

Microfinance Banks

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Sep-22	Dec-22	Mar-23
Assets	523,301,759	805,248,303	782,369,086
I. Currency and Deposits	45,366,293	81,947,823	72,280,580
1. Currency	5,591,093	9,641,415	8,203,797
2. Transferable Deposits	35,846,725	62,144,120	43,467,309
3. Restricted/ compulsory deposits	3,440,399	5,659,392	789,601
4. Other Deposits	488,076	4,502,896	19,819,873
II. Securities (other than shares)	122,637,113	225,642,426	170,299,743
1. Short-term	116,704,913	143,968,239	81,658,791
2. Long-term	5,932,200	81,674,187	88,640,951
III. Loans extended (Advances)¹	293,642,015	419,049,741	442,066,477
1. Short-term	162,669,243	269,906,846	285,114,203
A) Money at call	-	-	5,681,760
B) Reverse Repo	-	4,893,064	997,319
C) Bills purchased and discounted	-	-	-
D) Other short-term advances and financial leases	162,669,243	265,013,782	278,435,124
2. Long-term	130,972,772	149,142,895	156,952,275
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	176,890	145,136	207,157
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	19,926,645	27,486,313	45,094,773
1. Trade credit and advances	52,145	21,219	24,119
2. Others	19,871,251	27,465,094	45,070,654
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	18,919	-	-
C) Items in the process of collection	20,799	84	70
D) Miscellaneous assets residents sector	19,831,532	27,465,010	28,428,163
E) Other non-resident accounts receivable	-	-	16,642,421
VIII. Non-financial assets	41,552,802	50,976,864	52,420,355
1. Produced assets	40,527,039	50,030,580	51,359,306
A) Tangible fixed assets	32,271,392	40,237,746	41,019,644
a) Dwellings	3,012,297	2,394,867	2,482,346
i) Building on freehold land	-	-	-
ii) Building on leasehold land	3,012,297	2,394,867	2,482,346
b) Other buildings and structures	6,922,006	6,917,314	8,215,761
i) Building on freehold land	-	-	-
ii) Building on leasehold land	6,922,006	6,917,314	8,215,761
c) Machinery and equipment	18,336,630	22,639,158	22,422,806
i) Transport equipments	1,111,354	1,685,728	1,708,309
ii) Furniture & Fixtures	2,651,247	3,419,347	3,899,840
iii) Office equipments	11,457,408	12,326,439	11,198,239
iv) Other machinery & equipments	3,116,621	5,207,644	5,616,418
d) Other tangible fixed assets n.e.s	4,000,459	8,286,407	7,898,732
B) Intangible fixed assets	8,255,647	9,792,834	10,339,662
a) Computer software	7,136,409	8,554,775	9,166,582
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	1,119,238	1,238,059	1,173,080
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,025,763	946,284	1,061,049
A) Tangible non-produced assets	1,018,574	919,446	1,037,053
a) Land	334,230	169,989	(103,746)
i) Land underlying Buildings and structures	334,230	169,989	(103,746)
1. Freehold land	334,230	169,989	(103,746)
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	684,344	749,457	1,140,799
B) Intangible non-produced assets	7,189	26,838	23,996
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	7,189	26,838	23,996
	-	-	-

8.1 Assets and Liabilities

Microfinance Banks

(Thousand Rupees)

Item	Sep-22	Dec-22	Mar-23
Liabilities	523,301,759	805,248,303	782,369,086
I. Deposits²	354,247,810	521,991,600	494,605,883
1. Transferable Deposits	313,543,077	396,049,123	309,369,015
2. Restricted/ compulsory deposits	-	-	-
3. Other deposits	40,704,733	125,942,477	185,236,868
II. Securities (other than shares bonds/ debentures etc.)	3,728,272	9,104,097	8,998,592
1. Short-term	-	-	-
2. Long-term	3,728,272	9,104,097	8,998,592
III. Loans (Borrowings)	56,312,154	141,808,938	125,252,068
1. Short-term	9,821,932	12,075,929	15,607,574
A) Money at call	-	1,473,461	-
B) Repurchase agreements (Repo)	-	-	6,767,175
C) Other short-term borrowings and financial leases	9,821,932	10,602,468	8,840,399
2. Long-term borrowings	46,490,222	129,733,009	109,644,494
IV. Financial Derivatives	-	-	-
V. Other accounts payable	72,499,403	87,617,045	110,736,873
1. Provision for losses	18,233,967	22,333,700	28,563,424
A) Provision for loan losses-Specific	18,128,144	18,359,595	23,546,122
B) Provision for loan losses-General	0	397,105	501,730
C) Provision for other losses	105,823	-	-
2. Accumulated Depreciation	21,106,237	26,747,565	28,121,928
3. Other accounts payable other resident Sectors	33,159,199	38,535,780	54,051,521
A) Dividends payable	-	-	-
B) Settlement accounts	571,017	-	-
C) Items in the process of collection	246,352	168,185	244,717
D) Miscellaneous liability items	32,341,830	38,367,595	53,806,804
a) Suspense account	-	-	-
b) Provision for expected costs	2,598,847	3,498,304	1,517,509
c) Deferred tax liabilities	-	-	-
d) Accrued wages	235,162	402,074	224,636
e) Accrued rent	721	-	327
f) Accrued taxes	1,375,300	971,564	922,682
g) Other miscellaneous liability items	28,131,800	33,495,653	51,141,650
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	36,514,118	44,726,623	42,775,669
1. Quoted	4,289,850	4,289,850	13,003,447
2. Non quoted	28,427,840	34,489,900	24,957,136
3. Investment fund shares	-	-	-
4. Retained earnings	(33,384,935)	(27,510,211)	(48,208,803)
5. Current year result	(9,898,471)	(15,682,043)	117,609
6. General and special reserve	47,255,996	49,544,824	53,493,587
7. Valuation adjustments	(176,162)	(405,697)	(587,307)

Notes:

