

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	639,865,337	523,301,759	805,248,303
I. Currency and Deposits	76,095,106	45,366,293	81,947,823
1. Currency	6,896,643	5,591,093	9,641,415
2. Transferable Deposits	56,710,940	35,846,725	62,144,120
3. Restricted/ compulsory deposits	3,992,665	3,440,399	5,659,392
4 Other Deposits	8,494,858	488,076	4,502,896
II. Securities(other than shares)	126,835,148	122,637,113	225,642,426
1. Short-term	110,620,931	116,704,913	143,968,239
2. Long-term	16,214,217	5,932,200	81,674,187
III. Loans extended (Advances)¹	346,448,945	293,642,015	419,049,741
1. Short-term	217,730,089	162,669,243	269,906,846
A) Money at call	325,000	-	-
B) Reverse Repo	973,520	-	4,893,064
C) Bills purchased and discounted	-	-	-
D) Other short-term advances and financial leases	216,431,569	162,669,243	265,013,782
2. Long-term	128,718,856	130,972,772	149,142,895
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	199,167	176,890	145,136
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	43,038,666	19,926,645	27,486,313
1. Trade credit and advances	44,491	52,145	21,219
2. Others	42,994,175	19,871,251	27,465,094
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	18,919	-
C) Items in the process of collection	1,072	20,799	84
D) Miscellaneous assets residents sector	42,993,103	19,831,532	27,465,010
E) Other non-resident accounts receivable	-	-	-
VIII. Non-financial assets	47,248,305	41,552,802	50,976,864
1. Produced assets	46,359,617	40,527,039	50,030,580
A) Tangible fixed assets	37,192,249	32,271,392	40,237,746
a) Dwellings	2,814,611	3,012,297	2,394,867
i) Building on freehold land	-	-	-
ii) Building on leasehold land	2,814,611	3,012,297	2,394,867
b) Other buildings and structures	6,597,467	6,922,006	6,917,314
i) Building on freehold land	-	-	-
ii) Building on leasehold land	6,597,467	6,922,006	6,917,314
c) Machinery and equipment	20,791,500	18,336,630	22,639,158
i) Transport equipments	1,620,070	1,111,354	1,685,728
ii) Furniture & Fixtures	3,099,561	2,651,247	3,419,347
iii) Office equipments	11,286,326	11,457,408	12,326,439
iv) Other machinery & equipments	4,785,543	3,116,621	5,207,644
d) Other tangible fixed assets n.e.s	6,988,671	4,000,459	8,286,407
B) Intangible fixed assets	9,167,368	8,255,647	9,792,834
a) Computer software	8,082,511	7,136,409	8,554,775
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,084,857	1,119,238	1,238,059
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	888,688	1,025,763	946,284
A) Tangible non-produced assets	883,680	1,018,574	919,446
a) Land	279,483	334,230	169,989
i) Land underlying Buildings and structures	279,483	334,230	169,989
1. Freehold land	279,483	334,230	169,989
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	604,197	684,344	749,457
B) Intangible non-produced assets	5,008	7,189	26,838
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	5,008	7,189	26,838
	-	-	-

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	639,865,337	523,301,759	805,248,303
I. Deposits²	448,647,496	354,247,810	521,991,600
1. Transferable Deposits	342,208,463	313,543,077	396,049,123
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	106,439,033	40,704,733	125,942,477
II. Securities (other than shares bonds/ debentures etc.)	7,147,949	3,728,272	9,104,097
1. Short-term	-	-	-
2. Long-term	7,147,949	3,728,272	9,104,097
III. Loans (Borrowings)	62,033,494	56,312,154	141,808,938
1. Short-term	14,881,384	9,821,932	12,075,929
A) Money at call	1,278,039	-	1,473,461
B) Repurchase agreements (Repo)	3,471,300	-	-
C) Other short-term borrowings and financial leases	10,132,045	9,821,932	10,602,468
2. Long-term borrowings	47,152,110	46,490,222	129,733,009
IV. Financial Derivatives	-	-	-
V. Other accounts payable	74,061,364	72,499,403	87,617,045
1. Provision for losses	20,036,805	18,233,967	22,333,700
A) Provision for loan losses-Specific	19,874,827	18,128,144	18,359,595
B) Provision for loan losses-General	0	0	3,974,105
C) Provision for other losses	161,978	105,823	-
2. Accumulated Depreciation	23,718,898	21,106,237	26,747,565
3. Other accounts payable other resident Sectors	30,305,661	33,159,199	38,535,780
A) Dividends payable	-	-	-
B) Settlement accounts	-	571,017	-
C) Items in the process of collection	257,241	246,352	168,185
D) Miscellaneous liability items	30,048,420	32,341,830	38,367,595
a) Suspense account	28,471	-	-
b) Provision for expected costs	2,360,429	2,598,847	3,498,304
c) Deferred tax liabilities	-	-	-
d) Accrued wages	(53,305)	235,162	402,074
e) Accrued rent	439	721	-
f) Accrued taxes	754,582	1,375,300	971,564
g) Other miscellaneous liability items	26,957,804	28,131,800	33,495,653
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	47,975,034	36,514,118	44,726,623
1. Quoted	4,289,850	4,289,850	4,289,850
2. Non quoted	26,772,498	28,427,840	34,489,900
3. Investment fund shares	-	-	-
4. Retained earnings	(25,328,301)	(33,384,935)	(27,510,211)
5. Current year result	(6,473,266)	(9,898,471)	(15,682,043)
6. General and special reserve	49,003,721	47,255,996	49,544,824
7. Valuation adjustments	(289,468)	(176,162)	(405,697)
IX. Contingencies and Commitments	-	-	-

Note:

1: Total advances shown in assets may differ from advances presented in multiple tables of MFBS' advances due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in multiple tables of MFBS' deposits due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

**8.2 Profit and Loss Accounts
Microfinance Banks
October to December 2022**

(Thousand Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	15,635,673
A) MARK-UP/RETURN/INTEREST EARNED	47,865,211
1) Loans and advances	29,868,838
2) Investments	4,101,128
3) Lendings to financial institutions	219,173
4) Balances with banks	1,288,074
5) Income from inter-office lending	24,488
6) Other	12,363,510
B. MARK-UP/RETURN/INTEREST EXPENSED	32,229,538
1) Deposits	10,238,607
2) Borrowings	(596,875)
3) Subordinated debt	74,168
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	-
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	(61,586)
6) Expense on inter-office borrowing	5,060
7) Other	12,363,506
II. Net Non Mark-UP/Retrun/Interest Income	21,598,955
A) Non Mark-UP/Retrun/Interest Income	5,963,282
I. FEE & COMMISSION INCOME	1,922,966
1) Branch banking customer fees	615,166
2) Consumer finance related fees	186,036
3) Card related fees (debit and credit cards)	(2,032)
4) Credit related fees	(394,426)
5) Investment banking fee	-
6) Commission on trade	-
7) Commission on guarantees	-
8) Commission on cash management	-
9) Commission on remittances including home remittances	(663)
10) Commission on utility bills	(250)
11) Commission income - Bancassurance	(15,757)
12) Rent on lockers	(181)
13) Commission on investments services	-
14) Other Commission	1,535,073
II. Dividend Income	-
III. Foreign exchange income	-
IV. Income from derivatives	-
V. Gain on securities	(5,517)
1) Realised	1,124
2) Unrealised - held for trading	(6,641)
VI. Other Income	4,045,833
1) Rent on property	-
2) Gain on sale of fixed assets-net	58,761
3) Loss on termination of lease liability against right of use assets	-
4) Gain on sale of non banking assets - net	-
5) Other	3,987,072

