

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	55,804,736	7,788,266	72,890,465	9,034,409	78,464,778	9,550,027
of which:						
1) Basic Banking Accounts	4,249,131	210,747	4,186,924	228,413	4,064,642	235,150
II. Call Deposits	343,437	334,226	315,623	374,331	321,833	381,703
III. Other Deposit Accounts	124,991	642,841	180,899	562,880	173,995	659,545
IV. Saving Deposits	20,505,889	9,016,848	21,849,996	10,988,517	22,347,599	11,764,320
V. Fixed or Term Deposits	1,193,048	4,259,484	885,493	4,635,259	797,621	4,942,088
1) Less Than Three Months	272,919	665,035	56,120	670,711	58,605	750,629
2) For Three Months and Over						
but Less Than Six Months	202,451	778,820	40,406	697,242	39,964	712,978
3) For Six Months and Over						
but Less Than One Year	60,239	427,296	60,233	623,580	28,865	569,218
4) For One Year & Over						
but Less Than Two Years	402,899	1,941,655	455,186	2,170,238	382,868	2,419,450
5) For Two Years & Over						
but Less Than Three Years	36,553	87,340	15,450	59,285	13,141	57,371
6) For Three Years & Over						
but Less Than Four Years	34,121	99,050	30,205	74,159	26,369	78,344
7) For Four Years & Over						
but Less Than Five Years	5,538	4,433	42,022	29,652	43,681	52,711
8) For Five Years & Over						
but Less Than Ten Years	177,952	254,837	184,957	296,619	202,936	287,194
9) For Ten Years and Over	376	1,017	914	13,775	1,192	14,193
Total	77,972,101	22,041,665	96,122,476	25,595,396	102,105,826	27,297,683

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	7,493,662	878,044	8,165,956	1,062,667	9,170,025	1,147,746
of which:						
Basic Banking Accounts	95,994	4,374	157,187	15,532	211,280	20,922
II. Call Deposits	193,199	31,171	140,073	47,822	147,945	61,242
III. Other Deposit Accounts	88,242	632,137	113,534	541,447	96,384	632,207
IV. Saving Deposits	5,493,751	1,618,306	5,474,320	1,911,570	5,748,277	2,012,267
V. Fixed or Term Deposits	329,248	1,131,650	202,056	1,277,022	176,100	1,408,846
1) Less Than Three Months	21,447	59,452	3,725	61,179	12,436	62,400
2) For Three Months and Over but Less Than Six Months	104,140	259,016	8,552	78,639	7,635	158,495
3) For Six Months and Over but Less Than One Year	41,288	138,319	26,470	191,368	10,817	165,687
4) For One Year & Over but Less Than Two Years	72,823	486,419	63,245	677,826	28,034	729,470
5) For Two Years & Over but Less Than Three Years	19,632	62,723	3,265	45,273	5,755	45,590
6) For Three Years & Over but Less Than Four Years	10,770	43,595	3,108	32,897	3,887	39,209
7) For Four Years & Over but Less Than Five Years	4,909	2,174	39,824	27,317	39,892	50,395
8) For Five Years & Over but Less Than Ten Years	54,078	79,309	53,755	162,523	66,843	156,889
9) For Ten Years and Over	161	642	112	-	801	711
Total	13,598,102	4,291,308	14,095,939	4,840,528	15,338,731	5,262,307

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	48,305,632	6,814,974	64,720,457	7,852,506	69,290,254	8,250,672
of which:						
Basic Banking Accounts	4,252,747	208,018	4,029,737	212,881	3,853,362	214,228
II. Call Deposits	150,238	303,054	175,550	326,508	173,888	320,461
III. Other Deposit Accounts	36,749	10,703	67,365	21,433	77,605	27,334
IV. Saving Deposits	15,010,698	7,113,508	16,374,524	8,695,748	16,597,526	9,349,837
V. Fixed or Term Deposits	863,647	3,077,290	683,339	3,299,610	621,429	3,459,348
1) Less Than Three Months	251,341	566,972	52,308	556,779	46,088	626,596
2) For Three Months and Over						
but Less Than Six Months	98,293	507,931	31,845	612,760	32,318	542,221
3) For Six Months and Over						
but Less Than One Year	18,949	288,951	33,762	432,185	18,048	403,531
4) For One Year & Over						
but Less Than Two Years	330,074	1,455,201	391,940	1,492,406	354,834	1,689,980
5) For Two Years & Over						
but Less Than Three Years	16,921	24,618	12,185	14,012	7,386	11,781
6) For Three Years & Over						
but Less Than Four Years	23,351	55,455	27,097	41,262	22,482	39,135
7) For Four Years & Over						
but Less Than Five Years	629	2,259	2,198	2,335	3,789	2,316
8) For Five Years & Over						
but Less Than Ten Years	123,874	175,527	131,202	134,096	136,093	130,305
9) For Ten Years and Over	215	374	802	13,775	391	13,482
Total	64,366,964	17,319,530	82,021,235	20,195,806	86,760,702	21,407,652

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	5,442	95,249	4,052	119,237	4,499	151,609
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	6	4
IV. Saving Deposits	1,440	285,034	1,152	381,198	1,796	402,216
V. Fixed or Term Deposits	153	50,544	98	58,628	92	73,895
1) Less Than Three Months	131	38,611	87	52,753	81	61,633
2) For Three Months and Over but Less Than Six Months	18	11,873	9	5,843	11	12,262
3) For Six Months and Over but Less Than One Year	2	26	1	27	-	-
4) For One Year & Over but Less Than Two Years	2	35	1	5	-	-
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	7,035	430,827	5,302	559,062	6,393	627,724

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.4 Deposits Distributed by Type of Accounts

Conventional Banking

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	47,116,203	5,867,549	62,362,588	6,704,707	67,138,243	6,934,630
of which:						
Basic Banking Accounts	3,999,758	196,777	3,922,243	213,024	4,032,551	234,299
II. Call Deposits	295,294	305,294	288,221	331,152	293,509	335,132
III. Other Deposit Accounts	116,674	641,327	161,546	558,788	149,643	655,118
IV. Saving Deposits	17,790,851	6,849,314	17,961,384	8,359,555	18,279,422	8,869,357
V. Fixed or Term Deposits	796,458	3,310,559	545,261	3,554,250	495,689	3,752,911
1) Less Than Three Months	208,717	408,962	26,651	403,869	38,026	451,840
2) For Three Months and Over but Less Than Six Months	184,671	594,082	30,092	478,199	31,608	463,568
3) For Six Months and Over but Less Than One Year	53,029	346,418	52,688	464,838	22,382	403,124
4) For One Year & Over but Less Than Two Years	201,342	1,604,543	251,134	1,823,729	202,478	2,031,230
5) For Two Years & Over but Less Than Three Years	25,838	76,614	11,295	54,250	10,674	53,682
6) For Three Years & Over but Less Than Four Years	24,374	85,450	22,611	61,964	20,086	66,872
7) For Four Years & Over but Less Than Five Years	5,386	3,092	39,182	21,856	35,883	43,806
8) For Five Years & Over but Less Than Ten Years	92,725	190,382	111,299	245,196	133,554	237,738
9) For Ten Years and Over	376	1,017	309	350	998	1,051
Total	66,115,480	16,974,044	81,319,000	19,508,452	86,356,506	20,547,147

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.5 Deposits Distributed by Type of Accounts

Islamic Banking

(Million Rupees)

Type of Account	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	8,688,533	1,920,717	10,527,877	2,329,702	11,326,535	2,615,397
of which:						
Basic Banking Accounts	249,373	13,970	264,681	15,389	32,091	851
II. Call Deposits	48,143	28,931	27,402	43,179	28,324	46,571
III. Other Deposit Accounts	8,317	1,513	19,353	4,092	24,352	4,427
IV. Saving Deposits	2,715,038	2,167,534	3,888,612	2,628,962	4,068,177	2,894,963
V. Fixed or Term Deposits	396,590	948,925	340,232	1,081,010	301,932	1,189,177
1) Less Than Three Months	64,202	256,073	29,469	266,841	20,579	298,789
2) For Three Months and Over but Less Than Six Months	17,780	184,738	10,314	219,043	8,356	249,409
3) For Six Months and Over but Less Than One Year	7,210	80,879	7,545	158,742	6,483	166,094
4) For One Year & Over but Less Than Two Years	201,557	337,113	204,052	346,509	180,390	388,220
5) For Two Years & Over but Less Than Three Years	10,715	10,727	4,155	5,035	2,467	3,689
6) For Three Years & Over but Less Than Four Years	9,747	13,600	7,594	12,195	6,283	11,472
7) For Four Years & Over but Less Than Five Years	152	1,341	2,840	7,795	7,798	8,906
8) For Five Years & Over but Less Than Ten Years	85,227	64,455	73,658	51,423	69,382	49,456
9) For Ten Years and Over			605	13,426	194	13,142
Total	11,856,621	5,067,621	14,803,476	6,086,944	15,749,320	6,750,535

* Deposit Type I to IV are Demand Deposits and Type V is Time Deposit

2.1.6 Deposits Distributed by Type of Accounts and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others*		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	56,352,553	5,434,106	18,182,221	1,039,544	683,099	330,190	3,246,905	2,746,187	78,464,778	9,550,027
II. Call Deposits	186,077	83,685	12,247	14,801	9,868	13,389	113,641	269,828	321,833	381,703
III. Other Deposit Accounts	133,444	26,889	20,117	3,629	10,284	53,198	10,150	575,829	173,995	659,545
IV. Saving Deposits	16,818,326	4,694,543	3,965,943	1,419,654	702,018	651,835	861,312	4,998,288	22,347,599	11,764,320
V. Fixed or Term Deposits	395,713	865,834	249,037	258,413	83,344	228,977	69,527	3,588,864	797,621	4,942,088
1) Less Than Three Months	32,733	132,431	10,387	37,715	4,480	35,409	11,005	545,074	58,605	750,629
2) For Three Months and Over but Less Than Six Months	24,012	96,045	6,927	25,190	1,804	21,031	7,221	570,711	39,964	712,978
3) For Six Months and Over but Less Than One Year	16,601	100,411	6,747	16,287	935	9,902	4,582	442,617	28,865	569,218
4) For One Year & Over but Less Than Two Years	196,455	443,928	114,601	142,932	47,267	92,533	24,545	1,740,057	382,868	2,419,450
5) For Two Years & Over but Less Than Three Years	7,577	5,197	3,330	2,471	715	1,151	1,519	48,551	13,141	57,371
6) For Three Years & Over but Less Than Four Years	10,699	13,491	11,479	4,679	1,748	1,594	2,443	58,579	26,369	78,344
7) For Four Years & Over but Less Than Five Years	24,797	5,994	11,526	1,953	7,286	40,044	72	4,720	43,681	52,711
8) For Five Years and Over but Less Than Ten Years	82,556	67,333	83,223	27,082	19,060	27,271	18,097	165,509	202,936	287,194
9) For ten years and over	283	1,004	817	104	49	41	43	13,044	1,192	14,193
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

*Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), etc.)

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	633,129	743,703	378,903	5,300	10,855	280,104	30,695
1) Official	95,319	118,596	47,137	1,983	-	58,388	929
2) Business	143,905	147,649	117,041	444	7,393	17,464	13,620
3) Personal	383,896	477,458	214,719	2,873	3,462	204,079	16,146
4) Trust Funds and Non Profit Organizations	10,009	-	5	-	-	174	-
2. DOMESTIC CONSTITUENTS	21,408,535	24,851,693	9,171,124	376,403	648,690	11,484,216	1,432,912
I. GOVERNMENT	3,560,352	3,708,763	487,391	76,548	422,099	1,538,930	153,195
A. Federal Government	2,326,071	2,352,547	358,852	63,854	378,387	830,298	109,513
B. Provincial Governments	1,085,122	1,194,685	110,050	12,589	43,536	558,955	43,681
C. Local Bodies	149,159	161,531	18,488	106	176	149,677	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,115,764	1,490,666	82,723	13,377	121,672	453,830	239,232
Agriculture, hunting and forestry	1,067	958	24	-	-	627	172
Services	29,809	42,758	1,012	70	826	30,710	34
Utilities	466,094	651,782	63,665	3,828	38,685	194,270	82,160
Transport, storage and communications	105,832	106,688	9,376	2,968	11,006	29,530	12,360
Manufacturing	220,330	299,171	4,104	3,386	11,120	80,733	77,625
Mining and Quarrying	161,911	226,488	732	531	6,232	32,468	62,108
Construction	40,321	36,340	26	-	18,675	5,674	1,200
Commerce and Trade	24,248	28,823	2,781	1,441	544	30,806	1,366
Others	66,151	97,657	1,003	1,154	34,585	49,011	2,206
III. NON-BANK FINANCIAL INSTITUTIONS	759,436	1,003,881	65,725	35,400	7,443	956,396	105,158
Mutual Funds and AMCs	387,121	511,660	12,412	16,971	1,584	539,419	73,489
Insurance & Pension Funds	135,326	220,458	19,332	6,265	3,797	148,390	15,344
MFIs and DFIs	23,969	36,488	4,486	23	914	27,518	-
Stock Exchange & Brokerage Houses	69,039	35,612	5,828	10,252	1	36,616	840
Modarabas	3,938	4,198	290	1	0	2,737	1,600
Other NBFI	140,043	195,464	23,377	1,888	1,148	201,717	13,885
IV. PRIVATE SECTOR (BUSINESS)	4,813,366	5,699,028	2,892,404	155,787	19,261	2,237,137	553,903
A. Agriculture, forestry and fishing	181,100	188,605	87,486	2,941	85	89,251	6,549
1. Crop and animal production, hunting and related service activities	176,164	181,986	82,957	2,821	85	87,486	6,241
Growing of Wheat, Rice, Sugar Cane & Cotton	100,699	102,940	39,783	2,012	33	54,785	2,556
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,574	7,612	4,103	41	0	3,362	189
Growing of other fruits, vegetables and crops	31,874	27,027	12,492	222	6	15,391	2,470
Raising of livestock and other related activities	25,174	33,226	19,021	330	45	10,171	666
Other agricultural support activities	10,780	10,994	7,387	216	1	3,738	360
Hunting, trapping and related service activities	63	188	171	-	-	40	-
02 - Forestry and logging	1,019	829	1,115	0	0	76	7
03 - Fishing and aquaculture	3,917	5,789	3,415	120	-	1,689	301
B. Mining and quarrying	219,145	249,345	54,825	823	1,590	150,501	50,120
05 - Mining of coal and lignite	64,824	45,861	10,651	61	-	46,123	798
06 - Extraction of crude petroleum and natural gas	135,007	177,562	33,107	275	1,590	97,652	40,095
07 - Mining of metal ores	2,882	4,425	2,198	14	-	610	18
08-Other mining and quarrying	15,922	20,631	7,984	470	-	5,961	9,209
09 - Mining support service activities	510	866	884	3	-	155	-
C. Manufacturing	1,337,138	1,600,621	789,776	67,941	4,531	596,583	244,688
10 - Manufacture of food products	216,960	262,040	150,079	10,292	270	99,895	30,030
11 - Manufacture of beverages	45,590	87,258	15,059	94	0	59,411	1,169
12 - Manufacture of tobacco products	15,524	21,709	24,323	11,631	-	6,281	10,380
13 - Manufacture of textiles	212,199	216,726	137,909	14,777	1,931	50,380	17,659
Preparation and spinning of textile fibres	57,899	55,144	31,268	4,520	498	17,102	5,626
Weaving of textiles	24,583	24,780	17,394	2,279	552	9,162	1,031
Finishing of textiles	35,438	23,675	19,788	3,500	288	5,461	882
Manufacture of knitted and crocheted fabrics	13,424	19,450	9,704	2,187	191	1,326	1,722
Manufacture of made-up textile articles, except apparel	29,262	34,202	25,295	1,999	98	5,276	1,926
Manufacture of carpets and rugs	1,313	2,218	1,134	5	-	459	20
Manufacture of other textiles n.e.c.	50,279	57,256	33,326	286	306	11,594	6,454
14 - Manufacture of wearing apparel	58,140	69,320	41,870	1,840	266	15,736	10,604
15 - Manufacture of leather and related products	18,862	24,250	14,724	457	108	7,809	3,339

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
7,540	52,752	591	1,551	42	3,999	34	97,204	772,367
919	7,580	150	856	-	1,535	-	11,968	119,476
1,319	2,796	5	65	-	228	-	18,034	160,376
5,302	42,374	430	630	42	2,236	34	67,194	492,328
-	2	6	-	-	-	-	8	187
561,678	2,366,698	56,780	76,793	52,670	283,195	14,158	4,844,884	26,525,316
100,087	972,724	45,401	47,080	2,563	119,785	-	1,440,835	3,965,803
75,117	559,413	43,860	9,646	2,233	93,745	-	893,527	2,524,918
24,918	409,806	1,534	37,287	331	25,944	-	543,501	1,268,631
52	3,506	6	147	-	96	-	3,808	172,254
153,958	450,055	761	-	-	27,860	-	871,866	1,543,469
-	481	-	-	-	-	-	653	1,305
3,276	12,307	-	-	-	63	-	15,680	48,298
15,110	235,607	-	-	-	359	-	333,237	633,685
4,393	47,117	-	-	-	1,304	-	65,175	118,055
96,254	17,752	761	-	-	1,634	-	194,027	293,369
24,968	110,325	-	-	-	24,500	-	221,900	261,862
8,600	3,436	-	-	-	-	-	13,236	37,610
2	2,947	-	-	-	-	-	4,315	39,886
1,355	20,084	-	-	-	-	-	23,645	109,398
17,906	15,911	6	4	109	1,852	-	140,946	1,205,910
13,574	37	-	-	-	-	-	87,100	657,487
1,906	1,994	-	-	109	14	-	19,367	197,151
763	6,035	-	-	-	-	-	6,798	39,739
101	6	6	-	-	-	-	952	53,648
510	0	-	4	-	-	-	2,114	5,142
1,052	7,839	-	-	-	1,838	-	24,614	252,744
123,890	193,417	2,506	4,268	1,883	17,053	13,123	910,044	6,214,633
135	6,252	51	229	13	2,741	70	16,040	195,803
130	5,640	51	229	13	2,741	70	15,115	188,463
88	3,111	24	191	12	2,575	60	8,617	105,231
1	441	2	3	-	12	-	648	8,153
9	596	7	19	1	81	6	3,189	31,300
6	805	1	8	-	46	4	1,536	31,103
25	687	17	7	-	27	0	1,124	12,465
-	-	-	-	-	-	-	-	212
-	9	-	-	-	-	-	16	1,207
5	603	-	-	-	-	-	910	6,133
4,899	2,282	97	108	3	501	-	58,011	265,749
115	12	-	-	-	1	-	926	57,761
4,216	1,947	96	105	3	472	-	46,933	179,557
528	-	-	-	-	-	-	546	3,369
41	323	2	3	-	28	-	9,605	24,020
-	0	-	-	-	-	-	0	1,043
42,822	37,893	461	433	101	1,535	-	327,934	1,786,765
5,315	6,151	97	168	100	267	-	42,128	302,664
100	27	0	0	-	-	-	1,296	75,860
-	4	-	0	-	-	-	10,384	52,618
2,628	11,029	284	63	-	219	-	31,882	236,879
652	2,427	22	6	-	25	-	8,756	62,144
241	969	116	3	-	6	-	2,366	31,753
210	303	1	2	-	1	-	1,399	30,437
141	1,997	-	-	-	-	-	3,859	17,267
119	1,165	11	53	-	184	-	3,459	36,126
9	0	-	-	-	-	-	29	1,626
1,257	4,168	133	-	-	2	-	12,013	57,525
2,111	2,782	-	29	-	22	-	15,547	75,261
881	831	8	6	-	60	-	5,125	28,223

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-22	Sep-23	Dec-23					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
Tanning and dressing of leather; dressing and dyeing of fur	4,212	6,257	3,651	13	66	958	772	
Manufacture of luggage, handbags and the like, saddlery and harness	3,020	3,447	1,979	90	0	269	1,160	
Manufacture of footwear	11,630	14,547	9,094	353	42	6,582	1,407	
a. Leather wear	10,387	12,223	7,221	224	42	6,078	1,407	
b. Rubber and Plastic wear	1,244	2,324	1,873	129	0	504	-	
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,706	3,165	2,737	52	1	466	74	
17 - Manufacture of paper and paper products	11,565	16,681	6,827	241	2	2,147	506	
18 - Printing and reproduction of recorded media	13,764	16,496	16,103	217	1	3,588	1,294	
Printing and other service activities related to printing	11,669	15,037	15,043	213	1	3,519	1,293	
Reproduction of recorded media	2,094	1,459	1,060	3	-	68	1	
19 - Manufacture of coke and refined petroleum products	157,449	146,461	30,725	4,312	0	76,949	38,427	
20 - Manufacture of chemicals and chemical products	129,753	211,870	57,982	8,286	678	114,416	30,006	
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	58,009	48,221	37,293	1,838	0	21,514	8,026	
22 - Manufacture of rubber and plastics products	15,588	19,186	17,512	765	262	3,052	1,868	
23 - Manufacture of other non-metallic mineral products	27,359	28,205	16,182	932	387	7,738	2,712	
24 - Manufacture of basic metals	43,785	48,254	33,775	1,097	20	9,754	3,927	
25. Manufacture of fabricated metal products, except machinery and equipment	9,870	12,103	8,057	99	97	2,615	1,881	
26 - Manufacture of computer, electronic and optical products	33,864	25,202	16,790	360	1	4,333	2,014	
27 - Manufacture of electrical equipment	51,545	61,615	25,863	1,946	108	24,253	3,544	
28 - Manufacture of machinery and equipment	21,274	45,157	15,552	1,053	5	6,575	32,428	
29 - Manufacture of motor vehicles, trailers and semi-trailers	68,669	86,034	27,260	3,908	2	29,013	36,738	
30 - Manufacture of other transport equipment	10,759	14,436	6,940	42	207	3,424	2,172	
31 - Manufacture of furniture	3,551	4,404	2,648	120	0	428	79	
32. Other manufacturing	109,138	127,286	80,631	3,140	184	46,253	5,770	
Manufacture of jewellery and related articles	3,411	3,153	2,005	88	0	1,373	104	
Manufacture of imitation jewellery and related articles	221	276	176	0	-	19	-	
Manufacture of musical instruments	7,641	9,301	1,753	915	-	456	15	
Manufacture of sports goods	17,194	29,850	26,143	834	122	9,790	1,265	
Manufacture of games and toys	122	176	52	-	-	79	-	
Manufacture of medical and dental instruments and supplies	8,916	10,923	8,150	148	36	1,685	1,575	
Manufacture of Handicrafts	450	548	339	4	8	379	3	
Other manufacturing n.e.c.	71,183	73,058	42,013	1,151	17	32,471	2,809	
33 - Repair and installation of machinery and equipment	1,214	4,542	2,935	442	-	553	42	
D. Electricity, gas, steam and air conditioning supply	246,317	469,290	86,239	4,123	1,350	336,513	19,920	
Electric power generation, transmission and distribution	212,598	411,223	79,486	4,035	1,350	298,533	19,761	
a) Hydal	21,811	43,990	8,323	785	0	22,864	1,651	
b) Thermal	16,379	19,361	6,200	36	557	19,755	2,011	
c) Coal Based	73,264	133,647	2,581	1,921	0	130,123	-	
d) Wind	13,284	13,882	6,326	-	730	6,048	6,326	
e) Solar	5,376	9,853	3,546	2	0	8,458	403	
f) Other	82,483	190,489	52,511	1,290	62	111,284	9,370	
Manufacture of gas; distribution of gaseous fuels through mains	32,549	44,537	6,139	61	0	37,890	20	
Steam and air conditioning supply	1,169	13,531	614	26	-	90	140	
E. Water supply; sewerage, waste management and remediation activities	11,813	18,750	10,767	1,079	-	2,750	1,697	
36 - Water collection, treatment and supply	1,035	898	860	16	-	150	40	
37 - Sewerage	1,098	697	904	0	-	14	50	
38 - Waste collection, treatment and disposal activities; materials recovery	9,194	14,073	8,397	1,030	-	2,513	496	
39 - Remediation activities and other waste management	485	3,082	606	33	-	73	1,110	
F. Construction	347,132	372,544	182,922	16,971	195	167,298	22,593	
41 - Construction of buildings	189,162	172,856	101,603	7,479	51	50,827	10,397	
42 - Civil engineering	108,532	152,230	50,885	6,818	143	102,858	11,122	
43 - Specialized construction activities	49,438	47,458	30,435	2,674	0	13,614	1,075	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
656	77	-	-	-	3	-	1,508	6,197
170	88	-	-	-	-	-	1,417	3,755
56	666	8	6	-	57	-	2,200	18,270
56	649	8	6	-	57	-	2,182	15,746
-	18	-	-	-	-	-	18	2,524
61	5	-	-	-	-	-	140	3,395
16	33	14	10	-	362	-	940	10,157
98	269	2	-	-	26	-	1,690	21,597
98	206	2	-	-	26	-	1,625	20,401
-	63	-	-	-	-	-	64	1,196
19,465	1,046	20	55	-	255	-	59,266	171,252
4,759	2,118	2	66	1	175	-	37,127	218,488
851	230	5	4	-	-	-	9,115	69,760
492	474	-	11	-	11	-	2,856	24,447
355	1,509	1	-	-	3	-	4,580	29,820
568	1,196	13	13	-	1	-	5,719	50,365
28	73	9	1	-	6	-	1,997	12,866
125	4,194	0	2	-	-	-	6,335	27,818
660	2,296	3	4	-	106	-	6,612	58,783
251	402	3	0	-	-	-	33,084	56,270
317	66	-	1	-	14	-	37,135	97,318
1,020	161	-	-	-	-	-	3,353	13,966
-	4	-	-	-	-	-	83	3,280
2,708	2,994	4	1	-	8	-	11,485	141,692
28	63	-	0	-	-	-	194	3,661
-	-	-	-	-	-	-	-	195
-	-	-	-	-	-	-	15	3,140
65	4	-	-	-	-	-	1,334	38,223
-	5	-	-	-	-	-	5	136
-	100	1	-	-	0	-	1,676	11,696
-	-	1	-	-	-	-	4	733
2,615	2,823	2	0	-	8	-	8,257	83,908
13	1	-	-	-	-	-	56	3,986
811	3,703	1,250	2,311	1	7,524	13,040	48,560	476,786
38	2,934	1,248	2,310	1	7,492	13,040	46,825	430,230
16	0	-	-	-	-	-	1,668	33,641
-	29	-	-	-	-	-	2,040	28,589
-	250	-	-	-	-	-	250	134,875
-	2	-	-	-	-	-	6,328	19,432
15	133	0	-	1	-	-	551	12,558
7	2,521	1,248	2,310	-	7,492	13,040	35,988	201,135
773	753	1	1	-	32	-	1,579	45,669
-	16	-	-	-	-	-	156	887
6,524	1,238	-	1	-	-	-	9,460	24,056
-	24	-	1	-	-	-	66	1,092
-	9	-	-	-	-	-	59	977
6,524	1,201	-	-	-	-	-	8,221	20,160
-	4	-	-	-	-	-	1,114	1,826
2,426	18,412	99	335	7	70	2	43,945	411,331
1,572	14,391	23	182	7	15	-	26,587	186,547
437	3,235	30	80	-	7	0	14,911	175,615
418	786	46	72	-	49	2	2,447	49,170

2.2 Deposits Distributed by Category of

All

Category of Deposit Holder	Dec-22	Sep-23	Dec-23					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	814,749	975,429	722,418	24,702	845	260,793	42,435	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	48,376	49,137	35,528	1,095	9	15,785	887	
46 - Wholesale trade, except of motor vehicles and motorcycles	274,969	346,554	248,254	14,853	351	80,303	20,671	
47 - Retail trade, except of motor vehicles and motorcycles	491,404	579,737	438,636	8,755	485	164,705	20,877	
H. Transportation and storage	384,153	431,709	182,078	4,258	489	167,244	59,009	
49 - Land transport and transport via pipelines	68,950	45,197	32,805	1,128	20	14,368	534	
50 - Water transport	82,131	75,146	26,729	141	16	25,259	20,036	
51 - Air transport	126,880	161,664	84,333	68	-	48,396	9,310	
52 - Warehousing and support activities for transportation	99,417	124,985	28,202	2,700	452	75,629	29,095	
53 - Courier activities other than national post activities	6,775	24,718	10,009	220	-	3,592	34	
I. Accommodation and food service activities	28,983	30,245	19,190	913	28	8,822	1,711	
55 - Accommodation	10,509	11,506	5,019	713	7	3,941	1,126	
56 - Food and beverage service activities	18,474	18,739	14,171	200	22	4,880	585	
J. Information and communication	185,112	197,335	112,953	1,385	3,625	72,905	12,267	
58 - Publishing activities	21,435	20,199	15,936	248	254	4,791	918	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,224	1,573	334	16	25	259	45	
60 - Programming and broadcasting activities	1,455	2,431	1,850	5	104	267	48	
61 - Telecommunications	73,268	79,527	24,317	266	758	39,911	9,580	
62 - Computer programming, consultancy and related activities	64,637	66,349	46,141	524	723	23,804	1,273	
63 - Information service activities	23,094	27,256	24,376	326	1,762	3,873	403	
K. Real estate activities	231,999	208,543	95,957	8,859	90	39,904	26,054	
L. Professional, scientific and technical activities	124,199	132,604	108,666	1,669	294	44,773	8,279	
69 - Legal and accounting activities	15,288	17,642	31,202	271	109	8,866	808	
70 - Activities of head offices; management consultancy	8,545	16,108	11,104	185	48	2,077	3,479	
71 - Architectural and engineering activities; technical testing and analysis	22,908	25,532	13,637	516	-	8,413	2,145	
72 - Scientific research and development	4,732	8,872	3,820	202	2	3,538	696	
73 - Advertising and market research	12,571	12,586	7,297	263	134	5,641	476	
74 - Other professional, scientific and technical activities	58,991	50,584	40,246	223	0	16,049	674	
75 - Veterinary activities	1,164	1,280	1,360	8	-	189	0	
M. Administrative and support service activities	99,829	115,573	79,421	1,890	27	33,399	4,293	
77 - Rental and leasing activities	3,499	3,788	2,399	80	10	1,323	162	
78 - Employment activities	1,698	1,764	1,014	3	-	212	0	
79 - Travel agency, tour operator, reservation service and related activities	20,449	26,382	17,037	253	17	6,548	1,209	
80 - Security and investigation activities	4,574	3,700	2,760	227	-	1,555	109	
81 - Services to buildings and landscape activities	3,190	3,703	3,141	245	0	619	276	
82 - Office administrative, office support and other business support activities	66,420	76,237	53,069	1,081	0	23,141	2,535	
N. Education	105,942	117,871	33,375	4,478	153	52,620	5,938	
O. Human health and social work activities	69,891	79,635	27,841	2,659	0	24,742	9,860	
86 - Human health activities	51,427	61,788	23,180	2,368	0	18,063	7,950	
87 - Residential care activities	724	815	412	1	-	351	17	
88 - Social work activities with and without accommodation	17,740	17,032	4,249	290	-	6,327	1,894	
P. Arts, entertainment and recreation	3,518	3,184	1,655	179	0	729	520	
Q. Other service activities	422,346	507,746	296,835	10,917	5,960	188,309	37,969	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	592,179	642,850	113,096	10,981	8	228,126	104,720	
A. Private Trusts and Non-profit Organizations	415,953	446,079	71,055	9,343	8	155,840	85,543	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	176,226	196,771	42,041	1,638	0	72,286	19,177	
VI. PERSONAL	10,512,179	12,236,860	5,502,391	65,896	68,165	6,050,650	276,575	
A. Salaried persons	3,058,032	3,561,971	1,721,277	6,719	2,251	1,786,432	60,800	
B. Self employed	4,305,769	5,122,182	2,459,160	44,273	6,839	2,452,409	100,959	
C. Other Personal	3,148,378	3,552,708	1,321,955	14,904	59,075	1,811,809	114,816	
VII. OTHER	55,260	69,644	27,394	18,413	10,041	19,147	128	
Total	22,041,665	25,595,396	9,550,027	381,703	659,545	11,764,320	1,463,607	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
6,740	24,696	188	190	42	435	4	74,731	1,083,489
144	1,467	1	23	2	9	-	2,532	54,948
2,615	8,392	90	18	39	50	-	31,875	375,637
3,981	14,837	97	148	1	376	4	40,323	652,904
33,900	3,402	20	10	0	16	-	96,357	450,425
13	1,732	1	3	-	10	-	2,292	50,613
1,560	447	-	-	-	1	-	22,044	74,190
25,154	206	0	1	0	3	-	34,675	167,472
3,766	972	18	5	-	3	-	33,859	140,843
3,407	45	-	1	-	-	-	3,487	17,308
65	1,738	0	2	-	9	-	3,526	32,479
2	237	0	2	-	2	-	1,370	11,050
63	1,500	-	-	-	8	-	2,156	21,429
1,012	22,890	6	29	-	81	-	36,285	227,154
93	3,631	-	5	-	1	-	4,648	25,876
-	2	-	-	-	-	-	47	681
-	17	-	-	-	0	-	65	2,291
352	18,048	1	7	-	2	-	27,990	93,242
498	876	6	17	-	76	-	2,746	73,939
69	315	-	1	-	2	-	789	31,125
2,434	12,883	10	21	2	58	-	41,462	186,272
1,927	3,281	29	89	1,644	2,283	-	17,532	172,934
863	630	-	18	-	27	-	2,347	42,795
7	86	-	-	-	6	-	3,578	16,993
30	1,051	1	1	1,644	0	-	4,872	27,439
500	52	0	-	-	-	-	1,248	8,809
25	176	-	-	-	4	-	680	14,016
503	1,268	27	70	-	2,246	-	4,788	61,307
-	19	-	-	-	-	-	19	1,576
2,284	4,193	39	58	1	80	1	10,950	125,687
-	117	2	-	-	2	-	282	4,094
-	384	-	-	-	-	-	384	1,614
528	475	15	47	1	58	0	2,334	26,189
-	23	-	0	-	-	-	133	4,675
53	48	2	-	-	-	-	379	4,385
1,703	3,147	21	11	-	21	1	7,439	84,730
4,002	15,766	131	130	-	84	1	26,051	116,677
7,776	9,533	36	155	-	416	2	27,777	83,019
4,582	8,513	26	129	-	76	2	21,278	64,889
3	36	-	2	-	-	-	57	821
3,191	984	9	24	-	340	-	6,443	17,308
1	373	0	5	12	-	-	911	3,474
6,133	24,881	88	163	56	1,220	3	70,512	572,533
52,325	161,477	159	7,220	236	4,225	3	330,365	682,576
32,260	116,767	102	6,263	236	3,286	-	244,457	480,702
20,065	44,710	57	957	-	939	3	85,908	201,873
112,887	571,752	7,947	18,219	47,878	112,289	1,032	1,148,581	12,835,683
16,699	117,883	1,409	3,591	1,007	20,006	267	221,661	3,738,340
45,122	222,965	2,733	7,336	1,175	28,352	413	409,054	5,371,735
51,067	230,905	3,806	7,292	45,696	63,931	352	517,865	3,725,608
625	1,361	-	2	-	131	-	2,247	77,243
569,218	2,419,450	57,371	78,344	52,711	287,194	14,193	4,942,088	27,297,683