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**

(Thousand Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
I. Net Mark-UP/Retrun/Interest Income	16,351,544.7	16,149,910
A) MARK-UP/RETURN/INTEREST EARNED	52,409,957.2	46,318,732
1) Loans and advances	32,093,953.4	26,784,214
2) Investments	4,247,758.6	7,194,513
3) Lendings to financial institutions	219,173.0	153,834
4) Balances with banks	1,434,597.3	1,976,893
5) Income from inter-office lending	23,895.3	37,108
6) Other	14,390,579.7	10,172,170
B. MARK-UP/RETURN/INTEREST EXPENSED	36,058,412.5	30,168,822
1) Deposits	17,834,606.9	14,294,859
2) Borrowings	3,262,251.6	5,094,662
3) Subordinated debt	310,747.0	439,887
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	244,392.0	164,532
6) Expense on inter-office borrowing	5,062.0	2,773
7) Other	14,401,353.0	10,172,109
II. Net Non Mark-UP/Retrun/Interest Income	26,295,271.3	21,232,182
A) Non Mark-UP/Retrun/Interest Income	9,943,726.6	5,082,272
I. FEE & COMMISSION INCOME	5,673,820.5	3,610,698
1) Branch banking customer fees	926,134.0	1,030,321
2) Consumer finance related fees	226,149.5	201,416
3) Card related fees (debit and credit cards)	82,457.0	87,409
4) Credit related fees	2,631,400.0	28,311
5) Investment banking fee	-	-
6) Commission on trade	197.0	192
7) Commission on guarantees	-	-
8) Commission on cash management	4,214.0	4,720
9) Commission on remittances including home remittances	725.0	(8)
10) Commission on utility bills	106.0	482
11) Commission income - Bancassurance	265,757.0	(5,213)
12) Rent on lockers	355.0	41
13) Commission on investments services	-	-
14) Other Commission	1,536,326.0	2,263,027
II. Dividend Income	-	-
III. Foreign exchange income	-	3,453
IV. Income from derivatives	-	-
V. Gain on securities	(5,517.0)	(1,481)
1) Realised	1,124.0	181
2) Unrealised - held for trading	(6,641.0)	(1,662)
VI. Other Income	4,275,423.1	1,469,602
1) Rent on property	-	-
2) Gain on sale of fixed assets-net	239,450.7	30,459
3) Loss on termination of lease liability against right of use assets	51,164.0	10,945
4) Gain on sale of non banking assets - net	-	-
5) Other	3,984,808.4	1,428,198

**8.2 Profit and Loss Accounts
Microfinance Banks**

(Thousand Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	23,246,830.1	18,356,475
1. Operating expenses	23,171,587.1	18,325,252
1) Total compensation expense	6,174,312.0	5,982,856
2) Property expense	3,183,569.6	3,884,694
(a) Rent and taxes	272,681.7	364,052
(b) Insurance	281,969.4	549,049
(c) Utilities cost	(335.0)	325,161
(d) Lease rental	324,292.9	42,053
(e) Fuel expense generators	150,498.5	173,626
(f) Security (including guards)	323,437.7	419,750
(g) Repair and maintenance (including janitorial charges)	338,418.5	410,988
(h) Depreciation on right-of-use assets	226,649.2	247,713
(i) Depreciation	1,265,956.7	1,352,302
3) Information technology expenses	913,281.0	1,824,663
4) Other operating expenses	12,900,424.6	6,633,040
2. Workers welfare fund	60,008.0	33,143
3. Other charges	15,235.0	(1,920)
1) Penalties imposed by State Bank of Pakistan	13,189.0	1,014
2) Penalties imposed by other regulatory bodies (to be specified)	10.0	13
3) Others (to be specified, if material)	2,056.0	(2,947)
III. Profit before provisions	3,048,441.2	2,875,707
Provisions / (reversals) and write offs - net	7,558,092.6	5,275,126
1) (Reversals) / provisions against balance with Banks	-	-
2) (Reversals) / provisions for diminution in value of investments	-	-
3) (Reversals) / provisions against loans & advances	7,789,864.6	6,136,265
4) (Reversals) / provisions against off balance sheet items	-	-
5) Reversals against other assets	(2.0)	(264,041)
6) Recovery of written off / charged off bad debts	(231,770.0)	(597,098)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	(4,509,651.4)	(2,399,418)
Taxation	(122,108.7)	(53,601)
1) Current	408,003.4	937,013
2) Prior Years	82,429.9	-
3) Deferred	(612,542.0)	(990,614)
V. PROFIT AFTER TAXATION	(4,387,542.7)	(2,345,818)
VI. Number of Employees*	26,469	27,185
1. Permanent	19,233.0	19,725
2. Contractual	7,236	7,460

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

8.3 Deposits Distributed by Type of Accounts

Microfinance Banks

(Thousand Rupees)

Type of Account	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	84,809,109	104,114,058	88,634,033	120,523,196	92,361,878	122,446,063
II. Call Deposits	1,491	322,094	1,795	366,567	1,749	448,128
III. Other Deposit Accounts	122,636	3,655	129,047	3,832	131	4,078
IV. Saving Deposits	1,604,796	175,121,724	1,947,185	198,859,086	2,517,480	174,911,355
V. Fixed or Term Deposits	96,356	167,153,836	94,895	191,302,795	92,969	185,458,451
1) Less Than Three Months	3,120	6,652,910	2,393	7,709,660	960	3,444,064
2) For Three Months and Over but Less Than Six Months	2,521	12,397,991	1,953	16,162,609	2,063	9,186,346
3) For Six Months and Over but Less Than One Year	2,834	20,670,083	2,927	15,625,851	2,877	12,410,036
4) For One Year & Over but Less Than Two Years	29,453	78,130,535	34,779	104,273,142	41,825	116,215,602
5) For Two Years & Over but Less Than Three Years	2,861	3,962,878	2,832	4,317,005	2,521	4,308,173
6) For Three Years & Over but Less Than Four Years	43,811	35,692,371	37,591	32,568,431	31,399	30,533,718
7) For Four Years & Over but Less Than Five Years	310	254,013	206	159,588	130	98,252
8) For Five Years & Over but Less Than Ten Years	11,446	9,393,054	12,214	10,486,509	11,194	9,262,259
9) For Ten Years and Over	-	-	-	-	-	-
Total	86,634,388	446,715,367	90,806,955	511,055,476	94,974,207	483,268,074