**8.2 Profit and Loss Accounts
Microfinance Banks
October to December 2022**

(Thousand Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	18,015,284
1. Operating expenses	18,009,606
1) Total compensation expense	3,374,680
2) Property expense	2,041,031
(a) Rent and taxes	208,650
(b) Insurance	152,666
(c) Utilities cost	445,370
(d) Lease rental	(178,095)
(e) Fuel expense generators	91,754
(f) Security (including guards)	170,913
(g) Repair and maintenance (including janitorial charges)	81,743
(h) Depreciation on right-of-use assets	150,453
(i) Depreciation	917,577
3) Information technology expenses	786,278
4) Other operating expenses	11,807,617
2. Workers welfare fund	4,477
3. Other charges	1,201
1) Penalties imposed by State Bank of Pakistan	1,191
2) Penalties imposed by other regulatory bodies (to be specified)	10
3) Others (to be specified, if material)	-
III. Profit before provisions	(1,017,721)
Provisions / (reversals) and write offs - net	4,542,895
1) (Reversals) / provisions against balance with Banks	-
2) (Reversals) / provisions for diminution in value of investments	-
3) (Reversals) / provisions against loans & advances	5,178,596
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	2
6) Recovery of written off / charged off bad debts	(635,703)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	(3,260,958)
Taxation	(2,630,119)
1) Current	(16,645)
2) Prior Years	(18,898)
3) Deferred	(2,594,576)
V. PROFIT AFTER TAXATION	(1,035,473)
VI. Number of Employees*	26,469
1. Permanent	19,233
2. Contractual	7,236

* Number of employees are as on end December 2022 and are shown in actual numbers.

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

(Thousand Rupees)

Type of Account	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	I. Current Deposits	82,234,018	103,597,780	84,809,109	104,114,058	88,634,033
II. Call Deposits	1,670	417,491	1,491	322,094	1,795	366,567
III. Other Deposit Accounts	118,056	3,483	122,636	3,655	129,047	3,832
IV. Saving Deposits	1,498,042	167,778,413	1,604,796	175,121,724	1,947,185	198,859,086
V. Fixed or Term Deposits	100,216	173,185,218	96,356	167,153,836	94,895	191,302,795
1) Less Than Three Months	3,613	12,396,609	3,120	6,652,910	2,393	7,709,660
2) For Three Months and Over but Less Than Six Months	3,516	22,362,353	2,521	12,397,991	1,953	16,162,609
3) For Six Months and Over but Less Than One Year	3,184	23,294,627	2,834	20,670,083	2,927	15,625,851
4) For One Year & Over but Less Than Two Years	24,184	62,468,029	29,453	78,130,535	34,779	104,273,142
5) For Two Years & Over but Less Than Three Years	3,130	4,058,580	2,861	3,962,878	2,832	4,317,005
6) For Three Years & Over but Less Than Four Years	50,537	40,036,947	43,811	35,692,371	37,591	32,568,431
7) For Four Years & Over but Less Than Five Years	445	394,633	310	254,013	206	159,588
8) For Five Years & Over but Less Than Ten Years	11,607	8,173,440	11,446	9,393,054	12,214	10,486,509
9) For Ten Years and Over	-	-	-	-	-	-
Total	83,952,002	444,982,385	86,634,388	446,715,367	90,806,955	511,055,476

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	444,982,385	446,715,367	120,523,196	366,567	3,832	198,859,086
I. GOVERNMENT	24,964,320	31,077,314	4,832,258	220	-	9,155,642
A. Federal Government	14,803,087	20,094,387	2,477,400	-	-	7,576,936
B. Provincial Governments	10,006,754	10,823,595	2,354,336	100	-	1,576,557
C. Local Bodies	154,479	159,332	522	120	-	2,149
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,559,667	1,128,837	18	33	-	729,085
Agriculture, hunting and forestry	1,773	1,793	-	33	-	-
Services	-	-	18	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	18,773	5,496	-	-	-	1,471
Manufacturing	1,534,838	1,117,064	-	-	-	726,166
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	4,284	4,484	-	-	-	1,448
III. NON-BANK FINANCIAL INSTITUTIONS	105,035,170	90,994,399	958,415	152	-	106,702,280
Mutual Funds and AMCs	58,919,093	60,610,974	116	-	-	66,112,327
Insurance & Pension Funds	1,498,814	1,473,560	259,324	152	-	2,283,797
MFIs and DFIs	30,071,794	10,869,461	12,238	-	-	8,182,952
Stock Exchange & Brokerage Houses	263,159	373	14,086	-	-	10,874
Modarabas	27,621	13,570	1,399	-	-	10,304
Other NBFIs	14,254,689	18,026,462	671,251	-	-	30,102,027
IV. PRIVATE SECTOR (BUSINESS)	33,186,303	36,641,330	3,628,612	135,017	-	18,342,417
A. Agriculture, forestry and fishing	3,388,489	3,397,511	585,543	4	-	1,701,282
1. Crop and animal production, hunting and related service activities	3,004,763	3,001,061	585,520	4	-	1,697,546
Growing of Wheat, Rice, Sugar Cane & Cotton	2,262,339	2,130,928	428,945	4	-	1,181,124
Growing of tropical, subtropical, pome and stone fruits & vegetables	685	683	538	-	-	522
Growing of other fruits, vegetables and crops	16,552	23,433	8,262	-	-	11,906
Raising of livestock and other related activities	200,407	206,984	41,094	-	-	100,119
Other agricultural support activities	524,780	639,033	106,681	-	-	403,875
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	660	676	-	-	-	693
03 - Fishing and aquaculture	383,066	395,774	24	-	-	3,042
B. Mining and quarrying	27,866	14,316	2,244	-	-	12,771
05 - Mining of coal and lignite	1	1	1	-	-	-
06 - Extraction of crude petroleum and natural gas	27,844	10,955	1,235	-	-	12,768
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	21	20	18	-	-	3
09 - Mining support service activities	-	3,340	990	-	-	-
C. Manufacturing	2,449,694	2,012,287	277,722	1	-	4,320,419
10 - Manufacture of food products	685,858	340,219	68,164	-	-	1,412,922
11 - Manufacture of beverages	1,773	1,749	2,814	-	-	119
12 - Manufacture of tobacco products	300	300	-	-	-	-
13 - Manufacture of textiles	168,741	188,828	33,673	-	-	182,700
Preparation and spinning of textile fibres	24,416	33,509	5,696	-	-	37,125
Weaving of textiles	36,774	33,728	8,311	-	-	7,232
Finishing of textiles	689	604	3,714	-	-	7
Manufacture of knitted and crocheted fabrics	4,550	2,326	1,020	-	-	-
Manufacture of made-up textile articles, except apparel	24,134	19,863	12,674	-	-	3,436
Manufacture of carpets and rugs	75,231	95,262	-	-	-	133,733
Manufacture of other textiles n.e.c.	2,947	3,536	2,258	-	-	1,167
14 - Manufacture of wearing apparel	57,374	70,247	69,922	-	-	115,649
15 - Manufacture of leather and related products	3,321	1,464	755	-	-	569