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-22	Sep-23	Dec-23					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
1. FOREIGN CONSTITUENTS	22,236	27,828	8,801	137	2	13,603	1,109	
1) Official	2,255	2,859	-	-	-	2,781	-	
2) Business	2,774	2,976	2,974	-	-	0	-	
3) Personal	17,208	21,993	5,827	137	2	10,821	1,109	
4) Trust Funds and Non Profit Organizations			-	-	-	-	-	
2. DOMESTIC CONSTITUENTS	4,269,071	4,812,700	1,138,945	61,106	632,205	1,998,664	219,786	
I. GOVERNMENT	1,940,577	2,070,345	359,980	20,738	418,500	683,524	59,854	
A. Federal Government	1,026,011	1,063,915	269,138	15,857	377,170	148,528	35,994	
B. Provincial Governments	771,376	850,911	74,343	4,880	41,154	387,887	23,860	
C. Local Bodies	143,190	155,519	16,498	1	176	147,108	0	
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	404,794	529,096	48,969	1,660	119,586	53,104	112,936	
Agriculture, hunting and forestry	939	815	24	-	-	554	172	
Services	8,739	7,559	384	9	319	2,919	26	
Utilities	151,950	204,770	45,954	29	38,685	17,199	28,633	
Transport, storage and communications	40,984	37,969	805	0	10,979	567	10,344	
Manufacturing	77,491	93,920	990	20	11,118	6,589	66,458	
Mining and Quarrying	43,253	77,602	87	-	4,681	1,010	4,016	
Construction	36,795	34,357	17	-	18,675	4,297	1,200	
Commerce and Trade	2,346	5,578	518	1,250	544	3,214	-	
Others	42,296	66,527	190	351	34,585	16,757	2,086	
III. NON-BANK FINANCIAL INSTITUTIONS	79,420	80,904	3,118	-	6,924	84,999	1,271	
Mutual Funds and AMCs	42,489	35,782	9	-	1,584	38,754	-	
Insurance & Pension Funds	18,776	31,109	393	-	3,723	39,110	893	
MFIs and DFIs	3,630	2,801	98	-	914	1,485	-	
Stock Exchange & Brokerage Houses	1,620	2,226	74	-	0	1,632	-	
Modarabas	724	353	18	-	0	56	369	
Other NBFIs	12,180	8,633	2,526	-	704	3,961	9	
IV. PRIVATE SECTOR (BUSINESS)	471,924	521,181	234,688	18,279	9,144	263,906	22,820	
A. Agriculture, forestry and fishing	70,042	81,092	28,362	771	85	42,898	427	
I. Crop and animal production, hunting and related service activities	69,977	80,937	28,270	770	85	42,884	427	
Growing of Wheat, Rice, Sugar Cane & Cotton	51,739	57,512	20,361	566	33	32,188	349	
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,932	1,482	753	1	0	712	5	
Growing of other fruits, vegetables and crops	7,377	7,776	3,037	66	6	5,727	49	
Raising of livestock and other related activities	7,336	12,957	3,475	135	45	3,736	6	
Other agricultural support activities	1,593	1,209	644	2	1	522	17	
Hunting, trapping and related service activities	0	0	0	-	-	-	-	
02 - Forestry and logging	2	2	17	0	-	1	-	
03 - Fishing and aquaculture	63	153	74	-	-	13	-	
B. Mining and quarrying	3,665	2,320	976	7	1,590	1,879	-	
05 - Mining of coal and lignite	1,343	506	277	-	-	179	-	
06 - Extraction of crude petroleum and natural gas	1,863	1,367	289	0	1,590	1,571	-	
07 - Mining of metal ores	136	136	129	0	-	3	-	
08-Other mining and quarrying	303	284	276	7	-	75	-	
09 - Mining support service activities	20	27	4	-	-	51	-	
C. Manufacturing	80,927	70,257	37,553	1,391	185	34,938	15,324	
10 - Manufacture of food products	10,420	9,196	9,922	125	22	4,571	518	
11 - Manufacture of beverages	529	700	1,492	-	0	80	-	
12 - Manufacture of tobacco products	3	28	284	-	-	1	-	
13 - Manufacture of textiles	9,212	6,960	6,266	38	21	1,509	1,335	
Preparation and spinning of textile fibres	4,385	2,613	1,868	6	15	553	531	
Weaving of textiles	1,188	849	375	0	0	134	35	
Finishing of textiles	775	614	369	-	0	287	6	
Manufacture of knitted and crocheted fabrics	98	74	202	-	0	78	-	
Manufacture of made-up textile articles, except apparel	1,914	2,166	3,011	32	-	135	763	
Manufacture of carpets and rugs	182	46	4	-	-	43	-	
Manufacture of other textiles n.e.c.	669	598	436	-	7	279	-	
14 - Manufacture of wearing apparel	557	1,057	476	-	2	388	-	
15 - Manufacture of leather and related products	269	287	282	-	0	91	-	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23

Deposits

For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
517	3,079	7	24	-	210	-	4,947	27,488
-	-	-	-	-	-	-	-	2,781
-	-	-	-	-	-	-	-	2,974
517	3,079	7	24	-	210	-	4,947	21,733
-	-	-	-	-	-	-	-	-
165,170	726,391	45,582	39,184	50,395	156,679	711	1,403,899	5,234,819
49,901	417,899	44,081	37,431	2,563	97,981	-	709,712	2,192,454
35,573	144,995	43,672	4,512	2,233	85,409	-	352,388	1,163,082
14,277	270,587	403	32,773	331	12,499	-	354,730	862,995
51	2,317	6	147	-	73	-	2,594	166,377
61,002	193,090	-	-	-	7,503	-	374,530	597,849
-	45	-	-	-	-	-	217	795
2,377	1,533	-	-	-	2	-	3,938	7,570
5,010	78,411	-	-	-	100	-	112,154	214,022
1,391	11,501	-	-	-	1,304	-	24,540	36,891
42,703	2,043	-	-	-	1,597	-	112,802	131,519
500	77,948	-	-	-	4,500	-	86,964	92,742
8,600	3,015	-	-	-	-	-	12,815	35,803
-	-	-	-	-	-	-	-	5,526
420	18,593	-	-	-	-	-	21,099	72,983
25	1,605	-	-	109	1,838	-	4,848	99,889
-	-	-	-	-	-	-	-	40,347
25	135	-	-	109	-	-	1,163	44,388
-	-	-	-	-	-	-	-	2,496
-	-	-	-	-	-	-	-	1,706
-	-	-	-	-	-	-	369	444
-	1,470	-	-	-	1,838	-	3,316	10,508
26,092	40,446	336	391	126	4,222	58	94,490	620,508
83	1,169	7	175	13	2,536	58	4,468	76,583
83	1,169	7	175	13	2,536	58	4,468	76,477
68	999	4	151	12	2,459	58	4,100	57,249
0	2	2	-	-	-	-	9	1,475
3	57	0	18	1	34	-	162	8,998
4	111	-	6	-	43	-	171	7,561
8	0	1	-	-	0	-	25	1,194
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	18
-	-	-	-	-	-	-	-	88
-	-	-	-	-	-	-	-	4,452
-	-	-	-	-	-	-	-	456
-	-	-	-	-	-	-	-	3,449
-	-	-	-	-	-	-	-	133
-	-	-	-	-	-	-	-	358
-	-	-	-	-	-	-	-	55
20,438	4,256	103	5	100	368	-	40,595	114,662
0	21	0	4	100	2	-	644	15,284
100	-	-	-	-	-	-	100	1,672
-	-	-	-	-	-	-	-	285
0	1,349	101	-	-	-	-	2,786	10,620
-	400	-	-	-	-	-	931	3,373
0	57	100	-	-	-	-	192	700
-	112	1	-	-	-	-	119	775
-	-	-	-	-	-	-	-	280
-	490	-	-	-	-	-	1,253	4,431
-	-	-	-	-	-	-	-	48
-	290	-	-	-	-	-	290	1,012
-	-	-	-	-	-	-	-	865
-	-	-	-	-	-	-	-	373

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	27	44	54	-	-	11	-
Manufacture of luggage, handbags and the like, saddlery and harness	2	5	7	-	-	0	-
Manufacture of footwear	240	238	222	-	0	80	-
a. Leather wear	197	189	160	-	-	78	-
b. Rubber and Plastic wear	43	49	62	-	0	2	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	66	91	127	4	0	21	-
17 - Manufacture of paper and paper products	568	4,563	557	1	2	57	138
2.3.1	606	508	528	5	1	82	1
Printing and other service activities related to printing	196	223	345	5	1	67	1
Reproduction of recorded media	410	284	183	-	-	15	-
19 - Manufacture of coke and refined petroleum products	24,726	13,361	859	0	0	6,444	7,526
20 - Manufacture of chemicals and chemical products	8,511	11,403	3,257	24	5	5,802	3,818
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,916	863	636	58	0	234	-
22 - Manufacture of rubber and plastics products	103	199	179	1	-	69	-
23 - Manufacture of other non-metallic mineral products	3,854	1,846	832	486	3	2,149	284
24 - Manufacture of basic metals	1,428	1,068	1,921	1	1	402	439
25 - Manufacture of fabricated metal products, except machinery and equipment	218	261	215	7	0	159	-
26 - Manufacture of computer, electronic and optical products	368	445	301	9	1	47	-
27 - Manufacture of electrical equipment	1,112	553	620	19	105	674	1
28 - Manufacture of machinery and equipment	1,878	1,481	623	56	-	475	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	643	1,282	178	0	-	947	-
30 - Manufacture of other transport equipment	240	22	19	7	-	3	-
31 - Manufacture of furniture	221	290	99	34	0	114	9
32 - Other manufacturing	13,406	13,633	7,826	515	22	10,564	1,254
Manufacture of jewellery and related articles	287	189	71	0	0	92	-
Manufacture of imitation jewellery and related articles	35	52	16	0	-	5	-
Manufacture of musical instruments	12	19	16	-	-	4	-
Manufacture of sports goods	345	372	435	30	-	44	-
Manufacture of games and toys	1	51	6	-	-	62	-
Manufacture of medical and dental instruments and supplies	216	487	470	12	13	144	10
Manufacture of Handicrafts	31	46	46	-	8	1	-
Other manufacturing n.e.c.	12,479	12,418	6,767	474	0	10,213	1,245
33 - Repair and installation of machinery and equipment	72	161	54	1	-	55	-
D. Electricity, gas, steam and air conditioning supply	14,615	15,870	5,015	11	1,349	11,028	2,183
Electric power generation, transmission and distribution	11,352	11,852	1,174	4	1,349	10,926	2,183
a) Hydal	1,117	6,021	250	3	-	1,179	-
b) Thermal	7,440	4,383	176	-	557	8,966	-
c) Coal Based	507	225	149	-	0	631	-
d) Wind	1,316	992	328	-	730	76	152
e) Solar	188	77	195	0	-	43	30
f) Other	784	154	75	1	62	32	2,000
Manufacture of gas; distribution of gaseous fuels through mains	2,396	2,937	3,466	0	0	56	-
Steam and air conditioning supply	866	1,080	375	7	-	46	-
E. Water supply; sewerage, waste management and remediation activities	35	61	28	1	-	11	-
36 - Water collection, treatment and supply	18	18	13	-	-	5	-
37 - Sewerage	2	2	6	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	16	9	9	1	-	2	-
39 - Remediation activities and other waste management services	1	32	0	-	-	4	-
F. Construction	50,417	50,952	21,191	5,574	191	22,259	469
41 - Construction of buildings	19,282	8,779	4,640	427	47	2,524	55
42 - Civil engineering	23,522	33,211	11,735	3,588	143	16,724	247
43 - Specialized construction activities	7,613	8,962	4,815	1,559	0	3,011	167

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	-	65
-	-	-	-	-	-	-	-	-	7
-	-	-	-	-	-	-	-	-	302
-	-	-	-	-	-	-	-	-	237
-	-	-	-	-	-	-	-	-	64
-	-	-	-	-	-	-	-	-	152
-	6	-	-	-	361	-	506	1,123	
-	41	-	-	-	-	-	42	657	
-	1	-	-	-	-	-	2	419	
-	40	-	-	-	-	-	40	238	
19,374	-	-	-	-	-	-	26,900	34,203	
-	3	-	-	-	0	-	3,821	12,911	
-	-	-	-	-	-	-	-	928	
-	-	-	-	-	-	-	-	249	
97	317	-	-	-	-	-	698	4,167	
-	-	-	1	-	-	-	440	2,765	
-	-	-	-	-	-	-	-	381	
-	-	-	-	-	-	-	-	357	
-	133	-	-	-	-	-	134	1,552	
13	-	-	-	-	-	-	13	1,168	
-	8	-	-	-	-	-	8	1,133	
-	-	-	-	-	-	-	-	30	
-	-	-	-	-	-	-	9	256	
853	2,377	2	0	-	5	-	4,493	23,420	
28	5	-	-	-	-	-	33	196	
-	-	-	-	-	-	-	-	21	
-	-	-	-	-	-	-	-	19	
10	-	-	-	-	-	-	10	518	
-	-	-	-	-	-	-	-	68	
-	-	-	-	-	-	-	10	648	
-	-	-	-	-	-	-	-	55	
815	2,372	2	0	-	5	-	4,440	21,894	
-	-	-	-	-	-	-	-	110	
-	34	0	-	-	-	-	2,217	19,620	
-	33	0	-	-	-	-	2,216	15,669	
-	-	-	-	-	-	-	-	1,433	
-	29	-	-	-	-	-	29	9,728	
-	-	-	-	-	-	-	-	779	
-	-	-	-	-	-	-	152	1,286	
-	-	-	-	-	-	-	30	268	
-	4	0	-	-	-	-	2,004	2,175	
-	-	-	-	-	-	-	-	3,522	
-	1	-	-	-	-	-	1	429	
-	-	-	-	-	-	-	-	40	
-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	-	6	
-	-	-	-	-	-	-	-	11	
-	-	-	-	-	-	-	-	4	
117	6,801	23	-	-	2	-	7,412	56,627	
13	5,457	0	-	-	1	-	5,526	13,164	
59	925	23	-	-	1	-	1,254	33,445	
46	419	-	-	-	-	-	632	10,018	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Dec-22	Sep-23	Dec-23					Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	84,793	105,769	66,991	3,736	58	51,625	1,440	
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,304	2,243	1,564	31	9	897	-	
46 - Wholesale trade, except of motor vehicles and motorcycles	11,326	12,364	8,481	276	27	7,724	266	
47 - Retail trade, except of motor vehicles and motorcycles	71,163	91,162	56,947	3,430	22	43,004	1,174	
H. Transportation and storage	3,094	2,443	1,105	28	486	1,740	113	
49 - Land transport and transport via pipelines	1,137	648	289	11	19	494	-	
50 - Water transport	12	12	14	-	16	0	-	
51 - Air transport	193	201	41	-	-	183	81	
52 - Warehousing and support activities for transportation	1,712	1,535	727	2	451	1,062	30	
53 - Courier activities other than national post activities	39	48	34	15	-	0	2	
I. Accommodation and food service activities	2,281	1,072	518	11	7	844	0	
55 - Accommodation	1,451	523	207	0	7	629	-	
56 - Food and beverage service activities	831	549	311	11	0	216	0	
J. Information and communication	4,169	8,866	1,983	30	545	931	348	
58 - Publishing activities	936	967	667	7	254	196	292	
59 - Motion picture, video and television programme production, sound recording and music publishing activities	16	15	11	-	-	3	-	
60 - Programming and broadcasting activities	140	141	73	4	-	34	40	
61 - Telecommunications	1,585	6,725	815	7	291	478	-	
62 - Computer programming, consultancy and related activities	1,221	752	247	5	-	120	-	
63 - Information service activities	271	268	170	7	-	100	16	
K. Real estate activities	23,868	19,203	7,052	1,189	36	9,020	200	
L. Professional, scientific and technical activities	4,640	4,992	2,049	172	2	2,756	510	
69 - Legal and accounting activities	1,559	1,964	449	7	0	1,423	92	
70 - Activities of head offices; management consultancy activities	1,795	1,447	356	127	-	825	417	
71 - Architectural and engineering activities; technical testing and analysis	266	317	259	9	-	14	-	
72 - Scientific research and development	292	302	375	13	2	10	-	
73 - Advertising and market research	65	96	111	7	0	178	-	
74 - Other professional, scientific and technical activities	623	839	479	9	0	287	0	
75 - Veterinary activities	40	26	20	0	-	19	-	
M. Administrative and support service activities	5,587	5,203	1,437	196	11	1,257	145	
77 - Rental and leasing activities	418	408	221	1	10	238	-	
78 - Employment activities	103	42	34	0	-	27	-	
79 - Travel agency, tour operator, reservation service and related activities	2,049	1,813	311	4	1	427	8	
80 - Security and investigation activities	500	340	79	8	-	81	-	
81 - Services to buildings and landscape activities	1,058	1,069	673	183	0	342	-	
82 - Office administrative, office support and other business support activities	1,460	1,532	118	0	0	141	137	
N. Education	12,093	13,625	3,556	602	127	3,211	106	
O. Human health and social work activities	4,669	4,760	1,641	105	0	2,762	309	
86 - Human health activities	3,987	4,368	1,562	105	0	2,700	309	
87 - Residential care activities	16	25	10	-	-	33	-	
88 - Social work activities with and without accommodation	666	367	68	-	-	29	-	
P. Arts, entertainment and recreation	191	206	51	0	0	158	1	
Q. Other service activities	106,838	134,492	55,182	4,453	4,473	76,590	1,246	
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	74,294	59,265	3,974	15	8	23,467	3,495	
A. Private Trusts and Non-profit Organizations	58,892	40,383	1,815	0	8	10,863	3,034	
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	15,401	18,882	2,159	15	0	12,603	461	
VI. PERSONAL	1,253,730	1,487,265	461,885	6,959	68,005	870,644	19,390	
A. Salaried persons	416,905	474,522	180,952	536	2,217	323,292	3,263	
B. Self employed	273,108	337,183	87,322	1,629	6,744	228,443	1,784	
C. Other Personal	563,718	675,560	193,612	4,795	59,044	318,909	14,342	
VII. OTHER	44,332	64,643	26,331	13,453	10,039	19,021	21	
Total	4,291,308	4,840,528	1,147,746	61,242	632,207	2,012,267	220,895	

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Dec-23

Deposits

For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
404	3,098	39	80	1	112	-	5,173	127,583
2	115	-	-	-	-	-	116	2,616
-	36	0	4	-	3	-	309	16,816
402	2,947	39	76	1	109	-	4,748	108,150
-	2	-	-	-	-	-	115	3,474
-	-	-	-	-	-	-	-	813
-	-	-	-	-	-	-	-	31
-	-	-	-	-	-	-	81	305
-	2	-	-	-	-	-	32	2,273
-	-	-	-	-	-	-	2	52
-	39	-	-	-	1	-	40	1,420
-	-	-	-	-	-	-	-	843
-	39	-	-	-	1	-	40	578
10	5,842	-	-	-	2	-	6,202	9,691
-	-	-	-	-	-	-	292	1,416
-	-	-	-	-	-	-	-	14
-	0	-	-	-	0	-	40	151
0	5,841	-	-	-	-	-	5,841	7,433
-	-	-	-	-	-	-	-	372
10	0	-	-	-	2	-	28	304
2,047	2,411	7	15	-	22	-	4,702	21,999
-	68	-	4	-	19	-	601	5,579
-	43	-	4	-	11	-	151	2,029
-	9	-	-	-	-	-	427	1,735
-	-	-	-	-	-	-	-	282
-	2	-	-	-	-	-	2	402
-	-	-	-	-	-	-	-	295
-	14	-	-	-	8	-	21	797
-	-	-	-	-	-	-	-	39
3	1,190	11	2	-	2	-	1,352	4,254
-	-	-	-	-	-	-	-	470
-	-	-	-	-	-	-	-	61
-	13	11	2	-	2	-	35	779
-	2	-	0	-	-	-	2	170
3	20	-	-	-	-	-	23	1,221
-	1,156	-	-	-	-	-	1,293	1,552
0	5,291	104	1	-	13	-	5,515	13,010
265	191	3	3	-	68	-	838	5,347
265	171	3	3	-	68	-	818	5,186
-	-	-	-	-	-	-	-	44
-	20	-	-	-	-	-	20	117
0	3	-	5	12	-	-	21	231
2,724	10,051	40	101	-	1,079	-	15,240	155,937
369	31,202	73	168	234	676	-	36,218	63,681
188	24,400	20	82	234	10	-	27,968	40,654
182	6,803	53	86	-	666	-	8,250	23,027
27,156	40,826	1,092	1,192	47,362	44,328	653	181,998	1,589,492
1,997	4,155	51	194	910	5,735	142	16,447	523,444
912	6,942	248	391	995	7,410	263	18,945	343,082
24,248	29,729	793	606	45,458	31,183	247	146,606	722,967
625	1,323	-	2	-	131	-	2,103	70,946
165,687	729,470	45,590	39,209	50,395	156,889	711	1,408,846	5,262,307

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	597,132	702,964	359,164	5,164	10,853	263,022	29,586
1) Official	89,636	109,327	44,241	1,983	-	52,241	929
2) Business	134,753	138,276	106,078	444	7,393	17,428	13,620
3) Personal	366,561	455,360	208,840	2,737	3,461	193,180	15,037
4) Trust Funds and Non Profit Organizations	6,182	-	5	-	-	174	-
2. DOMESTIC CONSTITUENTS	16,722,398	19,492,842	7,891,508	315,297	16,481	9,086,816	1,139,231
I. GOVERNMENT	1,619,775	1,638,419	127,411	55,810	3,599	855,406	93,341
A. Federal Government	1,300,059	1,288,632	89,714	47,996	1,217	681,769	73,518
B. Provincial Governments	313,747	343,774	35,707	7,709	2,381	171,068	19,822
C. Local Bodies	5,969	6,013	1,990	105	-	2,568	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	710,926	961,565	33,751	11,717	2,086	400,724	126,296
Agriculture, hunting and forestry	128	143	0	-	-	74	-
Services	21,071	35,199	628	61	507	27,791	8
Utilities	314,144	447,012	17,711	3,799	-	177,071	53,527
Transport, storage and communications	64,805	68,715	8,567	2,968	28	28,963	2,016
Manufacturing	142,838	205,249	3,114	3,366	1	74,142	11,167
Mining and Quarrying	118,658	148,886	645	531	1,551	31,459	58,092
Construction	3,525	1,983	9	-	-	1,378	-
Commerce and Trade	21,902	23,246	2,263	191	-	27,592	1,366
Others	23,854	31,131	813	802	-	32,255	120
III. NON-BANK FINANCIAL INSTITUTIONS	678,897	922,661	62,507	35,400	519	871,199	103,887
Mutual Funds and AMCs	344,633	475,878	12,403	16,971	-	500,665	73,489
Insurance & Pension Funds	115,454	189,064	18,867	6,265	75	109,089	14,451
MFIs and DFIs	20,316	33,657	4,361	23	-	26,024	-
Stock Exchange & Brokerage Houses	67,418	33,385	5,753	10,252	1	34,984	840
Modarabas	3,213	3,845	271	1	-	2,681	1,231
Other NBFIs	127,863	186,831	20,851	1,888	444	197,756	13,877
IV. PRIVATE SECTOR (BUSINESS)	3,927,241	4,633,632	2,517,806	137,508	10,116	1,575,973	457,275
A. Agriculture, forestry and fishing	106,621	106,692	57,885	2,170	0	46,196	6,122
1. Crop and animal production, hunting and related service activities	101,751	100,228	53,447	2,050	-	44,445	5,814
Growing of Wheat, Rice, Sugar Cane & Cotton	48,960	45,428	19,422	1,446	-	22,597	2,207
Growing of tropical, subtropical, pome and stone fruits & vegetables	5,642	6,129	3,350	40	-	2,650	184
Growing of other fruits, vegetables and crops	20,940	18,724	8,233	156	-	9,614	2,421
Raising of livestock and other related activities	17,814	20,218	15,544	195	-	6,435	660
Other agricultural support activities	8,331	9,540	6,726	214	-	3,108	343
Hunting, trapping and related service activities	63	188	171	-	-	40	-
02 - Forestry and logging	1,017	827	1,098	-	0	75	7
03 - Fishing and aquaculture	3,854	5,636	3,340	120	-	1,676	301
B. Mining and quarrying	167,063	216,095	44,053	816	-	108,168	50,120
05 - Mining of coal and lignite	16,009	15,675	10,296	61	-	5,853	798
06 - Extraction of crude petroleum and natural gas	132,750	175,355	23,339	275	-	95,888	40,095
07 - Mining of metal ores	2,621	4,098	2,028	14	-	464	18
08-Other mining and quarrying	15,306	20,168	7,510	463	-	5,859	9,209
09 - Mining support service activities	378	799	880	3	-	104	-
C. Manufacturing	1,177,242	1,370,840	721,635	66,550	4,346	442,887	215,151
10 - Manufacture of food products	198,264	237,888	136,792	10,167	248	83,287	29,511
11 - Manufacture of beverages	21,523	38,429	4,565	94	-	23,605	1,169
12 - Manufacture of tobacco products	14,095	20,060	19,511	11,631	-	4,903	10,380
13 - Manufacture of textiles	202,500	209,412	131,317	14,739	1,910	48,867	16,324
Preparation and spinning of textile fibres	53,045	52,185	29,077	4,515	483	16,545	5,094
Weaving of textiles	23,395	23,930	17,019	2,279	552	9,029	996
Finishing of textiles	34,663	23,061	19,419	3,500	288	5,175	876
Manufacture of knitted and crocheted fabrics	13,326	19,376	9,502	2,187	191	1,248	1,722
Manufacture of made-up textile articles, except apparel	27,346	32,036	22,284	1,967	98	5,140	1,163
Manufacture of carpets and rugs	1,131	2,171	1,129	5	-	416	20
Manufacture of other textiles n.e.c.	49,594	56,652	32,887	286	299	11,315	6,454
14 - Manufacture of wearing apparel	56,866	68,165	41,248	1,840	265	15,348	10,604
15 - Manufacture of leather and related products	18,593	23,963	14,442	457	108	7,718	3,339

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
7,023	49,673	583	1,527	42	3,789	34	92,258	730,461
919	7,580	150	856	-	1,535	-	11,968	110,433
1,319	2,796	5	65	-	228	-	18,034	149,376
4,785	39,295	422	606	42	2,026	34	62,247	470,465
-	2	6	-	-	-	-	8	187
396,507	1,640,307	11,198	37,609	2,275	126,517	13,448	3,367,090	20,677,191
50,186	554,825	1,319	9,649	-	21,804	-	731,124	1,773,350
39,544	414,418	188	5,135	-	8,336	-	541,139	1,361,836
10,641	139,219	1,131	4,514	-	13,444	-	188,771	405,636
1	1,189	-	0	-	23	-	1,214	5,877
92,956	256,966	761	-	-	20,357	-	497,336	945,615
-	436	-	-	-	-	-	436	510
899	10,774	-	-	-	61	-	11,742	40,729
10,100	157,196	-	-	-	259	-	221,082	419,663
3,002	35,617	-	-	-	-	-	40,635	81,161
53,551	15,709	761	-	-	37	-	81,225	161,849
24,468	32,376	-	-	-	20,000	-	134,936	169,121
-	421	-	-	-	-	-	421	1,807
2	2,947	-	-	-	-	-	4,315	34,360
935	1,491	-	-	-	-	-	2,546	36,416
17,881	14,306	6	4	-	14	-	136,098	1,105,723
13,574	37	-	-	-	-	-	87,100	617,139
1,881	1,859	-	-	-	14	-	18,204	152,501
763	6,035	-	-	-	-	-	6,798	37,206
101	6	6	-	-	-	-	952	51,942
510	0	-	4	-	-	-	1,745	4,698
1,052	6,369	-	-	-	-	-	21,298	242,236
97,798	152,971	2,170	3,877	1,757	12,831	13,065	741,746	4,983,149
52	5,083	44	54	-	206	12	11,573	117,824
47	4,470	44	54	-	206	12	10,647	110,589
20	2,112	20	41	-	117	2	4,517	47,982
1	439	1	3	-	12	-	639	6,678
6	539	7	1	-	48	6	3,027	21,030
2	694	1	2	-	3	4	1,366	23,540
18	687	17	7	-	27	0	1,098	11,147
-	-	-	-	-	-	-	-	212
-	9	-	-	-	-	-	16	1,189
5	603	-	-	-	-	-	910	6,046
4,899	2,282	97	108	3	501	-	58,011	211,048
115	12	-	-	-	1	-	926	17,136
4,216	1,947	96	105	3	472	-	46,933	166,435
528	-	-	-	-	-	-	546	3,052
41	323	2	3	-	28	-	9,605	23,437
-	0	-	-	-	-	-	0	987
22,383	33,638	358	428	1	1,167	-	273,127	1,508,545
5,315	6,131	97	164	-	265	-	41,483	271,977
-	27	0	0	-	-	-	1,196	29,461
-	4	-	0	-	-	-	10,384	46,428
2,628	9,679	183	63	-	219	-	29,096	225,928
652	2,027	22	6	-	25	-	7,825	58,444
241	912	16	3	-	6	-	2,174	31,053
210	191	-	2	-	1	-	1,280	29,662
141	1,997	-	-	-	-	-	3,859	16,987
119	675	11	53	-	184	-	2,206	31,694
9	0	-	-	-	-	-	29	1,578
1,257	3,877	133	-	-	2	-	11,723	56,509
2,111	2,782	-	29	-	22	-	15,547	74,249
881	831	8	6	-	60	-	5,125	27,849

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,185	6,212	3,597	13	66	947	772
Manufacture of luggage, handbags and the like, saddlery and harness	3,018	3,442	1,972	90	0	268	1,160
Manufacture of footwear	11,390	14,309	8,872	353	42	6,503	1,407
a. Leather wear	10,190	12,034	7,061	224	42	6,000	1,407
b. Rubber and Plastic wear	1,200	2,274	1,811	129	-	502	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,640	3,074	2,610	47	1	445	74
17 - Manufacture of paper and paper products	10,645	11,197	6,241	239	-	1,873	367
18 - Printing and reproduction of recorded media	12,524	15,530	15,087	212	-	3,506	1,293
Printing and other service activities related to printing	11,462	14,814	14,698	208	-	3,452	1,292
Reproduction of recorded media	1,062	717	389	3	-	53	1
19 - Manufacture of coke and refined petroleum products	132,383	132,836	29,386	4,312	-	70,505	30,901
20 - Manufacture of chemicals and chemical products	100,879	137,502	49,054	8,261	673	60,982	19,108
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	47,643	41,048	33,641	1,780	0	15,494	2,733
22 - Manufacture of rubber and plastics products	15,483	18,899	17,272	764	262	2,982	1,868
23 - Manufacture of other non-metallic mineral products	23,489	26,318	15,318	446	384	5,585	2,428
24 - Manufacture of basic metals	42,341	47,165	31,836	1,097	19	9,332	3,488
25 - Manufacture of fabricated metal products, except machinery and equipment	9,652	11,842	7,842	93	97	2,457	1,881
26 - Manufacture of computer, electronic and optical products	30,919	21,548	14,371	351	-	4,145	2,014
27 - Manufacture of electrical equipment	45,800	46,723	24,601	1,927	4	14,075	2,043
28 - Manufacture of machinery and equipment	18,207	41,769	14,522	997	5	4,806	32,428
29 - Manufacture of motor vehicles, trailers and semi-trailers	67,950	84,563	27,063	3,908	2	28,061	36,398
30 - Manufacture of other transport equipment	9,591	14,131	6,885	35	207	3,211	2,172
31 - Manufacture of furniture	3,330	4,114	2,549	87	-	314	70
32 - Other manufacturing	90,782	110,284	72,605	2,625	162	30,889	4,516
Manufacture of jewellery and related articles	3,124	2,965	1,934	88	-	1,281	104
Manufacture of imitation jewellery and related articles	185	224	160	-	-	14	-
Manufacture of musical instruments	7,629	9,282	1,737	915	-	453	15
Manufacture of sports goods	16,849	29,478	25,709	804	122	9,747	1,265
Manufacture of games and toys	121	125	46	-	-	17	-
Manufacture of medical and dental instruments and supplies	8,266	10,417	7,654	136	23	1,541	1,565
Manufacture of Handicrafts	420	502	293	4	-	377	3
Other manufacturing n.e.c.	54,188	57,291	35,072	677	17	17,459	1,564
33 - Repair and installation of machinery and equipment	1,142	4,381	2,881	441	-	498	42
D. Electricity, gas, steam and air conditioning supply	134,625	289,908	43,791	4,112	1	168,522	14,364
Electric power generation, transmission and distribution	105,398	235,941	40,883	4,031	1	131,399	14,204
a) Hydal	12,123	27,424	4,085	782	0	12,542	1,651
b) Thermal	8,937	14,977	6,023	36	0	10,788	2,011
c) Coal Based	3,175	8,480	1,054	1,921	-	4,311	-
d) Wind	5,565	4,773	3,679	-	-	3,213	2,800
e) Solar	2,485	5,506	3,261	2	0	5,068	373
f) Other	73,112	174,782	22,782	1,289	0	95,476	7,369
Manufacture of gas; distribution of gaseous fuels through mains	28,925	41,516	2,669	61	-	37,079	20
Steam and air conditioning supply	303	12,450	239	19	-	44	140
E. Water supply; sewerage, waste management and remediation activities	11,772	18,679	10,739	1,078	-	2,738	1,697
36 - Water collection, treatment and supply	1,017	881	847	16	-	144	40
37 - Sewerage	1,095	695	898	0	-	14	50
38 - Waste collection, treatment and disposal activities; materials recovery services	9,174	14,054	8,388	1,029	-	2,510	496
services	485	3,050	606	33	-	69	1,110
F. Construction	282,403	302,370	158,225	11,397	4	135,970	15,851
41 - Construction of buildings	169,172	160,986	96,773	7,052	4	45,026	10,342
42 - Civil engineering	71,406	102,889	35,832	3,229	0	80,343	4,602
43 - Specialized construction activities	41,825	38,495	25,619	1,115	-	10,602	907

