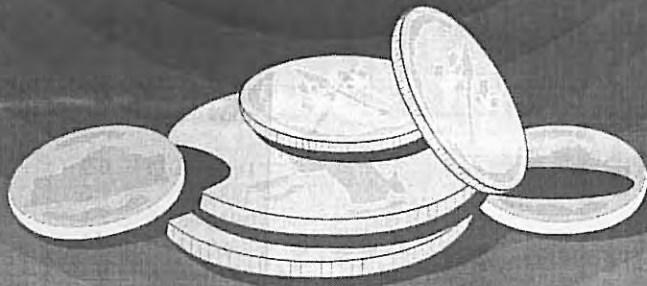


4

FINANCE AND BANKING



36

FINANCE AND BANKING

Main components of public finance relate to the revenue and expenditure of the federal and provincial governments. One important recurring feature is that the revenue is far less than the expenditure which gives birth to deficit financing. This is an area of problems. Another important segment of public finance is related to the revenue and expenditure of Local Government bodies which deals with the civic issues of development at the grass root level of town committees, municipal committees and municipal corporations. These bodies generate a considerable amount of resources and take part in the provision of civic amenities to the local populace.

Total revenue was 14.6% of the GDP in 1975-76 and 16% in 1997-98. At the same time, corresponding share of expenditure was 24.5% and 21.2% respectively. Tax revenues are generated mainly by the federal government. Shares are transferred to provinces to meet their requirements. Data indicate that out of total revenues, federal government accounted for 76% in the year 1981-82 and 94% in 1997-98. Likewise, on the front of total expenditure, federal government shared 77% in 1981-82. Current expenditure allocations go mainly to defence, interest payments and current subsidies. Another high proportion goes to a group of socio-economic and community services, general administration and all others.

Over all deficit has always been there because of the gap between revenues and expenditure of the government. This deficit is necessarily met through a number of measures such as external borrowing, domestic borrowing (bank borrowing and non-bank borrowing) and more recently the additional drawings from

privatization. It has been desirable and efforts have been made to curtail deficit. Share of over all deficit in the GDP was 9.5% in the year 1975-76 which is expected to be 5% in the current year of 1997-98.

Banking sector has also progressed overtime and played its role in the economic development. Government has recently introduced a number of reforms in the banking system. State bank of Pakistan has been given full authority to conduct the monetary policy and also to oversee the affairs of the entire financial system including its restructuring. State Bank has taken important steps to modernize and strengthen the much desired supervision of the financial system. In the beginning Pakistani banks were less in number compared to foreign banks. In 1948, Pakistan scheduled banks numbered 4 with 23 branches only. At the same time, the number of foreign banks was 34 with 172 branches. Presently, in the year 1997, Pakistani scheduled banks have increased to 25 and the number of their branches are 8597. Foreign banks currently are 21 in number with 85 branches. Liabilities and assets position of the scheduled banks have also witnessed many changes indicating a variety of analytical scope. Side by side, a developed capital market also gives strong support to economic development. There have been set up a number of financial institutions and stock exchanges in the country to develop the capital market. About 800 companies are listed on Karachi, Lahore and Islamabad Stock Exchanges.

This net work of banking system indicates that the services to public by the Pakistani banks have been on the increase. Details are given in tables 4.1 to 4.4.

Table 4.1 SUMMARY OF PUBLIC FINANCE (Consolidated, Federal and Provincial Governments)

	1975-76	1976-77	1977-78	1978-79	1979-80	1980-81	1981-82	1982-83
	(Rs. Million)							
Total Revenues (A+B)	19264	21910	26482	30704	38502	47002	51930	59181
Federal							39305	55857
Provincial							12625	3324
A. Tax Revenues	15544	17759	21585	25093	32212	38846	43003	49029
Federal							40368	46475
Provincial							2635	2554
B. Non-Tax Revenues	3720	4151	4897	5611	5290	8156	8927	10152
Federal							8169	9382
Provincial							758	770
Surplus of Autonomous Bodies & SAP *	585	423	523	972	1464	2019	1909	2286
Expenditure	32329	35171	40898	48994	54629	63639	71013	87121
Federal							54917	67617
Provincial							16096	19504
Current	19963	20133	25545	30500	32824	40318	46370	59686
Federal							36055	..
Provincial							10315	..
Development	12366	15038	15353	18494	21805	23321	24643	27435
Federal							18862	..
Provincial							5781	..
Overall Deficit	12480	12838	13893	17315	14663	14618	20992	25654
Financing (Net)	12480	12838	13893	17315	14663	14618	20992	25654
External (Net)	6769	5860	6129	6711	6951	6977	5345	5162
Domes. (Non-bank)	1810	969	2817	2108	1407	5286	6313	14368
Banking System **	3901	6009	4947	8502	6305	2355	5516	6124
GDP at market prices						278196	324159	364387
	As % of GDP at Market Prices							
Total Revenue	14.6	14.5	15.0	15.7	16.4	16.9	16.1	16.3
Tax Revenue	11.8	11.7	12.2	12.9	13.9	14.0	13.4	13.5
Non-Tax Revenue								
Autonomous Bodies	0.4	0.3	0.3	0.5	0.6	0.7	0.6	0.6
Expenditure	24.5	23.2	23.2	25.1	23.3	22.9	22.1	24.1
Current								
Development								
Overall Deficit	9.5	8.5	7.9	8.9	6.3	5.3	6.5	7.1
Budgetary Support								
(BANKING SYSTEM)	3.0	4.0	2.8	4.4	2.7	0.8	1.7	1.7

Cont.