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-22										
Fixed Deposits										
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
23,872,269	15,625,851	104,273,142	4,317,005	32,568,431	159,588	10,486,509	-	180,656,698	511,055,476	
650,196	1,716,449	19,315,355	131,100	80,250	-	55,000	-	21,893,350	35,936,470	
275,000	458,413	10,802,644	16,000	80,250	-	55,000	-	11,632,307	21,741,644	
375,196	1,258,036	8,354,061	115,100	-	-	-	-	10,102,393	14,033,385	
-	-	158,650	-	-	-	-	-	158,650	161,441	
-	-	-	-	-	-	-	-	-	729,136	
-	-	-	-	-	-	-	-	-	33	
-	-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	-	-	1,471	
-	-	-	-	-	-	-	-	-	726,166	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	1,448	
4,429,326	2,662,200	6,814,280	-	32,300	-	-	-	13,938,106	121,598,953	
-	-	-	-	-	-	-	-	-	66,112,443	
53,302	7,200	234,200	-	30,000	-	-	-	324,702	2,867,975	
3,689,524	2,100,000	810,000	-	2,300	-	-	-	6,601,824	14,797,014	
-	-	-	-	-	-	-	-	-	24,960	
-	-	-	-	-	-	-	-	-	11,703	
686,500	555,000	5,770,080	-	-	-	-	-	7,011,580	37,784,858	
3,122,873	4,813,654	6,507,156	542,634	692,685	52,987	142,517	-	15,679,002	37,980,551	
54,417	64,473	611,296	117,677	318,813	3,920	43,871	-	1,166,676	3,501,296	
-	-	-	-	-	-	-	-	-	-	
54,417	64,473	231,296	117,677	318,813	3,920	43,871	-	786,676	3,117,537	
8,537	8,749	165,630	24,211	288,927	2,975	43,871	-	496,054	2,152,973	
-	-	1,574	-	-	-	-	-	1,574	2,634	
-	-	9,404	500	2,550	-	-	-	12,454	32,623	
2,826	251	46,998	1,850	18,296	-	-	-	70,221	211,434	
43,054	55,473	7,690	91,116	9,040	945	-	-	206,373	717,874	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	693	
-	-	380,000	-	-	-	-	-	380,000	383,066	
-	-	-	-	-	-	-	-	-	15,015	
-	-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	14,003	
-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	21	
-	-	-	-	-	-	-	-	-	990	
130,331	123,186	112,252	28,560	35,900	2,700	-	-	430,229	5,031,071	
1,860	-	11,100	-	-	-	-	-	12,960	1,494,046	
-	-	-	-	-	-	-	-	-	2,933	
-	-	11,800	300	2,500	-	-	-	14,600	230,973	
-	-	-	-	-	-	-	-	-	42,821	
-	-	11,000	-	2,500	-	-	-	13,500	29,043	
-	-	-	-	-	-	-	-	-	3,721	
-	-	-	-	-	-	-	-	-	1,020	
-	-	800	300	-	-	-	-	1,100	17,210	
-	-	-	-	-	-	-	-	-	133,733	
-	-	-	-	-	-	-	-	-	3,424	
-	-	1,200	-	-	-	-	-	1,200	186,772	
-	-	-	-	-	-	-	-	-	1,324	

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	1,424	578	141	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	1,398	474	7	-	-	420
Manufacture of footwear	499	412	607	-	-	148
a. Leather wear	498	411	606	-	-	148
b. Rubber and Plastic wear	1	1	1	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	1,127	816	804	-	-	5
17 - Manufacture of paper and paper products	25	4,134	5,267	-	-	13
18 - Printing and reproduction of recorded media	8,853	16,382	9,968	-	-	855
Printing and other service activities related to printing	8,853	16,382	9,968	-	-	855
Reproduction of recorded media	0	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	707	949	6,846	-	-	136
20 - Manufacture of chemicals and chemical products	611,547	511,846	10,025	-	-	2,130,241
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,182	8,079	485	-	-	1,801
22 - Manufacture of rubber and plastics products	2,263	244	10,779	-	-	2
23 - Manufacture of other non-metallic mineral products	18,542	5,814	6,758	-	-	3,043
24 - Manufacture of basic metals	3,847	4,093	6,236	-	-	35,335
25 - Manufacture of fabricated metal products, except machinery and equipment	213	212	211	-	-	-
26 - Manufacture of computer, electronic and optical products	21,599	12,170	852	-	-	5,861
27 - Manufacture of electrical equipment	3,644	3,334	2,774	-	-	297
28 - Manufacture of machinery and equipment	489	535	13	-	-	494
29 - Manufacture of motor vehicles, trailers and semi-trailers	965	609	179	-	-	-
30 - Manufacture of other transport equipment	362	370	-	-	-	1
31 - Manufacture of furniture	19,819	17,807	2,075	-	-	13,296
32 - Other manufacturing	829,538	822,079	39,054	1	-	417,078
Manufacture of jewellery and related articles	20,747	55,692	10,199	-	-	7,996
Manufacture of imitation jewellery and related articles	645	655	4	-	-	2,162
Manufacture of musical instruments	2,413	199	-	-	-	486
Manufacture of sports goods	1,710	2,006	2	-	-	2,754
Manufacture of games and toys	1	1	-	-	-	-
Manufacture of medical and dental instruments and supplies	11,070	7,530	3,862	-	-	420
Manufacture of Handicrafts	3,682	3,816	226	-	-	2,898
Other manufacturing n.e.c.	789,270	752,180	24,761	1	-	400,362
33 - Repair and installation of machinery and equipment	605	5	69	-	-	-
D. Electricity, gas, steam and air conditioning supply	8,626	8,090	14,736	-	-	17,686
Electric power generation, transmission and distribution	6,658	5,621	354	-	-	16,528
a) Hydal	916	938	171	-	-	5,854
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	5,084	17	183	-	-	-
f) Other	658	4,666	-	-	-	10,674
Manufacture of gas; distribution of gaseous fuels through mains	1	1	14,377	-	-	-
Steam and air conditioning supply	1,967	2,468	5	-	-	1,158
E. Water supply; sewerage, waste management and remediation activities	14	22	16	-	-	1
36 - Water collection, treatment and supply	12	11	11	-	-	-
37 - Sewerage	1	1	-	-	-	1
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	1	10	5	-	-	-
F. Construction	929,582	595,766	187,446	47,066	-	235,732
41 - Construction of buildings	697,577	466,095	143,162	47,000	-	233,109
42 - Civil engineering	228,762	127,598	44,120	66	-	1,606
43 - Specialized construction activities	3,243	2,073	164	-	-	1,017

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-22									
Fixed Deposits									
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	-	142
-	-	-	-	-	-	-	-	-	427
-	-	-	-	-	-	-	-	-	755
-	-	-	-	-	-	-	-	-	754
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	809
-	-	-	-	-	-	-	-	-	5,280
-	-	-	-	-	-	-	-	-	10,822
-	-	-	-	-	-	-	-	-	10,822
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	6,982
-	-	7,652	-	500	-	-	-	8,152	2,148,418
-	-	5,000	-	1,000	-	-	-	6,000	8,286
-	-	-	-	-	-	-	-	-	10,781
-	-	-	-	-	-	-	-	-	9,801
-	-	-	-	-	-	-	-	-	41,571
-	-	-	-	-	-	-	-	-	211
-	-	4,000	-	-	-	-	-	4,000	10,713
-	-	-	-	-	-	-	-	-	3,071
-	-	-	-	-	-	-	-	-	507
-	-	-	-	-	-	-	-	-	179
-	-	-	-	-	-	-	-	-	1
-	-	-	160	-	-	-	-	160	15,531
128,471	123,186	71,500	28,100	31,900	2,700	-	-	383,157	841,990
1,000	5,300	6,000	300	2,000	-	-	-	14,600	32,796
-	-	-	-	-	-	-	-	-	2,166
-	-	-	-	-	-	-	-	-	486
-	-	-	-	-	-	-	-	-	2,756
-	-	-	-	-	-	-	-	-	-
-	450	-	-	-	2,250	-	-	450	6,982
-	-	500	-	-	-	-	-	500	3,624
127,471	117,436	65,000	27,800	29,900	450	-	-	367,607	793,180
-	-	-	-	-	-	-	-	-	69
-	-	-	-	200	-	-	-	200	32,622
-	-	-	-	200	-	-	-	200	17,082
-	-	-	-	200	-	-	-	200	6,225
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	183
-	-	-	-	-	-	-	-	-	10,674
-	-	-	-	-	-	-	-	-	14,377
-	-	-	-	-	-	-	-	-	1,163
-	-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	5
128,010	-	45,495	50,000	5,200	-	-	-	228,705	698,949
128,010	-	44,000	50,000	5,200	-	-	-	227,210	650,481
-	-	1,495	-	-	-	-	-	1,495	47,287
-	-	-	-	-	-	-	-	-	1,181