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
656	77	-	-	-	3	-	1,508	6,132
170	88	-	-	-	-	-	1,417	3,749
56	666	8	6	-	57	-	2,200	17,969
56	649	8	6	-	57	-	2,182	15,509
-	18	-	-	-	-	-	18	2,460
61	5	-	-	-	-	-	140	3,242
16	27	14	10	-	1	-	434	8,787
98	228	2	-	-	26	-	1,648	20,452
98	205	2	-	-	26	-	1,623	19,982
-	23	-	-	-	-	-	24	470
90	1,046	20	55	-	255	-	32,366	136,568
4,759	2,116	2	66	1	175	-	26,227	145,197
851	230	5	4	-	-	-	3,822	54,738
492	474	-	11	-	11	-	2,856	24,136
258	1,192	1	-	-	3	-	3,882	25,616
568	1,196	13	13	-	1	-	5,279	47,562
28	73	9	1	-	6	-	1,997	12,485
125	4,194	0	2	-	-	-	6,335	25,201
660	2,162	3	4	-	106	-	4,978	45,584
238	402	3	0	-	-	-	33,071	53,400
317	57	-	1	-	14	-	36,787	95,821
1,020	161	-	-	-	-	-	3,353	13,691
-	4	-	-	-	-	-	74	3,024
1,854	617	2	0	-	3	-	6,992	113,272
-	58	-	0	-	-	-	161	3,465
-	-	-	-	-	-	-	-	174
-	-	-	-	-	-	-	15	3,120
55	4	-	-	-	-	-	1,324	37,705
-	5	-	-	-	-	-	5	68
-	100	1	-	-	0	-	1,666	11,021
-	-	1	-	-	-	-	4	678
1,800	450	-	-	-	3	-	3,817	57,041
13	1	-	-	-	-	-	56	3,876
811	3,669	1,250	2,311	1	7,524	13,040	42,970	259,396
38	2,901	1,248	2,310	1	7,492	13,040	41,236	217,551
16	0	-	-	-	-	-	1,668	19,077
-	-	-	-	-	-	-	2,011	18,859
-	250	-	-	-	-	-	250	7,537
-	2	-	-	-	-	-	2,802	9,694
15	133	0	-	1	-	-	521	8,853
7	2,517	1,248	2,310	-	7,492	13,040	33,984	153,531
773	753	1	1	-	32	-	1,579	41,387
-	15	-	-	-	-	-	155	457
6,524	1,238	-	1	-	-	-	9,460	24,014
-	24	-	1	-	-	-	66	1,073
-	9	-	-	-	-	-	59	971
6,524	1,201	-	-	-	-	-	8,221	20,148
-	4	-	-	-	-	-	1,114	1,823
2,309	11,611	76	335	7	68	2	30,260	335,857
1,559	8,933	23	182	7	14	-	21,061	169,916
378	2,310	8	80	-	6	0	7,384	126,788
372	368	46	72	-	49	2	1,815	39,152

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	704,895	846,508	653,294	20,966	787	185,878	40,465
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	46,072	46,894	33,964	1,064	0	14,889	887
46 - Wholesale trade, except of motor vehicles and motorcycles	242,699	311,851	238,208	14,577	324	49,466	20,124
47 - Retail trade, except of motor vehicles and motorcycles	416,124	487,763	381,123	5,325	463	121,524	19,454
H. Transportation and storage	289,348	348,481	139,469	4,230	3	149,624	32,939
49 - Land transport and transport via pipelines	66,910	42,356	31,711	1,117	1	12,528	534
50 - Water transport	66,757	65,068	26,709	141	-	20,196	13,536
51 - Air transport	68,279	115,080	44,895	68	-	39,247	9,230
52 - Warehousing and support activities for transportation	80,680	101,388	26,236	2,698	2	74,110	9,608
53 - Courier activities other than national post activities	6,723	24,588	9,918	205	-	3,543	32
I. Accommodation and food service activities	22,647	27,857	17,906	901	22	6,901	1,711
55 - Accommodation	9,052	10,982	4,812	713	-	3,313	1,126
56 - Food and beverage service activities	13,595	16,875	13,095	189	22	3,588	585
J. Information and communication	137,534	150,350	100,520	1,355	3,079	46,322	3,989
58 - Publishing activities	14,604	14,189	10,221	241	-	4,590	626
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,208	1,558	323	16	25	255	45
60 - Programming and broadcasting activities	1,315	2,290	1,776	1	104	233	8
61 - Telecommunications	39,783	41,559	19,817	258	465	13,832	1,650
62 - Computer programming, consultancy and related activities	57,948	63,875	44,342	520	723	23,639	1,273
63 - Information service activities	22,675	26,879	24,039	319	1,762	3,772	387
K. Real estate activities	208,130	189,337	88,906	7,670	54	30,883	25,854
L. Professional, scientific and technical activities	114,672	116,795	105,387	1,498	292	36,089	4,819
69 - Legal and accounting activities	13,729	15,678	30,753	264	109	7,443	716
70 - Activities of head offices; management consultancy activities	5,102	11,341	10,464	59	48	1,252	112
71 - Architectural and engineering activities; technical testing and analysis	20,921	19,464	13,098	507	-	3,684	2,145
72 - Scientific research and development	4,439	8,523	3,427	189	-	3,515	696
73 - Advertising and market research	12,247	12,140	6,926	256	134	5,360	476
74 - Other professional, scientific and technical activities	57,110	48,395	39,378	214	-	14,666	674
75 - Veterinary activities	1,124	1,254	1,340	8	-	170	0
M. Administrative and support service activities	92,675	110,328	77,972	1,694	15	32,131	4,148
77 - Rental and leasing activities	3,081	3,380	2,178	79	-	1,085	162
78 - Employment activities	1,590	1,690	977	3	-	174	0
79 - Travel agency, tour operator, reservation service and related activities	18,399	24,565	16,726	250	15	6,121	1,201
80 - Security and investigation activities	4,064	3,355	2,672	219	-	1,474	109
81 - Services to buildings and landscape activities	2,132	2,634	2,468	62	-	278	276
82 - Office administrative, office support and other business support activities	63,409	74,705	52,952	1,081	-	23,000	2,398
N. Education	93,848	104,245	29,817	3,876	27	49,409	5,832
O. Human health and social work activities	65,196	74,870	25,282	2,554	-	21,979	9,551
86 - Human health activities	47,414	57,416	20,700	2,262	-	15,363	7,641
87 - Residential care activities	708	790	401	1	-	318	17
88 - Social work activities with and without accommodation	17,074	16,665	4,181	290	-	6,298	1,894
P. Arts, entertainment and recreation	3,328	2,977	1,604	179	0	571	519
Q. Other service activities	315,243	357,299	241,321	6,464	1,487	111,704	24,142
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	517,284	582,817	109,018	10,966	0	203,974	101,205
A. Private Trusts and Non-profit Organizations	356,513	404,967	69,155	9,343	-	144,291	82,509
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	160,771	177,850	39,863	1,623	0	59,683	18,696
VI. PERSONAL	9,257,361	10,748,760	5,039,957	58,936	160	5,179,445	257,119
A. Salaried persons	2,640,283	3,086,878	1,539,786	6,183	34	1,462,767	57,533
B. Self employed	4,032,543	4,784,890	2,371,830	42,645	95	2,223,917	99,124
C. Other Personal	2,584,535	2,876,992	1,128,341	10,109	31	1,492,761	100,462
VII. OTHER	10,915	4,988	1,058	4,960	-	94	107
Total	17,319,530	20,195,806	8,250,672	320,461	27,334	9,349,837	1,168,817

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
6,336	21,598	149	110	42	324	4	69,027	929,952
142	1,352	1	23	2	9	-	2,416	52,332
2,615	8,355	90	14	39	48	-	31,285	333,859
3,579	11,890	58	72	1	267	4	35,326	543,761
33,900	3,400	20	10	0	16	-	70,285	363,611
13	1,732	1	3	-	10	-	2,292	47,649
1,560	447	-	-	-	1	-	15,544	62,591
25,154	206	0	1	0	3	-	34,594	118,804
3,766	969	18	5	-	3	-	14,370	117,416
3,407	45	-	1	-	-	-	3,484	17,151
65	1,699	0	2	-	8	-	3,486	29,217
2	237	0	2	-	2	-	1,370	10,207
63	1,462	-	-	-	7	-	2,116	19,009
1,002	17,048	6	29	-	79	-	22,153	173,428
93	3,631	-	5	-	1	-	4,356	19,408
-	2	-	-	-	-	-	47	666
-	17	-	-	-	-	-	25	2,140
351	12,207	1	7	-	2	-	14,219	48,591
498	876	6	17	-	76	-	2,746	71,970
59	315	-	1	-	-	-	761	30,653
387	10,472	4	6	2	36	-	36,760	164,273
1,927	3,213	29	85	1,644	2,264	-	13,981	157,247
863	587	-	14	-	16	-	2,196	40,766
7	77	-	-	-	6	-	201	12,025
30	1,051	1	1	1,644	0	-	4,872	22,162
500	50	0	-	-	-	-	1,246	8,377
25	176	-	-	-	4	-	680	13,357
503	1,254	27	70	-	2,239	-	4,766	59,024
-	19	-	-	-	-	-	19	1,537
2,281	3,003	29	56	1	78	1	9,598	121,410
-	117	2	-	-	2	-	282	3,624
-	384	-	-	-	-	-	384	1,538
528	462	5	45	1	56	0	2,299	25,410
-	22	-	-	-	-	-	131	4,496
50	28	2	-	-	-	-	356	3,164
1,703	1,991	21	11	-	21	1	6,146	83,178
4,002	10,475	27	129	-	71	1	20,536	103,664
7,511	9,343	33	152	-	347	2	26,939	76,754
4,317	8,343	23	126	-	8	2	20,460	58,785
3	36	-	2	-	-	-	57	777
3,191	964	9	24	-	340	-	6,423	17,191
1	370	0	-	-	-	-	890	3,243
3,409	14,829	48	62	56	141	3	42,691	403,667
51,955	130,275	86	7,051	2	3,549	3	294,127	618,085
32,072	92,368	82	6,181	2	3,276	-	216,490	439,278
19,883	37,907	4	871	-	273	3	77,638	178,807
85,731	530,927	6,855	17,028	516	67,961	380	966,516	11,245,014
14,702	113,728	1,357	3,396	98	14,270	125	205,209	3,213,979
44,210	216,023	2,485	6,945	180	20,942	149	390,059	5,028,546
26,820	201,176	3,013	6,686	238	32,748	105	371,248	3,002,489
-	37	-	-	-	-	-	144	6,256
403,531	1,689,980	11,781	39,135	2,316	130,305	13,482	3,459,348	21,407,652

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other		
					Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	13,761	12,911	10,938	-	-	3,480	-
1) Official	3,429	6,410	2,896	-	-	3,366	-
2) Business	6,378	6,396	7,990	-	-	36	-
3) Personal	127	105	52	-	-	78	-
4) Trust Funds and Non Profit Organizations	3,827	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	417,066	546,151	140,671	-	4	398,736	73,895
I. GOVERNMENT	0	0	-	-	-	-	-
A. Federal Government	0	0	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	44	5	4	-	-	1	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	42	4	4	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	0	-	-	-	-	0	-
Others	1	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	1,119	316	100	-	-	198	-
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	1,096	285	72	-	-	189	-
MFIs and DFIs	23	30	27	-	-	9	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	414,201	544,214	139,909	-	2	397,257	73,808
A. Agriculture, forestry and fishing	4,437	822	1,240	-	-	157	-
I. Crop and animal production, hunting and related service activities	4,437	822	1,240	-	-	157	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	3,557	527	1,221	-	-	50	-
Raising of livestock and other related activities	24	50	2	-	-	-	-
Other agricultural support activities	857	244	16	-	-	107	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	48,417	30,930	9,795	-	-	40,454	-
05 - Mining of coal and lignite	47,473	29,680	77	-	-	40,091	-
06 - Extraction of crude petroleum and natural gas	395	840	9,480	-	-	193	-
07 - Mining of metal ores	125	191	41	-	-	143	-
08-Other mining and quarrying	313	180	198	-	-	27	-
09 - Mining support service activities	112	40	0	-	-	-	-
C. Manufacturing	78,969	159,525	30,588	-	-	118,758	14,212
10 - Manufacture of food products	8,275	14,957	3,366	-	-	12,037	-
11 - Manufacture of beverages	23,538	48,130	9,002	-	-	35,726	-
12 - Manufacture of tobacco products	1,426	1,622	4,528	-	-	1,377	-
13 - Manufacture of textiles	487	354	327	-	-	4	-
Preparation and spinning of textile fibres	468	346	323	-	-	4	-
Weaving of textiles	0	0	0	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	2	0	0	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	16	7	3	-	-	0	-
14 - Manufacture of wearing apparel	717	98	147	-	-	0	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	14,418
-	-	-	-	-	-	-	-	6,262
-	-	-	-	-	-	-	-	8,026
-	-	-	-	-	-	-	-	130
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	73,895	613,306
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	298
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	261
-	-	-	-	-	-	-	-	36
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	73,808	610,976
-	-	-	-	-	-	-	-	1,397
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1,397
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,271
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	124
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	50,249
-	-	-	-	-	-	-	-	40,168
-	-	-	-	-	-	-	-	9,672
-	-	-	-	-	-	-	-	184
-	-	-	-	-	-	-	-	225
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	14,212	163,558
-	-	-	-	-	-	-	-	15,403
-	-	-	-	-	-	-	-	44,727
-	-	-	-	-	-	-	-	5,905
-	-	-	-	-	-	-	-	331
-	-	-	-	-	-	-	-	327
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	147
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months Fixed
Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	352	921	29	-	-	217	-
18 - Printing and reproduction of recorded media	634	458	488	-	-	-	-
Printing and other service activities related to printing	11	0	0	-	-	-	-
Reproduction of recorded media	623	458	488	-	-	-	-
19 - Manufacture of coke and refined petroleum products	340	264	480	-	-	-	-
20 - Manufacture of chemicals and chemical products	20,363	62,964	5,671	-	-	47,632	7,079
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,450	6,309	3,016	-	-	5,786	5,293
22 - Manufacture of rubber and plastics products	2	88	61	-	-	0	-
23 - Manufacture of other non-metallic mineral products	16	41	33	-	-	5	-
24 - Manufacture of basic metals	16	22	18	-	-	20	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,578	3,209	2,119	-	-	141	-
27 - Manufacture of electrical equipment	4,632	14,339	642	-	-	9,505	1,500
28 - Manufacture of machinery and equipment	1,190	1,908	408	-	-	1,295	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	76	189	19	-	-	5	340
30 - Manufacture of other transport equipment	928	283	36	-	-	210	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	4,950	3,368	200	-	-	4,799	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	434	19	27	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	4,516	3,349	173	-	-	4,799	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	97,077	163,512	37,434	-	-	156,963	3,373
Electric power generation, transmission and distribution	95,849	163,429	37,429	-	-	156,207	3,373
a) Hydal	8,571	10,545	3,989	-	-	9,143	-
b) Thermal	2	1	0	-	-	2	-
c) Coal Based	69,582	124,943	1,378	-	-	125,181	-
d) Wind	6,403	8,117	2,320	-	-	2,759	3,373
e) Solar	2,703	4,271	89	-	-	3,347	-
f) Other	8,587	15,553	29,654	-	-	15,775	-
Manufacture of gas; distribution of gaseous fuels through mains	1,228	83	4	-	-	755	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	6	10	0	-	-	1	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	1	0	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	5	10	0	-	-	1	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-	-
F. Construction	14,312	19,222	3,506	-	-	9,068	6,273
41 - Construction of buildings	707	3,091	189	-	-	3,277	-
42 - Civil engineering	13,604	16,131	3,317	-	-	5,791	6,273
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	246
-	-	-	-	-	-	-	-	488
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	488
-	-	-	-	-	-	-	-	480
-	-	-	-	-	-	-	7,079	60,381
-	-	-	-	-	-	-	5,293	14,094
-	-	-	-	-	-	-	-	61
-	-	-	-	-	-	-	-	37
-	-	-	-	-	-	-	-	38
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,259
-	-	-	-	-	-	-	1,500	11,647
-	-	-	-	-	-	-	-	1,702
-	-	-	-	-	-	-	340	364
-	-	-	-	-	-	-	-	246
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4,999
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	27
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	4,973
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	3,373	197,770
-	-	-	-	-	-	-	3,373	197,010
-	-	-	-	-	-	-	-	13,132
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	126,559
-	-	-	-	-	-	-	3,373	8,452
-	-	-	-	-	-	-	-	3,437
-	-	-	-	-	-	-	-	45,429
-	-	-	-	-	-	-	-	760
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	6,273	18,848
-	-	-	-	-	-	-	-	3,466
-	-	-	-	-	-	-	6,273	15,381
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Dec-22	Sep-23	Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed
							Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	25,061	23,152	2,133	-	-	23,291	531
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	0	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	20,944	22,339	1,566	-	-	23,114	282
47 - Retail trade, except of motor vehicles and motorcycles	4,117	812	567	-	-	177	249
H. Transportation and storage	91,712	80,786	41,503	-	-	15,880	25,957
49 - Land transport and transport via pipelines	903	2,193	805	-	-	1,345	-
50 - Water transport	15,362	10,065	5	-	-	5,063	6,500
51 - Air transport	58,408	46,382	39,397	-	-	8,965	-
52 - Warehousing and support activities for transportation	17,026	22,062	1,239	-	-	458	19,457
53 - Courier activities other than national post activities	13	82	57	-	-	49	-
I. Accommodation and food service activities	4,055	1,315	765	-	-	1,076	-
55 - Accommodation	7	0	0	-	-	0	-
56 - Food and beverage service activities	4,048	1,315	765	-	-	1,076	-
J. Information and communication	43,409	38,119	10,450	-	2	25,653	7,930
58 - Publishing activities	5,894	5,044	5,048	-	-	5	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	31,900	31,243	3,684	-	2	25,602	7,930
62 - Computer programming, consultancy and related activities	5,468	1,723	1,552	-	-	44	-
63 - Information service activities	148	110	167	-	-	1	-
K. Real estate activities	1	3	-	-	-	0	-
L. Professional, scientific and technical activities	4,887	10,818	1,230	-	-	5,928	2,950
69 - Legal and accounting activities	-	0	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	1,649	3,320	283	-	-	-	2,950
71 - Architectural and engineering activities; technical testing and analysis	1,720	5,751	280	-	-	4,715	-
72 - Scientific research and development	1	47	18	-	-	13	-
73 - Advertising and market research	259	350	260	-	-	103	-
74 - Other professional, scientific and technical activities	1,257	1,350	389	-	-	1,096	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	1,567	42	12	-	-	11	-
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	5	32	3	-	-	11	-
79 - Travel agency, tour operator, reservation service and related activities	0	5	0	-	-	-	-
80 - Security and investigation activities	11	5	9	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1,551	0	0	-	-	-	-
N. Education	0	1	2	-	-	0	-
O. Human health and social work activities	26	5	918	-	-	-	-
86 - Human health activities	26	5	918	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
Q. Other service activities	265	15,954	332	-	-	15	12,581
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	602	768	104	-	-	685	20
A. Private Trusts and Non-profit Organizations	548	730	85	-	-	685	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	54	39	19	-	-	-	20
VI. PERSONAL	1,088	835	549	-	-	562	67
A. Salaried persons	844	571	539	-	-	373	5
B. Self employed	119	108	7	-	-	49	51
C. Other Personal	125	156	2	-	-	139	11
VII. OTHER	13	13	5	-	2	32	-
Total	430,827	559,062	151,609	-	4	402,216	73,895

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Dec-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	531	25,954	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	282	24,961	
-	-	-	-	-	-	-	249	993	
-	-	-	-	-	-	-	25,957	83,341	
-	-	-	-	-	-	-	-	2,151	
-	-	-	-	-	-	-	6,500	11,568	
-	-	-	-	-	-	-	-	48,362	
-	-	-	-	-	-	-	19,457	21,154	
-	-	-	-	-	-	-	-	106	
-	-	-	-	-	-	-	-	1,842	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	1,842	
-	-	-	-	-	-	-	7,930	44,035	
-	-	-	-	-	-	-	-	5,052	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	7,930	37,218	
-	-	-	-	-	-	-	-	1,596	
-	-	-	-	-	-	-	-	168	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,950	10,107	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	2,950	3,233	
-	-	-	-	-	-	-	-	4,994	
-	-	-	-	-	-	-	-	31	
-	-	-	-	-	-	-	-	364	
-	-	-	-	-	-	-	-	1,485	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	23	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	14	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	9	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	-	918	
-	-	-	-	-	-	-	-	918	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	12,581	12,929	
-	-	-	-	-	-	-	20	809	
-	-	-	-	-	-	-	-	770	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	20	39	
-	-	-	-	-	-	-	67	1,177	
-	-	-	-	-	-	-	5	918	
-	-	-	-	-	-	-	51	108	
-	-	-	-	-	-	-	11	152	
-	-	-	-	-	-	-	-	40	
-	-	-	-	-	-	-	73,895	627,724	

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	673,166	633,129	883,294	743,703	932,752	772,367
1) Official	196,095	95,319	155,774	118,596	162,542	119,476
2) Business	29,723	143,905	32,856	147,649	36,501	160,376
3) Personal	446,573	383,896	694,664	477,458	733,695	492,328
4) Trust Funds and Non Profit Organizations	775	10,009			14	187
II. DOMESTIC CONSTITUENTS	77,298,935	21,408,535	95,239,182	24,851,693	101,173,074	26,525,316
I. GOVERNMENT	790,119	3,560,352	522,029	3,708,763	537,912	3,965,803
A. Federal Government	200,859	2,326,071	110,231	2,352,547	119,779	2,524,918
B. Provincial Governments	524,344	1,085,122	377,110	1,194,685	383,496	1,268,631
C. Local Bodies	64,916	149,159	34,688	161,531	34,637	172,254
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	98,701	1,115,764	18,903	1,490,666	27,028	1,543,469
Agriculture, hunting and forestry	37	1,067	51	958	50	1,305
Services	1,415	29,809	1,165	42,758	1,256	48,298
Utilities	64,592	466,094	8,447	651,782	14,922	633,685
Transport, storage and communications	16,124	105,832	4,656	106,688	5,377	118,055
Manufacturing	5,366	220,330	2,435	299,171	2,767	293,369
Mining and Quarrying	7,404	161,911	523	226,488	539	261,862
Construction	188	40,321	180	36,340	198	37,610
Commerce and Trade	1,672	24,248	498	28,823	802	39,886
Others	1,903	66,151	947	97,657	1,115	109,398
III. NON-BANK FINANCIAL INSTITUTIONS	46,034	759,436	47,321	1,003,881	51,495	1,205,910
Mutual Funds and AMCs	9,219	387,121	6,393	511,660	8,070	657,487
Insurance & Pension Funds	8,873	135,326	6,990	220,458	8,781	197,151
MFIs and DFIs	1,792	23,969	1,315	36,488	1,396	39,739
Stock Exchange & Brokerage Houses	8,251	69,039	6,300	35,612	9,134	53,648
Modarabas	433	3,938	525	4,198	884	5,142
Other NBFIs	17,466	140,043	25,711	195,464	23,230	252,744
IV. PRIVATE SECTOR (BUSINESS)	9,958,876	4,813,366	10,060,861	5,699,028	10,970,697	6,214,633
A. Agriculture, forestry and fishing	2,005,312	181,100	1,831,078	188,605	1,901,078	195,803
1. Crop and animal production, hunting and related service activities	1,996,657	176,164	1,827,309	181,986	1,897,051	188,463
Growing of Wheat, Rice, Sugar Cane & Cotton	1,223,019	100,699	1,067,427	102,940	1,100,182	105,231
Growing of tropical, subtropical, pome and stone fruits & vegetables	144,402	7,574	132,162	7,612	131,008	8,153
Growing of other fruits, vegetables and crops	384,393	31,874	383,003	27,027	404,584	31,300
Raising of livestock and other related activities	181,071	25,174	187,978	33,226	201,347	31,103
Other agricultural support activities	63,656	10,780	56,591	10,994	59,777	12,465
Hunting, trapping and related service activities	116	63	148	188	153	212
02 - Forestry and logging	697	1,019	704	829	749	1,207
03 - Fishing and aquaculture	7,958	3,917	3,065	5,789	3,278	6,133
B. Mining and quarrying	325,926	219,145	29,416	249,345	42,638	265,749
05 - Mining of coal and lignite	72,157	64,824	10,716	45,861	20,257	57,761
06 - Extraction of crude petroleum and natural gas	177,744	135,007	7,566	177,562	15,208	179,557
07 - Mining of metal ores	7,292	2,882	4,419	4,425	1,183	3,369
08-Other mining and quarrying	68,003	15,922	5,834	20,631	4,902	24,020
09 - Mining support service activities	730	510	881	866	1,088	1,043
C. Manufacturing	2,245,946	1,337,138	1,021,142	1,600,621	1,021,692	1,786,765
10 - Manufacture of food products	373,852	216,960	291,385	262,040	304,517	302,664
11 - Manufacture of beverages	27,683	45,590	9,258	87,258	10,387	75,860
12 - Manufacture of tobacco products	6,486	15,524	453	21,709	480	52,618
13 - Manufacture of textiles	457,774	212,199	223,022	216,726	185,486	236,879
Preparation and spinning of textile fibres	226,099	57,899	164,289	55,144	114,268	62,144
Weaving of textiles	87,543	24,583	12,573	24,780	13,832	31,753
Finishing of textiles	11,749	35,438	9,205	23,675	16,824	30,437
Manufacture of knitted and crocheted fabrics	4,845	13,424	3,946	19,450	4,071	17,267
Manufacture of made-up textile articles, except apparel	90,642	29,262	15,221	34,202	15,638	36,126
Manufacture of carpets and rugs	2,079	1,313	2,026	2,218	2,042	1,626
Manufacture of other textiles n.e.c.	34,817	50,279	15,762	57,256	18,811	57,525
14 - Manufacture of wearing apparel	53,921	58,140	34,864	69,320	29,230	75,261
15 - Manufacture of leather and related products	23,013	18,862	16,702	24,250	15,242	28,223

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	3,764	4,212	4,276	6,257	3,216	6,197
Manufacture of luggage, handbags and the like, saddlery and harness	1,853	3,020	1,853	3,447	1,739	3,755
Manufacture of footwear	17,396	11,630	10,573	14,547	10,287	18,270
a. Leather wear	15,923	10,387	8,763	12,223	8,625	15,746
b. Rubber and Plastic wear	1,473	1,244	1,810	2,324	1,662	2,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	6,453	2,706	7,322	3,165	6,683	3,395
17 - Manufacture of paper and paper products	12,284	11,565	10,906	16,681	9,867	10,157
18 - Printing and reproduction of recorded media	17,658	13,764	17,702	16,496	18,256	21,597
Printing and other service activities related to printing	16,776	11,669	16,805	15,037	17,441	20,401
Reproduction of recorded media	882	2,094	897	1,459	815	1,196
19 - Manufacture of coke and refined petroleum products	189,377	157,449	24,388	146,461	26,848	171,252
20 - Manufacture of chemicals and chemical products	125,155	129,753	71,692	211,870	74,327	218,488
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	66,631	58,009	20,518	48,221	33,258	69,760
22 - Manufacture of rubber and plastics products	30,200	15,588	19,763	19,186	22,199	24,447
23 - Manufacture of other non-metallic mineral products	51,926	27,359	16,269	28,205	17,136	29,820
24 - Manufacture of basic metals	98,047	43,785	43,995	48,254	48,137	50,365
25. Manufacture of fabricated metal products, except machinery and equipment	13,396	9,870	7,883	12,103	8,223	12,866
26 - Manufacture of computer, electronic and optical products	42,570	33,864	12,724	25,202	12,394	27,818
27 - Manufacture of electrical equipment	176,068	51,545	28,627	61,615	29,080	58,783
28 - Manufacture of machinery and equipment	29,751	21,274	21,349	45,157	21,556	56,270
29 - Manufacture of motor vehicles, trailers and semi-trailers	120,991	68,669	57,416	86,034	57,971	97,318
30 - Manufacture of other transport equipment	114,838	10,759	8,408	14,436	8,142	13,966
31 - Manufacture of furniture	13,875	3,551	8,516	4,404	7,868	3,280
32. Other manufacturing	191,537	109,138	63,434	127,286	69,769	141,692
Manufacture of jewellery and related articles	9,267	3,411	8,871	3,153	9,048	3,661
Manufacture of imitation jewellery and related articles	838	221	963	276	532	195
Manufacture of musical instruments	7,034	7,641	911	5,282	719	3,140
Manufacture of sports goods	8,634	17,194	9,865	29,850	13,500	38,223
Manufacture of games and toys	358	122	344	176	205	136
Manufacture of medical and dental instruments and supplies	7,033	8,916	7,775	10,923	9,022	11,696
Manufacture of Handicrafts	1,272	450	1,378	548	941	733
Other manufacturing n.e.c.	157,101	71,183	33,540	79,245	35,802	83,908
33 - Repair and installation of machinery and equipment	2,460	1,214	4,546	4,542	4,636	3,986
D. Electricity, gas, steam and air conditioning supply	75,244	246,317	487,073	469,290	74,022	476,786
Electric power generation, transmission and distribution	59,962	212,598	474,370	411,223	65,324	430,230
a) Hydal	2,626	21,811	5,404	43,990	4,663	33,641
b) Thermal	9,086	16,379	828	19,361	749	28,589
c) Coal Based	358	73,264	378	133,647	377	134,875
d) Wind	2,478	13,284	275	13,882	244	19,432
e) Solar	846	5,376	1,324	9,853	1,503	12,558
f) Other	44,568	82,483	466,161	190,489	57,788	201,135
Manufacture of gas; distribution of gaseous fuels through mains	9,727	32,549	7,315	44,537	7,512	45,669
Steam and air conditioning supply	5,555	1,169	5,388	13,531	1,186	887
E. Water supply; sewerage, waste management and remediation activities	16,204	11,813	9,326	18,750	10,743	24,056
36 - Water collection, treatment and supply	2,832	1,035	3,482	898	3,668	1,092
37 - Sewerage	776	1,098	1,618	697	2,023	977
38 - Waste collection, treatment and disposal activities; materials recovery	11,858	9,194	3,707	14,073	4,437	20,160
39 - Remediation activities and other waste management services	738	485	519	3,082	615	1,826
F. Construction	577,995	347,132	2,176,521	372,544	2,134,040	411,331
41 - Construction of buildings	267,013	189,162	2,038,230	172,856	1,969,033	186,547
42 - Civil engineering	271,940	108,532	96,334	152,230	115,647	175,615
43 - Specialized construction activities	39,042	49,438	41,957	47,458	49,360	49,170