Table 4.1 SUMMARY OF PUBLIC FINANCE (Consolidated, Federal and Provincial Governments)

	1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	1989-90	1990-91
Total Revenues (A + B)	72290	77403	89877	103873	117021	139108	158805	163857
Federal	68445	73105	84879	98037	110949	133286	152186	156730
Provincial	3845	4298	4998	5836	6062	5822	6619	7127
A. Tax Revenues	58361	61218	72423	82927	93456	110338	119435	129640
Federal	55360	57921	68907	78949	88958	105517	114004	124311
Provincial	3001	3297	3516	3978	4498	4821	5431	5329
B. Non-Tax Revenues	13929	16185	17454	20946	23565	28770	39370	34217
Federal	13085	15184	15972	19088	21991	27769	38182	32420
Provincial	844	1001	1482	1858	1574	1001	1188	1797
Surplus of Autonomous Bodies & SAP *	2565	2639	2942	1819	5789	5189	6780	7920
Expenditure	100002	116819	134463	152402	180373	201176	221645	260970
Federal	75902	90074	100043	111856	136151	156417	173203	201264
Provincial	24100	26745	34420	40546	44222	44759	48442	59706
Current	71945	83769	94686	116242	133645	153066	165595	195676
Federal	55009	64585	72383	88577	104200	121001	129953	150670
Provincial	16936	19184	22303	27665	29445	32065	35642	45006
Development	28057	33050	39777	36160	46728	48110	56050	65293
Federal	20893	25489	27660	23279	31951	35416	43250	50593
Provincial	7164	7561	12117	12881	14777	12694	12800	14700
Overall Deficit	25147	36777	41644	46710	57563	56879	56060	89193
Financing (Net)	25147	36777	41644	46710	57563	56879	56060	89193
External (Net)	5001	5169	8584	8424	12691	18195	22945	22101
Domestic (Non-bank)	12280	12873	26962	27371	30931	37865	29581	23724
Banking System **	7866	18735	6098	10915	13941	819	3534	43368
GDP at market prices	419802	472157	514532	572479	675389	769745	855943	1020600
	As % of GDP at Market Prices							
Total Revenue	17.3	16.2	16.6	17.4	17.3	18.0	18.6	16.1
Tax Revenue	12.8	11.7	11.6	11.2	13.8	14.3	14.0	12.7
Non-Tax Revenue					3.5	3.7	4.6	3.4
Autonomous Bodies	0.6	0.5	0.5	0.6	0.9	0.7	0.8	0.8
Expenditure	23.9	24.4	24.9	25.9	26.7	26.1	25.9	25.6
Current						19.9	19.3	19.2
Development						6.3	6.5	6.4
Overall Deficit	6.0	7.6	7.8	7.8	8.5	7.4	6.5	8.7
Budgetary Support (BANKING SYSTEM)	1.9	4.0	1.2	1.9	2.1	0.1	0.4	4.3

Cont.

Table 4.1 SUMMARY OF PUBLIC FINANCE (Consolidated, Federal and Provincial Governments)

	1991-92	1992-93	1993-94	1994-95	1995-96 PA	1996-97 RE	1997-98 B
	(Rs. Million)						
Total Revenues (A + B)	216570	239528	270734	317932	368260	388248	461290
Federal	200642	224613	253150	299454	359766	364522	434870
Provincial	15928	14915	17584	18478	20494	23726	26420
A. Tax Revenues	164307	178391	208410	257892	305580	326509	372649
Federal	156329	171477	199607	248059	293915	312229	354830
Provincial	7478	6914	8803	9833	11665	14280	18019
B. Non-Tax Revenues	52262	61137	62324	60040	62680	61740	88441
Federal	43812	53136	53543	51395	53850	52293	80043
Provincial	8450	8001	8781	8645	8830	9447	8398
Surplus of Autonomous Bodies & SAP *	14934	1600	2000	5000	12000	-	-
Expenditure	321474	348653	364913	428284	518099	543106	609290
Federal	-	-	-	-	-	-	-
Provincial	-	-	-	-	-	-	-
Current	230120	272457	293460	345941	423866	457956	519183
Federal	175021	209417	224425	256457	316007	343147	391933
Provincial	55099	63040	69035	89484	107859	114809	127250
Development	91354	76196	71453	82343	94233	85150	90106
Federal	-	-	-	-	-	-	-
Provincial	-	-	-	-	-	-	-
Overall Deficit	89970	107525	92179	105352	137839	154857	148000
Financing (Net)	89970	107525	92179	105352	137839	154857	148000
External (Net)	18022	24334	24624	29319	28586	16601	30300
Domestic (Non-bank Banking System **)	515	19972	55048	49927	56980	49613	59700
Banking System **	72464	63219	12507	26106	52273	88644	58000
GDP at market prices	1211385	1341629	1572763	1882071	2171256	2503251	2882100
	As % of GDP at Market Prices						
Total Revenue	17.9	17.9	17.3	16.9	17.6	16.1	16.1
Tax Revenue	13.6	13.3	13.3	13.7	14.1	13.5	12.9
Non-Tax Revenue	4.3	4.6	4.0	3.2	2.9	2.6	3.2
Autonomous Bodies	1.2	0.1	0.1	0.3	0.6	-	-
Expenditure	26.5	26.0	23.2	22.8	23.9	22.3	21.1
Current	19.0	20.3	18.8	18.4	19.6	18.8	18
Development	7.5	5.7	4.6	4.4	4.3	3.5	3.1
Overall Deficit	7.4	8.0	5.9	5.6	6.3	6.2	5.0
Budgetary Support (BANKING SYSTEM)	6.0	4.7	0.8	1.4	2.4	3.5	2.0

* SAP from 1992-93 and onward, ** Banking Sys. does not include Repayment of US

Source: Finance Division

Treasury bills of 1241 million Rupees. RE Revised Estimate B Budget

PA Provisional Actual

Table 4.2 SCHEDULED BANKS AND THEIR BRANCHES

Year	PAKISTANI BANKS (#)		FOREIGN BANKS (#)		TOTAL (#)	
	Banks	Branches	Banks	Branches	Banks	Branches
1948	4	23	34	172	38	195
1949	4	54	35	164	39	218
1950	5	81	31	121	36	202
1951	5	97	27	104	32	201
1952	5	113	26	99	31	212
1953	5	135	27	83	32	218
1954	5	160	27	86	32	246
1955	5	163	27	88	32	251
1956	6	177	26	84	32	261
1957	6	197	21	78	27	275
1958	7	232	19	75	26	307
1959	8	296	19	73	27	369
1960	10	358	19	72	29	430
1961	10	507	18	73	28	580
1962	12	639	21	74	33	713
1963	16	883	21	74	37	957
1964	15	1226	21	72	36	1298
1965	16	1521	20	70	36	1591
1966	16	1895	20	72	36	1967
1967	16	2208	20	77	36	2285
1968	15	2460	20	76	35	2536
1969	15	2767	20	75	35	2842
1970	17	3095	19	75	36	3170
1971	17	3078	18	75	35	3153
1972	17	3708	17	74	34	3782
1973	17	4326	17	74	34	4400
1974	10	4190	14	38	24	4228
1975	8	4950	14	37	22	4987
1976	9	5732	15	38	24	5770
1977	9	6295	15	38	24	6333
1978	9	6553	19	42	28	6595
1979	9	6689	21	51	30	6740
1980	9	6760	21	56	30	6816
1981	9	7241	21	56	30	7297
1982	9	7248	23	58	32	7306
1983	9	7120	23	59	32	7179
1984	9	6997	23	59	32	7056
1985	9	6958	23	59	32	7017
1986	9	6988	22	62	31	7050
1987	9	7061	25	65	34	7126
1988	9	7168	28	65	37	7233
1989	10	7222	25	66	35	7288
1990	10	7372	27	67	37	7439
1991	10	7477	29	72	39	7549
1992	20	7574	27	70	47	7644
1993	20	7648	27	73	47	7721
1994	23	8055	26	79	49	8134
1995	25	8345	26	77	51	8422
1996	25	8387	28	82	53	8469
1997	25	8597	21	85	46	8682

