,990.3
Others*	0.1	595.3	0.1	590.0	0.1	508.7	0.1	462.3	0.1	525.8
Total	115.4	33,616.3	121.5	35,097.2	109.3	32,616.0	78.5	29,864.3	97.1	36,238.2

* 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											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,425,365	591,377	9.2	6,226,140	606,959	9.7	6,141,695	614,558	10.0	6,421,776	605,239	9.4
SMEs Sector	418,417	76,281	18.2	403,416	78,333	19.4	385,288	79,078	20.5	460,690	78,915	17.1
Agriculture Sector	328,061	71,446	21.8	323,081	88,985	27.5	323,465	86,848	26.8	338,037	77,046	22.8
Consumer sector	573,670	28,584	5.0	554,429	33,197	6.0	586,857	33,684	5.7	635,227	31,297	4.9
<i>i. Credit Cards</i>	46,824	2,799	6.0	42,971	2,933	6.8	49,086	3,058	6.2	51,422	3,067	6.0
<i>ii. Auto loans</i>	222,936	3,585	1.6	213,230	6,272	2.9	233,583	5,190	2.2	258,072	4,423	1.7
<i>iii. Consumer durable</i>	1,149	62	5.4	1,070	65	6.1	1,125	66	5.8	1,227	70	5.7
<i>iv. Mortgage loans</i>	90,022	11,022	12.2	88,462	11,572	13.1	86,629	13,106	15.1	93,741	11,684	12.5
<i>v. Other personal loans</i>	212,738	11,115	5.2	208,696	12,353	5.9	216,435	12,265	5.7	230,766	12,053	5.2
Commodity Financing	741,675	9,175	1.2	907,365	7,670	0.8	827,048	8,220	1.0	833,394	7,761	0.9
Staff Loans	153,826	2,109	1.4	153,551	2,152	1.4	158,431	2,157	1.4	163,996	2,195	1.3
Others	200,536	26,858	13.4	188,444	29,255	15.5	185,271	28,148	15.2	170,618	26,449	15.5
Total	8,841,549	805,830	9.1	8,756,427	846,551	9.7	8,608,056	852,691	9.9	9,023,738	828,902	9.2

SECTOR	2020											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	625,909	74,386	11.9	658,554	90,439	13.7	654,836	88,544	13.5	702,126	80,118	11.4
Automobile / Transportation	156,458	17,901	11.4	160,200	18,127	11.3	140,650	18,052	12.8	142,754	17,596	12.3
Cement	200,953	5,613	2.8	211,933	6,208	2.9	201,284	6,203	3.1	203,770	6,190	3.0
Chemical & Pharmaceuticals	291,374	16,526	5.7	286,380	16,506	5.8	307,538	16,562	5.4	327,337	16,706	5.1
Electronics	120,938	21,994	18.2	111,444	23,022	20.7	99,480	23,404	23.5	110,589	22,281	20.1
Financial	254,021	9,467	3.7	212,350	9,884	4.7	204,354	10,053	4.9	230,156	11,215	4.9
Individuals	755,499	63,534	8.4	732,981	70,299	9.6	763,215	71,235	9.3	815,411	64,666	7.9
Insurance	5,043	7	0.1	5,756	137	2.4	6,140	136	2.2	5,732	136	2.4
Others	3,292,328	309,833	9.4	3,426,349	320,003	9.3	3,345,624	323,600	9.7	3,473,398	319,438	9.2
Production/Transmission of Energy	1,511,954	50,695	3.4	1,405,492	52,054	3.7	1,411,409	53,002	3.8	1,393,743	58,401	4.2
Shoes & Leather garments	36,925	5,952	16.1	35,729	5,854	16.4	37,123	5,816	15.7	37,388	5,679	15.2
Sugar	325,717	50,737	15.6	289,093	54,264	18.8	200,994	59,492	29.6	238,455	56,958	23.9
Textile	1,264,431	179,185	14.2	1,220,168	179,755	14.7	1,235,408	176,591	14.3	1,342,880	169,519	12.6
Total	8,841,549	805,830	9.1	8,756,427	846,551	9.7	8,608,056	852,691	9.9	9,023,738	828,902	9.2

Source: Financial Stability Department SBP

3.40 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-20			Dec-20		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	868,802	135,380	1.70	844,661	100,233	1.19
All Banks	852,691	131,196	1.66	828,902	96,736	1.17
Commercial Banks	778,283	97,806	1.26	761,693	63,687	0.78
Public Sector Commercial Banks	273,543	38,493	2.62	267,740	16,890	1.07
Local Private Banks	501,947	59,576	0.95	491,476	47,143	0.72
Foreign Banks	2,793	(263)	(0.36)	2,478	(346)	(0.48)
Specialized Banks	74,409	33,389	31.46	67,208	33,049	29.09
DFIs	16,111	4,185	4.29	15,759	3,498	3.15

Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Sep 2020	Ended Dec 2020
All Banks & DFIs	21,206	49,237
All Banks	20,256	47,788
Commercial Banks	13,984	27,403
Public Sector Commercial Banks	4,142	11,062
Local Private Banks	9,837	16,330
Foreign Banks	5	11
Specialized Banks	6,272	20,385
DFIs	950	1449

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

Source: Financial Stability Department SBP