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Jun-22	Sep-22	Dec-22			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	6,855,210	7,378,040	1,527,068	46,935	-	1,903,328
43 - Wholesale and retail trade and repair of motor vehicles and motorcycles	6,855,210	7,378,040	1,527,068	46,935	-	1,903,328
46 - Wholesale trade, except of motor vehicles and motorcycles	2,823,469	3,205,829	518,566	46,934	-	1,046,985
47 - Retail trade, except of motor vehicles and motorcycles	3,941,873	4,078,082	939,224	1	-	819,719
H. Transportation and storage	331,401	319,912	98,720	-	-	13,756
49 - Land transport and transport via pipelines	86,587	73,057	65,511	-	-	2,845
50 - Water transport	-	-	-	-	-	-
51 - Air transport	7,932	983	22,212	-	-	-
52 - Warehousing and support activities for transportation	15,469	12,682	1,226	-	-	10,879
53 - Courier activities other than national post activities	221,414	233,190	9,772	-	-	32
I. Accommodation and food service activities	61,392	343,065	24,015	-	-	279,900
55 - Accommodation	19,625	324,903	19,711	-	-	271,919
56 - Food and beverage service activities	41,767	18,162	4,304	-	-	7,981
J. Information and communication	7,499,540	6,162,600	147,525	-	-	973,752
58 - Publishing activities	20,843	22,710	2,633	-	-	5,574
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,282	1,976	927	-	-	92
60 - Programming and broadcasting activities	5	5	5	-	-	-
61 - Telecommunications	7,410,645	6,084,492	30,296	-	-	763,520
62 - Computer programming, consultancy and related activities	61,989	45,993	69,022	-	-	76,280
63 - Information service activities	4,776	7,423	44,642	-	-	128,285
K. Real estate activities	249,050	278,327	36,664	-	-	217,598
L. Professional, scientific and technical activities	1,704,121	1,788,330	83,950	556	-	553,767
69 - Legal and accounting activities	481,102	498,141	25,439	-	-	245,616
70 - Activities of head offices; management consultancy activities	110,706	212,092	26,566	-	-	159,658
71 - Architectural and engineering activities; technical testing and analysis	146,390	189,673	2,084	556	-	52,939
72 - Scientific research and development	5,850	6,233	8	-	-	6,407
73 - Advertising and market research	72,314	88,047	18,676	-	-	65,842
74 - Other professional, scientific and technical activities	887,619	793,123	11,137	-	-	22,289
75 - Veterinary activities	139	1,021	41	-	-	1,016
M. Administrative and support service activities	636,245	547,752	161,015	359	-	190,039
77 - Rental and leasing activities	6,460	5,928	580	-	-	11,342
78 - Employment activities	697	701	59	-	-	48
79 - Travel agency, tour operator, reservation service and related activities	215,815	136,988	52,352	54	-	74,445
80 - Security and investigation activities	68,021	43,805	35,985	-	-	17,238
81 - Services to buildings and landscape activities	21,207	24,723	479	-	-	8,638
82 - Office administrative, office support and other business support activities	324,046	335,607	71,558	305	-	78,328
N. Education	2,873,790	3,231,128	126,552	7,335	-	520,246
O. Human health and social work activities	1,017,769	887,968	167,243	20,500	-	402,464
86 - Human health activities	789,346	678,032	109,313	20,500	-	328,698
87 - Residential care activities	152,022	118,343	13,567	-	-	18,139
88 - Social work activities with and without accommodation	76,401	91,593	44,363	-	-	55,627
P. Arts, entertainment and recreation	70,267	91,792	5,015	-	-	29,739
Q - Other service activities	5,083,248	9,584,424	183,139	12,261	-	6,969,938
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	33,392,734	34,320,264	1,710,731	1,725	-	12,383,424
A. Private Trusts and Non-profit Organizations	16,421,110	19,530,516	222,830	1,478	-	7,651,063
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	16,971,625	14,789,749	1,487,901	247	-	4,732,362
VI. PERSONAL	201,925,702	206,358,365	70,275,654	164,950	2,661	43,321,454
A. Salaried persons	19,361,939	20,752,028	2,624,186	5,135	-	7,243,305
B. Self employed	76,442,533	77,003,580	15,250,536	121,093	-	20,062,430
C. Other Personal	106,121,230	108,602,756	52,400,932	38,722	2,661	16,015,719
VII. OTHER	44,918,488	46,194,859	39,117,509	64,470	1,171	8,224,784
Total	444,982,385	446,715,367	120,523,196	366,567	3,832	198,859,086

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Dec-22									
Fixed Deposits									
Less Than 6 Months	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 Five Years and Over but Less Than Ten Years	For ten years and over	Sub Total	Total Deposits
641,171	1,313,052	718,915	220,501	191,286	18,903	85,806	-	3,084,925	6,666,966
257,250	468,067	505,068	205,101	56,170	18,853	-	-	1,491,656	3,122,994
383,871	844,935	205,347	15,350	135,116	-	85,806	-	1,584,619	3,429,368
-	-	-	-	800	-	-	-	800	113,276
-	-	-	-	800	-	-	-	800	69,156
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	22,212
-	-	-	-	-	-	-	-	-	12,105
-	-	-	-	-	-	-	-	-	9,804
300	-	75,250	-	-	-	-	-	75,550	379,464
300	-	70,750	-	-	-	-	-	71,050	362,679
-	-	4,500	-	-	-	-	-	4,500	16,785
200,000	2,800,000	2,000,000	-	-	-	-	-	5,000,000	6,121,276
-	-	-	-	-	-	-	-	-	8,207
-	-	-	-	-	-	-	-	-	1,019
-	-	-	-	-	-	-	-	-	5
-	2,800,000	2,000,000	-	-	-	-	-	4,800,000	5,593,816
-	-	-	-	-	-	-	-	-	145,302
200,000	-	-	-	-	-	-	-	200,000	372,927
24,200	10,870	100	1,900	16,000	400	50	-	53,070	307,782
38,706	127,774	732,073	51,200	11,631	22,541	-	-	961,384	1,622,199
15,481	118,124	86,423	30,900	2,881	22,541	-	-	253,809	547,405
17,000	3,000	-	-	-	-	-	-	20,000	206,224
3,500	6,450	27,400	20,300	600	-	-	-	58,250	113,829
-	-	-	-	-	-	-	-	-	6,415
-	-	-	-	-	-	-	-	-	84,518
2,725	200	618,250	-	8,150	-	-	-	629,325	662,751
-	-	-	-	-	-	-	-	-	1,057
4,900	17,500	238,616	3,000	13,750	-	1,250	-	277,766	630,429
3,000	1,500	-	-	-	-	-	-	4,500	16,422
-	-	-	-	-	-	-	-	-	107
-	-	-	-	5,600	-	1,000	-	5,600	133,451
400	2,700	-	-	250	-	-	-	3,350	56,573
-	-	12,100	-	-	-	-	-	12,100	21,217
1,500	13,300	226,516	3,000	7,900	-	250	-	252,216	402,657
1,199,665	69,325	679,117	14,276	10,605	629	11,540	-	1,972,988	2,639,290
93,555	140,778	109,100	25,720	24,950	900	-	-	394,103	985,210
89,055	140,778	19,100	25,720	24,950	900	-	-	299,603	759,014
-	-	90,000	-	-	-	-	-	90,000	121,706
4,500	-	-	-	-	-	-	-	4,500	104,490
-	-	5,275	-	-	-	-	-	5,275	40,029
607,618	146,696	1,179,667	29,800	63,550	2,994	-	-	2,027,331	9,195,663
4,918,241	1,786,769	16,399,938	340,626	2,360,874	-	351,195	-	25,806,448	40,253,523
2,198,902	899,700	13,161,474	51,000	1,596,450	-	185,300	-	17,907,526	25,968,196
2,719,339	887,069	3,238,464	289,626	764,424	-	165,895	-	7,898,922	14,285,327
6,521,737	3,639,469	51,321,929	2,996,320	28,626,726	106,601	9,764,826	-	93,106,181	216,742,326
603,715	519,961	7,098,868	429,672	4,571,322	14,535	797,310	-	13,223,538	23,908,009
3,235,932	1,299,530	22,499,015	1,262,809	12,483,140	47,376	2,674,421	-	40,780,426	78,936,282
2,682,090	1,819,978	21,724,045	1,303,839	11,572,264	44,690	6,293,095	-	39,102,216	113,898,035
4,229,896	1,007,310	3,914,485	306,325	775,596	-	172,971	-	10,233,612	57,814,517
23,872,269	15,625,851	104,273,142	4,317,005	32,568,431	159,588	10,486,509	-	180,656,698	511,055,476