Note: Fiscal year up to 1971 and calander year onward

Source: State Bank of Pakistan

Table 4.3 LIABILITIES AND ASSETS OF SCHEDULED BANKS (Ending June)

Item	(Rs. Million)							
	1954	1955	1956	1957	1958	1959	1960	1961
LIABILITIES								
Capital	39.9	40.0	41.3	41.3	47.8	77.8	102.9	155.5
Reserves	19.6	21.1	35.7	37.1	42.6	45.7	52.7	67.4
Demand Deposits:	1208.1	1293.9	1462.0	1542.0	1732.6	1912.4	2094.7	2057.8
Scheduled Banks	36.4	73.0	75.1	107.2	115.3	104.0	99.8	124.3
Others	1171.7	1220.9	1386.9	1434.8	1617.3	1808.4	1994.9	1933.5
Time Deposits:	447.6	560.9	612.9	614.7	742.7	812.2	959.9	1281.8
Scheduled Banks	14.1	35.3	45.2	40.7	44.2	46.2	36.3	56.3
Others	433.5	525.6	567.7	574.0	698.5	768.0	923.6	1225.5
Borrowing from	49.0	48.1	51.1	147.8	97.2	56.0	142.2	415.6
State Bank of Pakistan	19.6	8.5	30.0	92.7	43.6	7.1	6.1	337.6
Banks Abroad	1.2	9.8	1.5	4.8	1.0	0.4	1.7	4.2
Other Sch. Banks	28.2	29.8	19.6	50.3	52.6	48.5	134.4	73.8
Head Office and Inter-Banking Adjustments	41.3	45.1	51.9	30.2	44.0	45.4	77.3	55.9
Contingents Liabilities as per Contra	422.1	542.4	673.3	776.7	881.4	970.5	1396.4	1408.4
Other Liabilities	76.6	90.6	126.8	134.7	146.8	141.5	146.2	204.0
TOTAL LIABILITIES/ASSETS	2304.4	2642.1	3054.9	3324.3	3735.1	4061.4	4972.4	5646.4
ASSETS								
Cash	242.4	318.0	366.4	255.6	310.7	396.4	339.4	360.5
Gold	3.5	3.7	3.4	3.8	12.1	10.3	11.6	11.4
Notes, Coins and Silver Balance with State Bank of Pakistan	49.0	53.8	49.8	53.8	53.8	73.5	85.8	88.5
Balances with Other Scheduled Banks	147.3	199.0	262.4	149.2	193.8	251.8	172.6	176.9
Balances held Abroad	42.6	61.5	50.8	48.8	51.0	60.8	69.4	83.7
Bills Purchased and Discounted	44.0	36.2	87.2	96.5	56.4	51.3	55.8	38.4
Advances to Scheduled Banks	134.5	142.8	132.3	122.7	116.6	170.2	169.3	188.3
Others	672.1	776.3	855.9	1130.0	1231.2	1209.0	1603.0	2132.6
Investment in Securities and Shares:	34.6	53.4	74.5	154.5	172.1	108.6	158.0	212.2
Federal Government Securities	637.5	722.9	781.4	975.5	1059.1	1100.4	1445.0	1920.4
Treasury Bills	682.3	729.1	820.4	829.9	1004.6	1118.8	1223.2	1316.1
Provincial Governments Securities	498.9	557.8	624.1	652.4	816.1	911.9	1024.1	1099.2
Foreign Securities	62.4	56.7	62.5	51.9	56.3	88.7	20.6	-
Others	97.8	91.2	106.8	105.9	108.7	113.6	155.3	192.4
Bank Premises	5.4	5.1	9.6	9.2	7.0	6.6	6.1	5.5
Head Office and Inter-Bank Adjustments	17.8	18.3	17.4	10.5	16.5	18.0	17.1	19.0
Contingent Assets as per Contra	19.0	20.6	23.0	25.8	27.4	28.6	61.6	39.8
Other Assets	23.2	17.4	23.2	12.7	20.7	11.0	7.5	20.4
Contingent Assets as per Contra	422.1	542.4	673.3	776.7	881.4	970.5	1396.4	1408.4
Other Assets	64.8	59.3	73.2	74.4	86.1	105.6	116.1	142.0

Cont.

Table 4.3 LIABILITIES AND ASSETS OF SCHEDULED BANKS (Ending June)