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,707,729	814,749	1,712,806	975,429	1,914,646	1,083,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	130,118	48,376	63,104	49,137	73,842	54,948
46 - Wholesale trade, except of motor vehicles and motorcycles	363,136	274,969	442,080	346,554	511,052	375,637
47 - Retail trade, except of motor vehicles and motorcycles	1,214,475	491,404	1,207,622	579,737	1,329,752	652,904
H. Transportation and storage	237,007	384,153	72,133	431,709	93,647	450,425
49 - Land transport and transport via pipelines	146,648	68,950	42,629	45,197	50,861	50,613
50 - Water transport	1,899	82,131	1,889	75,146	2,349	74,190
51 - Air transport	6,254	126,880	3,600	161,664	4,623	167,472
52 - Warehousing and support activities for transportation	40,122	99,417	19,655	124,985	30,847	140,843
53 - Courier activities other than national post activities	42,084	6,775	4,360	24,718	4,967	17,308
I. Accommodation and food service activities	87,223	28,983	78,789	30,245	80,414	32,479
55 - Accommodation	39,123	10,509	18,314	11,506	16,513	11,050
56 - Food and beverage service activities	48,100	18,474	60,475	18,739	63,901	21,429
J. Information and communication	139,491	185,112	391,845	197,335	421,013	227,154
58 - Publishing activities	13,702	21,435	14,045	20,199	14,023	25,876
59 - Motion picture, video and television programme production, sound recording and music publishing activities	4,041	1,224	2,249	690	4,151	681
60 - Programming and broadcasting activities	1,194	1,455	1,366	2,431	1,484	2,291
61 - Telecommunications	69,528	73,268	304,448	79,527	329,708	93,242
62 - Computer programming, consultancy and related activities	44,211	64,637	24,195	66,349	28,960	73,939
63 - Information service activities	6,815	23,094	45,542	28,139	42,687	31,125
K. Real estate activities	180,520	231,999	213,368	208,543	239,719	186,272
L. Professional, scientific and technical activities	170,724	124,199	121,403	132,604	483,435	172,934
69 - Legal and accounting activities	15,626	15,288	19,463	17,642	62,919	42,795
70 - Activities of head offices; management consultancy activities	6,000	8,545	5,741	16,108	6,641	16,993
71 - Architectural and engineering activities; technical testing and analysis	17,759	22,908	29,652	25,532	34,525	27,439
72 - Scientific research and development	2,995	4,732	2,916	8,872	4,201	8,809
73 - Advertising and market research	9,281	12,571	10,193	12,586	11,741	14,016
74 - Other professional, scientific and technical activities	118,197	58,991	52,326	50,584	361,884	61,307
75 - Veterinary activities	866	1,164	1,112	1,280	1,524	1,576
M. Administrative and support service activities	160,666	99,829	159,674	115,573	334,163	125,687
77 - Rental and leasing activities	7,099	3,499	7,206	3,788	7,416	4,094
78 - Employment activities	1,129	1,698	1,382	1,764	1,542	1,614
79 - Travel agency, tour operator, reservation service and related activities	31,921	20,449	36,671	26,382	40,411	26,189
80 - Security and investigation activities	7,861	4,574	4,539	3,700	5,901	4,675
81 - Services to buildings and landscape activities	4,261	3,190	5,328	3,703	6,325	4,385
82 - Office administrative, office support and other business support activities	108,395	66,420	104,548	76,237	272,568	84,730
N. Education	564,170	105,942	507,109	117,871	528,494	116,677
O. Human health and social work activities	143,041	69,891	38,418	79,635	46,296	83,019
86 - Human health activities	30,685	51,427	32,275	61,788	39,895	64,889
87 - Residential care activities	896	724	1,037	815	1,154	821
88 - Social work activities with and without accommodation	111,460	17,740	5,106	17,032	5,247	17,308
P. Arts, entertainment and recreation	2,893	3,518	3,346	3,184	4,505	3,474
Q. Other service activities	1,318,785	422,346	1,207,414	507,746	1,640,152	572,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	705,738	592,179	706,454	642,850	594,574	682,576
A. Private Trusts and Non-profit Organizations	510,166	415,953	495,054	446,079	490,367	480,702
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	195,572	176,226	211,400	196,771	104,207	201,873
VI. PERSONAL	65,493,934	10,512,179	83,694,019	12,236,860	88,390,846	12,835,683
A. Salaried persons	23,244,775	3,058,032	25,945,020	3,561,971	28,477,088	3,738,340
B. Self employed	19,548,399	4,305,769	20,526,863	5,122,182	21,881,808	5,371,735
C. Other Personal	22,700,760	3,148,378	37,222,136	3,552,708	38,031,950	3,725,608
VII. OTHER	205,533	55,260	189,595	69,644	600,522	77,243
Total	77,972,101	22,041,665	96,122,476	25,595,396	102,105,826	27,297,683

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	410,600	422,384	501,172	504,307	521,568	525,651
1) Official	70,517	19,107	6,542	29,620	6,662	29,525
2) Business	14,404	95,123	12,112	97,439	14,363	107,503
3) Personal	324,904	298,144	482,517	377,247	500,542	388,623
4) Trust Funds and Non Profit Organizations	775	10,009	1	-	1	0
2. DOMESTIC CONSTITUENTS	65,704,880	16,551,660	80,817,828	19,004,145	85,834,938	20,021,496
I. GOVERNMENT	738,930	3,306,362	466,944	3,455,479	475,619	3,617,621
A. Federal Government	186,749	2,171,001	95,068	2,200,462	98,536	2,287,499
B. Provincial Governments	493,504	1,009,395	343,913	1,118,873	349,231	1,184,625
C. Local Bodies	58,677	125,967	27,963	136,143	27,852	145,497
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	95,057	1,041,339	16,030	1,366,068	23,220	1,398,552
Agriculture, hunting and forestry	35	1,066	48	958	47	1,304
Services	1,351	28,629	1,089	39,837	1,173	40,098
Utilities	62,714	436,136	7,221	578,824	12,895	546,269
Transport, storage and communications	14,743	90,732	3,453	91,501	4,075	100,854
Manufacturing	5,244	214,504	2,265	288,389	2,604	282,655
Mining and Quarrying	7,346	146,043	456	214,500	448	248,807
Construction	181	39,711	172	35,677	190	36,940
Commerce and Trade	1,622	18,455	450	19,157	746	32,789
Others	1,821	66,062	875	97,225	1,040	108,836
III. NON-BANK FINANCIAL INSTITUTIONS	34,121	326,915	38,407	432,553	41,482	583,584
Mutual Funds and AMCs	4,973	97,967	3,711	134,397	4,855	231,567
Insurance & Pension Funds	4,544	84,100	4,691	156,209	6,215	148,734
MFIs and DFIs	1,634	23,494	1,117	35,154	1,178	38,007
Stock Exchange & Brokerage Houses	6,655	20,735	4,895	21,052	7,180	35,226
Modarabas	98	129	144	100	263	143
Other NBFIs	16,217	100,492	23,798	85,641	21,931	138,691
IV. PRIVATE SECTOR (BUSINESS)	8,031,295	3,364,114	6,775,581	3,992,079	7,610,122	4,289,811
A. Agriculture, forestry and fishing	1,870,683	137,603	1,672,909	139,677	1,735,434	139,735
1. Crop and animal production, hunting and related service activities	1,863,505	133,686	1,670,864	134,405	1,733,258	134,077
Growing of Wheat, Rice, Sugar Cane & Cotton	1,170,871	84,735	1,007,821	86,773	1,038,514	86,315
Growing of tropical, subtropical, pome and stone fruits & vegetables	125,107	3,052	112,121	2,595	110,440	2,869
Growing of other fruits, vegetables and crops	360,021	25,120	356,261	20,669	378,061	24,061
Raising of livestock and other related activities	157,480	14,366	152,230	18,561	161,090	14,208
Other agricultural support activities	49,956	6,399	42,336	5,662	45,057	6,486
Hunting, trapping and related service activities	70	15	95	145	96	139
02 - Forestry and logging	475	913	444	688	472	1,082
03 - Fishing and aquaculture	6,703	3,004	1,601	4,585	1,704	4,576
B. Mining and quarrying	314,495	186,049	12,807	207,604	33,373	224,329
05 - Mining of coal and lignite	68,306	62,570	2,664	42,955	15,126	54,928
06 - Extraction of crude petroleum and natural gas	176,476	111,521	6,173	150,583	13,907	153,088
07 - Mining of metal ores	3,849	1,777	677	2,816	778	2,219
08-Other mining and quarrying	65,622	9,903	2,911	10,471	2,997	13,199
09 - Mining support service activities	242	278	382	779	565	894
C. Manufacturing	1,945,029	949,999	586,756	1,135,115	677,928	1,246,898
10 - Manufacture of food products	334,141	156,621	227,555	188,425	247,935	208,974
11 - Manufacture of beverages	25,245	37,434	6,586	67,749	7,921	60,534
12 - Manufacture of tobacco products	6,397	15,403	356	21,371	407	52,141
13 - Manufacture of textiles	385,889	125,146	48,626	140,933	64,228	152,093
Preparation and spinning of textile fibres	178,339	43,044	15,457	42,997	21,183	46,895
Weaving of textiles	82,878	16,421	7,794	16,746	9,393	22,764
Finishing of textiles	8,098	12,199	6,106	16,713	10,664	21,875
Manufacture of knitted and crocheted fabrics	2,993	9,360	1,944	13,919	2,327	10,334
Manufacture of made-up textile articles, except apparel	85,485	19,654	8,658	22,402	9,527	25,110
Manufacture of carpets and rugs	1,483	1,016	1,443	1,974	1,533	1,406
Manufacture of other textiles n.e.c.	26,613	23,452	7,224	26,183	9,601	23,709
14 - Manufacture of wearing apparel	35,929	35,236	11,455	41,320	15,534	43,705
15 - Manufacture of leather and related products	15,486	10,400	7,391	11,915	7,837	15,793

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	2,031	2,511	2,091	4,280	1,777	4,189
Manufacture of luggage, handbags and the like, saddlery and harness	1,107	1,468	1,065	1,311	1,230	1,788
Manufacture of footwear	12,348	6,421	4,235	6,324	4,830	9,815
a. Leather wear	11,952	6,116	3,782	5,742	4,273	8,868
b. Rubber and Plastic wear	396	305	453	583	557	947
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,352	1,192	3,047	1,383	3,408	1,596
17 - Manufacture of paper and paper products	8,235	6,839	6,519	12,611	7,454	7,986
18 - Printing and reproduction of recorded media	9,206	7,444	7,780	9,891	9,077	8,554
Printing and other service activities related to printing	8,725	5,686	7,311	8,609	8,552	7,481
Reproduction of recorded media	481	1,758	469	1,282	525	1,072
19 - Manufacture of coke and refined petroleum products	176,023	130,214	22,912	115,952	25,857	145,955
20 - Manufacture of chemicals and chemical products	104,794	91,549	45,421	163,872	47,654	157,160
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	56,333	45,173	14,472	35,989	23,801	52,512
22 - Manufacture of rubber and plastics products	23,048	9,277	10,185	10,460	13,000	12,633
23 - Manufacture of other non-metallic mineral products	43,707	14,889	8,510	18,133	11,491	18,776
24 - Manufacture of basic metals	83,314	30,134	22,933	31,672	27,625	32,394
25. Manufacture of fabricated metal products, except machinery and equipment	6,016	5,259	4,367	7,161	5,586	8,360
26 - Manufacture of computer, electronic and optical products	35,061	25,008	5,887	17,157	7,453	18,310
27 - Manufacture of electrical equipment	165,095	38,543	17,978	49,056	20,652	44,497
28 - Manufacture of machinery and equipment	19,494	12,868	11,956	14,142	14,174	16,010
29 - Manufacture of motor vehicles, trailers and semi-trailers	113,344	54,873	49,461	62,522	51,785	73,941
30 - Manufacture of other transport equipment	111,759	7,540	5,420	8,385	5,934	8,826
31 - Manufacture of furniture	10,098	1,708	4,202	1,672	4,796	1,813
32. Other manufacturing	171,642	86,345	41,020	99,884	50,923	101,451
Manufacture of jewellery and related articles	5,925	2,385	4,717	2,005	6,136	2,691
Manufacture of imitation jewellery and related articles	243	86	312	123	353	119
Manufacture of musical instruments	3,235	3,548	698	3,114	719	3,140
Manufacture of sports goods	5,890	14,469	6,756	24,509	7,411	25,685
Manufacture of games and toys	140	49	118	101	149	120
Manufacture of medical and dental instruments and supplies	4,939	7,533	5,558	8,963	7,214	10,105
Manufacture of Handicrafts	480	288	459	282	506	367
Other manufacturing n.e.c.	150,790	57,988	22,402	60,788	28,435	59,224
33 - Repair and installation of machinery and equipment	1,421	904	2,717	3,459	3,396	2,885
D. Electricity, gas, steam and air conditioning supply	24,806	204,951	408,664	415,885	69,316	418,755
Electric power generation, transmission and distribution	11,991	175,164	398,086	360,211	62,534	374,498
a) Hydal	1,644	18,428	3,850	34,568	3,606	29,756
b) Thermal	5,354	10,163	460	11,434	678	12,622
c) Coal Based	179	70,441	186	130,504	252	131,194
d) Wind	2,401	12,841	203	13,765	225	19,245
e) Solar	481	3,850	719	8,536	1,018	10,598
f) Other	1,932	59,442	392,668	161,403	56,755	171,083
Manufacture of gas; distribution of gaseous fuels through mains	7,577	28,750	5,543	42,262	5,804	43,666
Steam and air conditioning supply	5,238	1,037	5,035	13,413	978	591
E. Water supply; sewerage, waste management and remediation activities	12,069	6,557	3,917	6,417	4,354	7,662
36 - Water collection, treatment and supply	2,089	704	2,366	448	2,476	593
37 - Sewerage	251	77	256	195	247	128
38 - Waste collection, treatment and disposal activities; materials recovery	9,456	5,706	1,058	5,703	1,317	6,817
39 - Remediation activities and other waste management services	273	69	237	72	314	123
F. Construction	440,865	249,742	1,317,139	278,226	1,248,325	312,436
41 - Construction of buildings	194,675	125,427	1,224,819	118,911	1,132,654	127,937
42 - Civil engineering	220,370	88,782	61,344	119,520	77,882	143,389
43 - Specialized construction activities	25,820	35,534	30,976	39,796	37,789	41,110

2.2.5 Deposits Distributed by Category of Deposit Holders

Conventional Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,038,768	457,141	800,039	529,469	928,971	576,131
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	103,790	33,851	33,637	32,998	41,674	35,996
46 - Wholesale trade, except of motor vehicles and motorcycles	282,524	225,220	331,762	280,422	390,500	296,689
47 - Retail trade, except of motor vehicles and motorcycles	652,454	198,070	434,640	216,048	496,797	243,445
H. Transportation and storage	210,033	297,270	39,907	349,878	53,633	361,405
49 - Land transport and transport via pipelines	132,136	29,221	24,269	31,944	30,477	34,211
50 - Water transport	1,092	74,040	1,063	60,050	1,278	58,879
51 - Air transport	4,780	123,410	1,635	156,763	2,681	162,257
52 - Warehousing and support activities for transportation	31,741	65,959	9,970	83,542	15,883	96,582
53 - Courier activities other than national post activities	40,284	4,639	2,970	17,580	3,314	9,476
I. Accommodation and food service activities	70,669	20,171	50,277	17,608	49,313	19,063
55 - Accommodation	32,559	7,653	9,908	6,975	8,110	7,280
56 - Food and beverage service activities	38,110	12,518	40,369	10,633	41,203	11,783
J. Information and communication	62,262	144,770	356,778	148,040	382,415	164,075
58 - Publishing activities	9,975	17,045	8,809	15,242	8,728	18,457
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3,165	718	2,249	690	4,151	680
60 - Programming and broadcasting activities	1,022	1,352	1,135	1,566	1,228	1,379
61 - Telecommunications	9,933	61,305	291,720	70,023	315,753	76,604
62 - Computer programming, consultancy and related activities	34,194	47,812	11,811	40,393	15,269	43,149
63 - Information service activities	3,973	16,539	41,054	20,127	37,286	23,806
K. Real estate activities	109,008	127,837	69,185	108,685	82,738	91,685
L. Professional, scientific and technical activities	147,766	90,073	60,929	94,472	367,593	113,343
69 - Legal and accounting activities	6,863	6,303	9,388	8,617	11,331	9,998
70 - Activities of head offices; management consultancy activities	5,515	7,797	5,108	14,867	5,862	14,897
71 - Architectural and engineering activities; technical testing and analysis	13,731	13,771	5,279	17,339	7,595	17,150
72 - Scientific research and development	1,293	2,071	1,235	3,113	2,188	3,583
73 - Advertising and market research	5,008	9,292	5,239	9,600	6,204	11,056
74 - Other professional, scientific and technical activities	114,917	49,960	34,057	40,104	333,415	55,802
75 - Veterinary activities	439	879	623	831	998	857
M. Administrative and support service activities	96,408	62,944	91,975	70,108	257,880	76,244
77 - Rental and leasing activities	3,808	1,916	3,162	1,386	3,254	1,500
78 - Employment activities	877	1,143	1,082	1,085	1,228	993
79 - Travel agency, tour operator, reservation service and related activities	21,084	10,468	23,032	16,394	25,738	15,572
80 - Security and investigation activities	5,926	3,690	3,297	2,255	4,389	2,685
81 - Services to buildings and landscape activities	3,176	2,350	4,122	2,583	4,926	3,014
82 - Office administrative, office support and other business support activities	61,537	43,377	57,280	46,404	218,345	52,480
N. Education	455,934	86,427	330,272	91,152	389,155	89,733
O. Human health and social work activities	124,558	42,475	22,264	51,521	28,534	56,020
86 - Human health activities	15,562	30,243	17,976	38,543	23,674	42,217
87 - Residential care activities	579	332	642	583	721	455
88 - Social work activities with and without accommodation	108,417	11,899	3,646	12,395	4,139	13,348
P. Arts, entertainment and recreation	2,013	2,795	2,240	2,208	3,307	2,486
Q. Other service activities	1,105,929	297,310	949,523	346,014	1,297,853	389,811
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	662,960	374,799	680,622	388,851	566,179	403,017
A. Private Trusts and Non-profit Organizations	480,114	247,791	480,451	252,879	474,729	269,610
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	182,846	127,009	200,171	135,972	91,450	133,407
VI. PERSONAL	55,980,586	8,101,338	72,661,122	9,310,597	76,534,640	9,665,057
A. Salaried persons	19,179,321	2,387,212	21,038,083	2,753,826	23,143,282	2,887,624
B. Self employed	16,005,815	3,194,506	16,771,231	3,790,823	17,788,239	3,919,171
C. Other Personal	20,795,450	2,519,619	34,851,808	2,765,949	35,603,119	2,858,262
VII. OTHER	161,931	36,793	179,122	58,519	583,676	63,855
Total	66,115,480	16,974,044	81,319,000	19,508,452	86,356,506	20,547,148

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. FOREIGN CONSTITUENTS	262,566	210,746	382,122	239,396	411,184	246,716
1) Official	125,578	76,212	149,218	88,747	155,880	89,951
2) Business	15,319	48,782	20,743	50,210	22,138	52,872
3) Personal	121,669	85,751	212,147	100,211	233,153	103,706
4) Trust Funds and Non Profit Organizations	-	-	14	228	13	187
II. DOMESTIC CONSTITUENTS	11,594,055	4,856,875	14,421,354	5,847,548	15,338,136	6,503,819
I. GOVERNMENT	51,189	253,990	55,085	253,285	62,293	348,182
A. Federal Government	14,110	155,070	15,163	152,085	21,243	237,419
B. Provincial Governments	30,840	75,728	33,197	75,812	34,265	84,007
C. Local Bodies	6,239	23,192	6,725	25,388	6,785	26,756
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	3,644	74,425	2,873	124,597	3,808	144,917
Agriculture, hunting and forestry	2	0	3	0	3	1
Services	64	1,180	76	2,921	83	8,200
Utilities	1,878	29,958	1,226	72,958	2,027	87,416
Transport, storage and communications	1,381	15,100	1,203	15,187	1,302	17,201
Manufacturing	122	5,826	170	10,782	163	10,714
Mining and Quarrying	58	15,868	67	11,988	91	13,055
Construction	7	610	8	663	8	670
Commerce and Trade	50	5,793	48	9,666	56	7,097
Others	82	89	72	432	75	562
III. NON-BANK FINANCIAL INSTITUTIONS	11,913	432,520	8,914	571,329	10,013	622,326
Mutual Funds and AMCs	4,246	289,155	2,682	377,263	3,215	425,920
Insurance & Pension Funds	4,329	51,227	2,299	64,249	2,566	48,417
MFIs and DFIs	158	475	198	1,335	218	1,732
Stock Exchange & Brokerage Houses	1,596	48,304	1,405	14,560	1,954	18,422
Modarabas	335	3,809	381	4,098	621	4,999
Other NBFIs	1,249	39,551	1,913	109,823	1,299	114,053
IV. PRIVATE SECTOR (BUSINESS)	1,927,581	1,449,252	3,285,280	1,706,949	3,360,575	1,924,822
A. Agriculture, forestry and fishing	134,629	43,497	158,169	48,927	165,644	56,069
1. Crop and animal production, hunting and related service activities	133,152	42,478	156,445	47,582	163,793	54,387
Growing of Wheat, Rice, Sugar Cane & Cotton	52,148	15,965	59,606	16,168	61,668	18,916
Growing of tropical, subtropical, pome and stone fruits & vegetables	19,295	4,522	20,041	5,017	20,568	5,284
Growing of other fruits, vegetables and crops	24,372	6,754	26,742	6,358	26,523	7,239
Raising of livestock and other related activities	23,591	10,808	35,748	14,664	40,257	16,895
Other agricultural support activities	13,700	4,381	14,255	5,332	14,720	5,979
Hunting, trapping and related service activities	46	48	53	43	57	73
02 - Forestry and logging	222	106	260	142	277	125
03 - Fishing and aquaculture	1,255	913	1,464	1,204	1,574	1,557
B. Mining and quarrying	11,431	33,096	16,609	41,741	9,265	41,420
05 - Mining of coal and lignite	3,851	2,254	8,052	2,906	5,131	2,833
06 - Extraction of crude petroleum and natural gas	1,268	23,487	1,393	26,979	1,301	26,469
07 - Mining of metal ores	3,443	1,105	3,742	1,610	405	1,149
08-Other mining and quarrying	2,381	6,019	2,923	10,160	1,905	10,821
09 - Mining support service activities	488	232	499	86	523	148
C. Manufacturing	300,917	387,139	434,386	465,506	343,764	539,867
10 - Manufacture of food products	39,711	60,339	63,830	73,615	56,582	93,690
11 - Manufacture of beverages	2,438	8,157	2,672	19,509	2,466	15,326
12 - Manufacture of tobacco products	89	121	97	338	73	477
13 - Manufacture of textiles	71,885	87,053	174,396	75,793	121,258	84,786
Preparation and spinning of textile fibres	47,760	14,854	148,832	12,147	93,085	15,250
Weaving of textiles	4,665	8,162	4,779	8,034	4,439	8,989
Finishing of textiles	3,651	23,239	3,099	6,962	6,160	8,562
Manufacture of knitted and crocheted fabrics	1,852	4,063	2,002	5,532	1,744	6,933
Manufacture of made-up textile articles, except apparel	5,157	9,609	6,563	11,800	6,111	11,016
Manufacture of carpets and rugs	596	298	583	244	509	220
Manufacture of other textiles n.e.c.	8,204	26,827	8,538	31,074	9,210	33,817
14 - Manufacture of wearing apparel	17,992	22,904	23,409	28,001	13,696	31,556
15 - Manufacture of leather and related products	7,527	8,462	9,311	12,335	7,405	12,430

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	1,733	1,701	2,185	1,977	1,439	2,007
Manufacture of luggage, handbags and the like, saddlery and harness	746	1,552	788	2,136	509	1,967
Manufacture of footwear	5,048	5,209	6,338	8,222	5,457	8,455
a. Leather wear	3,971	4,270	4,981	6,481	4,352	6,878
b. Rubber and Plastic wear	1,077	939	1,357	1,741	1,105	1,577
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,101	1,515	4,275	1,782	3,275	1,799
17 - Manufacture of paper and paper products	4,049	4,726	4,387	4,071	2,413	2,171
18 - Printing and reproduction of recorded media	8,452	6,320	9,922	6,605	9,179	13,044
Printing and other service activities related to printing	8,051	5,983	9,494	6,428	8,889	12,920
Reproduction of recorded media	401	337	428	177	290	124
19 - Manufacture of coke and refined petroleum products	13,354	27,235	1,476	30,508	991	25,296
20 - Manufacture of chemicals and chemical products	20,361	38,204	26,271	47,998	26,673	61,328
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,298	12,836	6,046	12,231	9,457	17,248
22 - Manufacture of rubber and plastics products	7,152	6,311	9,578	8,726	9,199	11,813
23 - Manufacture of other non-metallic mineral products	8,219	12,470	7,759	10,072	5,645	11,044
24 - Manufacture of basic metals	14,733	13,652	21,062	16,582	20,512	17,971
25. Manufacture of fabricated metal products, except machinery and equipment	7,380	4,611	3,516	4,942	2,637	4,505
26 - Manufacture of computer, electronic and optical products	7,509	8,856	6,837	8,046	4,941	9,508
27 - Manufacture of electrical equipment	10,973	13,002	10,649	12,558	8,428	14,286
28 - Manufacture of machinery and equipment	10,257	8,406	9,393	31,015	7,382	40,261
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,647	13,796	7,955	23,512	6,186	23,377
30 - Manufacture of other transport equipment	3,079	3,219	2,988	6,051	2,208	5,141
31 - Manufacture of furniture	3,777	1,842	4,314	2,732	3,072	1,468
32. Other manufacturing	19,895	22,793	22,414	27,402	18,846	40,241
Manufacture of jewellery and related articles	3,342	1,027	4,154	1,149	2,912	970
Manufacture of imitation jewellery and related articles	595	135	651	154	179	76
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	2,744	2,725	3,109	5,342	6,089	12,538
Manufacture of games and toys	218	73	226	74	56	16
Manufacture of medical and dental instruments and supplies	2,094	1,383	2,217	1,960	1,808	1,591
Manufacture of Handicrafts	792	162	919	266	435	366
Other manufacturing n.e.c.	10,110	17,289	11,138	18,457	7,367	24,684
33 - Repair and installation of machinery and equipment	1,039	310	1,829	1,083	1,240	1,101
D. Electricity, gas, steam and air conditioning supply	50,438	41,365	78,409	53,405	4,706	58,031
Electric power generation, transmission and distribution	47,971	37,434	76,284	51,012	2,790	55,732
a) Hydal	982	3,384	1,554	9,421	1,057	3,885
b) Thermal	3,732	6,217	368	7,927	71	15,967
c) Coal Based	179	2,824	192	3,143	125	3,681
d) Wind	77	443	72	117	19	186
e) Solar	365	1,526	605	1,317	485	1,960
f) Other	42,636	23,041	73,493	29,086	1,033	30,052
Manufacture of gas; distribution of gaseous fuels through mains	2,150	3,799	1,772	2,275	1,708	2,003
Steam and air conditioning supply	317	132	353	118	208	296
E. Water supply; sewerage, waste management and remediation activities	4,135	5,256	5,409	12,332	6,389	16,394
36 - Water collection, treatment and supply	743	331	1,116	451	1,192	499
37 - Sewerage	525	1,021	1,362	502	1,776	849
38 - Waste collection, treatment and disposal activities; materials recovery	2,402	3,488	2,649	8,370	3,120	13,343
39 - Remediation activities and other waste management services	465	417	282	3,010	301	1,703
F. Construction	137,130	97,390	859,382	94,318	885,715	98,896
41 - Construction of buildings	72,338	63,735	813,411	53,945	836,379	58,609
42 - Civil engineering	51,570	19,751	34,990	32,711	37,765	32,226
43 - Specialized construction activities	13,222	13,904	10,981	7,662	11,571	8,060

2.2.6 Deposits Distributed by Category of Deposit Holders

Islamic Banking

(Million Rupees)

Category of Deposit Holder	Dec-22		Sep-23		Dec-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	668,961	357,608	912,767	445,960	985,675	507,358
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	26,328	14,525	29,467	16,139	32,168	18,952
46 - Wholesale trade, except of motor vehicles and motorcycles	80,612	49,749	110,318	66,132	120,552	78,947
47 - Retail trade, except of motor vehicles and motorcycles	562,021	293,335	772,982	363,689	832,955	409,459
H. Transportation and storage	26,974	86,883	32,226	81,831	40,014	89,020
49 - Land transport and transport via pipelines	14,512	39,729	18,360	13,253	20,384	16,401
50 - Water transport	807	8,091	826	15,097	1,071	15,311
51 - Air transport	1,474	3,469	1,965	4,901	1,942	5,215
52 - Warehousing and support activities for transportation	8,381	33,458	9,685	41,443	14,964	44,261
53 - Courier activities other than national post activities	1,800	2,136	1,390	7,137	1,653	7,832
I. Accommodation and food service activities	16,554	8,812	28,512	12,637	31,101	13,416
55 - Accommodation	6,564	2,856	8,406	4,531	8,403	3,770
56 - Food and beverage service activities	9,990	5,956	20,106	8,106	22,698	9,645
J. Information and communication	77,229	40,342	35,067	49,296	38,598	63,079
58 - Publishing activities	3,727	4,390	5,236	4,958	5,295	7,419
59 - Motion picture, video and television programme production, sound recording and music publishing activities			-	-		
60 - Programming and broadcasting activities	172	104	231	865	256	913
61 - Telecommunications	59,595	11,963	12,728	9,504	13,955	16,638
62 - Computer programming, consultancy and related activities	10,017	16,825	12,384	25,956	13,691	30,790
63 - Information service activities	3,718	7,060	4,488	8,013	5,401	7,319
K. Real estate activities	71,512	104,162	144,183	99,858	156,981	94,587
L. Professional, scientific and technical activities	22,958	34,126	60,474	38,132	115,842	59,591
69 - Legal and accounting activities	8,763	8,985	10,075	9,025	51,588	32,797
70 - Activities of head offices; management consultancy activities	485	748	633	1,241	779	2,095
71 - Architectural and engineering activities; technical testing and analysis	4,028	9,137	24,373	8,193	26,930	10,289
72 - Scientific research and development	1,702	2,661	1,681	5,759	2,013	5,226
73 - Advertising and market research	4,273	3,279	4,954	2,986	5,537	2,960
74 - Other professional, scientific and technical activities	3,280	9,031	18,269	10,480	28,469	5,504
75 - Veterinary activities	427	285	489	449	526	719
M. Administrative and support service activities	64,258	36,885	67,699	45,466	76,283	49,444
77 - Rental and leasing activities	3,291	1,583	4,044	2,402	4,162	2,594
78 - Employment activities	252	555	300	678	314	621
79 - Travel agency, tour operator, reservation service and related activities	10,837	9,981	13,639	9,988	14,673	10,617
80 - Security and investigation activities	1,935	884	1,242	1,445	1,512	1,990
81 - Services to buildings and landscape activities	1,085	839	1,206	1,120	1,399	1,371
82 - Office administrative, office support and other business support activities	46,858	23,044	47,268	29,832	54,223	32,251
N. Education	108,236	19,515	176,837	26,719	139,339	26,944
O. Human health and social work activities	18,483	27,416	16,154	28,114	17,762	26,999
86 - Human health activities	15,123	21,184	14,299	23,246	16,221	22,672
87 - Residential care activities	317	391	395	232	433	366
88 - Social work activities with and without accommodation	3,043	5,841	1,460	4,637	1,108	3,960
P. Arts, entertainment and recreation	880	723	1,106	975	1,198	987
Q. Other service activities	212,856	125,036	257,891	161,732	342,299	182,722
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	42,778	217,380	25,832	253,999	28,395	279,559
A. Private Trusts and Non-profit Organizations	30,052	168,163	14,603	193,200	15,638	211,093
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	12,726	49,217	11,229	60,799	12,757	68,466
VI. PERSONAL	9,513,348	2,410,841	11,032,897	2,926,263	11,856,206	3,170,626
A. Salaried persons	4,065,454	670,820	4,906,937	808,145	5,333,806	850,716
B. Self employed	3,542,584	1,111,263	3,755,632	1,331,359	4,093,569	1,452,564
C. Other Personal	1,905,310	628,758	2,370,328	786,759	2,428,831	867,346
VII. OTHER	43,602	18,467	10,473	11,125	16,846	13,388
Total	11,856,621	5,067,621	14,803,476	6,086,944	15,749,320	6,750,535

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	634,366	342,515	57,158	63,810	42,157	85,877	199,071	280,165	932,752	772,367
1) Official	-	-	-	-	-	-	162,542	119,476	162,542	119,476
2) Business	-	-	-	-	-	-	36,501	160,376	36,501	160,376
3) Personal	634,366	342,515	57,158	63,810	42,157	85,877	14	126	733,695	492,328
4) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	14	187	14	187
2. DOMESTIC CONSTITUENTS	73,251,747	10,762,542	22,372,407	2,672,232	1,446,456	1,191,711	4,102,464	11,898,831	101,173,074	26,525,316
I. GOVERNMENT	-	-	-	-	-	-	537,912	3,965,803	537,912	3,965,803
A. Federal Government	-	-	-	-	-	-	119,779	2,524,918	119,779	2,524,918
B. Provincial Governments	-	-	-	-	-	-	383,496	1,268,631	383,496	1,268,631
C. Local Bodies	-	-	-	-	-	-	34,637	172,254	34,637	172,254
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	-	-	-	-	-	-	27,028	1,543,469	27,028	1,543,469
Agriculture, hunting and forestry	-	-	-	-	-	-	50	1,305	50	1,305
Services	-	-	-	-	-	-	1,256	48,298	1,256	48,298
Utilities	-	-	-	-	-	-	14,922	633,685	14,922	633,685
Transport, storage and communications	-	-	-	-	-	-	5,377	118,055	5,377	118,055
Manufacturing	-	-	-	-	-	-	2,767	293,369	2,767	293,369
Mining and Quarrying	-	-	-	-	-	-	539	261,862	539	261,862
Construction	-	-	-	-	-	-	198	37,610	198	37,610
Commerce and Trade	-	-	-	-	-	-	802	39,886	802	39,886
Others	-	-	-	-	-	-	1,115	109,398	1,115	109,398
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	51,495	1,205,910	51,495	1,205,910
Mutual Funds and AMCs	-	-	-	-	-	-	8,070	657,487	8,070	657,487
Insurance & Pension Funds	-	-	-	-	-	-	8,781	197,151	8,781	197,151
MFI and DFIs	-	-	-	-	-	-	1,396	39,739	1,396	39,739
Stock Exchange & Brokerage Houses	-	-	-	-	-	-	9,134	53,648	9,134	53,648
Modarabas	-	-	-	-	-	-	884	5,142	884	5,142
Other NBFI	-	-	-	-	-	-	23,230	252,744	23,230	252,744
IV. PRIVATE SECTOR (BUSINESS)	7,529,379	1,505,924	431,812	119,674	133,211	130,247	2,876,295	4,458,788	10,970,697	6,214,633
A. Agriculture, forestry and fishing	1,573,785	112,590	95,856	9,412	27,505	9,565	203,932	64,237	1,901,078	195,803
I. Crop and animal production, hunting and related service activities	1,570,821	109,496	95,787	9,386	27,391	9,335	203,052	60,247	1,897,051	188,463
Growing of Wheat, Rice, Sugar Cane & Cotton	901,263	66,171	55,070	6,076	11,710	4,119	132,139	28,864	1,100,182	105,231
Growing of tropical, subtropical, pome and stone fruits & vegetables	122,356	5,496	6,077	340	1,223	1,373	1,352	944	131,008	8,153
Growing of other fruits, vegetables and crops	337,933	12,586	20,420	1,521	11,479	1,509	34,752	15,683	404,584	31,300
Raising of livestock and other related activities	162,975	19,702	12,201	1,204	1,891	1,424	24,280	8,772	201,347	31,103
Other agricultural support activities	46,181	5,465	2,012	244	1,081	907	10,503	5,850	59,777	12,465
Hunting, trapping and related service activities	113	76	7	0	7	2	26	133	153	212
02 - Forestry and logging	429	146	12	7	22	15	286	1,040	749	1,207
03 - Fishing and aquaculture	2,535	2,948	57	20	92	215	594	2,951	3,278	6,133
B. Mining and quarrying	24,516	29,075	96	91	406	1,091	17,620	235,492	42,638	265,749
05 - Mining of coal and lignite	17,463	11,104	20	4	65	455	2,709	46,197	20,257	57,761
06 - Extraction of crude petroleum and natural gas	3,194	12,459	26	40	104	132	11,884	166,926	15,208	179,557
07 - Mining of metal ores	578	852	3	1	33	232	569	2,284	1,183	3,369
08-Other mining and quarrying	2,471	4,268	38	46	167	268	2,226	19,438	4,902	24,202
09 - Mining support service activities	810	391	9	0	37	4	232	647	1,088	1,043
C. Manufacturing	453,581	211,329	11,081	11,564	19,115	38,681	537,915	1,525,191	1,021,692	1,786,765
10 - Manufacture of food products	178,100	40,850	3,648	1,459	5,467	13,456	117,302	246,899	304,517	302,664
11 - Manufacture of beverages	1,544	843	65	20	307	1,577	8,471	73,420	10,387	75,860
12 - Manufacture of tobacco products	154	80	7	0	49	257	270	52,282	480	52,618
13 - Manufacture of textiles	114,104	47,333	1,370	2,543	3,991	5,015	66,021	181,988	185,486	236,879
Preparation and spinning of textile fibres	92,908	18,578	239	172	1,411	1,069	19,710	42,325	114,268	62,144
Weaving of textiles	4,214	6,080	215	178	475	1,310	8,928	24,185	13,832	31,753
Finishing of textiles	4,771	6,961	195	190	1,531	1,114	10,327	22,172	16,824	30,437
Manufacture of knitted and crocheted fabrics	1,429	1,053	113	1,428	87	712	2,442	14,073	4,071	17,267
Manufacture of made-up textile articles, except apparel	4,993	7,809	245	108	151	332	10,249	27,877	15,638	36,126
Manufacture of carpets and rugs	418	334	18	1	26	7	1,580	1,284	2,042	1,626
Manufacture of other textiles n.e.c.	5,371	6,518	345	464	310	472	12,785	50,072	18,811	57,525
14 - Manufacture of wearing apparel	13,620	9,978	1,541	1,456	460	808	13,609	63,019	29,230	75,261
15 - Manufacture of leather and related products	5,593	6,110	255	202	276	262	9,118	21,649	15,242	28,223