8.4 Deposits Distributed by Category
Microfinance

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	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	446,715,367	511,055,476	122,446,063	448,128	4,078	174,911,355
I. GOVERNMENT	31,077,314	35,936,470	5,353,107	220	-	6,947,936
A. Federal Government	20,094,387	21,741,644	2,189,437	-	-	5,375,360
B. Provincial Governments	10,823,595	14,033,385	3,163,143	100	-	1,566,952
C. Local Bodies	159,332	161,441	528	120	-	5,624
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,128,837	729,136	39,678	33	-	151,114
Agriculture, hunting and forestry	1,793	33	-	33	-	-
Services	-	18	851	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	5,496	1,471	38,826	-	-	1,868
Manufacturing	1,117,064	726,166	-	-	-	148,596
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	4,484	1,448	-	-	-	649
III. NON-BANK FINANCIAL INSTITUTIONS	90,994,399	121,598,953	625,275	332	-	88,775,807
Mutual Funds and AMCs	60,610,974	66,112,443	116	-	-	63,066,789
Insurance & Pension Funds	1,473,560	2,867,975	207,941	332	-	1,055,808
MFIs and DFIs	10,869,461	14,797,014	16,675	-	-	4,284,368
Stock Exchange & Brokerage Houses	373	24,960	15,538	-	-	10,279
Modarabas	13,570	11,703	1,340	-	-	3,366
Other NBFIs	18,026,462	37,784,858	383,666	-	-	20,355,196
IV. PRIVATE SECTOR (BUSINESS)	36,641,330	37,980,551	3,894,492	59,968	-	17,128,024
A. Agriculture, forestry and fishing	3,397,511	3,501,296	543,193	4	-	1,524,208
1. Crop and animal production, hunting and related service activities	3,001,061	3,117,537	543,182	4	-	1,519,943
Growing of Wheat, Rice, Sugar Cane & Cotton	2,130,928	2,152,973	422,261	4	-	1,095,067
Growing of tropical, subtropical, pome and stone fruits & vegetables	683	2,634	2,102	-	-	1,885
Growing of other fruits, vegetables and crops	23,433	32,623	5,581	-	-	8,367
Raising of livestock and other related activities	206,984	211,434	25,269	-	-	96,162
Other agricultural support activities	639,033	717,874	87,969	-	-	318,463
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	676	693	-	-	-	712
03 - Fishing and aquaculture	395,774	383,066	10	-	-	3,553
B. Mining and quarrying	14,316	15,015	258	-	-	3,873
05 - Mining of coal and lignite	1	1	1	-	-	-
06 - Extraction of crude petroleum and natural gas	10,955	14,003	233	-	-	3,870
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	20	21	23	-	-	3
09 - Mining support service activities	3,340	990	2	-	-	-
C. Manufacturing	2,012,287	5,031,071	244,866	1	-	1,847,777
10 - Manufacture of food products	340,219	1,494,046	34,779	-	-	538,037
11 - Manufacture of beverages	1,749	2,933	1,974	-	-	135
12 - Manufacture of tobacco products	300	-	-	-	-	-
13 - Manufacture of textiles	188,828	230,973	26,676	-	-	232,679
Preparation and spinning of textile fibres	33,509	42,821	4,846	-	-	47,414
Weaving of textiles	33,728	29,043	8,753	-	-	7,273
Finishing of textiles	604	3,721	294	-	-	8
Manufacture of knitted and crocheted fabrics	2,326	1,020	3,807	-	-	-
Manufacture of made-up textile articles, except apparel	19,863	17,210	8,126	-	-	3,725
Manufacture of carpets and rugs	95,262	133,733	0	-	-	174,181
Manufacture of other textiles n.e.c.	3,536	3,424	849	-	-	77
14 - Manufacture of wearing apparel	70,247	186,772	92,748	-	-	120,177
15 - Manufacture of leather and related products	1,464	1,324	630	-	-	576

8.4 Deposits Distributed by Category

Microfinance

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
Tanning and dressing of leather; dressing and dyeing of fur	578	142	254	-	-	1
Manufacture of luggage, handbags and the like, saddlery and harness	474	427	7	-	-	432
Manufacture of footwear	412	755	369	-	-	143
a. Leather wear	411	754	368	-	-	142
b. Rubber and Plastic wear	1	1	1	-	-	1
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	816	809	791	-	-	5
17 - Manufacture of paper and paper products	4,134	5,280	1,377	-	-	1
18 - Printing and reproduction of recorded media	16,382	10,822	9,387	-	-	976
Printing and other service activities related to printing	16,382	10,822	9,387	-	-	976
Reproduction of recorded media	-	-	0	-	-	-
19 - Manufacture of coke and refined petroleum products	949	6,982	3,033	-	-	140
20 - Manufacture of chemicals and chemical products	511,846	2,148,418	5,861	-	-	505,381
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	8,079	8,286	44	-	-	4,879
22 - Manufacture of rubber and plastics products	244	10,781	8,444	-	-	2
23 - Manufacture of other non-metallic mineral products	5,814	9,801	17,521	-	-	2,581
24 - Manufacture of basic metals	4,093	41,571	2,877	-	-	3,578
25 - Manufacture of fabricated metal products, except machinery and equipment	212	211	211	-	-	-
26 - Manufacture of computer, electronic and optical products	12,170	10,713	441	-	-	1,650
27 - Manufacture of electrical equipment	3,334	3,071	3,217	-	-	9,326
28 - Manufacture of machinery and equipment	535	507	862	-	-	505
29 - Manufacture of motor vehicles, trailers and semi-trailers	609	179	351	-	-	-
30 - Manufacture of other transport equipment	370	1	-	-	-	455
31 - Manufacture of furniture	17,807	15,531	4,497	-	-	16,354
32 - Other manufacturing	822,079	841,990	29,131	1	-	410,340
Manufacture of jewellery and related articles	55,692	32,796	4,407	-	-	55,328
Manufacture of imitation jewellery and related articles	655	2,166	4	-	-	733
Manufacture of musical instruments	199	486	-	-	-	32
Manufacture of sports goods	2,006	2,756	3	-	-	2,642
Manufacture of games and toys	1	-	1	-	-	-
supplies	7,530	6,982	2,671	-	-	879
Manufacture of Handicrafts	3,816	3,624	200	-	-	3,840
Other manufacturing n.e.c.	752,180	793,180	21,845	1	-	346,886
33 - Repair and installation of machinery and equipment	5	69	14	-	-	-
D. Electricity, gas, steam and air conditioning supply	8,090	32,622	435	-	-	17,260
Electric power generation, transmission and distribution	5,621	17,082	403	-	-	17,253
a) Hydal	938	6,225	326	-	-	6,560
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	17	183	77	-	-	12
f) Other	4,666	10,674	-	-	-	10,681
mains	1	14,377	26	-	-	-
Steam and air conditioning supply	2,468	1,163	6	-	-	7
E. Water supply; sewerage, waste management and remediation activities	22	17	1,255	-	-	1
36 - Water collection, treatment and supply	11	11	1,250	-	-	0
37 - Sewerage	1	1	-	-	-	1
38 - Waste collection, treatment and disposal activities; materials recovery services	-	-	0	-	-	-
services	10	5	5	-	-	-
F. Construction	595,766	698,949	199,516	66	-	361,236
41 - Construction of buildings	466,095	650,481	144,068	-	-	351,753
42 - Civil engineering	127,598	47,287	55,285	66	-	8,469
43 - Specialized construction activities	2,073	1,181	164	-	-	1,014