Item	(Rs. Million)							
	1962	1963	1964	1965	1966	1967	1968	1969
LIABILITIES								
Capital	203.6	223.8	228.6	254.8	270.2	340.3	315.0	374.4
Reserves	77.5	87.3	105.1	122.2	148.0	212.2	207.3	233.9
Demand Deposits:	2306.0	2899.2	3422.4	3776.4	4317.4	4757.3	5270.5	5746.1
Scheduled Banks	138.2	136.8	189.5	133.2	260.1	207.8	312.7	446.1
Others	2167.8	2752.4	3232.9	3643.2	4057.3	4549.5	4957.8	5300.0
Time Deposits:	1610.9	2102.9	2649.6	3315.2	4238.5	5174.1	5993.5	6291.9
Scheduled Banks	99.6	184.5	121.7	55.5	146.2	93.9	61.1	180.6
Others	1511.3	1918.4	2527.9	3259.7	4092.3	5080.2	5932.4	6111.3
Borrowing from:	550.7	561.1	922.8	1727.8	1222.5	2393.4	2456.8	2340.8
State Bank of Pakistan	360.6	357.8	717.7	1533.1	1022.8	1777.5	1722.8	1626.6
Banks Abroad	14.7	9.2	5.0	27.2	3.3	410.7	531.0	555.3
Other Sch. Banks	175.4	194.1	200.1	167.5	196.4	205.2	203.0	158.9
Head Office and Inter-Banking Adjustments	97.2	52.0	52.4	145.8	167.6	52.2	173.9	314.1
Contingents Liabilities as per Contra	2428.5	2865.7	4404.4	4869.4	4793.3	5551.7	5747.4	6110.7
Other Liabilities	310.5	387.2	474.7	572.7	646.2	816.3	900.9	1079.1
TOTAL LIABILITIES/ASSETS	7585.0	9169.0	12260.0	14784.4	15803.8	19261.6	21065.2	22490.9
ASSETS								
Cash	434.7	626.3	813.1	951.4	1099.9	1406.8	1443.1	1540.0
Gold	10.6		0.2	0.2	0.5	0.1	-	418.2
Notes, Coins and Silver	95.8	128.5	189.3	228.6	291.4	355.8	362.1	722.4
Balance with State Bank of Pakistan	222.8	274.4	397.8	612.9	524.3	718.1	697.6	399.4
Balances with Other Scheduled Banks	105.5	223.4	225.8	109.7	283.7	332.8	383.4	-
Balances held Abroad	35.4	51.1	56.2	51.0	66.2	50.9	63.0	92.3
Bills Purchased and Discounted	238.4	295.4	378.5	371.1	340.9	424.8	482.4	584.5
Advances to:	2890.8	3594.1	4595.0	6159.4	6589.3	8430.7	9575.5	9775.1
Scheduled Banks	298.1	286.1	253.0	257.7	272.7	222.9	163.3	315.5
Others	2592.7	3308.0	4342.0	5901.7	6316.6	8207.8	9412.2	9459.6
Investment in Securities and Shares:	1316.2	1387.2	1547.8	1865.6	2237.5	2535.6	2823.7	3321.7
Federal Government Securities	1076.0	1081.9	1145.4	1267.3	1354.5	1374.8	1589.1	1945.7
Treasury Bills	-	-	-	5.0	125.8	8.5	71.6	65.2
Provincial Governments Securities	182.7	231.4	274.3	350.5	349.1	577.4	574.2	458.0
Foreign Securities	6.6	4.0	2.8	2.4	3.8	3.8	3.1	3.1
Others	50.9	69.9	125.3	240.4	404.3	571.1	585.7	849.7
Bank Premises	43.8	36.5	47.5	58.8	68.6	80.5	126.0	151.3
Head Office and Inter-Bank Adjustments	17.0	57.8	75.1	31.3	36.8	71.4	19.8	22.7
Contingent Assets as per Contra	2428.5	2865.7	4404.4	4869.4	4793.3	5551.7	5747.4	6110.7
Other Assets	180.1	255.0	342.5	426.4	571.3	709.0	784.3	892.7

Cont.

Table 4.3 LIABILITIES AND ASSETS OF SCHEDULED BANKS (Ending June)

Item	1970	1971	1972	1973	1974	1975	1976
	LIABILITIES						
Capital	466.1	488.9	500.3	500.7	506.0	469.6	535.1
Reserves	253.1	285.4	308.5	373.8	393.4	538.2	568.5
Demand Deposits:	6812.1	7573.0	9706.3	12076.7	13343.6	14222.4	18185.9
Scheduled Banks	657.4	567.0	890.2	1054.1	784.2	808.8	1207.4
Others	6154.7	7006.0	8816.1	11022.6	12559.4	13413.6	16978.5
Time Deposits:	7145.8	7017.9	7943.6	9727.5	10179.8	11435.0	15327.9
Scheduled Banks	63.2	145.4	107.6	130.7	125.8	193.1	128.9
Others	7082.6	6872.5	7836.0	9596.9	10054.0	12241.9	15199.0
Borrowing from	2107.7	4227.4	2143.3	2758.4	5762.0	6575.4	6166.2
State Bank of Pakistan	1398.3	3401.4	1299.4	1497.0	4311.4	5818.0	5179.9
Banks Abroad	585.5	648.3	703.7	1094.8	1057.7	520.6	664.9
Other Sch. Banks	123.9	177.7	140.2	166.6	392.9	236.8	321.4
Head Office and Inter-Banking Adjustments	433.3	499.0	1305.4	989.2	2227.2	915.3	934.7
Contingents Liabilities as per Contra	7486.5	7736.7	10812.4	15871.6	20861.0	19353.3	18601.0
Other Liabilities	1280.1	1569.8	2038.8	3072.5	3903.9	5639.7	6562.1
TOTAL LIABILITIES/ASSETS	25984.6	29347.9	34758.2	45370.4	57177.1	59184.9	66881.3
	ASSETS						
Cash	1820.4	2079.5	2205.4	2825.6	3164.4	3350.9	4191.3
Gold	519.8						
Notes, Coins and Silver	831.1	762.7	522.0	648.3	879.4	989.1	1385.5
Balance with State Bank of Pakistan	469.5	761.7	1123.3	1477.4	1544.2	1975.2	2143.1
Balances with Other Scheduled Banks	-	555.0	560.1	699.9	740.8	386.6	662.7
Balances held Abroad	157.5	101.4	298.2	499.3	530.1	731.3	529.6
Bills Purchased and Discounted	641.6	596.0	915.3	1275.4	1513.0	2316.9	1884.9
Advances to	11074.6	11991.4	12930.4	15290.9	19640.8	21159.6	25345.1
Scheduled Banks	420.0	412.3	497.6	693.4	461.4	242.2	406.1
Others	10654.6	11579.1	12432.8	14597.5	19179.4	20927.4	24939.0
Investment in Securities and Shares:	3454.2	3817.0	5290.9	6822.0	6424.1	7287.2	9662.5
Federal Government Securities	1752.7	1958.2	2293.2	2301.7	2953.7	3310.4	3795.3
Treasury Bills	167.9	55.6	992.1	2057.6	714.7	1171.8	2246.8
Provincial Governments Securities	611.1	757.7	926.3	909.5	954.6	960.2	985.9
Foreign Securities	3.1	3.1	3.1	3.1	3.1	3.7	15.3
Others	919.4	1042.4	1176.2	1550.1	1798.0	1841.1	2619.3
Bank Premises	176.7	232.8	295.9	362.9	399.5	279.7	567.8
Head Office and Inter-Bank Adjustments	15.4	364.5	262.2	39.8	71.0	288.8	522.4
Contingent Assets as per Contra	7486.5	7736.7	10812.4	15871.6	20861.0	19353.3	18601.0
Other Assets	1157.7	2428.6	1983.5	2382.9	4573.2	4371.3	5576.6

Cont.