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of f	1,558	1,432	82	55	96	48	1,480	4,661	3,216	6,197
Manufacture of luggage, handbags and the like, saddlery and harness	744	651	39	22	105	77	851	3,006	1,739	3,755
Manufacture of footwear	3,291	4,027	134	125	75	137	6,787	13,982	10,287	18,270
a. Leather wear	2,459	2,881	89	98	57	130	6,020	12,636	8,625	15,746
b. Rubber and Plastic wear	832	1,146	45	27	18	6	767	1,346	1,662	2,524
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,799	1,042	77	267	109	110	2,698	1,976	6,683	3,395
17 - Manufacture of paper and paper products	2,323	991	136	88	151	423	7,257	8,655	9,867	10,157
18 - Printing and reproduction of recorded media	9,792	5,153	620	583	673	1,734	7,171	14,127	18,256	21,597
Printing and other service activities related to printing	9,495	5,043	595	556	651	1,726	6,700	13,077	17,441	20,401
Reproduction of recorded media	297	111	25	28	22	8	471	1,050	815	1,196
19 - Manufacture of coke and refined petroleum products	802	1,102	46	1,212	162	229	25,838	168,709	26,848	171,252
20 - Manufacture of chemicals and chemical products	17,424	11,021	362	452	1,019	1,228	55,522	205,788	74,327	218,488
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	2,661	1,429	111	192	1,221	2,524	29,265	65,616	33,258	69,760
22 - Manufacture of rubber and plastics products	8,264	3,292	187	179	284	371	13,464	20,605	22,199	24,447
23 - Manufacture of other non-metallic mineral products	6,025	4,526	138	214	351	1,371	10,622	23,710	17,136	29,820
24 - Manufacture of basic metals	18,684	7,567	256	545	741	1,469	28,456	40,785	48,137	50,365
25. Manufacture of fabricated metal products, except machinery and equipment	2,913	1,906	77	98	308	184	4,925	10,677	8,223	12,866
26 - Manufacture of computer, electronic and optical	4,226	6,996	189	91	249	317	7,730	20,413	12,394	27,818
27 - Manufacture of electrical equipment	7,807	8,039	256	110	544	3,277	20,473	47,356	29,080	58,783
28 - Manufacture of machinery and equipment	9,722	3,023	261	101	679	485	10,894	52,661	21,556	56,270
29 - Manufacture of motor vehicles, trailers and semi-trailers	7,600	2,406	125	87	287	188	49,959	94,637	57,971	97,318
30 - Manufacture of other transport equipment	1,354	380	41	1	79	36	6,668	13,548	8,142	13,966
31 - Manufacture of furniture	4,198	1,487	110	85	115	230	3,445	1,478	7,868	3,280
32. Other manufacturing	29,806	44,204	1,123	1,546	1,497	3,062	37,343	92,880	69,769	141,692
Manufacture of jewellery and related articles	4,050	1,292	68	45	139	42	4,791	2,282	9,048	3,661
Manufacture of imitation jewellery and related articles	369	104	19	2	6	1	138	88	532	195
Manufacture of musical instruments	401	198	19	52	22	12	277	2,877	719	3,140
Manufacture of sports goods	7,411	10,967	244	175	486	2,046	5,359	25,035	13,500	38,223
Manufacture of games and toys	147	92	2	-	9	18	47	26	205	136
Manufacture of medical and dental instruments and	3,272	3,292	178	102	534	492	5,038	7,810	9,022	11,696
Manufacture of Handicrafts	498	191	100	19	38	45	305	478	941	733
Other manufacturing n.e.c.	13,658	28,068	493	1,151	263	406	21,388	54,284	35,802	83,908
33 - Repair and installation of machinery and equipment	3,066	1,571	80	33	96	68	1,394	2,314	4,636	3,986
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	74,022	476,786	74,022	476,786
Electric power generation, transmission and distribution	-	-	-	-	-	-	65,324	430,230	65,324	430,230
a) Hydal	-	-	-	-	-	-	4,663	33,641	4,663	33,641
b) Thermal	-	-	-	-	-	-	749	28,589	749	28,589
c) Coal Based	-	-	-	-	-	-	377	134,875	377	134,875
d) Wind	-	-	-	-	-	-	244	19,432	244	19,432
e) Solar	-	-	-	-	-	-	1,503	12,558	1,503	12,558
f) Other	-	-	-	-	-	-	57,788	201,135	57,788	201,135
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	7,512	45,669	7,512	45,669
Steam and air conditioning supply	-	-	-	-	-	-	1,186	887	1,186	887
E. Water supply; sewerage, waste management and remediation activities	4,161	4,777	145	41	321	427	6,116	18,810	10,743	24,056
36 - Water collection, treatment and supply	1,155	398	46	19	178	49	2,289	627	3,668	1,092
37 - Sewerage	413	113	20	1	12	0	1,578	862	2,023	977
38 - Waste collection, treatment and disposal activities; materials recovery	2,211	4,099	43	14	92	372	2,091	15,675	4,437	20,160
39 - Remediation activities and other waste management services	382	167	36	7	39	6	158	1,646	615	1,826
F. Construction	1,944,374	107,784	5,977	2,486	6,253	15,445	177,436	285,617	2,134,040	411,331
41 - Construction of buildings	1,862,680	68,896	1,745	1,395	2,503	3,774	102,105	112,482	1,969,033	186,547
42 - Civil engineering	57,921	28,604	2,514	874	2,683	11,154	52,529	134,983	115,647	175,615
43 - Specialized construction activities	23,773	10,284	1,718	218	1,067	517	22,802	38,152	49,360	49,170

2.2.7 Deposits Distributed by Category of Deposit Holders and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Category of Deposit Holder	Males		Females		Both Males and Females		Others**		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1,370,092	586,528	75,052	38,684	46,823	36,161	422,679	422,116	1,914,646	1,083,489
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,150	20,030	1,028	872	1,319	1,251	27,345	32,795	73,842	54,948
46 - Wholesale trade, except of motor vehicles and motorcycle	297,221	166,452	7,119	7,030	15,284	11,454	191,428	190,701	511,052	375,637
47 - Retail trade, except of motor vehicles and motorcycles	1,028,721	400,046	66,905	30,782	30,220	23,456	203,906	198,620	1,329,752	652,904
H. Transportation and storage	44,862	39,961	1,130	951	4,149	2,491	43,506	407,023	93,647	450,425
49 - Land transport and transport via pipelines	25,245	24,809	498	377	3,224	1,275	21,894	24,153	50,861	50,613
50 - Water transport	774	688	92	75	56	101	1,427	73,326	2,349	74,190
51 - Air transport	2,503	1,212	51	47	108	99	1,961	166,114	4,623	167,472
52 - Warehousing and support activities for transportation	15,418	12,524	435	432	699	993	14,295	126,893	30,847	140,843
53 - Courier activities other than national post activities	922	728	54	21	62	23	3,929	16,536	4,967	17,308
I. Accommodation and food service activities	61,925	13,378	961	410	796	771	16,732	17,920	80,414	32,479
55 - Accommodation	8,310	2,651	249	89	244	232	7,710	8,078	16,513	11,050
56 - Food and beverage service activities	53,615	10,726	712	321	552	539	9,022	9,842	63,901	21,429
J. Information and communication	335,477	33,355	1,853	1,678	1,384	2,055	82,299	190,066	421,013	227,154
58 - Publishing activities	5,536	3,677	360	425	302	584	7,825	21,190	14,023	25,876
59 - Motion picture, video and television programme production, sound recording and music publishing activities	916	255	98	8	38	110	3,099	307	4,151	681
60 - Programming and broadcasting activities	768	416	94	13	16	6	606	1,856	1,484	2,291
61 - Telecommunications	314,878	11,794	234	178	372	203	14,224	81,067	329,708	93,242
62 - Computer programming, consultancy and related activities	9,140	13,051	692	742	517	1,014	18,611	59,132	28,960	73,939
63 - Information service activities	4,239	4,161	375	311	139	139	37,934	26,514	42,687	31,125
K. Real estate activities	162,266	50,451	1,905	1,979	3,780	5,340	71,768	128,502	239,719	186,272
L. Professional, scientific and technical activities	402,783	57,253	4,405	1,017	2,253	3,868	73,994	110,796	483,435	172,934
69 - Legal and accounting activities	10,002	6,711	2,880	359	784	1,156	49,253	34,569	62,919	42,795
70 - Activities of head offices; management consultancy activities	3,655	983	188	34	130	148	2,668	15,827	6,641	16,993
71 - Architectural and engineering activities; technical testing and analysis	26,559	2,813	253	117	235	156	7,478	24,352	34,525	27,439
72 - Scientific research and development	1,564	559	85	15	82	39	2,470	8,196	4,201	8,809
73 - Advertising and market research	4,741	1,610	367	330	273	1,963	6,360	10,113	11,741	14,016
74 - Other professional, scientific and technical activities	355,396	44,172	606	154	717	310	5,165	16,670	361,884	61,307
75 - Veterinary activities	866	405	26	8	32	96	600	1,067	1,824	1,576
M. Administrative and support service activities	64,567	25,224	3,302	1,143	3,002	1,430	263,292	97,891	334,163	125,687
77 - Rental and leasing activities	5,621	2,092	151	111	169	365	1,475	1,526	7,416	4,094
78 - Employment activities	914	765	85	10	61	36	482	803	1,542	1,614
79 - Travel agency, tour operator, reservation service and related activities	12,122	5,998	493	212	919	283	26,877	19,696	40,411	26,189
80 - Security and investigation activities	865	213	31	21	163	285	4,842	4,156	5,901	4,675
81 - Services to buildings and landscape activities	3,708	2,180	92	76	153	59	2,372	2,070	6,325	4,385
82 - Office administrative, office support and other business support activities	41,337	13,976	2,450	713	1,537	402	227,244	69,639	272,568	84,730
N. Education	92,842	24,297	13,388	3,773	3,145	2,774	419,119	85,832	528,494	116,677
O. Human health and social work activities	14,190	14,934	1,965	2,109	1,733	2,074	28,408	63,902	46,296	83,019
86 - Human health activities	12,977	10,228	1,844	2,058	1,555	1,990	23,519	50,614	39,895	64,889
87 - Residential care activities	511	160	49	33	25	5	569	623	1,154	821
88 - Social work activities with and without accommodation	702	4,545	72	19	153	79	4,320	12,665	5,247	17,308
P. Arts, entertainment and recreation	1,852	663	311	120	169	298	2,173	2,392	4,505	3,474
Q. Other service activities	978,106	194,326	214,385	44,216	12,377	7,776	435,284	326,215	1,640,152	572,533
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	594,574	682,576	594,574	682,576
A. Private Trusts and Non-profit Organizations	-	-	-	-	-	-	490,367	480,702	490,367	480,702
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-	104,207	201,873	104,207	201,873
VI. PERSONAL	65,168,618	9,228,442	21,908,037	2,545,851	1,312,889	1,060,848	1,302	542	88,390,846	12,835,683
A. Salaried persons	22,681,058	2,862,336	5,403,399	651,060	392,526	224,930	105	14	28,477,088	3,738,340
B. Self employed	18,916,707	4,443,799	2,520,159	601,641	444,008	326,270	934	26	21,881,808	5,371,735
C. Other Personal	23,570,853	1,922,307	13,984,479	1,293,150	476,355	509,648	263	502	38,031,950	3,725,608
VII. OTHER	553,750	28,176	32,558	6,706	356	617	13,858	41,743	600,522	77,243
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

* Sole Proprietorship Accounts and Partnerships have been reported in Male, Female and Both Males and Females Gender Categories

**Others means Non-Natural Persons (like Government, Public Ltd. Company (listed at PSX), Private Limited Company (with at least one institutional entity), Non-Financial Public Sector Enterprises (NFPSE), Non-Banks Financial Institutions (NBFI), etc.)

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Dec-22		Sep-23		Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	6,093,605	6,910,442	6,934,629	119,195	30,166	146,572	1,854	122	
01.00*	184,420	228,409	-	-	14	158,120	4,025	8,420	
02.00*	233,589	143,352	-	986	260	109,798	9,851	2,800	
03.00*	49,322	141,941	-	-	-	116,920	3,417	991	
04.00*	16,129	29,405	0	-	-	43,887	7,857	1,553	
05.00*	24,715	54,163	-	-	-	52	22,469	11,453	
05.25	3,662	19,227	-	-	-	-	585	403	
05.50	3,943	5,816	-	-	-	-	1,034	433	
05.75	13,107	79,566	-	-	-	-	5,623	69,569	
06.00	5,729	96,580	-	-	2	23	3,490	3,310	
06.25	2,321	27,131	-	-	-	-	1,981	540	
06.50	2,668	3,784	-	-	-	1	970	770	
06.75	1,386	324	-	-	-	-	528	109	
07.00	25,863	32,374	-	-	-	12,365	8,100	2,132	
07.25	5,379	2,411	-	-	-	-	80	1,048	
07.50	8,653	6,505	-	-	-	-	694	192	
07.75	2,624	2,072	-	-	-	0	79	857	
08.00	14,253	20,595	-	-	-	-	6,717	14,832	
08.25	4,859	4,067	-	-	-	-	326	2,680	
08.50	7,101	11,294	-	-	-	-	18,420	9,260	
08.75	4,801	2,042	-	-	-	-	448	28	
09.00	30,961	7,898	-	-	-	32	12,408	2,901	
09.25	26,138	45,457	-	-	-	-	165	25,996	
09.50	9,558	3,566	-	-	-	-	1,134	1,514	
09.75	26,012	6,524	-	-	-	-	620	5	
10.00	32,302	18,735	-	-	-	89	5,164	3,352	
10.25	42,119	14,721	-	-	-	-	14,099	1,879	
10.50	44,857	7,458	-	-	-	-	47	-	
10.75	20,452	17,006	-	-	-	-	-	3,284	
11.00	31,151	4,796	-	-	-	-	1	146	
11.25	29,184	6,100	-	-	-	-	676	1,840	
11.50	29,132	9,189	-	-	-	-	3,041	361	
11.75	33,728	23,730	-	-	-	-	-	-	
12.00	136,959	37,306	-	-	-	-	15,470	413	
12.25	16,879	5,613	-	-	-	-	-	26,212	
12.50	42,108	12,171	-	-	-	-	2,021	13	
12.75	27,366	10,747	-	-	-	-	-	-	
13.00	41,304	4,096	-	-	-	-	1,001	23	
13.25	14,454	175,621	-	-	-	-	336	-	
13.50	69,056	5,549	-	-	-	-	4,002	0	
13.75	32,628	1,382	-	-	-	-	3,527	-	
14.00	107,901	25,236	-	-	-	-	3,507	8,629	
14.25	44,726	6,212	-	-	-	-	564	-	
14.50	5,960,059	17,488	-	-	-	-	419	86	
14.75	798,449	64,465	-	-	-	-	29	-	
15.00	626,873	22,767	-	-	-	-	43	16	
15.25	232,826	12,783	-	-	-	-	196	10	
15.50	528,564	17,777	-	-	-	-	212	44	
15.75	218,049	56,646	-	-	-	-	1,978	283	
16.00	263,913	82,991	-	-	-	-	10,457	610	
16.25	278,168	54,248	-	-	-	-	11,961	885	
16.50	128,538	36,010	-	-	-	-	5,637	200	
16.75	149,077	21,837	-	-	-	-	-	-	
17.00	137,774	53,013	-	-	-	-	296	111	
17.25	44,150	31,045	-	-	-	-	-	90	
17.50	4,513	13,364	-	-	-	-	177	13	
17.75	-	33,281	-	-	-	-	152	10,143	
18.00	4,674	63,865	-	-	-	-	17,089	296	
18.25	-	29,210	-	-	-	-	1,596	282	
18.50	8	46,510	-	-	-	-	58,537	560	
18.75	-	49,471	-	-	-	-	79,684	781	
19.00	1,249	55,059	-	-	-	-	16,942	38,271	
19.25	-	17,154	-	-	-	-	19,416	729	
19.50	1	90,503	-	-	-	0	52,047	7,177	
19.75	-	42,625	-	-	-	-	6,837	5,082	
20.00	10	123,389	-	-	-	-	40,778	5,631	
20.25	-	53,548	-	-	-	1	20,581	5,376	
20.50	-	7,443,851	-	101,998	624,677	6,719,588	90,202	6,892	
20.75	-	1,083,367	-	50,499	-	1,189,634	82,778	61,999	
21.00	5	420,643	-	22,098	-	118,183	49,186	10,322	
21.25	-	135,799	-	13,444	-	21,773	17,740	3,573	
21.50	11	314,633	-	26,912	-	80,446	18,460	20,691	
21.75	-	119,558	-	-	-	11,811	18,456	4,853	
22.00 & above	29	630,942	-	-	-	140,061	127,191	10,048	
Total	16,974,046	19,508,452	6,934,629	335,132	655,118	8,869,357	915,409	403,124	
Weighted Average	13.62	17.55	0.00	13.32	19.55	19.29	17.89	13.73	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
16,278	-	25	-	3	-	18,282	7,248,845	00.00	
9,819	-	1	-	1	-	22,267	180,400	01.00*	
2,920	-	-	-	6	-	15,577	126,622	02.00*	
2,184	-	-	-	-	-	6,592	123,512	03.00*	
2,456	103	98	3	29	-	12,098	55,985	04.00*	
14,426	159	58	-	12	5	48,582	48,635	05.00*	
2,484	-	15	1	68	-	3,555	3,555	05.25	
489	-	14	-	31	3	2,005	2,005	05.50	
1,071	21	133	0	88	-	76,506	76,506	05.75	
87,762	-	43	1	171	1	94,778	94,803	06.00	
4,378	-	55	1	114	-	7,069	7,069	06.25	
4,781	-	93	1	126	1	6,741	6,742	06.50	
4	41	63	4	28	-	778	778	06.75	
1,015	14	83	56	239	5	11,644	24,009	07.00	
334	13	18	8	555	-	2,057	2,057	07.25	
2,393	140	197	1	679	63	4,359	4,359	07.50	
16	-	350	2	184	0	1,489	1,489	07.75	
2,140	9	218	40	906	8	24,871	24,871	08.00	
565	53	112	1	960	-	4,696	4,696	08.25	
3,909	2	553	3	197	4	32,347	32,347	08.50	
628	9	44	0	121	4	1,282	1,282	08.75	
3,088	28	3,634	16	194	3	22,272	22,304	09.00	
4,129	10	40	0	70	-	30,410	30,410	09.25	
1,166	96	56	1	151	1	4,120	4,120	09.50	
3,096	85	2,105	1	218	1	6,130	6,130	09.75	
14,594	63	304	13	600	40	24,129	24,218	10.00	
685	162	456	2	1,204	9	18,496	18,496	10.25	
4,193	114	73	4	770	28	5,227	5,227	10.50	
101	43	79	-	11,399	2	14,907	14,907	10.75	
1,595	81	238	31	1,503	8	3,602	3,602	11.00	
1,925	811	884	1	1,956	4	8,097	8,097	11.25	
1,865	4	141	6	445	2	5,865	5,865	11.50	
4,478	241	12	-	563	118	5,411	5,411	11.75	
814	1,441	569	26	33,222	-	51,955	51,955	12.00	
26	6	351	7	4,165	73	30,838	30,838	12.25	
2,591	198	842	10	5,427	10	11,112	11,112	12.50	
116	106	95	-	719	3	1,039	1,039	12.75	
113	185	643	1	1,264	-	3,229	3,229	13.00	
15	54	1,097	40,741	147,731	188	190,163	190,163	13.25	
298	64	923	9	2,164	164	7,624	7,624	13.50	
46	38	138	0	266	15	4,029	4,029	13.75	
240	1,808	4,863	307	2,268	13	21,634	21,634	14.00	
312	473	454	6	1,117	34	2,960	2,960	14.25	
1,176	217	472	2,189	2,501	16	7,075	7,075	14.50	
805	45,008	20,104	5	749	56	66,755	66,755	14.75	
5,900	210	4,184	4	1,666	2	12,024	12,024	15.00	
3,274	44	107	10	10	-	3,651	3,651	15.25	
3,997	41	881	4	979	15	6,171	6,171	15.50	
5,571	9	69	-	49	40	8,000	8,000	15.75	
22,189	895	229	2	706	35	35,123	35,123	16.00	
3,184	12	1,600	-	783	11	18,436	18,436	16.25	
10,904	41	4,259	-	108	-	21,149	21,149	16.50	
4,520	83	10	-	1,611	-	6,224	6,224	16.75	
13,945	80	83	-	416	-	14,931	14,931	17.00	
5,011	9	10	-	75	-	5,194	5,194	17.25	
5,395	62	501	-	48	-	6,197	6,197	17.50	
3,151	20	2	-	-	-	13,469	13,469	17.75	
55,852	19	709	0	2,412	-	76,378	76,378	18.00	
21,077	3	12	-	-	-	22,970	22,970	18.25	
8,004	24	4	-	2,517	-	69,646	69,646	18.50	
2,676	-	-	-	-	-	83,141	83,141	18.75	
51,491	3	32	113	40	-	106,890	106,890	19.00	
11,793	-	-	-	-	-	31,938	31,938	19.25	
208,886	21	11	163	7	13	268,326	268,327	19.50	
27,261	-	10	-	8	-	39,198	39,198	19.75	
115,379	30	62	-	22	-	161,901	161,901	20.00	
35,727	-	-	-	-	-	61,684	61,685	20.25	
56,136	107	206	15	404	-	153,961	7,600,224	20.50	
37,320	21	-	0	21	-	182,139	1,422,272	20.75	
146,045	22	100	1	9	25	205,711	345,991	21.00	
74,800	-	-	-	-	-	96,113	131,331	21.25	
256,196	-	13,000	-	10	-	308,357	415,715	21.50	
143,191	-	-	-	610	-	167,109	178,921	21.75	
484,838	25	48	-	42	33	622,225	762,287	22.00 & above	
2,031,230	53,682	66,872	43,806	237,738	1,051	3,752,911	20,547,147	Total	
19.28	14.34	15.22	13.33	12.86	13.43	17.37	18.57	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Dec-22		Sep-23		Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	867,323	1,024,945	1,075,068	35,168	4,570	42,654	0	-
01.00*	16,504	7,411	-	-	14	14,282	37	36
02.00*	109,763	7,559	-	-	260	7,097	377	29
03.00*	5,796	132,257	-	-	-	116,810	434	39
04.00*	6,406	206	-	-	-	-	66	3
05.00*	291	255	-	-	-	49	7,621	20
05.25	5	11,331	-	-	-	-	578	-
05.50	107	128	-	-	-	-	1	-
05.75	4,801	72,816	-	-	-	-	4,919	69,544
06.00	694	76,893	-	-	2	-	-	34
06.25	79	47	-	-	-	-	-	-
06.50	665	457	-	-	-	1	-	-
06.75	122	76	-	-	-	-	-	2
07.00	4,915	276	-	-	-	-	4	1
07.25	1,186	180	-	-	-	-	-	-
07.50	1,573	580	-	-	-	-	211	48
07.75	798	100	-	-	-	-	-	-
08.00	7,036	691	-	-	-	-	57	28
08.25	3,552	1,795	-	-	-	-	297	97
08.50	1,468	4,141	-	-	-	-	17,248	521
08.75	234	16	-	-	-	-	-	19
09.00	1,343	2,057	-	-	-	31	283	810
09.25	22,619	3,878	-	-	-	-	165	10
09.50	841	548	-	-	-	-	-	18
09.75	9,787	3,057	-	-	-	-	-	-
10.00	7,567	2,267	-	-	-	89	752	83
10.25	14,374	621	-	-	-	-	-	-
10.50	9,261	1,990	-	-	-	-	-	-
10.75	10,570	998	-	-	-	-	-	-
11.00	14,583	831	-	-	-	-	-	-
11.25	11,735	293	-	-	-	-	676	-
11.50	15,045	642	-	-	-	-	381	70
11.75	23,529	278	-	-	-	-	-	-
12.00	107,556	1,029	-	-	-	-	377	-
12.25	2,517	720	-	-	-	-	-	-
12.50	10,575	4,645	-	-	-	-	-	13
12.75	4,436	162	-	-	-	-	-	-
13.00	28,299	30	-	-	-	-	1	1
13.25	5,228	173,871	-	-	-	-	6	-
13.50	8,579	497	-	-	-	-	2	0
13.75	5,503	280	-	-	-	-	-	-
14.00	36,090	18,303	-	-	-	-	1	8
14.25	3,686	248	-	-	-	-	-	-
14.50	1,875,270	504	-	-	-	-	0	82
14.75	58,256	58,807	-	-	-	-	29	-
15.00	72,464	3,621	-	-	-	-	-	4
15.25	44,964	1,234	-	-	-	-	-	-
15.50	235,452	4,263	-	-	-	-	2	2
15.75	43,334	18,328	-	-	-	-	-	-
16.00	66,839	16,766	-	-	-	-	-	-
16.25	60,791	21,836	-	-	-	-	-	-
16.50	31,020	19,058	-	-	-	-	-	14
16.75	45,295	13,329	-	-	-	-	-	-
17.00	40,564	15,451	-	-	-	-	230	55
17.25	35,356	26,178	-	-	-	-	-	-
17.50	-	3,491	-	-	-	-	-	13
17.75	-	2,370	-	-	-	-	-	-
18.00	-	3,825	-	-	-	-	16,860	6
18.25	-	20,965	-	-	-	-	352	44
18.50	-	2,004	-	-	-	-	97	187
18.75	-	410	-	-	-	-	22	15
19.00	1,239	2,248	-	-	-	-	524	48
19.25	-	2,161	-	-	-	-	167	40
19.50	-	7,644	-	-	-	-	3,426	1,450
19.75	-	1,365	-	-	-	-	443	229
20.00	-	6,888	-	-	-	-	2,950	236
20.25	-	11,776	-	-	-	1	6,552	4,065
20.50	-	2,091,816	-	2	624,677	1,566,281	42,493	4,103
20.75	-	97,306	-	-	-	21,263	39,551	56,632
21.00	2	39,249	-	-	-	16,615	9,888	1,977
21.25	-	47,065	-	-	-	12,057	4,301	613
21.50	-	113,865	-	-	-	1,784	7,168	11,922
21.75	-	36,987	-	-	-	5	7,192	4,440
22.00 & above	19	267,617	-	-	-	9,258	34,869	841
Total	3,997,908	4,517,831	1,075,068	35,170	629,522	1,808,277	211,610	158,454
Weighted Average	13.56	17.97	-	0.00	20.34	18.64	18.57	14.04

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts
Banking
Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
22	-	25	-	-	-	47	1,157,506	00.00	
148	-	-	-	-	-	221	14,517	01.00*	
273	-	-	-	6	-	684	8,041	02.00*	
394	-	-	-	-	-	867	117,677	03.00*	
4	101	4	-	2	-	180	180	04.00*	
-	-	-	-	-	-	7,642	7,690	05.00*	
-	-	-	-	0	-	578	578	05.25	
-	-	0	-	2	-	3	3	05.50	
949	21	132	0	33	-	75,598	75,598	05.75	
85,853	-	-	-	164	-	86,050	86,052	06.00	
-	-	-	-	43	-	43	43	06.25	
345	-	7	-	5	-	357	358	06.50	
3	39	2	-	23	-	69	69	06.75	
48	14	8	-	-	-	76	76	07.00	
36	-	-	2	35	-	72	72	07.25	
126	-	10	-	20	-	415	415	07.50	
-	-	100	-	2	-	102	102	07.75	
43	-	-	-	4	-	132	132	08.00	
565	51	27	-	1	-	1,039	1,039	08.25	
3,760	1	5	-	7	-	21,542	21,542	08.50	
186	-	-	-	-	-	206	206	08.75	
2,287	-	11	16	39	-	3,447	3,478	09.00	
3,784	1	2	-	9	-	3,970	3,970	09.25	
547	-	2	-	16	-	583	583	09.50	
2,870	2	20	-	0	-	2,892	2,892	09.75	
2,343	10	4	-	135	-	3,327	3,415	10.00	
243	-	310	-	27	-	579	579	10.25	
872	10	-	-	28	-	910	910	10.50	
84	12	-	-	181	-	276	276	10.75	
1,306	4	100	-	123	-	1,533	1,533	11.00	
203	27	5	-	69	1	982	982	11.25	
1,555	0	-	-	183	-	2,190	2,190	11.50	
34	2	1	-	237	101	375	375	11.75	
332	-	20	-	749	-	1,478	1,478	12.00	
6	2	20	-	16	-	45	45	12.25	
1,412	8	5	-	2,199	6	3,644	3,644	12.50	
4	3	43	-	11	-	61	61	12.75	
21	23	56	-	3	-	105	105	13.00	
6	3	28	40,741	147,413	188	188,385	188,385	13.25	
6	1	32	-	8	164	212	212	13.50	
22	2	20	-	48	15	106	106	13.75	
64	4	293	-	756	13	1,139	1,139	14.00	
8	105	19	-	6	34	171	171	14.25	
100	15	2	2,140	5	16	2,360	2,360	14.50	
32	44,908	19,967	-	0	1	64,937	64,937	14.75	
2,442	-	15	2	0	2	2,464	2,464	15.00	
181	0	0	-	1	-	182	182	15.25	
310	11	0	-	603	15	943	943	15.50	
3,786	-	2	-	-	40	3,828	3,828	15.75	
8,454	14	11	-	0	35	8,515	8,515	16.00	
393	-	-	-	765	11	1,170	1,170	16.25	
4,089	1	4,000	-	-	-	8,104	8,104	16.50	
3,932	-	-	-	1	-	3,933	3,933	16.75	
7,211	1	-	-	-	-	7,497	7,497	17.00	
1,005	-	-	-	-	-	1,005	1,005	17.25	
3,472	-	6	-	-	-	3,491	3,491	17.50	
2,370	-	2	-	-	-	2,373	2,373	17.75	
3,819	0	-	-	-	-	20,685	20,685	18.00	
20,577	-	-	-	-	-	20,973	20,973	18.25	
1,325	-	3	-	6	-	1,617	1,617	18.50	
122	-	-	-	-	-	159	159	18.75	
2,032	-	30	113	-	-	2,747	2,747	19.00	
1,925	-	-	-	-	-	2,132	2,132	19.25	
2,036	12	9	163	5	13	7,113	7,113	19.50	
912	-	-	-	-	-	1,584	1,584	19.75	
2,714	-	-	-	-	-	5,900	5,900	20.00	
4,236	-	-	-	-	-	14,852	14,854	20.25	
16,989	84	193	15	64	-	63,940	2,254,900	20.50	
9,768	21	-	-	-	-	105,972	127,235	20.75	
24,494	-	-	-	-	25	36,384	52,999	21.00	
43,461	-	-	-	-	-	48,375	60,432	21.25	
175,049	-	13,000	-	-	-	207,139	208,923	21.50	
58,719	-	-	-	610	-	70,961	70,966	21.75	
199,591	-	-	-	15	33	235,349	244,607	22.00 & above	
716,307	45,513	38,553	43,191	154,675	711	1,369,014	4,917,051	Total	
19.01	14.56	16.99	13.34	13.12	14.75	17.24	17.84	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Dec-22		Sep-23		Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	5,125,227	5,763,456	5,707,952	84,027	25,592	102,455	1,793	122	
01.00*	162,269	219,760	-	-	-	142,229	3,988	8,384	
02.00*	123,826	122,687	-	986	-	95,915	3,341	2,771	
03.00*	43,526	6,874	-	-	-	110	2,983	952	
04.00*	9,723	29,172	0	-	-	43,887	5,690	1,550	
05.00*	24,424	50,211	-	-	-	4	12,948	11,433	
05.25	3,657	7,896	-	-	-	-	7	403	
05.50	3,836	5,688	-	-	-	-	1,034	433	
05.75	8,307	6,245	-	-	-	-	705	26	
06.00	5,035	15,186	-	-	-	23	3,490	3,276	
06.25	2,241	27,084	-	-	-	-	1,961	540	
06.50	2,003	3,281	-	-	-	-	970	770	
06.75	1,264	248	-	-	-	-	3	107	
07.00	20,948	32,097	-	-	-	12,365	8,096	2,130	
07.25	4,194	2,231	-	-	-	-	80	1,048	
07.50	7,080	5,924	-	-	-	-	483	144	
07.75	1,825	1,972	-	-	-	0	79	857	
08.00	7,217	19,904	-	-	-	-	1,661	14,804	
08.25	1,307	2,271	-	-	-	-	28	2,583	
08.50	5,634	7,153	-	-	-	-	1,172	8,739	
08.75	4,568	2,027	-	-	-	-	448	9	
09.00	29,619	5,841	-	-	-	1	12,125	2,091	
09.25	3,518	41,580	-	-	-	-	1	25,987	
09.50	8,717	3,018	-	-	-	-	1,134	1,497	
09.75	16,224	3,467	-	-	-	-	620	5	
10.00	24,735	16,468	-	-	-	-	1,462	3,269	
10.25	27,745	14,100	-	-	-	-	14,099	1,879	
10.50	35,596	5,468	-	-	-	-	47	-	
10.75	9,881	16,008	-	-	-	-	-	3,284	
11.00	16,569	3,965	-	-	-	-	1	146	
11.25	17,449	5,807	-	-	-	-	-	1,840	
11.50	14,086	8,547	-	-	-	-	2,660	291	
11.75	10,199	23,452	-	-	-	-	-	-	
12.00	29,402	36,278	-	-	-	-	15,093	413	
12.25	14,362	4,893	-	-	-	-	-	26,212	
12.50	31,533	7,526	-	-	-	-	2,021	-	
12.75	22,931	10,586	-	-	-	-	-	-	
13.00	12,979	4,066	-	-	-	-	-	21	
13.25	7,904	1,745	-	-	-	-	-	-	
13.50	53,429	5,052	-	-	-	-	-	-	
13.75	18,619	1,102	-	-	-	-	3,527	-	
14.00	68,774	5,369	-	-	-	-	-	8,621	
14.25	37,030	5,964	-	-	-	-	564	-	
14.50	3,884,519	16,984	-	-	-	-	419	4	
14.75	719,639	5,658	-	-	-	-	-	-	
15.00	548,349	16,222	-	-	-	-	43	13	
15.25	186,362	11,549	-	-	-	-	196	10	
15.50	224,688	13,514	-	-	-	-	210	42	
15.75	171,346	38,318	-	-	-	-	1,978	283	
16.00	197,074	66,224	-	-	-	-	8,589	610	
16.25	217,378	32,411	-	-	-	-	11,961	885	
16.50	97,518	16,952	-	-	-	-	5,637	186	
16.75	103,781	8,508	-	-	-	-	-	-	
17.00	97,210	37,562	-	-	-	-	66	56	
17.25	8,795	4,867	-	-	-	-	-	90	
17.50	4,513	9,873	-	-	-	-	177	-	
17.75	-	30,911	-	-	-	-	152	10,143	
18.00	4,674	60,040	-	-	-	-	230	289	
18.25	-	8,245	-	-	-	-	1,244	238	
18.50	8	37,763	-	-	-	-	51,807	373	
18.75	-	20,288	-	-	-	-	51,688	766	
19.00	10	52,811	-	-	-	-	11,125	38,223	
19.25	-	14,993	-	-	-	-	14,649	689	
19.50	1	82,859	-	-	-	0	48,621	5,727	
19.75	-	41,260	-	-	-	-	6,394	4,853	
20.00	10	116,501	-	-	-	-	37,827	5,395	
20.25	-	41,771	-	-	-	-	14,029	1,312	
20.50	-	4,983,203	-	101,996	-	4,775,240	47,709	2,789	
20.75	-	986,061	-	50,499	-	1,168,371	43,227	5,367	
21.00	3	379,174	-	22,098	-	87,276	39,298	8,345	
21.25	-	88,734	-	13,444	-	9,716	13,439	2,960	
21.50	11	200,735	-	26,912	-	78,662	11,291	8,769	
21.75	-	82,570	-	-	-	11,807	11,264	412	
22.00 & above	10	363,325	-	-	-	130,803	92,323	9,207	
Total	12,545,311	14,431,558	5,707,952	299,963	25,592	6,658,864	629,904	244,669	
Weighted Average	13.62	18.69	0.00	14.88	-	19.42	18.04	13.53	