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-23									
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
-	-	-	-	-	-	-	-	-	255
-	-	-	-	-	-	-	-	-	439
-	-	-	-	-	-	-	-	-	512
-	-	-	-	-	-	-	-	-	510
-	-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	-	796
-	-	-	-	-	-	-	-	-	1,378
-	-	-	-	-	-	-	-	-	10,363
-	-	-	-	-	-	-	-	-	10,363
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	3,173
-	-	-	-	-	-	-	-	-	511,243
-	-	-	5,000	-	1,000	-	-	6,000	10,923
-	-	-	-	-	-	-	-	-	8,446
-	-	-	-	-	-	-	-	-	20,102
-	-	-	-	-	-	-	-	-	6,455
-	-	-	-	-	-	-	-	-	211
-	-	-	4,000	-	-	-	-	4,000	6,091
-	-	-	-	-	-	-	-	-	12,543
-	-	-	-	-	-	-	-	-	1,367
-	-	-	-	-	-	-	-	-	351
-	-	-	-	-	-	-	-	-	455
-	-	-	-	160	-	-	-	160	21,011
39,183	88,315	67,430	61,150	15,550	31,900	2,250	-	305,778	745,250
-	4,100	1,600	5,600	300	2,000	-	-	13,600	73,334
-	-	-	-	-	-	-	-	-	737
-	-	-	-	-	-	-	-	-	32
-	-	-	-	-	-	-	-	-	2,645
-	-	-	-	-	-	-	-	-	1
-	-	450	-	-	-	2,250	-	2,700	6,251
-	-	-	500	-	-	-	-	500	4,540
39,183	84,215	65,380	55,050	15,250	29,900	-	-	288,978	657,711
-	-	-	-	-	-	-	-	-	14
-	-	-	-	-	100	-	278	378	18,074
-	-	-	-	-	100	-	278	378	18,035
-	-	-	-	-	-	-	278	278	7,164
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	100	-	-	100	190
-	-	-	-	-	-	-	-	-	10,681
-	-	-	-	-	-	-	-	-	26
-	-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	-	1,256
-	-	-	-	-	-	-	-	-	1,250
-	-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
-	-	10	48,295	50,000	4,900	-	-	103,205	664,022
-	-	10	45,200	50,000	4,900	-	-	100,110	595,931
-	-	-	3,095	-	-	-	-	3,095	66,914
-	-	-	-	-	-	-	-	-	1,177

8.4 Deposits Distributed by Category

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	7,378,040	6,666,966	1,604,186	28,097	-	2,370,928
45 - Wholesale and retail trade and repair of motor vehicles	7,378,040	6,666,966	1,604,186	28,097	-	2,370,928
46 - Wholesale trade, except of motor vehicles and motorcycles	3,205,829	3,122,994	1,186,410	1	-	1,179,907
47 - Retail trade, except of motor vehicles and motorcycles	4,078,082	3,429,368	255,198	-	-	35,044
H. Transportation and storage	319,912	113,276	38,587	-	-	11,414
49 - Land transport and transport via pipelines	73,057	69,156	0	-	-	-
50 - Water transport	-	-	1,917	-	-	-
51 - Air transport	983	22,212	2,416	-	-	23,596
52 - Warehousing and support activities for transportation	12,682	12,105	212,278	-	-	33
53 - Courier activities other than national post activities	233,190	9,804	11,415	-	-	290,321
I. Accommodation and food service activities	343,065	379,464	9,114	-	-	281,886
55 - Accommodation	324,903	362,679	2,301	-	-	8,435
56 - Food and beverage service activities	18,162	16,785	286,714	100	-	1,650,402
J. Information and communication	6,162,600	6,121,276	4,617	-	-	96
58 - Publishing activities	22,710	8,207	727	-	-	9
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,976	1,019	5	-	-	-
60 - Programming and broadcasting activities	5	5	206,151	100	-	351,622
61 - Telecommunications activities	6,084,492	5,593,816	24,814	-	-	27,606
63 - Information service activities	45,993	145,302	50,400	-	-	1,271,069
K. Real estate activities	7,423	372,927	33,807	-	-	145,596
63 - Information service activities	278,327	307,782	56,208	556	-	748,046
L. Professional, scientific and technical activities	1,788,330	1,622,199	22,722	-	-	355,342
69 - Legal and accounting activities	498,141	547,405	9,006	-	-	179,322
71 - Architectural and engineering activities; technical testing and analysis	212,092	206,224	1,343	556	-	47,522
72 - Scientific research and development	189,673	113,829	9	-	-	7,268
73 - Advertising and market research	6,233	6,415	19,318	-	-	67,906
74 - Other professional, scientific and technical activities	88,047	84,518	3,783	-	-	89,904
75 - Veterinary activities	793,123	662,751	27	-	-	782
M. Administrative and support service activities	1,021	1,057	190,238	309	-	222,986
77 - Rental and leasing activities	547,752	630,429	6,372	-	-	17,518
78 - Employment activities	5,928	16,422	3	-	-	49
79 - Travel agency, tour operator, reservation service and related activities	701	107	75,958	4	-	42,099
80 - Security and investigation activities	136,988	133,451	46,116	-	-	21,045
81 - Services to buildings and landscape activities	43,805	56,573	512	-	-	42,188
82 - Office administrative, office support and other business support activities	24,723	21,217	61,277	305	-	100,087
N. Education	335,607	402,657	182,634	9,135	-	609,438
86 - Human health activities	3,231,128	2,639,290	74,683	-	-	381,892
O. Human health and social work activities	887,968	985,210	36,667	-	-	330,322
86 - Human health activities	678,032	759,014	14,821	-	-	13,159
87 - Residential care activities	118,343	121,706	23,194	-	-	38,411
88 - Social work activities with and without accommodation	91,593	104,490	877	-	-	124,619
P. Arts, entertainment and recreation	91,792	40,029	209,009	21,700	-	6,794,396
Q. Other service activities	9,584,424	9,195,663	1,829,056	1,826	-	7,850,839
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	34,320,264	40,253,523	255,740	1,225	-	3,386,490
A. Private Trusts and Non-profit Organizations	19,530,516	25,968,196	1,573,316	601	-	4,464,349
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	14,789,749	14,285,327	68,838,081	203,306	2,897	44,296,740
VI. PERSONAL	206,358,365	216,742,326	1,989,115	135	-	7,056,618
A. Salaried persons	20,752,028	23,908,009	12,374,118	188,098	-	18,621,924
B. Self employed	77,003,580	78,936,282	54,474,848	15,073	2,897	18,618,198
C. Other Personal	108,602,756	113,898,035	41,866,373	182,443	1,181	9,760,895
VII. OTHER	46,194,859	57,814,517	-	-	-	-
Total	446,715,367	511,055,476	122,446,063	448,128	4,078	174,911,355

