

Overall Weighted Average Lending and Deposit Rates - Overall

(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 Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls	Including Inter Fls	Excluding Inter Fls
Oct-25 P	1. Scheduled Banks	11.69	11.92	12.00	12.29	11.25	11.27	12.17	12.22	5.10	4.59	8.52	8.46	5.23	5.08	8.36	8.25
	1.1. Public	11.90	12.26	12.22	12.73	12.79	12.82	14.92	15.00	6.97	7.01	9.21	9.24	6.26	6.48	8.28	8.28
	1.2. Private	11.66	11.89	11.97	12.26	11.00	11.03	11.73	11.77	4.74	3.98	8.37	8.20	4.99	4.76	8.54	8.39
	1.3. Foreign	12.17	12.19	12.17	12.19	5.67	5.62	5.68	5.62	2.83	2.85	5.58	5.58	4.43	4.47	5.22	5.22
	1.4. Specialized	18.24	18.24	18.24	18.24	15.80	15.80	18.09	18.09	6.16	6.09	8.66	8.84	6.92	6.93	8.30	8.29
	2. DFIs	12.29	12.52	12.31	12.55	10.88	10.84	11.61	11.78	10.82	10.75	10.82	10.75	10.80	10.85	10.80	10.85
	3. MFBs	35.77	35.77	36.36	36.36	35.24	35.24	36.41	36.41	4.44	4.44	10.92	10.97	9.56	9.21	12.39	12.65
	All Financial Institutions	11.87	12.15	12.19	12.52	12.01	12.06	12.97	13.06	5.10	4.59	8.55	8.49	5.32	5.16	8.47	8.34
Sep-25	1. Scheduled Banks	11.82	11.88	11.99	12.08	11.24	11.24	12.26	12.32	5.28	4.52	8.46	8.37	5.20	5.05	8.39	8.27
	1.1. Public	11.86	11.93	12.16	12.26	12.57	12.59	15.05	15.12	5.95	5.94	9.16	9.17	6.27	6.56	8.33	8.31
	1.2. Private	11.81	11.86	11.97	12.06	11.08	11.07	11.86	11.90	5.25	4.35	8.41	8.27	4.97	4.70	8.55	8.40
	1.3. Foreign	11.81	11.83	11.81	11.83	5.40	5.39	5.41	5.40	2.47	2.47	5.52	5.52	4.12	4.14	5.15	5.15
	1.4. Specialized	18.02	18.02	18.04	18.04	15.85	15.85	18.25	18.25	3.99	3.46	7.30	9.30	6.88	6.88	8.29	8.29
	2. DFIs	12.19	12.28	12.25	12.35	10.81	10.75	11.63	11.81	10.78	10.84	10.78	10.84	10.92	11.08	10.92	11.08
	3. MFBs	36.17	36.17	36.43	36.43	35.31	35.31	36.52	36.52	5.68	4.52	10.82	10.56	9.95	9.68	12.65	12.94
	All Financial Institutions	11.97	12.06	12.14	12.26	11.97	12.02	13.04	13.15	5.29	4.53	8.49	8.39	5.30	5.13	8.50	8.37
Oct-24	1. Scheduled Banks	15.34	15.11	15.50	15.31	14.90	14.82	16.04	16.04	10.10	9.77	14.71	14.51	9.45	9.39	14.57	14.52
	1.1. Public	16.23	16.67	16.78	17.62	17.23	17.20	19.49	19.49	13.17	13.43	15.52	15.54	11.42	12.01	15.27	15.27
	1.2. Private	15.69	15.54	15.84	15.73	14.59	14.47	15.54	15.50	9.15	8.44	14.36	13.95	8.68	8.40	14.26	14.16
	1.3. Foreign	8.61	8.58	8.61	8.58	9.45	9.40	9.46	9.41	7.10	7.33	14.08	14.07	12.79	12.89	15.13	15.13
	1.4. Specialized	21.57	21.57	21.57	21.57	17.93	17.95	24.56	24.56	12.59	11.79	15.78	15.71	13.08	12.89	14.75	14.64
	2. DFIs	18.18	18.26	18.21	18.30	13.87	13.99	15.04	15.48	15.39	15.82	15.39	15.82	16.93	17.11	16.93	17.11
	3. MFBs	31.83	31.83	39.23	39.23	34.72	34.72	37.10	37.10	6.36	5.44	14.59	14.22	13.42	12.74	18.83	18.92
	All Financial Institutions	15.43	15.23	15.61	15.45	15.48	15.45	16.65	16.72	10.07	9.73	14.71	14.51	9.57	9.48	14.69	14.63

P: Provisional R: Revised

Source: Statistics and Data Services Department

Explanatory Notes:

- Gross disbursements mean the amounts disbursed by Financial Institutions (FIs) in pak rupees against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance, the disbursed amount means the total amount availed by the borrower during the month.
- Loans (Disbursed & Outstanding) mean all types of FIs's advances (PKR) including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. Advances cover all types of advances including inter FIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Nano Loans of MFBs are not included.
- All disbursements made to non-residents, private sector, public sector and government are included. All PKR credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
- Outstanding loans mean the loans (PKR) recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by:
 - Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
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- Deposits include all types of deposits including inter FIs deposits and placements. Margin deposits (deposits held by FIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Fresh deposits mobilized during the month include outstanding balance of:
 - Fresh deposits (new accounts) mobilized during the month
 - Re-priced and /or rolled-over deposits during the month
- Outstanding deposits show position of deposits held by FIs at the end of the month.
- "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments, "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector, "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad and "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.
- DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks.
- Effective July 2024, Financial Institutions (FIs) means all types of financial institutions.
- Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

$$\text{Weighted Average Rate} = \frac{\sum (\text{rate} \times \text{amount})}{\sum (\text{amount})}$$

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