*01.00 stands for 00.05 to 01.00
*02.00 stands for 01.05 to 02.00
and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
16,256	-	-	-	3	-	18,174	5,938,201	00.00	
9,671	-	1	-	1	-	22,046	164,274	01.00*	
2,648	-	-	-	-	-	8,759	105,661	02.00*	
1,790	-	-	-	-	-	5,726	5,835	03.00*	
2,452	2	94	3	27	-	9,818	53,705	04.00*	
14,426	159	58	-	12	5	39,041	39,044	05.00*	
2,484	-	15	1	68	-	2,977	2,977	05.25	
489	-	14	-	29	3	2,002	2,002	05.50	
121	-	1	-	55	-	907	907	05.75	
1,909	-	43	1	7	1	8,727	8,751	06.00	
4,378	-	55	1	72	-	7,006	7,006	06.25	
4,436	-	86	1	121	1	6,385	6,385	06.50	
1	2	61	4	5	-	184	184	06.75	
967	0	75	56	239	5	11,567	23,932	07.00	
298	13	18	6	521	-	1,985	1,985	07.25	
2,267	140	187	1	659	63	3,943	3,943	07.50	
16	-	250	2	182	0	1,387	1,387	07.75	
2,097	9	218	40	903	8	19,738	19,738	08.00	
-	1	85	1	959	-	3,657	3,657	08.25	
149	2	548	3	190	4	10,805	10,805	08.50	
442	9	44	0	121	4	1,077	1,077	08.75	
801	28	3,623	-	155	3	18,825	18,826	09.00	
345	9	37	0	62	-	26,441	26,441	09.25	
618	96	54	1	135	1	3,537	3,537	09.50	
226	83	2,084	1	218	1	3,238	3,238	09.75	
12,251	53	300	13	465	40	17,852	17,852	10.00	
443	162	146	2	1,177	9	17,916	17,916	10.25	
3,321	103	73	4	742	28	4,317	4,317	10.50	
17	31	79	-	11,218	2	14,631	14,631	10.75	
289	77	138	31	1,380	8	2,069	2,069	11.00	
1,722	784	878	1	1,887	3	7,115	7,115	11.25	
310	4	141	6	262	2	3,675	3,675	11.50	
4,443	238	11	-	327	17	5,036	5,036	11.75	
482	1,441	549	26	32,473	-	50,477	50,477	12.00	
20	4	330	7	4,149	73	30,793	30,793	12.25	
1,179	190	837	10	3,227	4	7,469	7,469	12.50	
112	103	52	-	709	3	978	978	12.75	
92	162	587	1	1,261	-	2,124	2,124	13.00	
9	51	1,069	-	318	-	1,447	1,447	13.25	
292	63	891	9	2,156	-	3,412	3,412	13.50	
24	36	118	0	218	0	3,923	3,923	13.75	
176	1,804	4,570	307	1,513	-	16,990	16,990	14.00	
304	368	435	6	1,111	-	2,788	2,788	14.25	
1,077	202	470	49	2,496	-	4,716	4,716	14.50	
773	100	137	5	749	55	1,818	1,818	14.75	
3,458	210	4,169	3	1,666	-	9,560	9,560	15.00	
3,093	44	107	10	9	-	3,469	3,469	15.25	
3,687	29	881	4	376	-	5,228	5,228	15.50	
1,785	9	67	-	49	-	4,172	4,172	15.75	
13,735	881	218	2	706	-	24,740	24,740	16.00	
2,790	12	1,600	-	18	-	17,266	17,266	16.25	
6,815	40	259	-	108	-	13,045	13,045	16.50	
588	83	10	-	1,610	-	2,291	2,291	16.75	
6,734	79	83	-	416	-	7,434	7,434	17.00	
4,006	9	10	-	75	-	4,189	4,189	17.25	
1,923	62	495	-	48	-	2,706	2,706	17.50	
781	20	-	-	-	-	11,096	11,096	17.75	
52,034	19	709	0	2,412	-	55,692	55,692	18.00	
500	3	12	-	-	-	1,996	1,996	18.25	
6,680	24	1	-	2,511	-	61,396	61,396	18.50	
2,554	-	-	-	-	-	55,008	55,008	18.75	
49,459	3	2	-	40	-	98,850	98,850	19.00	
9,869	-	-	-	-	-	25,206	25,206	19.25	
206,850	10	3	-	2	-	261,213	261,214	19.50	
26,349	-	10	-	8	-	37,614	37,614	19.75	
112,664	30	62	-	22	-	156,000	156,000	20.00	
31,491	-	-	-	-	-	46,831	46,831	20.25	
39,147	23	14	0	340	-	90,021	4,967,258	20.50	
27,552	0	-	0	21	-	76,167	1,295,037	20.75	
121,552	22	100	1	9	-	169,327	278,700	21.00	
31,339	-	-	-	-	-	47,739	70,899	21.25	
81,147	-	-	-	10	-	101,218	206,792	21.50	
84,472	-	-	-	-	-	96,148	107,955	21.75	
285,247	25	48	-	27	-	386,877	517,680	22.00 & above	
1,314,923	8,170	28,319	614	83,063	340	2,310,002	15,002,372	Total	
19.43	13.09	12.81	12.35	12.37	10.66	17.53	18.79	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Dec-22		Sep-23		Dec-23		Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
	A	B	C	D	E	F	G	H
00.00	101,054	122,041	151,609	-	4	1,463	62	-
01.00*	5,646	1,238	-	-	-	1,609	-	-
02.00*	-	13,106	-	-	-	6,786	6,134	-
03.00*	-	2,810	-	-	-	-	-	-
04.00*	-	27	-	-	-	-	2,100	-
05.00*	-	3,697	-	-	-	-	1,900	-
05.25	-	-	-	-	-	-	-	-
05.50	-	-	-	-	-	-	-	-
05.75	-	505	-	-	-	-	-	-
06.00	-	4,500	-	-	-	-	-	-
06.25	-	-	-	-	-	-	20	-
06.50	-	45	-	-	-	-	-	-
06.75	-	-	-	-	-	-	525	-
07.00	-	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-
07.50	-	-	-	-	-	-	-	-
07.75	-	-	-	-	-	-	-	-
08.00	-	-	-	-	-	-	5,000	-
08.25	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	2,950	-
10.25	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-
13.00	26	-	-	-	-	-	1,000	-
13.25	1,323	5	-	-	-	-	330	-
13.50	7,048	-	-	-	-	-	4,000	-
13.75	8,506	-	-	-	-	-	-	-
14.00	3,037	1,564	-	-	-	-	3,505	-
14.25	4,010	-	-	-	-	-	-	-
14.50	200,270	-	-	-	-	-	-	-
14.75	20,554	-	-	-	-	-	-	-
15.00	6,061	2,924	-	-	-	-	-	-
15.25	1,500	-	-	-	-	-	-	-
15.50	68,424	-	-	-	-	-	-	-
15.75	3,368	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	1,868	-
16.25	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-
18.50	-	6,742	-	-	-	-	6,633	-
18.75	-	28,773	-	-	-	-	27,974	-
19.00	-	-	-	-	-	-	5,293	-
19.25	-	-	-	-	-	-	4,600	-
19.50	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-
20.50	-	368,832	-	-	-	378,066	-	-
20.75	-	-	-	-	-	-	-	-
21.00	-	2,220	-	-	-	14,292	-	-
21.25	-	-	-	-	-	-	-	-
21.50	-	33	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-
Total	430,827	559,062	151,609	-	4	402,216	73,895	-
Weighted Average	14.18	19.13	(0.00)	-	-	20.04	14.66	-

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts
Banking
Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	62	153,138	00.00	
-	-	-	-	-	-	-	1,609	01.00*	
-	-	-	-	-	-	6,134	12,920	02.00*	
-	-	-	-	-	-	-	-	03.00*	
-	-	-	-	-	-	2,100	2,100	04.00*	
-	-	-	-	-	-	1,900	1,900	05.00*	
-	-	-	-	-	-	-	-	05.25	
-	-	-	-	-	-	-	-	05.50	
-	-	-	-	-	-	-	-	05.75	
-	-	-	-	-	-	-	-	06.00	
-	-	-	-	-	-	20	20	06.25	
-	-	-	-	-	-	-	-	06.50	
-	-	-	-	-	-	525	525	06.75	
-	-	-	-	-	-	-	-	07.00	
-	-	-	-	-	-	-	-	07.25	
-	-	-	-	-	-	-	-	07.50	
-	-	-	-	-	-	-	-	07.75	
-	-	-	-	-	-	5,000	5,000	08.00	
-	-	-	-	-	-	-	-	08.25	
-	-	-	-	-	-	-	-	08.50	
-	-	-	-	-	-	-	-	08.75	
-	-	-	-	-	-	-	-	09.00	
-	-	-	-	-	-	-	-	09.25	
-	-	-	-	-	-	-	-	09.50	
-	-	-	-	-	-	-	-	09.75	
-	-	-	-	-	-	2,950	2,950	10.00	
-	-	-	-	-	-	-	-	10.25	
-	-	-	-	-	-	-	-	10.50	
-	-	-	-	-	-	-	-	10.75	
-	-	-	-	-	-	-	-	11.00	
-	-	-	-	-	-	-	-	11.25	
-	-	-	-	-	-	-	-	11.50	
-	-	-	-	-	-	-	-	11.75	
-	-	-	-	-	-	-	-	12.00	
-	-	-	-	-	-	-	-	12.25	
-	-	-	-	-	-	-	-	12.50	
-	-	-	-	-	-	-	-	12.75	
-	-	-	-	-	-	1,000	1,000	13.00	
-	-	-	-	-	-	330	330	13.25	
-	-	-	-	-	-	4,000	4,000	13.50	
-	-	-	-	-	-	-	-	13.75	
-	-	-	-	-	-	3,505	3,505	14.00	
-	-	-	-	-	-	-	-	14.25	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	14.75	
-	-	-	-	-	-	-	-	15.00	
-	-	-	-	-	-	-	-	15.25	
-	-	-	-	-	-	-	-	15.50	
-	-	-	-	-	-	-	-	15.75	
-	-	-	-	-	-	1,868	1,868	16.00	
-	-	-	-	-	-	-	-	16.25	
-	-	-	-	-	-	-	-	16.50	
-	-	-	-	-	-	-	-	16.75	
-	-	-	-	-	-	-	-	17.00	
-	-	-	-	-	-	-	-	17.25	
-	-	-	-	-	-	-	-	17.50	
-	-	-	-	-	-	-	-	17.75	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	18.25	
-	-	-	-	-	-	6,633	6,633	18.50	
-	-	-	-	-	-	27,974	27,974	18.75	
-	-	-	-	-	-	5,293	5,293	19.00	
-	-	-	-	-	-	4,600	4,600	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	20.25	
-	-	-	-	-	-	-	378,066	20.50	
-	-	-	-	-	-	-	-	20.75	
-	-	-	-	-	-	-	14,292	21.00	
-	-	-	-	-	-	-	-	21.25	
-	-	-	-	-	-	-	-	21.50	
-	-	-	-	-	-	-	-	21.75	
-	-	-	-	-	-	-	-	22.00 & above	
-	-	-	-	-	-	73,895	627,724	Total	
-	-	-	-	-	-	14.66	19.21	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Dec-22		Sep-23		Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,950,292	2,353,346	2,615,397	46,571	4,376	23,646	79	16
01.00*	82,687	188,499	-	-	-	211,514	2,458	588
02.00*	73,185	78,238	-	-	-	10,306	21	-
03.00*	8,392	25,611	-	-	-	4,508	253	334
04.00*	62,672	5,152	-	-	-	74,937	3,996	3,706
05.00*	40,767	6,623	-	-	-	1,525	3,083	258
05.25	3,902	911	-	-	-	777	44	332
05.50	12,999	25,968	-	-	-	341	350	124
05.75	9,605	5,722	-	-	-	1,360	59	27
06.00	72,324	43,195	-	-	-	3,115	1,822	741
06.25	145,131	947	-	-	-	160	39	-
06.50	18,744	10,313	-	-	-	76	6,084	86
06.75	58,937	37,468	-	-	-	9,648	4	85
07.00	500,980	3,469	-	-	-	60,588	293	240
07.25	68,655	15,117	-	-	-	7,461	18	-
07.50	34,997	21,124	-	-	-	3,465	83	21
07.75	33,464	9,892	-	-	-	17,878	583	5
08.00	14,618	19,294	-	-	-	16,289	445	5,469
08.25	21,219	2,712	-	-	-	2,296	2,199	2,820
08.50	72,792	177,839	-	-	-	50,270	1,202	510
08.75	16,343	14,822	-	-	-	8,891	498	11
09.00	12,207	22,036	-	-	-	107,464	1,646	1,095
09.25	44,646	27,753	-	-	-	13,172	426	1
09.50	25,875	32,480	-	-	-	7,880	386	102
09.75	12,614	9,396	-	-	-	12,273	-	10
10.00	112,630	23,066	-	-	-	17,521	131	285
10.25	8,605	5,752	-	-	-	22,097	80	33
10.50	50,370	49,282	-	-	-	37,296	103	105
10.75	12,701	5,849	-	-	-	3,052	262	8
11.00	18,524	406,403	-	-	-	439,117	8,262	10
11.25	17,427	19,061	-	-	-	6,318	159	5
11.50	96,773	31,940	-	-	-	23,249	344	11
11.75	6,096	101,915	-	-	-	91,810	6,820	41
12.00	36,099	35,302	-	-	-	36,896	4,905	39
12.25	9,353	6,047	-	-	-	13,556	703	1,968
12.50	21,532	36,831	-	-	-	28,706	56	20
12.75	30,853	2,238	-	-	-	10,249	-	4
13.00	45,727	25,042	-	-	-	1,403	700	16
13.25	23,311	4,975	-	-	-	3,365	-	-
13.50	26,607	5,702	-	-	-	8,609	184	133
13.75	51,678	8,055	-	-	-	1,298	18	-
14.00	60,712	78,354	-	-	-	62,869	3,217	14
14.25	46,499	74,865	-	-	-	94,267	105	-
14.50	243,013	26,482	-	-	-	15,433	1,739	29
14.75	61,455	9,627	-	-	-	8,986	54	1
15.00	109,622	32,819	-	-	-	23,664	407	187
15.25	59,124	28,979	-	-	-	13,254	264	-
15.50	189,757	51,290	-	-	-	5,852	343	4
15.75	92,506	19,500	-	-	-	2,471	433	7
16.00	162,857	132,499	-	-	-	159,066	824	120
16.25	18,487	19,241	-	-	-	7,706	200	27
16.50	16,396	71,903	-	-	-	23,966	289	10
16.75	11,003	15,357	-	-	-	6,825	95	25
17.00	5,750	36,948	-	-	-	12,773	3,724	323
17.25	21,508	29,864	-	-	-	3,029	116	35
17.50	3	29,316	-	-	-	18,078	1,104	2,038
17.75	-	21,013	-	-	-	5,545	2,810	118
18.00	-	35,871	-	-	-	48,679	58,411	2,046
18.25	-	55,052	-	-	-	19,831	2,210	1,791
18.50	-	76,871	-	-	-	45,752	18,459	3,121
18.75	-	16,074	-	-	-	5,104	4,461	1,171
19.00	2,592	101,769	-	-	-	48,462	19,631	7,655
19.25	-	68,317	-	-	-	21,521	10,417	13,629
19.50	-	61,519	-	-	-	39,889	19,901	17,627
19.75	-	49,554	-	-	-	16,135	6,316	13,303
20.00	-	73,098	-	-	-	38,695	35,998	17,235
20.25	-	52,821	-	-	-	15,174	15,914	4,824
20.50	-	312,341	-	-	51	392,312	34,077	6,043
20.75	-	75,467	-	-	-	16,322	22,956	3,213
21.00	-	215,440	-	-	-	104,116	58,412	11,800
21.25	-	66,810	-	-	-	71,582	22,579	12,198
21.50	-	125,087	-	-	-	138,913	42,553	8,875
21.75	-	19,840	-	-	-	7,808	33,177	3,510
22.00 & above	-	101,715	-	-	-	6,504	78,207	15,858
Total	5,067,618	6,086,944	2,615,397	46,571	4,427	2,894,963	548,198	166,094
Weighted Average	10.28	14.36	0.00	-	0.24	13.63	19.29	18.69

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to islamic banking portfolio

Return and Type of Accounts

Banking Banks

(Million Rupees)

Dec-23								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return
J	K	L	M	N	O	P	Q	R
89	-	-	-	-	-	183	2,690,173	00.00
877	-	4	-	29	-	3,956	215,470	01.00*
78	-	-	-	-	-	99	10,405	02.00*
218	-	-	-	-	-	805	5,314	03.00*
155	-	4	-	1	-	7,862	82,799	04.00*
10,470	-	2,528	-	-	-	16,339	17,864	05.00*
-	-	-	-	1	-	377	1,154	05.25
149	-	-	-	3	-	627	968	05.50
139	1,248	2,246	-	7,492	13,040	24,252	25,612	05.75
627	-	-	-	-	-	3,189	6,305	06.00
-	-	0	-	1	-	41	201	06.25
85	-	-	-	-	-	6,255	6,331	06.50
-	-	-	1,644	-	-	1,733	11,381	06.75
-	-	-	-	-	-	532	61,120	07.00
15	-	-	-	-	-	33	7,494	07.25
40	0	-	-	-	-	145	3,610	07.50
-	0	1	-	-	-	589	18,467	07.75
78	-	-	-	1	-	5,993	22,281	08.00
126	11	42	31	13	-	5,243	7,539	08.25
154	55	3	-	39	-	1,963	52,233	08.50
1,558	1	32	-	2	-	2,102	10,993	08.75
2,632	-	12	-	1	-	5,385	112,849	09.00
761	23	35	-	152	-	1,398	14,570	09.25
6,446	65	12	-	48	-	7,058	14,938	09.50
249	9	65	-	38	-	371	12,644	09.75
828	22	230	-	8	-	1,504	19,025	10.00
230	46	119	-	73	-	580	22,678	10.25
695	12	208	-	567	-	1,690	38,986	10.50
-	7	7	-	369	-	654	3,706	10.75
2,909	21	45	8	427	-	11,682	450,799	11.00
-	-	64	-	29	21	278	6,596	11.25
3,842	240	-	-	200	3	4,641	27,889	11.50
4	3	-	-	6	-	6,874	98,684	11.75
281	2	251	-	50	16	5,543	42,439	12.00
64	-	116	-	41	9	2,901	16,457	12.25
626	-	13	-	4	-	719	29,424	12.50
350	-	11	-	18	-	383	10,633	12.75
5,228	-	410	-	597	-	6,952	8,354	13.00
171	-	10	-	-	-	181	3,546	13.25
100	-	0	-	32	53	502	9,111	13.50
2,368	8	29	-	73	-	2,496	3,793	13.75
2,342	30	88	1,936	29	-	7,655	70,524	14.00
5	110	39	661	26	-	946	95,213	14.25
937	14	12	364	24	-	3,120	18,552	14.50
206	1	-	-	10	-	271	9,257	14.75
8,378	25	-	1,020	126	-	10,143	33,808	15.00
286	-	3,000	-	-	-	3,549	16,804	15.25
22,291	1,414	1,288	-	5,925	-	31,265	37,118	15.50
276	-	-	148	16,324	-	17,188	19,660	15.75
13,153	-	103	932	-	-	15,132	174,198	16.00
163	-	8	-	-	-	397	8,104	16.25
47,144	6	3	-	-	-	47,452	71,418	16.50
3,612	-	-	151	-	-	3,883	10,708	16.75
9,131	78	-	342	5,118	-	18,717	31,490	17.00
28,274	-	-	-	-	-	28,425	31,454	17.25
1,187	5	-	679	9,453	-	14,465	32,543	17.50
2,007	93	-	-	-	-	5,028	10,573	17.75
12,476	34	-	1	2	-	72,971	121,650	18.00
24,728	106	86	-	-	-	28,922	48,753	18.25
9,238	-	7	936	-	-	31,760	77,512	18.50
1,365	-	325	52	596	-	7,970	13,074	18.75
53,207	-	13	-	371	-	80,876	129,339	19.00
2,985	-	-	-	5	-	27,036	48,557	19.25
3,385	-	-	-	16	-	40,929	80,818	19.50
1,532	-	-	-	999	-	22,150	38,285	19.75
9,110	-	2	-	81	-	62,427	101,122	20.00
5,038	-	-	-	12	-	25,787	40,961	20.25
1,687	1	0	-	16	-	41,823	434,187	20.50
8,546	-	-	-	1	-	34,716	51,038	20.75
14,313	-	-	-	-	-	84,525	188,640	21.00
5,283	-	-	-	-	-	40,060	111,642	21.25
5,139	-	-	-	-	-	56,567	195,480	21.50
5,231	-	-	-	-	-	41,917	49,726	21.75
42,922	-	-	-	7	-	136,993	143,497	22.00 & above
388,220	3,689	11,472	8,906	49,456	13,142	1,189,177	6,750,535	Total
17.43	11.55	10.52	13.95	14.45	5.65	18.10	14.76	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Dec-22		Sep-23		Dec-23				For 6 Months and Over but Less Than 1 Year
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months		
A	B	C	D	E	F	G	H	I	
00.00	64,950	68,830	72,677	26,073	2,634	156	-	-	
01.00*	5,403	7,817	-	-	-	7,603	-	-	
02.00*	10	5	-	-	-	6	-	-	
03.00*	26	28	-	-	-	28	-	-	
04.00*	179	171	-	-	-	1,443	-	-	
05.00*	384	366	-	-	-	197	-	-	
05.25	115	118	-	-	-	676	44	-	
05.50	0	4	-	-	-	-	10	-	
05.75	0	-	-	-	-	18	-	-	
06.00	3,284	8	-	-	-	-	-	-	
06.25	22	-	-	-	-	-	-	-	
06.50	5,076	1	-	-	-	-	-	-	
06.75	146	-	-	-	-	-	-	-	
07.00	3,115	0	-	-	-	0	-	-	
07.25	2,970	-	-	-	-	-	-	-	
07.50	4,928	19,419	-	-	-	-	2	-	
07.75	7,685	5,573	-	-	-	0	-	-	
08.00	5,092	58	-	-	-	0	-	-	
08.25	107	176	-	-	-	-	1,055	0	
08.50	42,215	821	-	-	-	117	129	294	
08.75	35	4,086	-	-	-	0	-	-	
09.00	6,126	0	-	-	-	2	-	-	
09.25	297	743	-	-	-	3,402	18	-	
09.50	771	5,737	-	-	-	86	-	-	
09.75	3,122	527	-	-	-	-	-	-	
10.00	46	2,881	-	-	-	29	-	-	
10.25	80	576	-	-	-	5,424	3	31	
10.50	932	46,969	-	-	-	35,359	27	28	
10.75	83	2,148	-	-	-	3,049	-	3	
11.00	2,728	4,383	-	-	-	808	-	-	
11.25	396	9,555	-	-	-	3,611	32	5	
11.50	4,721	4,448	-	-	-	-	-	-	
11.75	845	730	-	-	-	2,205	-	22	
12.00	2,368	174	-	-	-	2,196	-	-	
12.25	307	76	-	-	-	7,272	-	-	
12.50	1,115	53	-	-	-	2,496	-	-	
12.75	126	39	-	-	-	209	-	-	
13.00	293	5,087	-	-	-	2	-	-	
13.25	174	1,925	-	-	-	1,043	-	-	
13.50	1,166	125	-	-	-	-	-	-	
13.75	448	225	-	-	-	106	-	-	
14.00	1,307	1,687	-	-	-	4,954	-	-	
14.25	4,679	48	-	-	-	-	-	-	
14.50	72,988	1,903	-	-	-	462	2	-	
14.75	3,060	0	-	-	-	310	-	-	
15.00	11,468	976	-	-	-	6,165	19	12	
15.25	2,120	2	-	-	-	-	-	-	
15.50	9,313	19,875	-	-	-	-	-	-	
15.75	7,875	224	-	-	-	-	302	-	
16.00	1,103	1,181	-	-	-	-	50	69	
16.25	3,506	246	-	-	-	-	-	-	
16.50	1,500	3	-	-	-	795	117	-	
16.75	-	472	-	-	-	-	-	-	
17.00	-	1,327	-	-	-	-	32	53	
17.25	-	1,226	-	-	-	-	-	-	
17.50	3	1,631	-	-	-	905	23	56	
17.75	-	1,495	-	-	-	208	20	-	
18.00	-	674	-	-	-	0	776	20	
18.25	-	1,696	-	-	-	-	170	8	
18.50	-	3,290	-	-	-	1,946	90	31	
18.75	-	127	-	-	-	-	451	45	
19.00	2,592	4,837	-	-	-	1,830	-	61	
19.25	-	6,969	-	-	-	7,330	40	5,454	
19.50	-	9,451	-	-	-	88	-	176	
19.75	-	2,251	-	-	-	2,490	775	-	
20.00	-	5,381	-	-	-	-	823	520	
20.25	-	1,189	-	-	-	823	485	-	
20.50	-	12,989	-	-	51	69,904	7	-	
20.75	-	15,089	-	-	-	1,278	75	77	
21.00	-	32,245	-	-	-	14,740	651	251	
21.25	-	236	-	-	-	4,384	790	-	
21.50	-	-	-	-	-	23	67	-	
21.75	-	7	-	-	-	7,808	2,200	16	
22.00 & above	-	87	-	-	-	-	-	-	
Total	293,399	322,697	72,677	26,073	2,685	203,990	9,285	7,233	
Weighted Average	11.46	14.09	-	-	0.39	15.95	18.40	18.77	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts
Banking
Banks

(Million Rupees)

Dec-23								
Deposits								
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	-	101,540	00.00
-	-	-	-	-	-	-	7,603	01.00*
-	-	-	-	-	-	-	6	02.00*
-	-	-	-	-	-	-	28	03.00*
-	-	-	-	-	-	-	1,443	04.00*
-	-	-	-	-	-	-	197	05.00*
-	-	-	-	-	-	44	720	05.25
-	-	-	-	-	-	10	10	05.50
-	-	-	-	-	-	-	18	05.75
8	-	-	-	-	-	8	8	06.00
-	-	-	-	-	-	-	-	06.25
1	-	-	-	-	-	1	1	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	-	0	07.00
-	-	-	-	-	-	-	-	07.25
-	0	-	-	-	-	3	3	07.50
-	-	-	-	-	-	-	0	07.75
-	-	-	-	-	-	-	0	08.00
125	2	35	31	13	-	1,262	1,262	08.25
33	-	3	-	39	-	497	615	08.50
5	-	32	-	-	-	37	37	08.75
398	-	12	-	-	-	410	412	09.00
-	-	-	-	103	-	122	3,524	09.25
-	-	-	-	5	-	5	91	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	-	29	10.00
-	-	-	-	-	-	34	5,459	10.25
-	-	-	-	-	-	55	35,414	10.50
-	-	-	-	-	-	3	3,053	10.75
1,182	-	-	-	-	-	1,182	1,991	11.00
-	-	-	-	-	-	37	3,648	11.25
605	-	-	-	-	-	605	605	11.50
-	-	-	-	-	-	22	2,227	11.75
95	-	-	-	-	-	95	2,291	12.00
4	-	-	-	-	-	4	7,276	12.25
-	-	-	-	-	-	-	2,496	12.50
87	-	-	-	-	-	87	296	12.75
183	-	-	-	-	-	183	185	13.00
52	-	-	-	-	-	52	1,096	13.25
62	-	-	-	-	-	62	62	13.50
-	8	-	-	-	-	8	114	13.75
26	30	-	1,936	-	-	1,992	6,946	14.00
-	3	-	661	-	-	664	664	14.25
-	-	-	314	-	-	316	778	14.50
-	1	-	-	-	-	1	311	14.75
62	-	-	1,020	-	-	1,113	7,278	15.00
-	-	-	-	-	-	-	-	15.25
218	-	50	-	-	-	268	268	15.50
-	-	-	148	-	-	449	449	15.75
123	-	103	932	-	-	1,276	1,276	16.00
-	-	8	-	-	-	8	8	16.25
-	-	3	-	-	-	121	915	16.50
-	-	-	151	-	-	151	151	16.75
128	-	-	342	-	-	555	555	17.00
-	-	-	-	-	-	-	-	17.25
40	-	-	679	-	-	799	1,704	17.50
1,040	-	-	-	-	-	1,060	1,268	17.75
-	34	-	1	-	-	831	831	18.00
90	-	86	-	-	-	354	354	18.25
25	-	-	936	-	-	1,082	3,028	18.50
-	-	325	52	596	-	1,469	1,469	18.75
353	-	-	-	371	-	784	2,614	19.00
108	-	-	-	5	-	5,607	12,937	19.25
506	-	-	-	-	-	682	770	19.50
730	-	-	-	994	-	2,499	4,989	19.75
-	-	-	-	55	-	1,398	1,398	20.00
45	-	-	-	12	-	542	1,365	20.25
129	-	-	-	15	-	152	70,107	20.50
5,226	-	-	-	-	-	5,379	6,657	20.75
1,045	-	-	-	-	-	1,947	16,687	21.00
398	-	-	-	-	-	1,188	5,572	21.25
-	-	-	-	-	-	67	90	21.50
30	-	-	-	-	-	2,246	10,054	21.75
-	-	-	-	7	-	7	7	22.00 & above
13,163	77	655	7,204	2,214	-	39,831	345,256	Total
18.01	15.54	16.57	15.61	18.53	-	17.80	14.68	Weighted Average