of Deposit Holders and Type of Accounts

Banks

(Thousand Rupees)

Mar-23									
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
89,247	566,907	1,124,265	737,552	159,738	171,114	6,973	84,907	2,940,703	6,943,914
11,350	151,287	828,328	269,523	15,350	121,014	-	84,907	1,481,759	3,848,078
-	-	-	-	-	800	-	-	800	291,041
-	-	-	-	-	800	-	-	800	50,801
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	1,917
-	-	-	-	-	-	-	-	-	26,012
-	-	-	-	-	-	-	-	-	212,311
200	-	100	75,689	-	-	-	-	75,989	377,725
200	-	100	71,189	-	-	-	-	71,489	362,489
-	-	-	4,500	-	-	-	-	4,500	15,236
-	-	3,375,500	2,000,000	-	-	-	-	5,375,500	7,312,716
-	-	-	-	-	-	-	-	-	4,713
-	-	-	-	-	-	-	-	-	735
-	-	-	-	-	-	-	-	-	5
-	-	3,375,000	2,000,000	-	-	-	-	5,375,000	5,932,873
-	-	500	-	-	-	-	-	500	52,920
-	-	-	-	-	-	-	-	-	1,321,468
24,200	10,400	470	100	1,900	16,400	-	50	53,520	232,924
12,445	17,250	66,876	826,709	20,300	8,650	18,917	-	971,147	1,775,958
11,595	9,450	60,726	154,209	-	500	18,917	-	255,397	633,461
-	-	3,000	17,000	-	-	-	-	20,000	208,328
500	6,600	3,150	26,250	20,300	-	-	-	56,800	106,221
-	-	-	-	-	-	-	-	-	7,277
-	-	-	-	-	-	-	-	-	87,224
350	1,200	-	629,250	-	8,150	-	-	638,950	732,637
-	-	-	-	-	-	-	-	-	810
2,700	3,000	12,200	263,583	3,250	10,600	-	1,250	296,583	710,116
-	3,000	1,500	-	-	-	-	-	4,500	28,390
-	-	-	-	-	-	-	-	-	52
-	-	-	-	-	5,600	-	1,000	6,600	124,662
2,700	-	2,700	-	250	-	-	-	5,650	72,811
-	-	-	-	-	-	-	-	-	42,699
-	-	8,000	263,583	3,000	5,000	-	250	279,833	441,502
1,181,147	49,820	70,961	598,759	2,266	11,185	49	9,540	1,923,727	2,724,935
22,220	29,595	173,474	29,470	23,620	22,450	-	-	300,829	757,403
22,220	29,595	173,474	29,405	23,620	22,450	-	-	300,764	667,753
-	-	-	65	-	-	-	-	65	28,045
-	-	-	-	-	-	-	-	-	61,605
-	-	-	-	-	-	-	-	-	125,496
37,015	94,142	219,493	1,080,615	17,360	61,850	2,095	-	1,512,570	8,537,675
61,084	1,630,575	1,842,756	19,925,746	518,911	2,033,726	-	350,256	26,363,054	36,044,776
27,000	556,050	775,805	9,988,047	46,000	1,339,550	-	185,300	12,917,752	16,561,207
34,084	1,074,525	1,066,951	9,937,699	472,911	694,176	-	164,956	13,445,302	19,483,568
1,675,744	3,204,417	2,693,815	59,630,931	2,929,573	27,101,624	64,943	8,631,487	105,932,533	219,273,556
207,785	379,482	513,884	8,766,454	438,566	4,669,828	4,120	711,610	15,691,730	24,737,598
734,474	753,690	717,692	26,883,518	1,315,280	12,369,880	26,263	2,150,329	44,951,125	76,135,265
733,485	2,071,245	1,462,239	23,980,958	1,175,727	10,061,916	34,560	5,769,548	45,289,678	118,400,693
16,728	473,501	121,561	3,578,286	294,525	665,899	-	84,021	5,234,521	57,045,412
-	-	-	-	-	-	-	-	-	-
3,444,064	9,186,346	12,410,036	116,215,602	4,308,173	30,533,718	98,252	185,458,451	483,268,074	-