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,716	22,249	24,964	2,547	28,530	31,077	2,670	33,267	35,936
	NFPSEs	19	1,541	1,560	-	1,129	1,129	-	729	729
	NBFCs & Fin Aux.	729	104,306	105,035	306	90,688	90,994	201	121,398	121,599
	Private Sector	1,851	31,335	33,186	1,731	34,910	36,641	1,643	36,337	37,981
	Trust Fund	1,187	32,206	33,393	1,210	33,111	34,320	1,555	38,699	40,254
	Personal	45,995	155,931	201,926	47,003	159,356	206,358	55,548	161,194	216,742
	Others	573	44,345	44,918	593	45,602	46,195	923	56,891	57,815
	Total	53,069	391,913	444,982	53,390	393,325	446,715	62,541	448,514	511,055
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	13	615	627	76	423	499	2	2,001	2,004
	NFPSEs	19	13	31	-	13	13	-	13	13
	NBFCs & Fin Aux.	0	10,134	10,134	0	4,535	4,533	0	5,429	5,429
	Private Sector	807	16,210	17,017	709	15,224	15,406	894	12,905	13,799
	Trust Fund	568	13,543	14,112	578	13,041	13,568	658	15,997	16,655
	Personal	26,934	54,620	81,554	26,883	53,232	79,873	32,802	46,895	79,697
	Others	144	5,651	5,795	99	4,428	4,527	355	4,385	4,741
	Total	28,485	100,785	129,270	28,346	90,896	118,420	34,712	87,626	122,337
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	1,402	1,403	2	1,748	1,750	2	3,024	3,027
	NFPSEs	-	1,522	1,522	-	1,106	1,106	-	714	714
	NBFCs & Fin Aux.	1	86,562	86,563	1	79,741	79,742	1	109,009	109,010
	Private Sector	421	7,841	8,262	434	12,597	13,032	379	20,835	21,215
	Trust Fund	246	9,844	10,090	245	10,772	11,017	257	11,699	11,956
	Personal	11,102	47,947	59,049	11,839	50,893	62,732	13,077	54,506	67,583
	Others	115	37,442	37,557	134	39,035	39,169	172	46,902	47,074
	Total	11,886	192,561	204,448	12,656	195,894	208,550	13,889	246,690	260,579
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,375	6,178	8,553	2,009	8,678	10,687	1,905	9,962	11,868
	NFPSEs	-	4	4	-	4	4	-	1	1
	NBFCs & Fin Aux.	0	1	1	0	0	0	0	0	0
	Private Sector	387	1,017	1,404	371	1,614	1,985	240	254	494
	Trust Fund	298	408	706	300	299	600	463	390	853
	Personal	4,284	3,337	7,621	4,378	3,046	7,424	4,905	3,380	8,285
	Others	101	302	404	106	281	387	164	474	637
	Total	7,445	11,248	18,693	7,164	13,924	21,088	7,678	14,461	22,139
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	62	62	0	2	2	0	136	136
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	199	199	0	175	175	0	0	0
	Trust Fund	-	522	522	-	494	494	-	506	506
	Personal	360	188	548	345	273	618	396	173	568
	Others	0	2	2	0	1	1	0	4	4
	Total	360	972	1,332	345	944	1,289	396	820	1,216
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5,226	5,226	-	9,024	9,024	-	9,326	9,326
	NFPSEs	-	2	2	-	5	5	-	0	0
	NBFCs & Fin Aux.	-	1,379	1,379	-	1,556	1,556	-	1,527	1,527
	Private Sector	-	4,084	4,084	-	3,635	3,635	-	1,915	1,915
	Trust Fund	-	6,277	6,277	-	6,721	6,721	-	8,451	8,451
	Personal	-	44,371	44,371	-	46,013	46,013	-	49,556	49,556
	Others	-	646	646	-	1,574	1,574	-	4,529	4,529
	Total	-	61,986	61,986	-	68,528	68,528	-	75,304	75,304

**8.5 Province/Region wise Deposits by Categories
Microfinance Banks**

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	100	66	166	100	56	156	112	58	170
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	30	0	30	15	0	15	30	0	30
	Trust Fund	-	5	5	-	6	6	-	5	5
	Personal	384	663	1,047	375	834	1,209	529	871	1,400
	Others	1	-	1	2	0	2	2	-	2
	Total	516	734	1,249	492	897	1,389	673	934	1,608
	Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-
Govt.		226	8,264	8,490	359	8,167	8,526	648	8,254	8,902
NFPSEs		-	0	0	-	0	0	-	0	0
NBFCs & Fin Aux.		727	3,763	4,490	305	3,488	3,794	200	4,018	4,219
Private Sector		205	1,567	1,772	201	1,564	1,765	100	390	490
Trust Fund		73	1,602	1,675	83	1,773	1,857	174	1,628	1,801
Personal		2,901	1,956	4,857	3,157	2,058	5,215	3,776	2,798	6,574
Others		211	265	477	252	245	497	266	560	825
Total		4,344	17,417	21,761	4,358	17,295	21,653	5,164	17,648	22,812
AJK		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	437	437	-	432	432	-	504	504
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	2,468	2,468	-	1,366	1,366	-	1,414	1,414
	Private Sector	1	417	418	1	101	102	0	38	38
	Trust Fund	3	4	6	3	3	6	3	24	27
	Personal	29	2,850	2,879	25	3,008	3,033	26	3,016	3,042
	Others	-	36	36	-	37	37	-	37	37
	Total	32	6,211	6,243	28	4,948	4,977	29	5,032	5,061

8.6 Deposits Distributed by Size of Accounts

Microfinance Banks
As on 31st December, 2022

(Thousand Rupees)

Size of Account (Rs.)	No. of Accounts	Amount
No. of Accounts with Zero Balance	2,841,033	-
1 to Less Than 5,000	86,636,743	82,828,939
5,000 to 10,000	852,274	5,001,587
10,000 to 20,000	149,312	2,079,821
20,000 to 25,000	35,963	798,874
25,000 to 30,000	23,940	651,285
30,000 to 40,000	31,865	1,096,561
40,000 to 50,000	21,876	969,704
50,000 to 60,000	29,429	1,534,265
60,000 to 70,000	8,512	549,098
70,000 to 80,000	6,915	516,795
80,000 to 90,000	5,957	503,552
90,000 to 100,000	4,914	466,047
100,000 to 200,000	39,825	5,208,532
200,000 to 300,000	20,858	4,830,662
300,000 to 400,000	11,395	3,794,502
400,000 to 500,000	8,344	3,641,508
500,000 to 600,000	18,849	9,623,502
600,000 to 700,000	4,391	2,778,902
700,000 to 800,000	3,398	2,491,551
800,000 to 900,000	2,760	2,301,732
900,000 to 1,000,000	2,304	2,162,303
1,000,000 to 2,000,000	24,983	29,424,334
2,000,000 to 3,000,000	8,044	18,205,576
3,000,000 to 4,000,000	2,842	9,395,887
4,000,000 to 5,000,000	1,538	6,620,688
5,000,000 to 6,000,000	3,534	17,942,579
6,000,000 to 7,000,000	602	3,796,870
7,000,000 to 8,000,000	380	2,790,843
8,000,000 to 9,000,000	329	2,731,169
9,000,000 to 10,000,000	269	2,543,532
10,000,000 to 100,000,000	3,194	63,089,088
100,000,000 & Over	383	220,685,190
Total	90,806,955	511,055,476