Overall weighted average excludes "Current" and "Other" deposits

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Dec-22		Sep-23		Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	1,885,342	2,284,516	2,542,719	20,498	1,742	23,489	79	16	
01.00*	77,284	180,681	-	-	-	203,910	2,458	588	
02.00*	73,175	78,234	-	-	-	10,300	21	-	
03.00*	8,366	25,583	-	-	-	4,481	253	334	
04.00*	62,493	4,981	-	-	-	73,494	3,996	3,706	
05.00*	40,383	6,257	-	-	-	1,327	3,083	258	
05.25	3,787	793	-	-	-	101	-	332	
05.50	12,999	25,964	-	-	-	341	340	124	
05.75	9,605	1,572	-	-	-	1,342	59	27	
06.00	69,040	43,187	-	-	-	3,115	1,822	741	
06.25	145,109	947	-	-	-	160	39	-	
06.50	13,668	10,313	-	-	-	76	6,084	86	
06.75	58,791	37,468	-	-	-	9,648	4	85	
07.00	497,865	3,469	-	-	-	60,587	293	240	
07.25	65,685	15,117	-	-	-	7,461	18	-	
07.50	30,068	1,704	-	-	-	3,465	81	21	
07.75	25,779	4,319	-	-	-	17,878	583	5	
08.00	9,526	19,236	-	-	-	16,288	445	5,469	
08.25	21,112	2,535	-	-	-	2,296	1,144	2,820	
08.50	30,577	177,018	-	-	-	50,153	1,074	215	
08.75	16,308	10,736	-	-	-	8,891	498	11	
09.00	6,082	22,036	-	-	-	107,462	1,646	1,095	
09.25	44,349	27,010	-	-	-	9,770	407	1	
09.50	25,104	26,743	-	-	-	7,794	386	102	
09.75	9,492	8,868	-	-	-	12,273	-	10	
10.00	112,585	20,185	-	-	-	17,493	131	285	
10.25	8,525	5,176	-	-	-	16,673	76	2	
10.50	49,438	2,313	-	-	-	1,937	76	77	
10.75	12,618	3,702	-	-	-	3	262	5	
11.00	15,796	402,020	-	-	-	438,309	8,262	10	
11.25	17,031	9,506	-	-	-	2,706	127	-	
11.50	92,052	27,492	-	-	-	23,249	344	11	
11.75	5,252	101,185	-	-	-	89,604	6,820	19	
12.00	33,730	35,128	-	-	-	34,700	4,905	39	
12.25	9,046	5,971	-	-	-	6,284	703	1,968	
12.50	20,417	36,778	-	-	-	26,210	56	20	
12.75	30,727	2,199	-	-	-	10,040	-	4	
13.00	45,434	19,955	-	-	-	1,400	700	16	
13.25	23,137	3,051	-	-	-	2,321	-	-	
13.50	25,441	5,577	-	-	-	8,609	184	133	
13.75	51,230	7,830	-	-	-	1,191	18	-	
14.00	59,405	76,668	-	-	-	57,914	3,217	14	
14.25	41,820	74,817	-	-	-	94,267	105	-	
14.50	170,026	24,578	-	-	-	14,971	1,737	29	
14.75	58,395	9,627	-	-	-	8,675	54	1	
15.00	98,154	31,844	-	-	-	17,500	388	175	
15.25	57,004	28,978	-	-	-	13,254	264	-	
15.50	180,444	31,415	-	-	-	5,852	343	4	
15.75	84,631	19,275	-	-	-	2,471	131	7	
16.00	161,755	131,318	-	-	-	159,066	774	51	
16.25	14,981	18,995	-	-	-	7,706	200	27	
16.50	14,896	71,900	-	-	-	23,172	171	10	
16.75	11,003	14,886	-	-	-	6,825	95	25	
17.00	5,750	35,620	-	-	-	12,773	3,692	270	
17.25	21,508	28,638	-	-	-	3,029	116	35	
17.50	-	27,686	-	-	-	17,173	1,081	1,981	
17.75	-	19,518	-	-	-	5,336	2,790	118	
18.00	-	35,197	-	-	-	48,679	57,635	2,026	
18.25	-	53,357	-	-	-	19,831	2,040	1,783	
18.50	-	73,581	-	-	-	43,806	18,369	3,090	
18.75	-	15,946	-	-	-	5,104	4,010	1,126	
19.00	-	96,933	-	-	-	46,633	19,631	7,594	
19.25	-	61,348	-	-	-	14,191	10,377	8,176	
19.50	-	52,068	-	-	-	39,800	19,901	17,452	
19.75	-	47,303	-	-	-	13,645	5,541	13,303	
20.00	-	67,717	-	-	-	38,695	35,175	16,716	
20.25	-	51,632	-	-	-	14,350	15,429	4,824	
20.50	-	299,352	-	-	-	322,408	34,069	6,043	
20.75	-	60,379	-	-	-	15,044	22,881	3,136	
21.00	-	183,195	-	-	-	89,375	57,762	11,549	
21.25	-	66,574	-	-	-	67,198	21,789	12,198	
21.50	-	125,087	-	-	-	138,891	42,486	8,875	
21.75	-	19,834	-	-	-	-	30,977	3,494	
22.00 & above	-	101,627	-	-	-	6,504	78,207	15,858	
Total	4,774,219	5,764,247	2,542,719	20,498	1,742	2,690,973	538,913	158,861	
Weighted Average	10.18	14.38	0.00	-	-	13.46	19.30	18.69	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts
Banking
Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
89	-	-	-	-	-	183	2,588.633	00.00	
877	-	4	-	29	-	3,956	207,866	01.00*	
78	-	-	-	-	-	99	10,399	02.00*	
218	-	-	-	-	-	805	5,286	03.00*	
155	-	4	-	1	-	7,862	81,356	04.00*	
10,470	-	2,528	-	-	-	16,339	17,666	05.00*	
-	-	-	-	1	-	333	434	05.25	
149	-	-	-	3	-	617	958	05.50	
139	1,248	2,246	-	7,492	13,040	24,252	25,594	05.75	
619	-	-	-	-	-	3,182	6,297	06.00	
-	-	0	-	1	-	41	201	06.25	
85	-	-	-	-	-	6,255	6,331	06.50	
-	-	-	1,644	-	-	1,733	11,381	06.75	
-	-	-	-	-	-	532	61,120	07.00	
15	-	-	-	-	-	33	7,494	07.25	
40	-	-	-	-	-	142	3,607	07.50	
-	0	1	-	-	-	589	18,467	07.75	
78	-	-	-	1	-	5,993	22,281	08.00	
0	9	7	-	-	-	3,981	6,277	08.25	
122	55	0	-	-	-	1,465	51,618	08.50	
1,553	1	0	-	2	-	2,065	10,956	08.75	
2,234	-	-	-	1	-	4,975	112,436	09.00	
761	23	35	-	49	-	1,276	11,046	09.25	
6,446	65	12	-	43	-	7,053	14,847	09.50	
249	9	65	-	38	-	371	12,644	09.75	
828	22	230	-	8	-	1,504	18,997	10.00	
230	46	119	-	73	-	546	17,219	10.25	
695	12	208	-	567	-	1,636	3,572	10.50	
-	7	7	-	369	-	651	653	10.75	
1,727	21	45	8	427	-	10,500	448,809	11.00	
-	-	64	-	29	21	241	2,948	11.25	
3,237	240	-	-	200	3	4,035	27,284	11.50	
4	3	-	-	6	-	6,852	96,456	11.75	
186	2	251	-	50	16	5,448	40,148	12.00	
60	-	116	-	41	9	2,896	9,181	12.25	
626	-	13	-	4	-	719	26,928	12.50	
263	-	11	-	18	-	297	10,337	12.75	
5,045	-	410	-	597	-	6,768	8,169	13.00	
119	-	10	-	-	-	129	2,450	13.25	
38	-	0	-	32	53	440	9,049	13.50	
2,368	-	29	-	73	-	2,488	3,679	13.75	
2,316	-	88	-	29	-	5,663	63,578	14.00	
5	107	39	-	26	-	282	94,549	14.25	
937	14	12	50	24	-	2,804	17,775	14.50	
206	-	-	-	10	-	270	8,945	14.75	
8,316	25	-	-	126	-	9,030	26,530	15.00	
286	-	3,000	-	-	-	3,549	16,804	15.25	
22,073	1,414	1,238	-	5,925	-	30,998	36,850	15.50	
276	-	-	-	16,324	-	16,739	19,210	15.75	
13,030	-	-	-	-	-	13,856	172,921	16.00	
163	-	-	-	-	-	390	8,096	16.25	
47,144	6	-	-	-	-	47,331	70,503	16.50	
3,612	-	-	-	-	-	3,732	10,557	16.75	
9,003	78	-	-	5,118	-	18,162	30,935	17.00	
28,274	-	-	-	-	-	28,425	31,454	17.25	
1,147	5	-	-	9,453	-	13,667	30,840	17.50	
968	93	-	-	-	-	3,968	9,305	17.75	
12,476	-	-	-	2	-	72,140	120,819	18.00	
24,638	106	-	-	-	-	28,567	48,398	18.25	
9,213	-	7	-	-	-	30,678	74,484	18.50	
1,365	-	-	-	-	-	6,501	11,604	18.75	
52,854	-	13	-	-	-	80,092	126,725	19.00	
2,877	-	-	-	-	-	21,430	35,621	19.25	
2,879	-	-	-	16	-	40,247	80,048	19.50	
802	-	-	-	5	-	19,652	33,297	19.75	
9,110	-	2	-	26	-	61,029	99,724	20.00	
4,993	-	-	-	-	-	25,246	39,596	20.25	
1,557	1	0	-	1	-	41,671	364,080	20.50	
3,320	-	-	-	1	-	29,338	44,382	20.75	
13,268	-	-	-	-	-	82,578	171,953	21.00	
4,885	-	-	-	-	-	38,872	106,070	21.25	
5,139	-	-	-	-	-	56,500	195,390	21.50	
5,201	-	-	-	-	-	39,672	39,672	21.75	
42,922	-	-	-	-	-	136,986	143,490	22.00 & above	
375,057	3,612	10,817	1,702	47,242	13,142	1,149,346	6,405,279	Total	
17.41	11.46	10.15	6.95	14.26	5.65	18.11	14.77	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

**2.5 Deposits Distributed by Rate of
Overall
All**

Rate of Interest	Dec-22		Sep-23		Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	8,043,897	9,263,788	9,550,027	165,766	34,542	170,218	1,934	137	
01.00*	267,106	416,908	-	-	14	369,633	6,483	9,008	
02.00*	306,775	221,591	-	986	260	120,104	9,872	2,800	
03.00*	57,714	167,552	-	-	-	121,429	3,670	1,325	
04.00*	78,801	34,557	0	-	-	118,824	11,852	5,259	
05.00*	65,483	60,786	-	-	-	1,577	25,552	11,711	
05.25	7,564	20,138	-	-	-	777	629	735	
05.50	16,943	31,784	-	-	-	341	1,385	558	
05.75	22,713	81,138	-	-	-	1,360	5,682	69,596	
06.00	78,053	139,774	-	-	2	3,139	5,312	4,050	
06.25	147,451	28,077	-	-	-	160	2,020	540	
06.50	21,412	14,097	-	-	-	77	7,054	856	
06.75	60,322	37,792	-	-	-	9,648	532	194	
07.00	526,843	35,843	-	-	-	72,952	8,392	2,371	
07.25	74,034	17,529	-	-	-	7,461	98	1,048	
07.50	43,649	27,628	-	-	-	3,465	777	213	
07.75	36,088	11,965	-	-	-	17,878	662	862	
08.00	28,871	39,889	-	-	-	16,289	7,163	20,301	
08.25	26,078	6,779	-	-	-	2,296	2,525	5,500	
08.50	79,893	189,133	-	-	-	50,270	19,622	9,770	
08.75	21,145	16,864	-	-	-	8,891	946	39	
09.00	43,169	29,934	-	-	-	107,496	14,054	3,996	
09.25	70,784	73,211	-	-	-	13,172	591	25,997	
09.50	35,434	36,046	-	-	-	7,880	1,520	1,616	
09.75	38,626	15,919	-	-	-	12,273	620	15	
10.00	144,933	41,801	-	-	-	17,610	5,295	3,637	
10.25	50,724	20,473	-	-	-	22,097	14,178	1,911	
10.50	95,227	56,740	-	-	-	37,296	149	105	
10.75	33,152	22,855	-	-	-	3,052	262	3,292	
11.00	49,675	411,198	-	-	-	439,117	8,263	156	
11.25	46,611	25,161	-	-	-	6,318	835	1,845	
11.50	125,905	41,128	-	-	-	23,249	3,385	372	
11.75	39,824	125,645	-	-	-	91,810	6,820	41	
12.00	173,057	72,608	-	-	-	36,896	20,375	452	
12.25	26,232	11,659	-	-	-	13,556	703	28,179	
12.50	63,640	49,002	-	-	-	28,706	2,077	33	
12.75	58,220	12,985	-	-	-	10,249	-	4	
13.00	87,031	29,138	-	-	-	1,403	1,701	39	
13.25	37,765	180,597	-	-	-	3,365	336	-	
13.50	95,663	11,252	-	-	-	8,609	4,186	133	
13.75	84,306	9,437	-	-	-	1,298	3,545	-	
14.00	168,613	103,590	-	-	-	62,869	6,724	8,643	
14.25	91,226	81,077	-	-	-	94,267	669	-	
14.50	6,203,073	43,970	-	-	-	15,433	2,158	115	
14.75	859,903	74,092	-	-	-	8,986	83	1	
15.00	736,495	55,587	-	-	-	23,664	449	203	
15.25	291,950	41,762	-	-	-	13,254	459	10	
15.50	718,321	69,067	-	-	-	5,882	555	48	
15.75	310,555	76,146	-	-	-	2,471	2,411	290	
16.00	426,770	215,490	-	-	-	159,066	11,281	731	
16.25	296,656	73,489	-	-	-	7,706	12,161	912	
16.50	144,933	107,913	-	-	-	23,966	5,926	210	
16.75	160,080	37,194	-	-	-	6,825	95	25	
17.00	143,524	89,960	-	-	-	12,773	4,021	435	
17.25	65,658	60,909	-	-	-	3,029	116	125	
17.50	4,515	42,680	-	-	-	18,078	1,281	2,050	
17.75	-	54,294	-	-	-	5,545	2,962	10,261	
18.00	4,674	99,736	-	-	-	48,679	75,501	2,342	
18.25	-	84,263	-	-	-	19,831	3,806	2,073	
18.50	8	123,381	-	-	-	45,752	76,996	3,681	
18.75	-	65,544	-	-	-	5,104	84,145	1,951	
19.00	3,842	156,829	-	-	-	48,462	36,573	45,925	
19.25	-	85,471	-	-	-	21,521	29,833	14,358	
19.50	1	152,022	-	-	-	39,889	71,948	24,805	
19.75	-	92,179	-	-	-	16,135	13,153	18,385	
20.00	10	196,488	-	-	-	38,695	76,776	22,866	
20.25	-	106,369	-	-	-	15,175	36,495	10,200	
20.50	-	7,756,192	-	101,998	624,728	7,111,900	124,278	12,935	
20.75	-	1,158,835	-	50,499	-	1,205,956	105,734	65,212	
21.00	5	636,083	-	22,098	-	222,298	107,599	22,122	
21.25	-	202,609	-	13,444	-	93,355	40,319	15,771	
21.50	11	439,720	-	26,912	-	219,359	61,012	29,566	
21.75	-	139,398	-	-	-	19,619	51,632	8,362	
22.00 & above	29	732,656	-	-	-	146,565	205,398	25,906	
Total	22,041,665	25,595,396	9,550,027	381,703	659,545	11,764,320	1,463,607	569,218	
Weighted Average	12.85	17.55	(0.00)	11.69	19.42	17.90	18.41	15.18	

*01.00 stands for 00.05 to 01.00
*02.00 stands for 01.05 to 02.00
and same for the rest of rows with *

Interest/Return and Type of Accounts
Banking
Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
16,367	-	25	-	3	-	18,466	9,939,018	00.00	
10,696	-	5	-	30	-	26,223	395,869	01.00*	
2,998	-	-	-	6	-	15,676	137,026	02.00*	
2,402	-	-	-	-	-	7,397	128,826	03.00*	
2,611	103	102	3	30	-	19,960	138,784	04.00*	
24,897	159	2,585	-	12	5	64,921	66,498	05.00*	
2,484	-	15	1	69	-	3,932	4,709	05.25	
638	-	14	-	34	3	2,632	2,973	05.50	
1,210	1,269	2,380	0	7,581	13,040	100,758	102,117	05.75	
88,389	-	43	1	171	1	97,967	101,107	06.00	
4,378	-	55	1	116	-	7,110	7,270	06.25	
4,866	-	93	1	126	1	12,997	13,074	06.50	
4	41	63	1,648	28	-	2,511	12,159	06.75	
1,015	14	83	56	239	5	12,176	85,128	07.00	
350	13	18	8	555	-	2,090	9,551	07.25	
2,433	141	197	1	679	63	4,503	7,968	07.50	
16	0	351	2	184	0	2,077	19,956	07.75	
2,218	9	218	40	907	8	30,863	47,152	08.00	
691	64	154	32	973	-	9,939	12,235	08.25	
4,063	57	556	3	236	4	34,310	84,580	08.50	
2,186	10	76	0	123	4	3,385	12,276	08.75	
5,720	28	3,646	16	195	3	27,657	135,153	09.00	
4,890	33	74	0	223	-	31,808	44,980	09.25	
7,611	161	68	1	198	1	11,178	19,058	09.50	
3,345	94	2,169	1	256	1	6,500	18,773	09.75	
15,421	85	534	13	608	40	25,633	43,243	10.00	
915	208	575	2	1,277	9	19,076	41,174	10.25	
4,888	126	281	4	1,337	28	6,918	44,213	10.50	
101	50	86	-	11,768	2	15,561	18,613	10.75	
4,504	103	283	38	1,929	8	15,284	454,402	11.00	
1,925	811	948	1	1,985	25	8,375	14,693	11.25	
5,707	244	141	6	645	5	10,506	33,755	11.50	
4,482	243	12	-	569	118	12,285	104,095	11.75	
1,095	1,443	820	26	33,272	16	57,498	94,394	12.00	
90	6	467	7	4,206	82	33,739	47,295	12.25	
3,217	198	855	10	5,431	10	11,831	40,537	12.50	
466	106	106	-	738	3	1,422	11,672	12.75	
5,341	185	1,053	1	1,862	-	10,181	11,583	13.00	
186	54	1,107	40,741	147,731	188	190,344	193,708	13.25	
398	64	923	9	2,196	217	8,126	16,735	13.50	
2,414	45	167	0	338	15	6,525	7,822	13.75	
2,582	1,838	4,951	2,243	2,297	13	29,290	92,158	14.00	
317	583	493	668	1,142	34	3,906	98,173	14.25	
2,113	231	484	2,553	2,525	16	10,195	25,628	14.50	
1,010	45,009	20,104	5	759	56	67,026	76,012	14.75	
14,278	235	4,184	1,024	1,792	2	22,167	45,832	15.00	
3,560	44	3,107	10	10	-	7,200	20,454	15.25	
26,288	1,455	2,169	4	6,904	15	37,437	43,289	15.50	
5,848	9	69	148	16,373	40	25,189	27,660	15.75	
35,342	895	331	934	706	35	50,255	209,321	16.00	
3,347	12	1,608	-	783	11	18,834	26,540	16.25	
58,048	47	4,262	-	108	-	68,600	92,567	16.50	
8,132	83	10	151	1,611	-	10,107	16,932	16.75	
23,075	158	83	342	5,534	-	33,648	46,421	17.00	
33,285	9	10	-	75	-	33,620	36,649	17.25	
6,582	67	501	679	9,501	-	20,662	38,740	17.50	
5,158	113	2	-	-	-	18,497	24,042	17.75	
68,328	53	709	1	2,415	-	149,349	198,028	18.00	
45,805	109	98	-	-	-	51,891	71,722	18.25	
17,242	24	11	936	2,517	-	101,405	147,157	18.50	
4,041	-	325	52	596	-	91,111	96,214	18.75	
104,697	3	45	113	410	-	187,766	236,229	19.00	
14,778	-	-	-	5	-	58,975	80,496	19.25	
212,271	21	11	163	23	13	309,255	349,144	19.50	
28,794	-	10	-	1,006	-	61,349	77,484	19.75	
124,489	30	64	-	103	-	224,328	263,023	20.00	
40,765	-	-	-	12	-	87,471	102,646	20.25	
57,823	108	207	15	419	-	195,785	8,034,410	20.50	
45,866	21	-	0	22	-	216,855	1,473,310	20.75	
160,358	22	100	1	9	25	290,236	534,632	21.00	
80,083	-	-	-	-	-	136,173	242,973	21.25	
261,335	-	13,000	-	10	-	364,924	611,195	21.50	
148,422	-	-	-	610	-	209,027	228,646	21.75	
527,760	25	48	-	49	33	759,219	905,784	22.00 & above	
2,419,450	57,371	78,344	52,711	287,194	14,193	4,942,088	27,297,683	Total	
18.99	14.16	14.53	13.44	13.13	6.23	17.54	17.66	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

**2.5.1 Deposits Distributed by Rate of
Overall
Public Sector**

Rate of Interest	Dec-22		Sep-23		Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	932,273	1,093,775	1,147,746	61,240	7,204	42,810	0	-
01.00*	21,907	15,228	-	-	14	21,886	37	36
02.00*	109,774	7,564	-	-	260	7,102	377	29
03.00*	5,822	132,286	-	-	-	116,838	434	39
04.00*	6,585	377	-	-	-	1,443	66	3
05.00*	675	621	-	-	-	246	7,621	20
05.25	120	11,449	-	-	-	676	622	-
05.50	107	131	-	-	-	-	11	-
05.75	4,801	72,816	-	-	-	18	4,919	69,544
06.00	3,979	76,901	-	-	2	-	-	34
06.25	101	47	-	-	-	-	-	-
06.50	5,741	458	-	-	-	1	-	-
06.75	268	76	-	-	-	-	-	2
07.00	8,030	277	-	-	-	0	4	1
07.25	4,156	180	-	-	-	-	-	-
07.50	6,501	19,999	-	-	-	-	214	48
07.75	8,484	5,673	-	-	-	0	-	-
08.00	12,129	749	-	-	-	0	57	28
08.25	3,659	1,972	-	-	-	-	1,353	98
08.50	43,683	4,962	-	-	-	117	17,377	816
08.75	269	4,101	-	-	-	0	-	19
09.00	7,468	2,057	-	-	-	33	283	810
09.25	22,916	4,621	-	-	-	3,402	183	10
09.50	1,612	6,285	-	-	-	86	-	18
09.75	12,909	3,585	-	-	-	-	-	-
10.00	7,613	5,148	-	-	-	117	752	83
10.25	14,454	1,196	-	-	-	5,424	3	31
10.50	10,193	48,958	-	-	-	35,359	27	28
10.75	10,653	3,146	-	-	-	3,049	-	3
11.00	17,310	5,213	-	-	-	808	-	-
11.25	12,131	9,848	-	-	-	3,611	708	5
11.50	19,766	5,089	-	-	-	-	381	70
11.75	24,374	1,008	-	-	-	2,205	-	22
12.00	109,924	1,202	-	-	-	2,196	377	-
12.25	2,824	796	-	-	-	7,272	-	-
12.50	11,690	4,698	-	-	-	2,496	-	13
12.75	4,562	201	-	-	-	209	-	-
13.00	28,592	5,117	-	-	-	2	1	1
13.25	5,401	175,796	-	-	-	1,043	6	-
13.50	9,745	622	-	-	-	-	2	0
13.75	5,951	505	-	-	-	106	-	-
14.00	37,397	19,989	-	-	-	4,954	1	8
14.25	8,365	296	-	-	-	-	-	-
14.50	1,948,258	2,408	-	-	-	462	2	82
14.75	61,316	58,808	-	-	-	310	29	-
15.00	83,932	4,597	-	-	-	6,165	19	16
15.25	47,084	1,235	-	-	-	-	-	-
15.50	244,764	24,138	-	-	-	-	2	2
15.75	51,209	18,552	-	-	-	-	302	-
16.00	67,941	17,947	-	-	-	-	50	69
16.25	64,296	22,082	-	-	-	-	-	-
16.50	32,520	19,061	-	-	-	795	117	14
16.75	45,295	13,801	-	-	-	-	-	-
17.00	40,564	16,778	-	-	-	-	262	108
17.25	35,356	27,404	-	-	-	-	-	-
17.50	3	5,122	-	-	-	905	23	69
17.75	-	3,865	-	-	-	208	20	-
18.00	-	4,499	-	-	-	0	17,636	26
18.25	-	22,661	-	-	-	-	522	52
18.50	-	5,294	-	-	-	1,946	187	218
18.75	-	537	-	-	-	-	473	60
19.00	3,831	7,085	-	-	-	1,830	524	108
19.25	-	9,130	-	-	-	7,330	207	5,494
19.50	-	17,095	-	-	-	88	3,426	1,626
19.75	-	3,616	-	-	-	2,490	1,218	229
20.00	-	12,269	-	-	-	-	3,773	755
20.25	-	12,965	-	-	-	825	7,037	4,065
20.50	-	2,104,805	-	2	624,728	1,636,185	42,500	4,103
20.75	-	112,395	-	-	-	22,541	39,626	56,710
21.00	2	71,494	-	-	-	31,355	10,539	2,228
21.25	-	47,301	-	-	-	16,441	5,091	613
21.50	-	113,865	-	-	-	1,806	7,235	11,922
21.75	-	36,994	-	-	-	7,813	9,392	4,456
22.00 & above	19	267,704	-	-	-	9,258	34,869	841
Total	4,291,308	4,840,528	1,147,746	61,242	632,207	2,012,267	220,895	165,687
Weighted Average	13.38	17.67	-	0.00	20.26	18.36	18.56	14.25

*01.00 stands for 00.05 to 01.00
*02.00 stands for 01.05 to 02.00
and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
22	-	25	-	-	-	47	1,259,046	00.00	
148	-	-	-	-	-	221	22,120	01.00*	
273	-	-	-	6	-	684	8,046	02.00*	
394	-	-	-	-	-	867	117,705	03.00*	
4	101	4	-	2	-	180	1,623	04.00*	
-	-	-	-	-	-	7,642	7,888	05.00*	
-	-	-	-	0	-	622	1,298	05.25	
-	-	0	-	2	-	13	13	05.50	
949	21	132	0	33	-	75,598	75,616	05.75	
85,860	-	-	-	164	-	86,058	86,059	06.00	
-	-	-	-	43	-	43	43	06.25	
345	-	7	-	5	-	357	358	06.50	
3	39	2	-	23	-	69	69	06.75	
48	14	8	-	-	-	76	77	07.00	
36	-	-	2	35	-	72	72	07.25	
126	0	10	-	20	-	418	418	07.50	
-	-	100	-	2	-	102	102	07.75	
43	-	-	-	4	-	132	132	08.00	
691	53	62	31	14	-	2,301	2,301	08.25	
3,792	1	8	-	46	-	22,039	22,156	08.50	
191	-	32	-	-	-	243	243	08.75	
2,686	-	23	16	39	-	3,857	3,891	09.00	
3,784	1	2	-	112	-	4,091	7,493	09.25	
547	-	2	-	21	-	588	674	09.50	
2,870	2	20	-	0	-	2,892	2,892	09.75	
2,343	10	4	-	135	-	3,327	3,444	10.00	
243	-	310	-	27	-	614	6,038	10.25	
872	10	-	-	28	-	965	36,324	10.50	
84	12	-	-	181	-	280	3,329	10.75	
2,488	4	100	-	123	-	2,715	3,524	11.00	
203	27	5	-	69	1	1,019	4,630	11.25	
2,160	0	-	-	183	-	2,796	2,796	11.50	
34	2	1	-	237	101	397	2,602	11.75	
426	-	20	-	749	-	1,572	3,769	12.00	
11	2	20	-	16	-	49	7,321	12.25	
1,412	8	5	-	2,199	6	3,644	6,139	12.50	
90	3	43	-	11	-	147	356	12.75	
204	23	56	-	3	-	288	291	13.00	
58	3	28	40,741	147,413	188	188,438	189,481	13.25	
68	1	32	-	8	-	164	275	13.50	
22	9	20	-	48	15	113	219	13.75	
90	34	293	1,936	756	13	3,130	8,085	14.00	
8	108	19	661	6	34	835	835	14.25	
100	15	2	2,454	5	16	2,676	3,137	14.50	
32	44,909	19,967	-	0	1	64,938	65,249	14.75	
2,504	-	15	1,021	0	2	3,577	9,741	15.00	
181	0	0	-	1	-	182	182	15.25	
528	11	50	-	603	15	1,211	1,211	15.50	
3,786	-	2	148	-	40	4,277	4,277	15.75	
8,577	14	114	932	0	35	9,792	9,792	16.00	
393	-	8	-	765	11	1,178	1,178	16.25	
4,089	1	4,003	-	-	-	8,224	9,019	16.50	
3,932	-	-	151	1	-	4,084	4,084	16.75	
7,339	1	-	342	-	-	8,052	8,052	17.00	
1,005	-	-	-	-	-	1,005	1,005	17.25	
3,512	-	6	679	-	-	4,289	5,194	17.50	
3,410	-	2	-	-	-	3,432	3,640	17.75	
3,819	34	-	1	-	-	21,516	21,516	18.00	
20,667	-	86	-	-	-	21,328	21,328	18.25	
1,350	-	3	936	6	-	2,699	4,645	18.50	
122	-	325	52	596	-	1,628	1,628	18.75	
2,385	-	30	113	371	-	3,531	5,361	19.00	
2,033	-	-	-	5	-	7,738	15,069	19.25	
2,542	12	9	163	5	13	7,795	7,883	19.50	
1,642	-	-	-	994	-	4,083	6,573	19.75	
2,714	-	-	-	55	-	7,298	7,298	20.00	
4,281	-	-	-	12	-	15,394	16,219	20.25	
17,118	84	193	15	79	-	64,092	2,325,007	20.50	
14,994	21	-	-	-	-	111,350	133,891	20.75	
25,539	-	-	-	-	25	38,331	69,686	21.00	
43,859	-	-	-	-	-	49,563	66,004	21.25	
175,049	-	13,000	-	-	-	207,206	209,013	21.50	
58,749	-	-	-	610	-	73,207	81,020	21.75	
199,591	-	-	-	22	33	235,355	244,613	22.00 & above	
729,470	45,590	39,209	50,395	156,889	711	1,408,846	5,262,307	Total	
18.99	14.56	16.98	13.67	13.20	14.75	17.26	17.59	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

**2.5.2 Deposits Distributed by Rate of
Overall
Domestic Private**

Rate of Interest	Dec-22		Sep-23		Dec-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed	
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	7,010,569	8,047,972	8,250,672	104,526	27,334	125,945	1,872	137
01.00*	239,553	400,442	-	-	-	346,139	6,446	8,972
02.00*	197,001	200,921	-	986	-	106,216	3,362	2,771
03.00*	51,892	32,457	-	-	-	4,590	3,236	1,286
04.00*	72,217	34,153	0	-	-	117,381	9,686	5,255
05.00*	64,807	56,468	-	-	-	1,331	16,030	11,691
05.25	7,444	8,689	-	-	-	101	7	735
05.50	16,835	31,652	-	-	-	341	1,374	558
05.75	17,912	7,817	-	-	-	1,342	763	52
06.00	74,075	58,373	-	-	-	3,139	5,312	4,016
06.25	147,350	28,030	-	-	-	160	2,000	540
06.50	15,671	13,594	-	-	-	76	7,054	856
06.75	60,055	37,716	-	-	-	9,648	7	192
07.00	518,813	35,566	-	-	-	72,952	8,388	2,370
07.25	69,879	17,348	-	-	-	7,461	98	1,048
07.50	37,148	7,629	-	-	-	3,465	563	166
07.75	27,604	6,291	-	-	-	17,878	662	862
08.00	16,742	39,140	-	-	-	16,288	2,106	20,272
08.25	22,419	4,807	-	-	-	2,296	1,172	5,403
08.50	36,211	184,171	-	-	-	50,153	2,245	8,954
08.75	20,876	12,762	-	-	-	8,891	946	20
09.00	35,700	27,877	-	-	-	107,462	13,770	3,186
09.25	47,868	68,589	-	-	-	9,770	408	25,988
09.50	33,821	29,761	-	-	-	7,794	1,520	1,599
09.75	25,717	12,335	-	-	-	12,273	620	15
10.00	137,319	36,653	-	-	-	17,493	1,593	3,553
10.25	36,270	19,276	-	-	-	16,673	14,175	1,881
10.50	85,034	7,781	-	-	-	1,937	122	77
10.75	22,499	19,710	-	-	-	3	262	3,289
11.00	32,364	405,985	-	-	-	438,309	8,263	156
11.25	34,480	15,312	-	-	-	2,706	127	1,840
11.50	106,139	36,039	-	-	-	23,249	3,004	302
11.75	15,450	124,637	-	-	-	89,604	6,820	19
12.00	63,133	71,406	-	-	-	34,700	19,998	452
12.25	23,408	10,864	-	-	-	6,284	703	28,179
12.50	51,950	44,304	-	-	-	26,210	2,077	20
12.75	53,657	12,785	-	-	-	10,040	-	4
13.00	58,413	24,021	-	-	-	1,400	700	37
13.25	31,041	4,796	-	-	-	2,321	-	-
13.50	78,869	10,629	-	-	-	8,609	184	133
13.75	69,849	8,932	-	-	-	1,191	3,545	-
14.00	128,179	82,037	-	-	-	57,914	3,217	8,635
14.25	78,850	80,781	-	-	-	94,267	669	-
14.50	4,054,545	41,562	-	-	-	14,971	2,156	33
14.75	778,034	15,284	-	-	-	8,675	54	1
15.00	646,503	48,066	-	-	-	17,500	430	188
15.25	243,366	40,527	-	-	-	13,254	459	10
15.50	405,133	44,929	-	-	-	5,852	553	46
15.75	255,978	57,594	-	-	-	2,471	2,110	290
16.00	358,829	197,543	-	-	-	159,066	9,363	662
16.25	232,359	51,407	-	-	-	7,706	12,161	912
16.50	112,413	88,852	-	-	-	23,172	5,808	196
16.75	114,784	23,393	-	-	-	6,825	95	25
17.00	102,960	73,182	-	-	-	12,773	3,759	327
17.25	30,302	33,505	-	-	-	3,029	116	125
17.50	4,513	37,559	-	-	-	17,173	1,258	1,981
17.75	-	50,429	-	-	-	5,336	2,942	10,261
18.00	4,674	95,237	-	-	-	48,679	57,865	2,316
18.25	-	61,602	-	-	-	19,831	3,284	2,021
18.50	8	111,345	-	-	-	43,806	70,176	3,463
18.75	-	36,234	-	-	-	5,104	55,698	1,891
19.00	10	149,744	-	-	-	46,633	30,756	45,817
19.25	-	76,341	-	-	-	14,191	25,026	8,864
19.50	1	134,928	-	-	-	39,801	68,522	23,179
19.75	-	88,563	-	-	-	13,645	11,936	18,156
20.00	10	184,218	-	-	-	38,695	73,002	22,111
20.25	-	93,404	-	-	-	14,350	29,458	6,135
20.50	-	5,282,555	-	101,996	-	5,097,649	81,778	8,832
20.75	-	1,046,440	-	50,499	-	1,183,415	66,108	8,503
21.00	3	562,369	-	22,098	-	176,651	97,060	19,893
21.25	-	155,308	-	13,444	-	76,914	35,228	15,158
21.50	11	325,822	-	26,912	-	217,553	53,777	17,644
21.75	-	102,404	-	-	-	11,807	42,240	3,906
22.00 & above	10	464,952	-	-	-	137,307	170,530	25,065
Total	17,319,530	20,195,806	8,250,672	320,461	27,334	9,349,837	1,168,817	403,531
Weighted Average	12.66	17.47	0.00	13.93	-	17.70	18.62	15.56