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,547	28,530	31,077	2,670	33,267	35,936	2,022	32,850	34,872
	NFPSEs	-	1,129	1,129	-	729	729	-	191	191
	NBFCs & Fin Aux.	306	90,688	90,994	201	121,398	121,599	113	99,476	99,590
	Private Sector	1,731	34,910	36,641	1,643	36,337	37,981	1,537	34,716	36,252
	Trust Fund	1,210	33,111	34,320	1,555	38,699	40,254	1,478	34,567	36,045
	Personal	47,003	159,356	206,358	55,548	161,194	216,742	52,704	166,570	219,274
	Others	593	45,602	46,195	923	56,891	57,815	823	56,222	57,045
Total	53,390	393,325	446,715	62,541	448,514	511,055	58,677	424,592	483,268	
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	76	423	499	2	2,001	2,004	81	433	514
	NFPSEs	-	13	13	-	13	13	-	14	14
	NBFCs & Fin Aux.	0	4,535	4,533	0	5,429	5,429	0	4,466	4,466
	Private Sector	709	15,224	15,406	894	12,905	13,799	926	17,132	18,058
	Trust Fund	578	13,041	13,568	658	15,997	16,655	787	13,774	14,561
	Personal	26,883	53,232	79,873	32,802	46,895	79,697	30,545	49,030	79,576
	Others	99	4,428	4,527	355	4,385	4,741	351	3,302	3,652
Total	28,346	90,896	118,420	34,712	87,626	122,337	32,689	88,151	120,840	
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2	1,748	1,750	2	3,024	3,027	3	1,840	1,843
	NFPSEs	-	1,106	1,106	-	714	714	-	137	137
	NBFCs & Fin Aux.	1	79,741	79,742	1	109,009	109,010	1	87,912	87,914
	Private Sector	434	12,597	13,032	379	20,835	21,215	274	13,556	13,831
	Trust Fund	245	10,772	11,017	257	11,699	11,956	235	8,143	8,378
	Personal	11,839	50,893	62,732	13,077	54,506	67,583	12,802	45,828	58,631
	Others	134	39,035	39,169	172	46,903	47,074	150	47,901	48,052
Total	12,656	195,894	208,550	13,889	246,690	260,579	13,467	205,318	218,785	
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	2,109	8,735	10,843	2,017	10,021	12,038	1,154	10,573	11,727
	NFPSEs	-	4	4	-	1	1	-	1	1
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	0	0
	Private Sector	386	1,615	2,001	270	254	524	214	361	576
	Trust Fund	300	306	606	463	395	858	278	541	819
	Personal	4,753	3,880	8,633	5,435	4,250	9,685	5,040	4,740	9,780
	Others	108	282	390	166	474	639	135	450	586
Total	7,164	13,924	21,088	7,678	14,461	22,139	6,822	16,666	23,488	
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0	2	2	0	136	136	0	68	68
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0	175	175	0	0	0	0	74	74
	Trust Fund	-	494	494	-	506	506	0	376	376
	Personal	345	273	618	396	173	568	348	222	570
	Others	0	1	1	0	4	4	0	2	3
Total	345	944	1,289	396	820	1,216	349	743	1,092	
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	9,024	9,024	-	9,326	9,326	-	10,494	10,494
	NFPSEs	-	5	5	-	0	0	-	40	40
	NBFCs & Fin Aux.	-	1,556	1,556	-	1,527	1,527	-	1,245	1,245
	Private Sector	-	3,635	3,635	-	1,915	1,915	-	2,762	2,762
	Trust Fund	-	6,721	6,721	-	8,451	8,451	-	9,697	9,697
	Personal	-	46,013	46,013	-	49,556	49,556	-	60,641	60,641
	Others	-	1,574	1,574	-	4,529	4,529	-	3,893	3,893
Total	-	68,528	68,528	-	75,304	75,304	-	88,773	88,773	

8.5 Province/Region wise Deposits by Categories
Microfinance Banks

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	359	8,167	8,526	648	8,254	8,902	784	8,927	9,711
	NFPSEs	-	0	0	-	0	0	-	0	0
	NBFCs & Fin Aux.	305	3,488	3,794	200	4,018	4,219	111	4,166	4,277
	Private Sector	201	1,564	1,765	100	390	490	121	725	846
	Trust Fund	83	1,773	1,857	174	1,628	1,801	174	2,015	2,189
	Personal	3,157	2,058	5,215	3,776	2,798	6,574	3,940	2,777	6,718
	Others	252	245	497	266	560	825	187	629	816
	Total	4,358	17,295	21,653	5,164	17,648	22,812	5,318	19,240	24,558
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	432	432	-	504	504	-	514	514
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	1,366	1,366	-	1,414	1,414	-	1,687	1,687
	Private Sector	1	101	102	0	38	38	0	105	105
	Trust Fund	3	3	6	3	24	27	3	21	24
	Personal	25	3,008	3,033	26	3,016	3,042	27	3,331	3,358
	Others	-	37	37	-	37	37	-	44	44
	Total	28	4,948	4,977	29	5,032	5,061	31	5,702	5,733

8.6 Deposits Distributed by Size of Accounts Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	89,477,776	82,828,939	92,748,872	57,716,554
5,000 to 10,000	852,274	5,001,587	390,922	2,600,009
10,000 to 20,000	149,312	2,079,821	1,103,871	17,413,735
20,000 to 25,000	35,963	798,874	147,485	3,261,636
25,000 to 30,000	23,940	651,285	92,946	2,528,765
30,000 to 40,000	31,865	1,096,561	116,976	4,002,486
40,000 to 50,000	21,876	969,704	68,565	3,058,301
50,000 to 60,000	29,429	1,534,265	58,005	3,087,390
60,000 to 70,000	8,512	549,098	26,312	1,696,506
70,000 to 80,000	6,915	516,795	18,504	1,379,611
80,000 to 90,000	5,957	503,552	14,004	1,184,048
90,000 to 100,000	4,914	466,047	11,561	1,096,629
100,000 to 200,000	39,825	5,208,532	59,246	7,779,014
200,000 to 300,000	20,858	4,830,662	21,535	4,982,417
300,000 to 400,000	11,395	3,794,502	11,616	3,862,004
400,000 to 500,000	8,344	3,641,508	7,956	3,453,804
500,000 to 600,000	18,849	9,623,502	18,213	9,276,661
600,000 to 700,000	4,391	2,778,902	4,256	2,692,827
700,000 to 800,000	3,398	2,491,551	3,278	2,410,402
800,000 to 900,000	2,760	2,301,732	2,572	2,140,004
900,000 to 1,000,000	2,304	2,162,303	2,183	2,052,907
1,000,000 to 2,000,000	24,983	29,424,334	24,382	28,611,908
2,000,000 to 3,000,000	8,044	18,205,576	7,717	17,449,073
3,000,000 to 4,000,000	2,842	9,395,887	2,659	8,798,379
4,000,000 to 5,000,000	1,538	6,620,688	1,618	6,987,869
5,000,000 to 6,000,000	3,534	17,942,579	3,601	18,294,924
6,000,000 to 7,000,000	602	3,796,870	683	4,304,423
7,000,000 to 8,000,000	380	2,790,843	432	3,178,206
8,000,000 to 9,000,000	329	2,731,169	350	2,928,744
9,000,000 to 10,000,000	269	2,543,532	286	2,704,094
10,000,000 to 100,000,000	3,194	63,089,088	3,239	64,598,353
100,000,000 & Over	383	220,685,190	362	187,736,391
Total	90,806,955	511,055,476	94,974,207	483,268,074