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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	460,145	78,331,936	480,867	87,970,146	511,264	97,153,147
II. Securities, Shares and Other						
Financial Instruments:	-	-	-	-	-	-
A. Quoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	-	-	-	-	-	-
1. To Stock Brokers and Dealers:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	-	-	-	-	-	-
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
III. Merchandise						
A. Food Items:	-	-	-	-	-	-
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	-	-	-	-	-	-
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	-	-	-	-	-	-
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Jun-22		Sep-22		Dec-22	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	-	-	-	-	-	-
8. Oil Seeds	-	-	-	-	-	-
9. Pesticides & Insecticides:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
C. Finished/Manufactured Goods:	-	-	-	-	-	-
1. Cotton Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	-	-	-	-	-	-
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	-	-	-	-	-	-
12. Other Finished Goods:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	7,979	3,166,588	7,599	3,166,180	6,920	3,095,146
A. Transport Equipments	3,942	2,400,828	3,670	2,384,596	3,473	2,398,117
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	4,037	765,760	3,929	781,584	3,447	697,029
V. Real Estate	48,888	25,944,198	51,734	28,337,243	54,959	30,380,111
A. Land	18,999	5,068,624	20,479	5,603,158	21,797	6,020,289
1. Residential	1	1,883	17	5,232	-	-
(a) House	1	1,883	17	5,232	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	18,998	5,066,741	20,462	5,597,926	21,797	6,020,289
(a) Commercial	5,901	1,392,961	5,764	1,360,493	-	6,020,289
(b) Industrial	-	-	-	-	-	-
(c) Others	13,097	3,673,780	14,698	4,237,433	-	-
B. Buildings:	29,889	20,875,574	31,255	22,734,086	33,162	24,359,822
1. Residential	13,204	7,967,814	13,520	8,368,104	24,957	19,069,896
(a) House	13,204	7,967,814	13,520	8,368,104	24,797	18,826,792
(b) Flat	-	-	-	-	160	243,104
2. Non-Residential	16,685	12,907,760	17,735	14,365,982	8,205	5,289,926
(a) Commercial	-	-	270	126,345	1,010	705,005
(b) Industrial	-	-	-	-	-	-
(c) Others	16,685	12,907,760	17,465	14,237,637	7,129	4,524,121
VI. Fixed Deposits and Insurance Policies	1,934	487,801	2,002	510,237	2,190	612,405
A. Bank Deposits	1,934	487,801	2,002	510,237	2,190	612,405
1. Security Deposits	31	13,733	53	15,532	-	-
2. Term Deposits (TDRs)	1,721	447,270	1,793	460,709	2,018	547,445
3. Other Deposits	182	26,798	156	33,996	172	64,960
B. Insurance Policies	-	-	-	-	-	-
VII. Others	313,419	47,224,546	309,610	47,516,750	255,142	41,465,778
A. Other Secured Advances	96,059	17,836,368	101,454	18,627,485	96,456	16,391,234
1. Receivables	-	-	4	1,266	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	96,059	17,836,368	101,450	18,626,219	96,456	16,391,234
B. Advances Secured by Guarantee(s)	217,360	29,388,178	208,156	28,889,265	158,686	25,074,544
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	217,360	29,388,178	208,156	28,889,265	158,686	25,074,544
VIII. Unsecured Advances	3,986,944	170,987,569	4,185,218	176,306,547	4,500,683	189,019,742
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	560,415	44,774,708	-	-	534	730,823
3. Others	3,426,529	126,212,861	4,185,218	176,306,547	4,500,149	188,288,919
Total	4,819,309	326,142,639	5,037,030	343,807,104	5,331,158	361,726,329

8.8 Advances Classified by Borrowers

Microfinance Banks						
(Thousand Rupees)						
Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,819,309	326,142,639	5,037,030	343,807,104	5,331,158	361,726,329
I. GOVERNMENT	-	-	-	-	-	-
A. Federal Government	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
B. Provincial Governments	-	-	-	-	-	-
1) Commodity Operations	-	-	-	-	-	-
2) Others	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	-	-	-	-	-	-
Stock Exchange & Brokerage Houses	-	-	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	2,181,028	238,417,337	2,088,022	241,398,563	1,991,584	249,243,488
A. Agriculture, forestry and fishing	1,482,681	152,232,260	1,447,845	159,417,578	1,458,330	172,824,406
1. Crop and animal production, hunting and related service activities	1,482,642	152,224,404	1,447,804	159,408,735	1,458,293	172,817,243
Growing of Wheat, Rice, Sugar Cane & Cotton	605,547	57,620,234	597,389	59,797,834	510,457	54,679,525
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,954	884,650	7,357	881,518	5,978	768,617
Growing of other fruits, vegetables and crops	31,870	5,087,164	33,329	5,353,038	21,602	3,256,241
Raising of livestock and other related activities	668,774	71,308,632	652,728	75,129,823	764,471	93,768,995
Other agricultural support activities	168,497	17,323,724	157,001	18,246,522	155,785	20,343,865
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	39	7,856	41	8,843	37	7,163
B. Mining and quarrying	1	62	1	59	1	59
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	1	62	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	115,127	10,162,412	105,521	9,100,959	58,391	5,528,414
10 - Manufacture of food products	13,693	1,387,349	13,302	1,360,418	11,827	1,223,686
11 - Manufacture of beverages	216	44,680	249	50,783	309	66,698
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	7,901	559,428	6,934	522,725	1,907	161,772
Preparation and spinning of textile fibres	4,616	278,602	3,964	275,087	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	4	915	3	728	1	13
Manufacture of knitted and crocheted fabrics	3	144	3	144	-	-
Manufacture of made-up textile articles, except apparel	261	37,877	285	45,367	340	59,956
Manufacture of carpets and rugs	504	49,261	389	39,246	284	28,493
Manufacture of other textiles n.e.c.	2,513	192,629	2,290	162,153	1,282	73,310
14 - Manufacture of wearing apparel	6,652	401,722	6,471	407,618	6,439	421,679
15 - Manufacture of leather and related products	367	35,443	339	33,507	305	30,333

8.8 Advances Classified by Borrowers

Microfinance Banks

(Thousand Rupees)