*01.00 stands for 00.05 to 01.00
*02.00 stands for 01.05 to 02.00
and same for the rest of rows with *

Interest/Return and Type of Accounts

Banking Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
16,345	-	-	-	3	-	18,358	8,526,834	00.00	
10,548	-	5	-	30	-	26,002	372,141	01.00*	
2,726	-	-	-	-	-	8,858	116,060	02.00*	
2,008	-	-	-	-	-	6,531	11,121	03.00*	
2,607	2	98	3	28	-	17,680	135,061	04.00*	
24,897	159	2,585	-	12	5	55,379	56,710	05.00*	
2,484	-	15	1	68	-	3,310	3,411	05.25	
638	-	14	-	32	3	2,619	2,960	05.50	
260	1,248	2,247	-	7,547	13,040	25,160	26,502	05.75	
2,529	-	43	1	7	1	11,909	15,048	06.00	
4,378	-	55	1	73	-	7,047	7,207	06.25	
4,521	-	86	1	121	1	12,639	12,715	06.50	
1	2	61	1,648	5	-	1,917	11,565	06.75	
967	0	75	56	239	5	12,100	85,052	07.00	
314	13	18	6	521	-	2,018	9,479	07.25	
2,307	140	187	1	659	63	4,085	7,550	07.50	
16	0	251	2	182	0	1,975	19,853	07.75	
2,174	9	218	40	904	8	25,731	42,019	08.00	
0	11	92	1	959	-	7,638	9,934	08.25	
271	56	548	3	190	4	12,271	62,424	08.50	
1,995	10	44	0	123	4	3,142	12,033	08.75	
3,035	28	3,623	-	155	3	23,800	131,262	09.00	
1,106	32	72	0	111	-	27,717	37,487	09.25	
7,064	161	67	1	177	1	10,590	18,384	09.50	
475	92	2,149	1	256	1	3,608	15,882	09.75	
13,079	75	530	13	474	40	19,356	36,849	10.00	
672	208	265	2	1,250	9	18,463	35,136	10.25	
4,016	116	281	4	1,309	28	5,953	7,890	10.50	
17	38	86	-	11,587	2	15,282	15,284	10.75	
2,016	98	183	38	1,807	8	12,569	450,878	11.00	
1,722	784	942	1	1,916	24	7,356	10,063	11.25	
3,547	243	141	6	462	5	7,710	30,959	11.50	
4,447	241	11	-	333	17	11,888	101,493	11.75	
669	1,443	800	26	32,523	16	55,925	90,625	12.00	
80	4	446	7	4,190	82	33,690	39,974	12.25	
1,805	190	850	10	3,231	4	8,187	34,397	12.50	
376	103	63	-	727	3	1,275	11,315	12.75	
5,137	162	997	1	1,859	-	8,892	10,292	13.00	
128	51	1,079	-	318	-	1,576	3,897	13.25	
330	63	892	9	2,188	53	3,852	12,461	13.50	
2,392	36	147	0	291	0	6,412	7,603	13.75	
2,492	1,804	4,658	307	1,542	-	22,654	80,568	14.00	
309	476	474	6	1,136	-	3,071	97,337	14.25	
2,014	217	482	99	2,519	-	7,520	22,491	14.50	
978	100	137	5	759	55	2,088	10,763	14.75	
11,774	235	4,169	3	1,792	-	18,590	36,090	15.00	
3,379	44	3,107	10	9	-	7,018	20,272	15.25	
25,760	1,444	2,119	4	6,301	-	36,226	42,078	15.50	
2,061	9	67	-	16,373	-	20,911	23,383	15.75	
26,765	881	218	2	706	-	38,596	197,661	16.00	
2,953	12	1,600	-	18	-	17,656	25,362	16.25	
53,959	46	259	-	108	-	60,376	83,548	16.50	
4,200	83	10	-	1,610	-	6,023	12,848	16.75	
15,737	157	83	-	5,534	-	25,596	38,369	17.00	
32,280	9	10	-	75	-	32,614	35,643	17.25	
3,070	67	495	-	9,501	-	16,373	33,546	17.50	
1,749	113	-	-	-	-	15,065	20,401	17.75	
64,510	19	709	0	2,415	-	127,833	176,512	18.00	
25,138	109	12	-	-	-	30,564	50,395	18.25	
15,892	24	7	-	2,511	-	92,073	135,879	18.50	
3,919	-	-	-	-	-	61,508	66,612	18.75	
102,313	3	15	-	40	-	178,942	225,575	19.00	
12,746	-	-	-	-	-	46,636	60,827	19.25	
209,729	10	3	-	18	-	301,460	341,261	19.50	
27,151	-	10	-	13	-	57,266	70,911	19.75	
121,775	30	64	-	48	-	217,030	255,724	20.00	
36,484	-	-	-	-	-	72,077	86,427	20.25	
40,705	23	14	0	340	-	131,693	5,331,337	20.50	
30,872	0	-	0	22	-	105,505	1,339,419	20.75	
134,819	22	100	1	9	-	251,905	450,654	21.00	
36,224	-	-	-	-	-	86,611	176,969	21.25	
86,286	-	-	-	10	-	157,717	402,182	21.50	
89,673	-	-	-	-	-	135,820	147,627	21.75	
328,169	25	48	-	27	-	523,863	661,170	22.00 & above	
1,689,980	11,781	39,135	2,316	130,305	13,482	3,459,348	21,407,652	Total	
18.98	12.59	12.08	8.38	13.06	5.78	17.72	17.62	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Dec-22		Sep-23		Dec-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	101,054	122,041	151,609	-	4	1,463	62	-	-
01.00*	5,646	1,238	-	-	-	1,609	-	-	-
02.00*	-	13,106	-	-	-	6,786	6,134	-	-
03.00*	-	2,810	-	-	-	-	-	-	-
04.00*	-	27	-	-	-	-	2,100	-	-
05.00*	-	3,697	-	-	-	-	1,900	-	-
05.25	-	-	-	-	-	-	-	-	-
05.50	-	-	-	-	-	-	-	-	-
05.75	-	505	-	-	-	-	-	-	-
06.00	-	4,500	-	-	-	-	-	-	-
06.25	-	-	-	-	-	-	20	-	-
06.50	-	45	-	-	-	-	-	-	-
06.75	-	-	-	-	-	-	525	-	-
07.00	-	-	-	-	-	-	-	-	-
07.25	-	-	-	-	-	-	-	-	-
07.50	-	-	-	-	-	-	-	-	-
07.75	-	-	-	-	-	-	-	-	-
08.00	-	-	-	-	-	-	5,000	-	-
08.25	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-
10.00	-	-	-	-	-	-	2,950	-	-
10.25	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-
11.25	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-
12.25	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-
12.75	-	-	-	-	-	-	-	-	-
13.00	26	-	-	-	-	-	1,000	-	-
13.25	1,323	5	-	-	-	-	330	-	-
13.50	7,048	-	-	-	-	-	4,000	-	-
13.75	8,506	-	-	-	-	-	-	-	-
14.00	3,037	1,564	-	-	-	-	3,505	-	-
14.25	4,010	-	-	-	-	-	-	-	-
14.50	200,270	-	-	-	-	-	-	-	-
14.75	20,554	-	-	-	-	-	-	-	-
15.00	6,061	2,924	-	-	-	-	-	-	-
15.25	1,500	-	-	-	-	-	-	-	-
15.50	68,424	-	-	-	-	-	-	-	-
15.75	3,368	-	-	-	-	-	-	-	-
16.00	-	-	-	-	-	-	1,868	-	-
16.25	-	-	-	-	-	-	-	-	-
16.50	-	-	-	-	-	-	-	-	-
16.75	-	-	-	-	-	-	-	-	-
17.00	-	-	-	-	-	-	-	-	-
17.25	-	-	-	-	-	-	-	-	-
17.50	-	-	-	-	-	-	-	-	-
17.75	-	-	-	-	-	-	-	-	-
18.00	-	-	-	-	-	-	-	-	-
18.25	-	-	-	-	-	-	-	-	-
18.50	-	6,742	-	-	-	-	6,633	-	-
18.75	-	28,773	-	-	-	-	27,974	-	-
19.00	-	-	-	-	-	-	5,293	-	-
19.25	-	-	-	-	-	-	4,600	-	-
19.50	-	-	-	-	-	-	-	-	-
19.75	-	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-	-
20.25	-	-	-	-	-	-	-	-	-
20.50	-	368,832	-	-	-	378,066	-	-	-
20.75	-	-	-	-	-	-	-	-	-
21.00	-	2,220	-	-	-	14,292	-	-	-
21.25	-	-	-	-	-	-	-	-	-
21.50	-	33	-	-	-	-	-	-	-
21.75	-	-	-	-	-	-	-	-	-
22.00 & above	-	-	-	-	-	-	-	-	-
Total	430,827	559,062	151,609	-	4	402,216	73,895	-	-
Weighted Average	14.18	19.13	(0.00)	-	-	20.04	14.66	-	-

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest/Return and Type of Accounts
Banking
Banks

(Million Rupees)

Dec-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Interest	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	62	153,138	00.00	
-	-	-	-	-	-	-	1,609	01.00*	
-	-	-	-	-	-	6,134	12,920	02.00*	
-	-	-	-	-	-	-	-	03.00*	
-	-	-	-	-	-	2,100	2,100	04.00*	
-	-	-	-	-	-	1,900	1,900	05.00*	
-	-	-	-	-	-	-	-	05.25	
-	-	-	-	-	-	-	-	05.50	
-	-	-	-	-	-	-	-	05.75	
-	-	-	-	-	-	-	-	06.00	
-	-	-	-	-	-	20	20	06.25	
-	-	-	-	-	-	-	-	06.50	
-	-	-	-	-	-	525	525	06.75	
-	-	-	-	-	-	-	-	07.00	
-	-	-	-	-	-	-	-	07.25	
-	-	-	-	-	-	-	-	07.50	
-	-	-	-	-	-	-	-	07.75	
-	-	-	-	-	-	5,000	5,000	08.00	
-	-	-	-	-	-	-	-	08.25	
-	-	-	-	-	-	-	-	08.50	
-	-	-	-	-	-	-	-	08.75	
-	-	-	-	-	-	-	-	09.00	
-	-	-	-	-	-	-	-	09.25	
-	-	-	-	-	-	-	-	09.50	
-	-	-	-	-	-	-	-	09.75	
-	-	-	-	-	-	2,950	2,950	10.00	
-	-	-	-	-	-	-	-	10.25	
-	-	-	-	-	-	-	-	10.50	
-	-	-	-	-	-	-	-	10.75	
-	-	-	-	-	-	-	-	11.00	
-	-	-	-	-	-	-	-	11.25	
-	-	-	-	-	-	-	-	11.50	
-	-	-	-	-	-	-	-	11.75	
-	-	-	-	-	-	-	-	12.00	
-	-	-	-	-	-	-	-	12.25	
-	-	-	-	-	-	-	-	12.50	
-	-	-	-	-	-	-	-	12.75	
-	-	-	-	-	-	1,000	1,000	13.00	
-	-	-	-	-	-	330	330	13.25	
-	-	-	-	-	-	4,000	4,000	13.50	
-	-	-	-	-	-	-	-	13.75	
-	-	-	-	-	-	3,505	3,505	14.00	
-	-	-	-	-	-	-	-	14.25	
-	-	-	-	-	-	-	-	14.50	
-	-	-	-	-	-	-	-	14.75	
-	-	-	-	-	-	-	-	15.00	
-	-	-	-	-	-	-	-	15.25	
-	-	-	-	-	-	-	-	15.50	
-	-	-	-	-	-	-	-	15.75	
-	-	-	-	-	-	1,868	1,868	16.00	
-	-	-	-	-	-	-	-	16.25	
-	-	-	-	-	-	-	-	16.50	
-	-	-	-	-	-	-	-	16.75	
-	-	-	-	-	-	-	-	17.00	
-	-	-	-	-	-	-	-	17.25	
-	-	-	-	-	-	-	-	17.50	
-	-	-	-	-	-	-	-	17.75	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	18.25	
-	-	-	-	-	-	6,633	6,633	18.50	
-	-	-	-	-	-	27,974	27,974	18.75	
-	-	-	-	-	-	5,293	5,293	19.00	
-	-	-	-	-	-	4,600	4,600	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00	
-	-	-	-	-	-	-	-	20.25	
-	-	-	-	-	-	-	378,066	20.50	
-	-	-	-	-	-	-	-	20.75	
-	-	-	-	-	-	-	14,292	21.00	
-	-	-	-	-	-	-	-	21.25	
-	-	-	-	-	-	-	-	21.50	
-	-	-	-	-	-	-	-	21.75	
-	-	-	-	-	-	-	-	22.00 & above	
-	-	-	-	-	-	73,895	627,724	Total	
-	-	-	-	-	-	14.66	19.21	Weighted Average	

Overall weighted average excludes "Current" and "Other" deposits

2.5.4 Deposits Distributed by Rate of Return and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Rate of Return	Male	Female	Both Males and Females	Others	Total Deposits
00.00	5,568,442	1,075,629	357,761	2,937,186	9,939,018
01.00*	203,237	50,145	39,359	103,128	395,869
02.00*	37,848	10,440	24,312	64,426	137,026
03.00*	36,984	5,902	9,754	76,186	128,826
04.00*	38,494	10,485	5,623	84,182	138,784
05.00*	16,151	4,360	9,137	36,851	66,498
05.25	1,145	72	267	3,225	4,709
05.50	1,301	208	1,121	342	2,973
05.75	1,334	201	273	100,310	102,117
06.00	8,725	755	2,435	89,193	101,107
06.25	964	1,558	403	4,345	7,270
06.50	1,589	193	800	10,491	13,074
06.75	4,250	1,685	488	5,736	12,159
07.00	32,766	11,042	9,663	31,658	85,128
07.25	3,931	1,160	934	3,526	9,551
07.50	5,184	891	514	1,380	7,968
07.75	8,837	2,322	3,858	4,939	19,956
08.00	17,848	4,154	2,679	22,471	47,152
08.25	3,258	818	340	7,819	12,235
08.50	33,968	10,508	8,389	31,715	84,580
08.75	4,860	2,063	2,256	3,097	12,276
09.00	58,095	26,283	3,159	47,616	135,153
09.25	9,598	2,096	1,897	31,388	44,980
09.50	8,301	2,133	1,061	7,562	19,058
09.75	2,644	1,183	723	14,224	18,773
10.00	24,139	2,645	3,550	12,910	43,243
10.25	13,867	4,591	2,315	20,401	41,174
10.50	12,678	4,226	3,619	23,690	44,213
10.75	2,608	673	249	15,084	18,613
11.00	246,197	70,122	6,147	131,935	454,402
11.25	6,365	1,068	633	6,627	14,693
11.50	6,517	3,087	2,022	22,129	33,755
11.75	73,278	19,156	138	11,523	104,095
12.00	17,618	5,662	869	70,245	94,394
12.25	5,532	1,652	767	39,345	47,295
12.50	8,521	3,311	3,589	25,115	40,537
12.75	4,350	787	306	6,228	11,672
13.00	5,260	2,182	2,347	1,794	11,583
13.25	22,899	5,520	60,349	104,941	193,708
13.50	4,653	1,452	2,143	8,489	16,735
13.75	2,459	792	276	4,295	7,822
14.00	50,149	5,300	10,559	26,150	92,158
14.25	62,740	17,794	363	17,276	98,173
14.50	9,053	3,503	4,944	8,129	25,628
14.75	7,489	3,016	613	64,893	76,012
15.00	10,461	6,079	3,341	25,951	45,832
15.25	7,256	7,663	1,391	4,144	20,454
15.5	7,891	4,670	2,222	28,506	43,289
15.75	12,576	6,107	849	8,128	27,660
16.00	70,732	58,284	5,885	74,419	209,321
16.25	5,354	926	1,872	18,389	26,540
16.5	36,135	18,346	6,984	31,102	92,567
16.75	6,496	2,169	2,963	5,304	16,932
17.00	15,244	5,631	4,785	20,762	46,421
17.25	18,105	8,211	662	9,671	36,649
17.5	16,234	6,319	2,736	13,451	38,740
17.75	3,851	2,783	1,409	15,999	24,042
18.00	37,899	17,432	17,615	125,081	198,028
18.25	19,797	13,862	7,776	30,287	71,722
18.5	32,311	9,547	8,907	96,393	147,157
18.75	19,532	2,671	1,500	72,511	96,214
19.00	85,468	26,572	22,219	101,970	236,229
19.25	23,899	6,549	3,451	46,596	80,496
19.5	69,478	19,611	12,401	247,655	349,144
19.75	15,726	6,344	5,575	49,838	77,484
20.00	89,139	35,573	33,304	105,006	263,023
20.25	28,467	11,329	7,962	54,888	102,646
20.50	3,192,069	870,242	377,334	3,594,764	8,034,410
20.75	460,433	167,161	133,683	712,032	1,473,310
21.00	44,678	13,532	13,049	463,373	534,632
21.25	10,277	12,720	1,729	218,247	242,973
21.50	37,267	6,134	1,585	566,209	611,195
21.75	5,157	1,705	168	221,615	228,646
22.00 & above	27,001	5,043	1,230	872,510	905,784
Total	11,105,056	2,736,042	1,277,588	12,178,996	27,297,683

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

2.6 Deposits Distributed by Size of All As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI'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 5000	442887	228.0345541	249494	216.5068759	15774	4.47645257	37500	3.79232206	4894276	3727.850429
5,000 to 10,000	41,127	292	32,333	223	763	6	1,042	7	1,482,573	12,336
10,000 to 20,000	38,802	547	32,470	451	839	12	1,477	20	1,619,943	21,467
20,000 to 25,000	12,539	278	13,495	301	498	11	375	8	290,136	6,598
25,000 to 50,000	48,854	1,711	43,816	1,571	1,305	45	1,078	38	653,472	24,799
50,000 to 100,000	132,436	10,198	43,401	3,028	814	58	1,002	72	544,590	36,531
100,000 to 150,000	30,395	3,655	18,917	2,308	463	56	614	74	250,271	30,318
150,000 to 200,000	18,650	3,196	11,023	1,788	263	45	475	82	160,326	27,291
200,000 to 300,000	22,668	5,538	13,868	3,319	364	89	544	136	248,273	58,688
300,000 to 400,000	14,688	5,066	7,683	2,650	227	78	320	110	108,457	37,323
400,000 to 500,000	11,628	5,179	5,305	2,336	167	74	306	138	69,945	31,105
500,000 to 750,000	22,302	13,241	8,120	4,958	410	262	547	331	182,766	108,471
750,000 to 1,000,000	16,468	9,519	5,554	4,796	375	325	436	378	77,679	65,842
1,000,000 to 2,000,000	27,536	37,740	13,654	19,802	593	845	983	1,367	147,294	203,161
2,000,000 to 3,000,000	13,034	31,912	7,067	16,871	374	939	471	1,168	62,988	152,495
3,000,000 to 4,000,000	7,084	24,317	3,650	12,580	267	919	374	1,291	35,250	120,579
4,000,000 to 5,000,000	4,944	22,054	2,574	11,483	198	890	262	1,166	22,797	101,301
5,000,000 to 6,000,000	4,564	24,534	2,187	11,859	140	760	246	1,319	20,264	108,677
6,000,000 to 7,000,000	3,013	19,414	1,401	9,129	151	974	166	1,073	12,027	77,476
7,000,000 to 8,000,000	2,275	16,955	1,303	9,691	84	626	143	1,067	9,627	71,708
8,000,000 to 9,000,000	1,769	15,012	1,002	8,436	111	960	141	1,189	7,650	64,665
9,000,000 to 10,000,000	1,385	13,106	741	7,050	85	802	100	946	6,016	56,936
10,000,000 to 100,000,000	13,076	310,012	13,618	414,508	1,439	48,981	2,000	63,788	57,288	1,484,493
100,000,000 to 500,000,000	555	98,474	3,738	729,444	727	155,047	560	114,012	5,600	1,065,717
500,000,000 to 1,000,000,000	34	23,246	787	509,132	220	141,432	122	82,753	591	383,731
1,000,000,000 to 5,000,000,000	38	68,799	628	1,170,215	323	652,131	154	327,690	522	1,012,656
5,000,000,000 to 10,000,000,000	1	8,145	52	332,503	35	228,313	34	238,982	50	322,913
10,000,000,000 & Over	-	-	31	675,153	19	308,782	23	366,699	26	523,627
Total	932,752	772,367	537,912	3,965,803	27,028	1,543,469	51,495	1,205,910	10,970,697	6,214,633

*The upper limits of the ranges are exclusive of amounts e.g. Rs. 500,000 to 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000

Accounts and Category of Deposit Holders
Banks
31st Dec, 2023

(Million Rupees)

Constituents										Size of Account (Rs.)
Trust Funds		Personal		Other		Sub Total		Total		
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
56394	45,891,777.78	46093520	20157,388.91	443478	220,379,797.5	51790436	24376,286.57	52233323	24604,321.12	Less Than 5000
18,579	87	9,448,432	53,780	16,393	84	11000115	66522,504.12	11041242	66814,129.06	5,000 to 10,000
15,394	195	4,117,065	62,545	23,624	135	5810812	84825,868.34	5849614	85373,038.16	10,000 to 20,000
39,054	891	1,654,424	36,436	10,692	85	2008674	44332,227.82	2021213	44610,073.43	20,000 to 25,000
202,787	6,066	4,794,013	176,441	26,051	375	5722522	209335,566.7	5771376	211046,522.5	25,000 to 50,000
228,497	13,212	5,782,419	415,706	33,249	1,628	6633972	470235,251.8	6766408	480433,022.3	50,000 to 100,000
5,354	642	5,600,516	710,599	15,625	1,921	5891760	745916,651.7	5922155	749571,326.8	100,000 to 150,000
4,504	505	2,096,086	363,731	6,398	848	2279075	394289,022	2297725	397485,473.6	150,000 to 200,000
2,053	502	2,469,947	600,380	6,901	1,790	2741950	664903,915.6	2764618	670442,263.8	200,000 to 300,000
1,456	499	1,355,510	466,207	5,794	2,082	1479447	508949,441.9	1494135	514015,001.3	300,000 to 400,000
1,016	451	852,893	380,790	1,667	751	931299	415645,353.8	942927	420824,837.6	400,000 to 500,000
2,232	1,328	1,153,804	691,261	4,179	2,646	1352058	809256,168.1	1374360	822496,764.1	500,000 to 750,000
1,154	999	960,399	468,545	876	782	1046473	541668,173.7	1062941	551187,065.8	750,000 to 1,000,000
3,343	4,527	911,696	1,246,403	2,565	3,586	1080128	1479691,787	1107664	1517431,707	1,000,000 to 2,000,000
1,837	4,434	398,947	968,446	546	1,334	472230	1145686,875	485264	1177599,079	2,000,000 to 3,000,000
1,225	4,165	171,388	586,358	450	1,513	212604	727405,661	219688	751722,833.9	3,000,000 to 4,000,000
862	3,874	106,568	474,865	488	2,177	133749	595755,959.2	138693	617809,777.4	4,000,000 to 5,000,000
1,052	5,548	149,415	809,706	173	931	173477	938800,71	178041	963334,900.4	5,000,000 to 6,000,000
515	3,324	51,830	333,565	224	1,460	66314	427000,097.5	69327	446413,734.8	6,000,000 to 7,000,000
386	2,876	47,387	353,212	80	588	59010	439767,828.8	61285	456722,505.4	7,000,000 to 8,000,000
390	3,263	26,585	224,470	54	456	35933	303438,593.5	37702	318450,966.7	8,000,000 to 9,000,000
255	2,397	19,964	189,007	45	430	27206	257568,502.9	28591	270674,574.1	9,000,000 to 10,000,000
5,024	146,512	125,112	2,588,590	882	25,977	205363	4772848,744	218439	5082860,467	10,000,000 to 100,000,000
976	208,655	2,750	458,048	84	16,253	14435	2747176,009	14990	2845650,412	100,000,000 to 500,000,000
145	90,014	127	77,456	-	-	1992	1284517,675	2026	1307763,479	500,000,000 to 1,000,000,000
86	152,358	49	78,981	4	9,191	1766	3403222,207	1804	3472021,381	1,000,000,000 to 5,000,000,000
4	25,206	-	-	-	-	175	1147917,083	176	1156061,668	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	99	1874261,457	99	1874261,457	10,000,000,000 & Over
594,574	682,576	88,390,846	12,835,683	600,522	77,243	101,173,074	26,525,316	102,105,826	27,297,683	Total

2.6.1 Deposits Distributed by Size of Accounts and Gender

All Banks
As on 31st December, 2023

(Million Rupees)

Type of Account	Males		Females		Both Males and Females		Others		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5000	33,865,048	18,375	15,609,056	4,593	613,006	523	2,146,213	1,113	52,233,323	24,604
5,000 to 10,000	10,119,004	60,354	611,408	4,340	71,237	507	238,793	1,612	11,041,242	66,814
10,000 to 20,000	4,622,036	66,802	938,634	14,528	85,821	1,218	203,123	2,785	5,809,614	85,373
20,000 to 25,000	1,573,177	34,605	261,353	5,823	23,801	539	162,882	3,642	2,021,213	44,610
25,000 to 50,000	4,348,135	160,884	962,438	34,940	77,475	2,737	383,328	12,485	5,771,376	211,047
50,000 to 100,000	5,088,011	364,545	1,134,144	80,827	91,037	6,632	453,216	28,430	6,766,408	480,433
100,000 to 150,000	5,110,468	651,339	639,582	77,779	72,530	8,496	99,575	11,958	5,922,155	749,571
150,000 to 200,000	1,817,252	315,470	385,459	45,928	26,126	6,287	58,808	9,801	2,297,725	397,405
200,000 to 300,000	2,153,872	522,419	456,572	110,807	70,922	17,093	83,252	20,123	2,744,618	670,442
300,000 to 400,000	1,129,392	388,483	286,516	98,623	35,192	12,144	43,035	14,765	1,494,135	514,015
400,000 to 500,000	701,945	313,416	179,929	80,079	30,513	13,784	30,540	13,546	942,927	420,825
500,000 to 750,000	926,869	554,724	283,487	169,895	56,091	34,476	107,913	63,402	1,374,360	822,497
750,000 to 1,000,000	820,360	373,467	172,149	110,024	38,289	33,356	22,143	26,340	1,062,941	551,187
1,000,000 to 2,000,000	733,832	1,007,829	235,003	338,252	64,028	87,942	74,801	103,408	1,107,664	1,517,432
2,000,000 to 3,000,000	272,464	659,294	138,763	335,743	37,188	93,395	36,849	89,168	485,264	1,177,599
3,000,000 to 4,000,000	139,553	477,882	42,579	145,088	16,822	57,632	20,734	71,121	219,688	751,723
4,000,000 to 5,000,000	92,599	412,856	21,465	95,268	10,486	46,071	14,143	63,015	138,693	617,810
5,000,000 to 6,000,000	137,251	744,467	17,822	95,660	9,461	50,820	13,507	72,388	170,041	963,335
6,000,000 to 7,000,000	45,609	293,419	10,095	65,146	5,213	33,576	8,410	54,273	69,327	446,414
7,000,000 to 8,000,000	31,898	237,293	6,819	50,837	15,910	118,975	6,658	49,618	61,285	456,723
8,000,000 to 9,000,000	23,042	194,521	5,494	46,342	3,544	30,008	5,622	47,580	37,702	318,451
9,000,000 to 10,000,000	17,329	164,030	4,122	39,028	2,769	26,214	4,371	41,403	28,591	270,675
10,000,000 to 100,000,000	112,806	2,415,459	26,020	524,768	20,544	453,973	59,061	1,688,660	218,439	5,082,860
100,000,000 to 500,000,000	3,192	533,211	597	95,109	560	91,520	10,641	2,125,809	14,990	2,845,650
500,000,000 to 1,000,000,000	130	78,797	25	17,049	30	18,364	1,841	1,193,553	2,026	1,307,763
1,000,000,000 to 5,000,000,000	38	55,773	26	41,567	18	30,707	1,722	3,343,975	1,804	3,472,021
5,000,000,000 to 10,000,000,000	1	5,301	-	-	-	-	175	1,150,761	176	1,156,062
10,000,000,000 & Over	-	-	-	-	-	-	99	1,874,261	99	1,874,261
Total	73,886,113	11,105,056	22,429,565	2,736,042	1,488,613	1,277,588	4,301,535	12,178,996	102,105,826	27,297,683

2.7 Deposits Distributed by Type of Account

All

(Million Rupees)

Type of Accounts	Sep-23		Dec-23		Oct to Dec23				
	No. of Accounts	Amount	No. of Accounts	Amount	Debits				Total Debits
					Other Than			Total Debits	
					Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)		
I. Current Deposits	72,890,465	9,034,409	78,464,778	9,550,027	15,203,095	25,311,355	21,866,997	39,342,397	101,723,844
1) Basic Banking Accounts	4,186,924	228,413	4,064,642	235,150	30,527	341,436	74,691	57,733	504,386
II. Call Deposits	315,623	374,331	321,833	381,703	247,518	229,325	1,822,818	77,149	2,376,810
III. Other Deposit Accounts	180,899	562,880	173,995	659,545	134,739	338,272	533,647	1,995,069	3,001,726
IV. Saving Deposits	21,849,996	10,988,517	22,347,599	11,764,320	5,858,253	26,610,064	8,847,827	35,373,653	76,689,798
V. Fixed or Term Deposits	885,493	4,635,259	797,621	4,942,088	129,704	2,078,191	8	2,861,575	5,069,477
1) Less Than Three Months	56,120	670,711	58,605	750,629	98,910	1,458,948	-	1,072,566	2,630,424
2) For Three Months and Over									
but Less Than Six Months	40,406	697,242	39,964	712,978	11,179	299,637	-	406,766	717,582
3) For Six Months and Over									
but Less Than One Year	60,233	623,580	28,865	569,218	12,497	126,998	-	380,538	520,033
4) For One Year & Over									
but Less Than Two Years	455,186	2,170,238	382,868	2,419,450	4,656	186,226	8	994,036	1,184,926
5) For Two Years & Over									
but Less Than Three Years	15,450	59,285	13,141	57,371	98	155	-	3,380	3,633
6) For Three Years & Over									
but Less Than Four Years	30,205	74,159	26,369	78,344	249	719	-	1,172	2,140
7) For Four Years & Over									
but Less Than Five Years	42,022	29,652	43,681	52,711	456	8	0	125	589
8) For Five Years & Over									
but Less Than Ten Years	184,957	296,619	202,936	287,194	1,660	5,460	0	2,990	10,111
9) For Ten Years and Over	914	13,775	1,192	14,193	-	40	-	0	40
Total	96,122,476	25,595,396	102,105,826	27,297,683	21,573,309	54,567,206	33,071,297	79,649,842	188,861,655

* Turnover of banks deposits can be calculated by ratio of overall debits to deposits and Average Deposits.

By the deposits turnover we mean, the number of times the debits are of the average deposits during the same period. The quarterly turnover rate for example, of 14.5 means that the debits on a quarterly basis are 14.5 times the average deposits of banks during the specified period.

**and Debits/Credits to Deposits
Banks**

(Million Rupees)

Oct to Dec23				
Credits				
Other than the Counter				
Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
14,878,632	13,116,670	51,242,112	48,000,148	127,237,562
20,818	504,065	66,912	71,706	663,501
238,533	229,199	1,793,918	129,990	2,391,640
335,556	257,188	510,963	3,098,342	4,202,049
6,140,763	12,672,769	10,431,725	24,907,076	54,152,334
1,118,841	1,206,531	9	4,150,753	6,476,134
1,060,080	569,990	-	971,103	2,601,172
25,417	346,359	0	356,592	728,368
7,888	55,820	-	415,147	478,855
23,762	230,156	9	2,404,956	2,658,883
54	89	-	431	573
72	108	-	935	1,115
1,051	10	1	169	1,230
516	3,981	0	1,421	5,918
-	19	-	-	19
22,712,325	27,482,357	63,978,728	80,286,310	194,459,720