*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

8.7 Advances Classified by Securities

Microfinance Banks

(Thousand Rupees)

Security	Sep-22		Dec-22		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	480,867	87,970,146	511,264	97,153,147	521,549	107,201,510
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	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
(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	7,599	3,166,180	6,920	3,095,146	7,397	3,561,095
A. Transport Equipments	3,670	2,384,596	3,473	2,398,117	4,103	2,922,503
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	3,929	781,584	3,447	697,029	3,294	638,592
V. Real Estate	51,734	28,337,243	54,959	30,380,111	165,870	55,898,557
A. Land	20,479	5,603,158	21,797	6,020,289	27,102	7,057,291
1. Residential	17	5,232	-	-	86	65,268
(a) House	17	5,232	-	-	86	65,268
(b) Flat	-	-	-	-	-	-
2. Non-Residential	20,462	5,597,926	21,797	6,020,289	27,016	6,992,023
(a) Commercial	5,764	1,360,493	-	6,020,289	-	-
(b) Industrial	-	-	-	-	-	-
(c) Others	14,698	4,237,433	-	-	-	-
B. Buildings:	31,255	22,734,086	33,162	24,359,822	138,768	48,841,267
1. Residential	13,520	8,368,104	24,957	19,069,896	24,778	18,576,772
(a) House	13,520	8,368,104	24,797	18,826,792	24,620	18,338,770
(b) Flat	-	-	160	243,104	158	238,002
2. Non-Residential	17,735	14,365,982	8,205	5,289,926	113,990	30,264,495
(a) Commercial	2,710	1,285,545	1,010	765,805	1,014	750,252
(b) Industrial	-	-	-	-	-	-
(c) Others	17,465	14,237,637	7,129	4,524,121	112,976	29,514,243
C. Others	2,002	510,237	2,190	612,405	2,147	563,391
VI. Fixed Deposits and Insurance Policies	2,002	510,237	2,190	612,405	2,147	563,391
A. Bank Deposits	53	15,532	-	-	-	-
1. Security Deposits	1,793	460,709	2,018	547,445	2,010	530,988
2. Term Deposits (TDRs)	156	33,996	172	64,960	137	32,403
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	309,610	47,516,750	255,142	41,465,778	216,643	34,320,630
A. Other Secured Advances	101,454	18,627,485	96,456	16,391,234	82,602	12,864,781
1. Receivables	4	1,266	-	-	-	-
2. Employees Benefits	-	-	-	-	-	-
3. Others	101,450	18,626,219	96,456	16,391,234	82,602	12,864,781
B. Advances Secured by Guarantee(s)	208,156	28,889,265	158,686	25,074,544	134,041	21,455,849
1. Institutional Guarantee(s)	-	-	-	-	-	-
2. Individual Guarantee(s)	208,156	28,889,265	158,686	25,074,544	134,041	21,455,849
VIII. Unsecured Advances	4,185,218	176,306,547	4,500,683	189,019,742	4,569,894	175,221,102
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	-	-	534	730,823	113,556	11,478,900
3. Others	4,185,218	176,306,547	4,500,149	188,288,919	4,456,338	163,742,203
Total	5,037,030	343,807,104	5,331,158	361,726,329	5,483,500	376,766,286

8.8 Advances Classified by Borrowers

Microfinance Banks						
(Thousand Rupees)						
Borrower	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	5,037,030	343,807,104	5,331,158	361,726,329	5,483,500	376,766,286
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 (NFPE)	-	-	-	-	-	-
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)	2,088,022	241,398,563	1,991,584	249,243,488	1,913,341	258,437,540
A. Agriculture, forestry and fishing	1,447,845	159,417,578	1,458,330	172,824,406	1,400,142	178,768,597
1. Crop and animal production, hunting and related service activities	1,447,804	159,408,735	1,458,293	172,817,243	1,400,068	178,758,238
Growing of Wheat, Rice, Sugar Cane & Cotton	597,389	59,797,834	510,457	54,679,525	585,144	66,587,952
Growing of tropical, subtropical, pome and stone fruits & vegetables	7,357	881,518	5,978	768,617	5,606	812,327
Growing of other fruits, vegetables and crops	33,329	5,353,038	21,602	3,256,241	30,449	4,617,558
Raising of livestock and other related activities	652,728	75,129,823	764,471	93,768,995	727,609	97,212,044
Other agricultural support activities	157,001	18,246,522	155,785	20,343,865	51,260	9,528,358
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	41	8,843	37	7,163	74	10,359
B. Mining and quarrying	1	59	1	59	2	374
05 - Mining of coal and lignite	-	-	-	-	1	315
06 - Extraction of crude petroleum and natural gas	1	59	1	59	1	59
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	105,521	9,100,959	58,391	5,528,414	63,822	8,338,272
10 - Manufacture of food products	13,302	1,360,418	11,827	1,223,686	11,367	1,268,994
11 - Manufacture of beverages	249	50,783	309	66,698	346	77,697
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	6,934	522,725	1,907	161,772	5,596	2,038,283
Preparation and spinning of textile fibres	3,964	275,087	-	-	1,634	128,282
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	3	728	1	13	1	12
Manufacture of knitted and crocheted fabrics	3	144	-	-	-	-
Manufacture of made-up textile articles, except apparel	285	45,367	340	59,956	375	73,694
Manufacture of carpets and rugs	389	39,246	284	28,493	200	22,001
Manufacture of other textiles n.e.c.	2,290	162,153	1,282	73,310	3,386	1,814,294
14 - Manufacture of wearing apparel	6,471	407,618	6,439	421,679	5,841	386,893
15 - Manufacture of leather and related products	339	33,507	305	30,333	255	28,908