Borrower	Jun-22		Sep-22		Dec-22	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	201	23,014	164	20,342	133	18,665
Manufacture of luggage, handbags and the like, saddlery and harness	3	441	5	1,010	4	816
Manufacture of footwear	163	11,988	170	12,155	168	10,852
a. Leather wear	162	11,950	169	12,145	168	10,852
b. Rubber and Plastic wear	1	38	1	10	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	276	38,836	272	39,593	274	42,304
17 - Manufacture of paper and paper products	18	3,912	14	2,996	9	2,494
18 - Printing and reproduction of recorded media	155	28,737	163	28,995	173	29,776
Printing and other service activities related to printing	155	28,737	163	28,995	173	29,776
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	6	538	6	538	4	234
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20	1,856	14	1,552	13	1,302
22 - Manufacture of rubber and plastics products	6	791	7	795	6	942
23 - Manufacture of other non-metallic mineral products	424	77,620	384	69,160	350	65,468
24 - Manufacture of basic metals	1,073	129,053	1,062	127,519	327	50,243
25. Manufacture of fabricated metal products, except machinery and equipment	73,499	6,101,922	66,247	5,060,575	28,658	2,046,594
26 - Manufacture of computer, electronic and optical products	1,065	96,608	827	79,315	611	65,279
27 - Manufacture of electrical equipment	8	18,097	9	15,514	-	-
28 - Manufacture of machinery and equipment	3	71	3	72	3	71
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	45	4,303	38	2,934	21	1,228
31 - Manufacture of furniture	935	118,783	815	111,411	724	104,571
32. Other manufacturing	8,765	1,112,663	8,365	1,184,939	6,431	1,213,742
Manufacture of jewellery and related articles	923	126,628	874	120,562	161	83,863
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	31	3,231	20	1,972	13	1,456
Manufacture of sports goods	36	4,916	33	4,793	23	1,304
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	215	21,149	222	19,861	184	17,349
Manufacture of Handicrafts	828	52,513	790	52,717	164	9,117
Other manufacturing n.e.c.	6,732	904,226	6,426	985,034	5,886	1,100,653
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	458	369,965	734	631,412	887	777,810
Electric power generation, transmission and distribution	458	369,965	734	631,412	887	777,810
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	458	369,965	734	631,412	887	777,810
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
36 - Water collection, treatment and supply	-	-	-	-	-	-
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery	-	-	-	-	-	-
39 - Remediation activities and other waste management services	-	-	-	-	-	-
F. Construction	9,658	3,524,683	9,987	3,633,264	8,849	3,431,953
41 - Construction of buildings	9,658	3,524,683	9,987	3,633,264	8,849	3,431,953
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks						
(Thousand Rupees)						
Borrower	Jun-22		Sep-22		Dec-22	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	261,428	39,923,729	251,807	40,990,431	251,225	42,052,130
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	8,761	1,235,788	8,393	1,202,333	3,128	824,312
46 - Wholesale trade, except of motor vehicles and motorcycles	57,634	8,510,199	56,891	8,783,410	49,109	8,397,356
47 - Retail trade, except of motor vehicles and motorcycles	195,033	30,177,742	186,523	31,004,688	198,988	32,830,462
H. Transportation and storage	2,786	1,614,021	2,587	1,564,405	2,517	1,574,201
49 - Land transport and transport via pipelines	2,641	1,600,393	2,485	1,553,641	2,424	1,564,034
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	145	13,628	102	10,764	93	10,167
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	5,973	788,601	5,748	755,233	2,270	343,646
55 - Accommodation	1,146	240,922	1,142	234,850	1,102	241,096
56 - Food and beverage service activities	4,827	547,679	4,606	520,383	1,168	102,550
J. Information and communication	303	40,172	284	37,864	260	38,868
58 - Publishing activities	1	135	1	135	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	196	23,454	167	20,920	141	19,011
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	90	14,707	94	14,143	102	17,699
62 - Computer programming, consultancy and related activities	16	1,876	22	2,666	17	2,158
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	55	5,381	56	4,745	56	3,478
L. Professional, scientific and technical activities	4,211	390,673	3,369	367,882	2,705	349,065
69 - Legal and accounting activities	926	164,298	1,013	182,120	1,080	203,424
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	900	72,037	682	64,258	477	52,204
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2,379	153,932	1,665	120,683	1,143	92,711
74 - Other professional, scientific and technical activities	6	406	8	621	4	526
75 - Veterinary activities	-	-	1	200	1	200
M. Administrative and support service activities	168,402	17,449,044	136,585	12,850,883	112,561	12,907,374
77 - Rental and leasing activities	184	13,809	131	10,939	100	9,652
78 - Employment activities	166,036	17,105,817	133,998	12,455,935	109,304	12,383,308
79 - Travel agency, tour operator, reservation service and related activities	201	18,059	169	15,603	145	16,141
80 - Security and investigation activities	2	230	1	-	2	70
81 - Services to buildings and landscape activities	48	8,332	44	8,999	48	8,479
82 - Office administrative, office support and other business support activities	1,931	302,797	2,242	359,407	2,962	489,724
N. Education	1,554	286,146	1,477	304,134	741	210,247
O. Human health and social work activities	22,193	1,526,580	23,159	1,722,272	22,925	1,756,778
86 - Human health activities	1,615	284,754	1,600	296,402	325	59,304
87 - Residential care activities	20,577	1,241,714	21,559	1,425,870	22,600	1,697,474
88 - Social work activities with and without accommodation	1	112	-	-	-	-
P. Arts, entertainment and recreation	9,375	655,223	7,241	551,389	5,135	411,255
Q. Other service activities	96,823	9,448,386	91,621	9,466,052	64,731	7,033,803
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	2,628,594	86,866,055	2,940,534	101,753,604	3,300,239	106,006,612
A. Bank Employees	7,677	3,879,093	7,558	3,990,144	7,655	4,065,921
1) For house building	670	2,531,539	715	2,656,736	740	2,712,144
2) For transport i.e. purchase of car etc.	1,330	600,886	1,241	583,442	1,268	596,235
3) Other purposes	5,677	746,668	5,602	749,966	5,647	757,542
B. Consumer Financing	2,374,061	61,150,519	2,686,440	76,733,202	3,044,208	81,329,389
1) For house building	100,079	31,812,025	107,694	34,922,965	118,210	40,295,427
2) For transport i.e. purchase of car etc	1,965	1,198,578	1,831	1,181,974	2,199	1,489,635
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,272,017	28,139,916	2,576,915	40,628,263	2,923,799	39,544,328
C) Other	246,856	21,836,443	246,536	21,030,258	248,376	20,611,302
VII. OTHER	9,687	859,246	8,474	654,937	39,335	6,476,229
Total	4,819,309	326,142,638.6	5,037,030	343,807,104	5,331,158	361,726,329

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Jun-22	Sep-22	Dec-22
0.00	6,050,885	11,551,857	9,354,051
1.00	-	-	-
2.00	-	-	-
3.00	213,871	274,288	240,821
4.00	54,330	16,651	73,847
5.00	12,241,781	13,440,136	14,035,139
6.00	400	3,000	5,250
7.00	31,870	31,127	33,939
8.00	30,560	479,482	477,589
9.00	237,532	209,612	207,951
10.00	754,209	749,006	742,454
11.00	16,658	10,090	11,541
12.00	25,361	17,561	13,432
13.00	173,970	181,454	196,269
14.00	102,740	101,912	137,394
15.00	385,297	314,601	733,585
16.00	391,828	324,145	338,734
17.00	455,191	465,579	261,666
18.00	1,325,257	1,294,767	1,164,529
19.00	930,553	832,264	840,046
20.00	3,548,115	3,516,256	3,528,928
21.00	3,824,532	3,595,762	3,403,716
22.00	6,177,396	5,691,983	4,965,711
23.00	7,998,684	6,509,926	5,982,161
24.00	8,778,115	7,684,601	6,123,181
25.00	23,074,676	17,565,804	11,914,287
26.00	23,901,885	23,124,562	19,516,782
27.00	13,128,691	14,006,071	13,426,515
28.00	17,108,895	25,626,146	28,819,193
29.00	10,542,189	10,887,688	13,470,521
30.00	19,906,496	14,295,801	16,146,902
31.00	9,243,307	18,063,021	15,227,675
32.00	30,574,609	26,169,011	27,048,374
33.00	44,488,204	44,178,210	33,868,829
34.00	21,472,951	24,907,024	30,433,447
35.00	11,681,851	13,286,802	13,531,428
36.00	8,364,575	17,594,332	23,981,233
37.00	3,126,947	3,798,301	11,891,301
38.00	1,306,262	738,140	4,264,389
39.00	4,313,706	2,419,860	1,119,797
40.00	3,271,729	4,690,126	990,343
41.00	3,075,720	2,862,052	1,752,488
42.00	3,407,832	3,075,505	9,507,966
43.00	1,053,264	515,611	879,039
44.00	1,877,262	2,259,190	1,830,288
45.00	501,016	816,571	916,583
46.00	1,747,452	1,521,747	5,200,613
47.00	2,052,641	1,916,642	3,222,809
48.00	6,603,522	6,912,837	7,381,986
49.00	1,704,399	2,300,007	2,636,215
50.00 & above	4,863,423	2,979,985	9,875,394
Total	326,142,639	343,807,104	361,726,329