Table 4.3 LIABILITIES AND ASSETS OF SCHEDULED BANKS (Ending June)

Item	(Rs. Million)									
	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986
LIABILITIES										
Capital	781.0	827.5	1013.6	1135.3	1311.1	3349.4	3711.8	4156.7	4618.0	4580.4
Reserves	653.3	916.6	1045.5	1153.7	1411.3	1544.8	1912.7	2862.7	4135.2	6098.4
Demand Deposits:	22592.7	26439.5	32140.4	36355.2	43540.0	47396.3	59163.0	63450.0	70094.2	80483.8
Scheduled Banks	1292.9	1550.9	1457.1	1369.5	1566.3	1641.4	1535.6	1724.6	1863.3	4056.4
Others	21299.8	24888.6	30683.3	34985.7	41973.7	45754.9	57627.4	61725.4	68230.9	76427.4
Time Deposits:	17063.0	22585.9	126120.8	31154.7	33634.2	38760.0	51328.1	62749.8	69502.9	89557.4
Scheduled Banks	180.4	78.9	72.8	91.7	258.9	455.1	284.8	820.7	459.3	425.2
Others	16882.6	22507.0	26048.0	31063.0	33375.3	38304.9	51043.3	61929.1	69043.5	89132.2
Borrowing from	7740.5	6514.4	8970.8	11065.1	16143.4	18773.7	19549.8	21400.6	24770.4	28797.0
State Bank of Pakistan	6765.8	5138.2	7404.8	9033.6	13407.4	15386.6	15965.9	16524.3	17990.3	22818.1
Banks Abroad	602.9	887.0	851.3	909.8	932.0	1309.3	1488.1	2120.0	2524.6	255.0
Other Sch. Banks	371.8	489.2	714.7	1121.7	1804.0	2077.8	2095.8	2756.3	4255.5	5723.9
Head Office and Inter-Banking Adjustments	979.1	3388.7	150.9	2899.6	1141.1	2129.9	663.8	2733.0	5020.0	7757.5
Contingent Liabilities as per Contra	20916.1	25057.5	33046.9	33761.6	38553.1	40143.0	52699.1	62836.6	79667.9	91825.7
Other Liabilities	7843.2	8966.7	11129.3	12536.6	14241.6	18050.8	24147.3	28603.3	39957.1	50721.2
TOTAL LIABILITIES/ASSETS	78569.0	94696.8	114969.2	130061.8	149975.8	170147.8	213175.6	248792.8	297765.6	359821.2
ASSETS										
Cash:	4857.9	5529.9	6807.3	7384.7	8323.7	10214.0	11996.3	14877.1	19181.4	23317.1
Gold	-	-	-	-	-	-	-	-	-	-
Notes, Coins and Silver	1655.3	1704.4	2007.0	2097.5	2620.8	2739.9	3081.4	2885.2	3924.3	3944.7
Balance with State Bank of Pakistan	2688.9	3070.9	3923.4	4283.6	4605.5	5862.2	6478.2	8293.7	9344.2	11399.9
Balances with Other Scheduled Banks	513.7	754.6	876.9	1003.6	1097.4	1611.9	2436.7	3698.2	5913.0	7972.5
Balances held Abroad	392.7	853.4	832.8	1272.9	805.0	1447.2	2552.9	3631.9	3551.5	4422.0
Bills Purchased and Discounted	2478.0	2347.3	3394.9	2554.5	3131.6	4425.9	5488.9	4650.5	7657.9	9816.3
Advances to	29670.3	33217.3	40222.0	46859.8	56812.8	67540.1	82499.8	99209.4	113962.9	135917.4
Scheduled Banks	387.6	382.5	465.0	940.9	924.2	1060.4	1354.0	1843.0	2063.4	2241.3
Others	29282.7	32834.8	39757.0	45918.9	55888.6	66479.7	81145.8	97366.4	111899.5	133676.1
Investment in Securities and Shares:	12506.3	17269.6	19686.4	24957.6	26838.1	28769.4	36237.6	38189.4	39524.9	53678.7
Federal										
Government Securities	4159.8	4462.1	5653.0	6945.1	15168.0	15774.9	18215.6	18828.1	16715.5	16285.6
Treasury Bills	3677.2	6516.4	6710.4	9023.8	1468.4	1451.5	4603.2	2607.6	7080.1	19845.6
Provincial										
Governments Securities	1008.9	1081.2	1241.3	1311.8	1353.7	1409.4	1633.2	2383.4	2505.0	2605.6
Foreign Securities	15.3	27.8	26.5	13.3	13.9	2.6	2.6	2.6	2.6	2.6
Others	3645.1	5182.0	6055.2	7663.6	8834.1	10131.1	11783.0	14367.7	13721.7	14939.5
Bank Premises	436.3	631.8	625.5	665.7	754.2	1428.1	761.4	728.6	853.5	758.9
Head Office and Inter-Bank Adjustments	616.1	656.0	229.7	555.6	1505.2	297.0	2308.2	2122.6	4297.7	5657.6
Contingent Assets as per Contra	20916.1	25057.5	33046.9	33761.6	38553.1	20143.0	52699.1	62836.6	79667.9	91825.7
Other Assets	6695.3	9133.9	10123.7	12049.4	13251.8	15883.1	18631.6	22546.8	29067.8	34427.5

Cont.

Table 4.3 LIABILITIES AND ASSETS OF SCHEDULED BANKS (Ending June)

Item	(Rs. Million)									
	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
LIABILITIES										
Capital	8815.5	9901.9	10659.1	11365.8	11933.3	16174.6	20601.4	23170.7	29115.5	32131.0
Reserves	7451.1	8372.5	9923.1	11163.3	12169.3	13820.0	15724.7	18965.3	21509.1	24312.5
Demand Deposits:	92289.9	105013.2	117201.1	132794.4	158823.5	198155.2	233809.4	272512.3	321172.3	363301.7
Scheduled Banks	2921.2	3642.1	3893.7	5461.1	7491.8	8149.0	9664.6	10032.9	6677.2	5676.8
Others	89368.7	101371.1	113307.4	127333.3	151331.8	190006.2	224144.8	262479.4	314495.1	357624.9
Time Deposits:	106252.7	113188.9	128286.2	182350.0	192845.3	227336.2	267842.9	336260.8	401210.8	471527.3
Scheduled Banks	497.4	1046.4	1088.3	429.1	290.8	640.3	1189.8	5618.3	3052.0	2299.0
Others	105755.2	112142.6	127197.9	152920.9	192554.5	226695.9	266653.1	330642.5	398158.9	469228.3
Borrowing from:	31782.2	38168.4	41884.6	55694.0	69756.7	76231.7	77705.6	101415.7	109492.7	93267.6
State Bank of Pakistan	28269.4	33340.1	36547.7	40284.0	48782.7	57267.0	65200.6	70544.5	82697.6	70354.7
Banks Abroad	288.7	622.0	642.0	9498.1	11140.6	11689.1	3274.1	14217.3	3502.4	2300.8
Other Scheduled Banks	3224.1	4206.3	4694.9	5911.9	9833.4	7275.6	9230.9	16653.9	23292.7	20612.1
Head Office and Inter-Bank Adjust.	11710.7	12966.5	12061.3	20285.8	26430.8	27148.0	35020.3	43263.4	38498.8	47772.8
Contingent Liabilities as per Contra	123157.4	151148.2	188627.2	247627.9	299501.3	331395.0	426888.2	526192.6	586676.0	760141.1
Other Liabilities	60111.6	64696.5	78145.5	90023.0	102725.1	75045.0	235580.2	282661.7	342678.0	344837.8
TOTAL LIABILITIES/ASSETS	441571.0	503456.2	586788.3	721304.2	874185.3	965305.7	1313172.7	1604442.5	1850572.4	2137291.8
ASSETS										
Cash:	30889.4	28600.0	31687.8	35044.6	42332.2	66362.9	80599.5	95699.7	103270.9	111722.9
Gold	-	-	-	-	-	-	-	-	-	-
Notes, Coins and Silver	4532.1	5175.6	5840.4	5564.2	9734.4	8962.0	14621.7	15014.0	25936.2	22850.2
Balance with State Bank of Pak.	22077.5	16505.2	18956.8	21147.4	25012.5	48827.0	50654.6	63766.1	61861.5	67578.5
Balance with Other Scheduled Banks	4279.8	6919.2	6890.5	8332.9	7585.3	8573.9	15323.2	16919.6	15473.2	21294.2
Balance held Abroad	4769.8	5434.8	6165.7	7903.2	10875.5	10844.0	7701.8	7900.4	8785.4	19233.7
Bills Purchased and Discounted	13464.6	14765.4	18667.3	24986.7	35449.1	35482.5	36336.7	41622.5	46067.3	47154.2
Advances to:	149945.2	164338.4	181725.1	225450.2	240647.6	291281.8	348566.4	399433.0	462970.8	508097.8
Scheduled Banks	787.2	1287.4	3254.0	8460.3	5319.5	10930.7	4524.7	3874.9	9057.8	5452.7
Others	149158.0	163051.0	178471.1	216989.9	235328.1	280351.1	344041.6	395558.1	453913.0	502645.1
Investment in Securities and Shares:	66831.3	89644.0	90522.7	78620.7	110632.5	146478.1	184641.1	231087.2	246122.5	297936.1
Federal										
Government Securities	15228.1	19062.5	23113.9	23082.6	51294.5	79339.1	112805.9	112663.1	116813.7	123648.8
Treasury Bills	27582.0	44646.3	40099.3	27223.0	31206.2	38768.0	42904.8	87993.1	92292.1	131067.8
Provincial										
Governments Securities	4047.8	4064.9	4018.5	3981.0	3916.4	3827.3	3678.9	3233.7	3257.2	3420.7
Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	2.6	1.5
Others	19970.8	21867.7	23288.4	24332.5	24212.8	24540.8	25248.9	27194.4	33756.9	39797.3
Bank Premises	817.3	983.8	986.0	1309.0	1435.6	1751.9	3908.2	2633.8	4661.7	5224.6
Head Office and Inter-Bank Adjustment	11786.5	1842.4	11279.9	14891.2	29716.3	19928.5	54659.5	75104.7	83686.2	104030.9
Contingent Assets as per Contra	123157.4	151148.2	188627.2	247627.9	299501.3	331395.0	426888.2	526192.6	586676.0	760141.1
Other Assets	39909.5	46699.0	57116.7	85470.7	103595.3	61781.0	169871.4	224768.7	308331.6	283750.4

Source : State Bank of Pakistan

TABLE 4.4 DISTRIBUTION OF SCHEDULED BANKS DEPOSITS
Weighted Average Rates of Return