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

8.17 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	84,119	154,298	238,417	83,562	157,837	241,399	166,304	82,940	249,243
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	35,722	51,144	86,866	39,956	61,798	101,754	63,054	42,953	106,007
	Others	390	469	859	294	361	655	3,903	2,573	6,476
	Total	120,231	205,911	326,143	123,812	219,995	343,807	233,261	128,466	361,726
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	61,221	113,788	175,009	61,233	117,218	178,451	121,681	50,209	171,890
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	19,952	25,722	45,674	21,381	32,971	54,352	33,529	22,311	55,840
	Others	152	323	474	122	253	375	2,357	1,111	3,468
	Total	81,324	139,833	221,157	82,737	150,443	233,179	157,566	73,632	231,198
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	13,519	30,397	43,916	13,014	30,314	43,327	33,263	23,714	56,977
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	7,562	19,161	26,723	8,956	21,884	30,840	22,401	10,306	32,707
	Others	229	133	362	165	101	267	1,425	785	2,210
	Total	21,311	49,691	71,001	22,135	52,299	74,434	57,089	34,805	91,894
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4,512	6,671	11,184	4,522	6,824	11,346	7,618	4,273	11,891
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,180	2,324	4,504	2,678	2,578	5,256	2,427	2,522	4,950
	Others	5	9	15	3	5	8	27	478	506
	Total	6,698	9,005	15,703	7,203	9,407	16,610	10,073	7,273	17,346
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	265	1,088	1,352	259	988	1,247	1,047	270	1,316
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	658	1,829	2,486	721	2,114	2,835	2,386	799	3,185
	Others	0	4	4	0	2	2	94	30	125
	Total	922	2,921	3,843	980	3,104	4,084	3,527	1,099	4,625
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	875	-	875	748	-	748	-	706	706
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	3,669	-	3,669	4,370	-	4,370	-	5,276	5,276
	Others	3	-	3	3	-	3	-	27	27
	Total	4,547	-	4,547	5,121	-	5,121	-	6,009	6,009

8.17 Province/Region wise Advances by borrowers
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	233	220	453	271	278	549	315	262	577
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	184	212	397	182	210	391	184	161	345
	Others	-	-	-	-	-	-	-	-	-
	Total	417	433	850	452	488	940	499	423	922
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,696	2,073	3,768	1,722	2,147	3,868	2,303	1,819	4,122
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	485	1,822	2,308	483	1,967	2,449	2,051	503	2,554
	Others	-	-	-	-	-	-	0	-	0
	Total	2,181	3,895	6,076	2,204	4,113	6,318	4,354	2,322	6,676
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,799	61	1,860	1,794	67	1,862	78	1,687	1,765
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,032	74	1,106	1,185	74	1,259	75	1,076	1,151
	Others	1	-	1	1	-	1	-	141	141
	Total	2,832	135	2,967	2,980	141	3,121	153	2,904	3,057

8.11 Advances Classified by Size of Accounts

Microfinance Banks As on 31st December, 2022

(Thousand Rupees)

Size of Account (Rs.)	No. of Accounts	Amount
No. of Accounts with Zero Balance	5,745	-
1 to Less Than 5,000	2,650,685	5,118,583
5,000 to 10,000	65,353	449,774
10,000 to 20,000	90,474	1,389,359
20,000 to 25,000	62,594	1,345,573
25,000 to 30,000	66,780	1,844,325
30,000 to 40,000	150,627	5,384,710
40,000 to 50,000	191,625	8,767,297
50,000 to 60,000	217,628	11,827,986
60,000 to 70,000	217,588	13,999,266
70,000 to 80,000	236,037	17,635,232
80,000 to 90,000	132,527	11,150,267
90,000 to 100,000	158,849	15,137,246
100,000 to 200,000	697,425	92,231,264
200,000 to 300,000	170,303	40,174,590
300,000 to 400,000	73,565	25,029,750
400,000 to 500,000	41,906	18,732,110
500,000 to 600,000	26,054	13,934,959
600,000 to 700,000	15,409	9,938,138
700,000 to 800,000	12,479	9,307,159
800,000 to 900,000	9,567	8,096,712
900,000 to 1,000,000	13,861	13,251,050
1,000,000 to 2,000,000	21,513	29,530,268
2,000,000 to 3,000,000	2,053	4,936,837
3,000,000 to 4,000,000	259	827,899
4,000,000 to 5,000,000	93	410,903
5,000,000 to 6,000,000	47	261,143
6,000,000 to 7,000,000	29	189,334
7,000,000 to 8,000,000	25	186,272
8,000,000 to 9,000,000	15	126,601
9,000,000 to 10,000,000	7	65,002
10,000,000 to 100,000,000	36	446,720
100,000,000 & Over		
Total	5,331,158	361,726,329

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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	96,891,209.7	98,757,832.0	96,788,368.1	111,708,724	113,155,958	111,771,728	201,253,526	203,420,442	201,153,204
1) Treasury Bills	73,850,300.0	75,548,046.0	73,806,360.0	83,299,432	84,513,278	83,282,782	120,610,096	122,338,535	120,545,227
2) Pakistan Investment Bonds (PIBs)	15,728,123.7	15,897,000.0	15,669,222.1	28,409,292	28,642,680	28,488,946	80,643,430	81,081,907	80,607,977
a. Fixed Rate	15,728,123.7	15,897,000.0	15,669,222.1	28,409,292	28,642,680	28,488,946	70,130,880	70,481,907	69,845,450
b. Floating Rate	-	-	-	-	-	-	10,512,550	10,600,000	10,762,527
3) Others	7,312,786.0	7,312,786.0	7,312,786.0	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	256,122.0	266,450.0	256,122.0	255,844	266,450	255,844	255,839	255,919	255,839
IX. MUTUAL FUNDS	16,036,580.0	16,036,580.0	16,036,580.0	21,777,859	21,777,859	21,777,859	21,913,212	21,913,212	21,913,212
X. OTHERS	6,581,720.0	6,581,720.0	6,581,720.0	600,000	600,000	600,000	-	-	-
XI. Islamic Banking Products - Investments	351,008.0	360,000.0	359,201.0	348,294	360,000	361,066	2,310,543	2,324,947	2,320,171
a. Government Islamic Securities	299,133.0	300,000.0	307,306.0	299,211	300,000	311,963	1,298,490	1,299,200	1,308,118
1. GOP Ijara Sukuk	299,133.0	300,000.0	307,306.0	299,211	300,000	311,963	1,298,490	1,299,200	1,308,118
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	1,298,490	1,299,200	1,308,118
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	51,875.0	60,000.0	51,895.0	49,083	60,000	49,103	1,012,053	1,025,747	1,012,053
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	965,824	965,824	965,824
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	51,875.0	60,000.0	51,895.0	49,083	60,000	49,103	46,229	59,923	46,229
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	120,116,639.7	122,002,582.0	120,021,991.1	134,690,721	136,160,267	134,766,497	225,733,120	227,914,520	225,642,426