		Percent per annum									
		FIXED DEPOSITS									Total Deposit
As at the End of		Current Deposit	Call Deposit	Other Deposit	Saving Deposit	Over 6	Over 1	Over 2	Over 3 years		
						Upto 6 Month	Month to 1 year	year to 2 years		years to 3 years	
1960	September	0.28	2.01	0.53	1.53	2.44	2.37	3.37	3.00	2.85	1.10
	December	0.33	2.19	0.84	1.50	2.55	2.70	2.65	3.11	3.07	1.15
1961	June	0.03	2.65	1.06	1.72	2.48	2.78	1.79	3.25	4.04	1.05
	December	0.02	1.72	1.26	1.79	2.74	2.76	3.21	3.28	4.00	1.14
1962	June	0.02	1.71	1.44	1.97	2.78	2.75	2.82	3.28	3.92	1.24
	December	0.02	1.67	1.26	2.09	2.50	2.84	3.22	3.50	4.06	1.34
1963	June	0.03	1.67	1.46	2.10	2.53	2.85	3.30	3.41	4.07	1.31
	December	0.01	1.61	1.41	2.11	2.54	2.86	3.24	3.54	3.66	1.35
1964	June	0.02	1.74	1.61	2.09	2.54	3.16	3.11	3.52	4.03	1.39
	December	0.07	1.55	1.50	2.12	2.49	2.87	3.22	3.55	3.92	1.45
1965	June	0.01	2.05	1.41	2.16	2.70	2.91	3.22	3.53	4.11	1.57
	December	0.03	1.71	1.54	3.44	3.26	3.33	3.86	4.07	4.64	2.02
1966	June	0.01	1.83	1.87	3.47	3.21	3.51	4.06	4.44	4.82	2.23
	December	0.01	2.65	1.79	3.47	3.19	3.63	4.07	4.60	4.87	2.34
1967	June	0.02	2.81	1.82	3.49	3.31	3.59	4.09	4.51	4.90	2.43
	December	0.01	2.55	1.79	3.79	3.71	3.71	4.19	4.60	4.95	2.65
1968	June	0.01	2.45	2.10	3.98	3.91	4.08	4.29	4.65	5.03	2.80
	December	0.01	2.85	1.93	4.48	4.24	4.70	4.83	5.10	5.85	3.23
1969	June	0.01	3.06	2.14	4.14	4.07	4.95	5.08	5.66	5.80	3.17
	December	0.01	3.16	1.69	4.09	4.21	4.97	5.17	5.86	5.90	3.08
1970	June	0.01	3.40	1.95	4.09	4.20	5.05	5.26	5.97	5.93	3.23
	December	0.01	3.36	1.93	4.08	4.19	5.03	5.22	6.02	6.02	3.20
1971	June	0.01	3.20	1.96	4.06	4.08	5.11	5.31	6.09	6.11	3.11
	December	0.01	3.11	1.89	4.06	4.19	5.07	6.02	6.14	5.28	3.13
1972	June	0.03	4.27	2.11	4.67	4.13	5.24	5.46	6.03	6.20	3.38
	December	0.04	3.97	2.16	4.89	4.78	5.59	5.78	6.37	6.43	3.43
1973	June	0.08	4.14	2.67	4.92	4.91	5.83	5.97	6.53	6.48	3.59
	December	0.06	3.30	2.11	5.76	5.58	6.65	6.95	7.05	6.95	3.58
1974	June	0.06	2.73	2.34	5.78	5.56	7.10	7.08	7.19	7.01	3.94
	December	0.09	3.51	2.59	6.14	6.44	8.19	3.39	8.75	8.92	4.35
1975	June	0.07	4.26	2.19	6.15	6.95	8.54	8.68	9.09	9.54	4.67
	December	0.13	4.29	2.72	6.63	7.52	8.85	9.08	9.49	9.98	5.12
1976	June	0.06	4.31	2.99	6.66	7.59	8.95	9.30	9.80	10.66	5.30
	December	0.07	4.70	3.07	6.67	7.69	9.09	9.48	10.06	10.86	5.30
1977	June	0.11	4.74	2.91	7.13	7.78	9.38	9.67	10.24	11.29	6.32
	December	0.09	5.18	3.27	7.57	8.59	9.55	10.07	10.48	11.39	6.10
1978	June	0.09	5.01	3.17	7.59	8.66	9.95	10.24	10.72	11.50	6.23
	December	0.27	5.13	3.26	7.58	8.83	10.04	10.40	10.93	11.63	6.24
1979	June	0.15	5.41	2.98	7.57	8.94	10.09	10.52	10.93	11.70	6.11
	December	0.11	5.63	2.10	7.57	8.91	10.06	10.48	11.00	11.78	6.16
1980	June	0.10	5.73	3.47	7.58	8.89	10.15	10.41	11.06	11.82	6.18
	December	0.08	5.29	4.24	7.59	8.99	10.15	10.46	11.10	11.89	6.21
1981	June	0.11	5.33	3.79	7.57	9.39	10.43	10.48	11.19	12.03	6.95
	December	0.08	5.98	4.09	7.59	9.97	10.21	10.58	11.32	12.19	6.38

Cont.

Table 4.4 DISTRIBUTION OF SCHEDULED BANKS DEPOSITS
Weighted Average Rates of Return

I. PLS & Interest Bearing - All Banks																									
		TERM OF FIXED DEPOSITS										Percent per annum OVER ALL													
		Sav- ing		Less than 3 Mon.		to less than 6 Mon.		to less than 1 Year		to less than 2 Years		to less than 3 Years		to less than 4 Years		to less than 5 Years		5 Years and Above		Excludin g Current & other Deposits		Including Current & other Deposits			
As at the End of	Call Dept.	Dept.	Mon.	6 Mon.	1 Year	2 Years	3 Years	4 Years	5 Years	Above	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits	Current Deposits		
1991	June	4.6	6	5.91	7.48	8.84	7.79	9.35	10.51	11.27	12.46	7.59	6												
		1.64	55.1	9.06	8.22	3.93	7.57	3.8	2.54	1.91	6.22														
1992	Dec.	5.23	7.42	5.88	6.94	8.99	7.52	10.19	11.99	13.44	14.02	7.96	6.38												
		1.7	57.25	9.62	7.65	3.74	7.18	2.24	3.28	0.65	6.69														
1993	June	5.04	7.14	5.61	6.37	8.8	7.26	10.22	11.9	13.09	13.75	7.7	6.09												
		1.76	56.51	8.97	8.29	3.75	7.49	1.84	3.16	0.7	7.25														
	Dec.	5.56	7.31	6.67	6.64	7.82	7.3	11.34	11.57	13.68	14.84	8.11	6.4												
		1.82	56.51	8.89	7.75	4.39	6.64	1.56	3.91	0.91	7.62														
1994	June	5.86	7.31	6.76	6.67	8.1	7.59	9.51	11.4	13.68	14.36	8.04	6.17												
		1.68	56.77	8.07	8	4.81	7.28	2.48	3.22	1.1	7.59														
	Dec.	5.45	7.37	7	7.16	8.38	9.16	10.86	11.71	12.68	14.7	8.31	6.37												
		2.23	54.81	8.54	7.7	4.94	7.53	2.29	3.41	1.23	7.32														
1995	June	4.75	7.3	6.69	7.35	8.72	8.01	10.91	11.77	13.22	14.73	8.18	6.25												
		2.53	53.69	8.08	8.61	6.01	7.59	1.56	3.02	0.91	8.01														
	Dec.	5.64	7.26	7.08	7.19	8.42	8.53	11.06	12.27	12.84	14.64	8.18	6.35												
		2.79	52.5	8.33	10.1	5.89	7.1	1.73	3.08	0.83	7.68														
1996	June	6.1	7.33	7.28	6.75	7.66	8.17	10.84	12.11	13.59	14.9	8.24	6.42												
		1.97	52.76	7.63	9.31	5.81	8.41	1.63	3.15	0.87	8.46														
	Dec.	7	7.43	7.39	7.03	7.88	7.9	10.95	12.29	13.64	14.96	8.36	6.62												
		2.43	51.61	7.28	10.15	5.97	8.21	1.83	3	0.91	8.6														
1997	June	6.23	7.36	7.93	7.25	7.78	8.3	10.38	12.41	13.08	14.9	8.49	6.8												
		1.57	53.61	6.84	9.01	5.65	7.35	1.83	3.16	1.34	9.64														

Note: Second line figures are percentages of total deposits PLS: Profit and Loss Sharing

II. Profit and Loss Sharing - All Banks

1991	June	4.86	6.93	5.78	7.93	8.96	9.26	9.77	10.69	10.93	12.66	7.66	5.51													
		1.48	64.63	8.76	2.92	3.7	3.26	3.35	2.83	1.84	6.86															
1992	Dec.	5.45	7.67	6.93	9.41	10.34	10.8	11.7	12.69	13.64	14.61	8.65	6.24													
		1.93	62.67	9.99	4.15	3.71	4.06	2.34	3.24	0.81	7.1															
1993	June	5.38	7.49	6.55	9.24	9.92	10.72	11.25	12.18	13.13	14.4	8.55	6.07													
		1.93	62.07	8.83	3.93	3.94	4.05	2.06	3.76	0.91	8.51															
	Dec.	5.84	8.05	7.67	9.84	10.8	11.4	11.83	12.98	13.92	15.39	9.26	6.64													
		2.08	62	8.89	4.11	3.18	3.6	1.99	3.87	1.02	9.26															
1994	June	6.23	8.04	7.93	9.81	10.72	11.24	11.78	12.79	13.84	15	9.27	6.62													
		2.03	62.32	7.4	3.83	3.63	4.28	2.2	3.69	1.45	9.17															
	Dec.	6.03	7.85	7.79	9.58	10.58	11.62	11.72	12.76	13.58	15.08	9.19	6.59													
		1.91	60.84	7.96	3.51	3.41	5.73	2.51	3.62	1.34	9.17															

Cont.

Table 4.4 DISTRIBUTION OF SCHEDULED BANKS DEPOSITS
Weighted Average Rates of Return

As at the End of	Call Dept.	TERM OF FIXED DEPOSITS										Percent per annum OVER ALL	
		Sav- ing Dept.	Less than 3 Mon.	to less than 6 Mon.	to less than 1 Year	to less than 2 Years	to less than 3 Years	to less than 4 Years	to less than 5 Years	5 Years and Above	Excludin & other Deposits	Includin & other Deposits	
		3 Mon. 6 Mon.	6 Mon. 1 Year	1 Year 2 Years	2 Years 3 Years	3 Years 4 Years	4 Years 5 Years	5 Years Above					
1995 June	6.34	7.59	7.76	9.47	10.36	11.19	11.65	12.61	13.28	15.01	9	6.39	
	2.2	61	7.28	3.81	4.75	4.19	1.8	3.61	1.21	10.13			
'Dec.	6.29	7.58	7.98	9.74	10.62	10.93	11.64	12.68	13.27	14.88	9.07	6.64	
	1.68	60.59	6.68	4.64	4.11	4.79	2.06	4	1.06	10.38			
1996 June	6.53	7.79	8.38	9.68	10.69	11.22	11.84	12.88	13.66	15.11	9.36	6.87	
	2.1	59.73	6.77	3.99	3.52	5.23	1.94	4.04	1.23	11.45			
'Dec.	6.56	7.95	8.55	10.24	10.94	11.57	11.8	13	13.75	15.4	9.39	9.98	
	1.81	59.64	6.65	3.99	3.37	5.16	2.35	4.05	1.36	11.62			
1997 June	6.65	7.97	9.27	10.18	10.86	11.55	12.1	13.09	13.61	15.42	9.7	7.2	
	1.77	59.76	6.42	3.75	2.88	4.05	1.81	4.28	1.87	13.41			

Note: Second line figures are percentages of total deposits

III. Interest Bearing - All Banks

1991 June	3.03	2.88	6.3	7.3	8.52	6.9	8.41	9.24	12.28	11.15	7.34	7
	2.22	20.3	10.13	27.58	4.79	22	5.44	1.45	2.2	3.87		
1992 Dec.	4.36	5.1	4.42	5.39	5.51	5.2	4.9	10.21	11.22	12.34	5.7	5.57
	1.03	41.42	8.53	17.92	3.82	16.3	1.94	3.42	0.15	5.47		
1993 June	4.33	4.78	4.29	4.9	5.05	5.05	4.66	9.96	10.93	11.41	5.12	4.91
	1.23	41.49	9.41	20.91	3.21	17.44	1.18	1.41	0.09	3.63		
'Dec.	4.79	4.75	4.5	4.62	4.81	4.8	6.21	7.92	12.42	10.95	5.14	4.69
	1.19	42.88	8.89	16.77	7.38	14.16	0.51	4.01	0.64	3.57		
1994 June	3.8	4.7	4.66	5.08	5.15	5.04	5.77	5.8	14.74	10.86	5.17	4.8
	0.84	40.45	19.64	17.77	7.56	14.29	3.14	2.14	0.28	3.99		
'Dec.	4.47	5.33	5.33	5.96	6.13	6.08	7.41	8.1	9.11	10.68	5.93	5.59
	3.1	38.48	10.12	19.04	9.06	12.4	1.69	2.85	0.92	2.34		
1995 June	2.02	5.96	4.67	6.35	6.51	5.88	7.1	6.22	11.63	11.61	6.03	5.74
	3.4	34.36	10.18	21.38	9.32	16.57	0.93	1.45	0.11	2.41		
'Dec.	5.17	5.91	5.93	5.98	6.32	6.37	8.11	8.21	9.23	10.18	6.1	5.51
	5.39	33.33	12.22	22.93	10.1	12.54	0.95	0.94	0.3	1.3		
1996 June	4.86	5.58	5.5	5.5	5.44	5.83	6.08	5.5	5.55	11.38	5.66	5.15
	1.68	36.67	9.62	21.57	11.1	15.73	0.94	1.09	0.02	1.58		
'Dec.	7.43	5.79	5.64	5.91	6.08	5.31	6.27	6.6	4.09	11.38	6	5.72
	3.62	36.14	8.51	22.01	11	14.1	0.82	0.97	0.03	2.79		
1997 June	5.09	5.8	5.86	6.17	6.26	6.5	6.33	7.55	8.21	10.16	6.18	5.85
	1.2	42.31	7.6	18.67	10.76	13.42	1.87	1.09	0.37	2.7		

Note: Second line figures are percentages of total deposits

Source: State Bank of Pakistan