8.8 Advances Classified by Borrowers

Microfinance Banks						
Borrower	(Thousand Rupees)					
	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	164	20,342	133	18,665	104	17,528
Manufacture of luggage, handbags and the like, saddlery and harness	5	1,010	4	816	4	810
Manufacture of footwear	170	12,155	168	10,852	147	10,570
a. Leather wear	169	12,145	168	10,852	147	10,570
b. Rubber and Plastic wear	1	10	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	272	39,593	274	42,304	269	42,244
17 - Manufacture of paper and paper products	14	2,996	9	2,494	4	2,184
18 - Printing and reproduction of recorded media	163	28,995	173	29,776	169	32,714
Printing and other service activities related to printing	163	28,995	173	29,776	169	32,714
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
20 - Manufacture of chemicals and chemical products	6	538	4	234	4	234
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	14	1,552	13	1,302	10	1,067
22 - Manufacture of rubber and plastics products	7	795	6	942	6	628
23 - Manufacture of other non-metallic mineral products	384	69,160	350	65,468	303	55,975
24 - Manufacture of basic metals	1,062	127,519	327	50,243	662	86,151
25 - Manufacture of fabricated metal products, except machinery and equipment	66,247	5,060,575	28,658	2,046,594	25,323	1,800,867
26 - Manufacture of computer, electronic and optical products	827	79,315	611	65,279	480	53,572
27 - Manufacture of electrical equipment	9	15,514	-	-	5	11,112
28 - Manufacture of machinery and equipment	3	72	3	71	3	71
29 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
30 - Manufacture of other transport equipment	38	2,934	21	1,228	16	956
31 - Manufacture of furniture	815	111,411	724	104,571	609	95,529
32 - Other manufacturing	8,365	1,184,939	6,431	1,213,742	12,554	2,354,193
Manufacture of jewellery and related articles	874	120,562	161	83,863	6,355	1,247,401
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	20	1,972	13	1,456	13	1,283
Manufacture of sports goods	33	4,793	23	1,304	22	4,870
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	222	19,861	184	17,349	130	11,414
Manufacture of Handicrafts	790	52,717	164	9,117	453	27,779
Other manufacturing n.e.c.	6,426	985,034	5,886	1,100,653	5,581	1,061,447
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	734	631,412	887	777,810	944	860,183
Electric power generation, transmission and distribution	734	631,412	887	777,810	944	860,183
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	734	631,412	887	777,810	944	860,183
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 services	-	-	-	-	-	-
F. Construction	9,987	3,633,264	8,849	3,431,953	9,778	3,524,984
41 - Construction of buildings	9,987	3,633,264	8,849	3,431,953	9,778	3,524,984
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

8.8 Advances Classified by Borrowers

Microfinance Banks						
Borrower	(Thousand Rupees)					
	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	251,807	40,990,431	251,225	42,052,130	221,943	40,686,804
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	8,393	1,202,333	3,128	824,312	5,715	859,494
46 - Wholesale trade, except of motor vehicles and motorcycles	56,891	8,783,410	49,109	8,397,356	47,727	9,139,101
47 - Retail trade, except of motor vehicles and motorcycles	186,523	31,004,688	198,988	32,830,462	168,501	30,688,209
H. Transportation and storage	2,587	1,564,405	2,517	1,574,201	2,227	1,420,575
49 - Land transport and transport via pipelines	2,485	1,553,641	2,424	1,564,034	2,154	1,411,753
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	102	10,764	93	10,167	73	8,822
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	5,748	755,233	2,270	343,646	3,606	510,103
55 - Accommodation	1,142	234,850	1,102	241,096	1,056	240,253
56 - Food and beverage service activities	4,606	520,383	1,168	102,550	2,550	269,850
J. Information and communication	284	37,864	260	38,868	230	35,089
58 - Publishing activities	1	135	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	167	20,920	141	19,011	122	18,225
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	94	14,143	102	17,699	93	15,211
62 - Computer programming, consultancy and related activities	22	2,666	17	2,158	15	1,653
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	56	4,745	56	3,478	45	2,834
L. Professional, scientific and technical activities	3,369	367,882	2,705	349,065	2,246	344,262
69 - Legal and accounting activities	1,013	182,120	1,080	203,424	1,118	226,999
71 - Architectural and engineering activities; technical testing and analysis	682	64,258	477	52,204	343	43,946
72 - Scientific research and development	-	-	-	-	1	199
73 - Advertising and market research	1,665	120,683	1,143	92,711	779	72,367
74 - Other professional, scientific and technical activities	8	621	4	526	3	470
75 - Veterinary activities	1	200	1	200	2	281
M. Administrative and support service activities	136,585	12,850,883	112,561	12,907,374	102,040	12,607,804
77 - Rental and leasing activities	131	10,939	100	9,652	74	7,760
78 - Employment activities	133,998	12,455,935	109,304	12,383,308	98,826	12,088,569
79 - Travel agency, tour operator, reservation service and related activities	169	15,603	145	16,141	109	14,079
80 - Security and investigation activities	1	-	2	70	2	70
81 - Services to buildings and landscape activities	44	8,999	48	8,479	44	7,219
82 - Office administrative, office support and other business support activities	2,242	359,407	2,962	489,724	2,985	490,107
N. Education	1,477	304,134	741	210,247	6,980	860,763
O. Human health and social work activities	23,159	1,722,272	22,925	1,756,778	23,716	1,990,127
86 - Human health activities	1,600	296,402	325	59,304	1,034	189,512
87 - Residential care activities	21,559	1,425,870	22,600	1,697,474	22,682	1,800,615
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	7,241	551,389	5,135	411,255	3,628	339,666
Q. Other service activities	91,621	9,466,052	64,731	7,033,803	71,992	8,147,103
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	2,940,534	101,753,604	3,300,239	106,006,612	3,535,483	112,893,934
A. Bank Employees	7,558	3,990,144	7,655	4,065,921	7,443	4,129,982
1) For house building	715	2,656,736	740	2,712,144	745	2,764,287
2) For transport i.e. purchase of car etc.	1,241	583,442	1,268	596,235	1,248	589,931
3) Other purposes	5,602	749,966	5,647	757,542	5,450	775,764
B. Consumer Financing	2,686,440	76,733,202	3,044,208	81,329,389	3,280,179	87,692,819
1) For house building	107,694	34,922,965	118,210	40,295,427	126,743	42,313,064
2) For transport i.e. purchase of car etc	1,831	1,181,974	2,199	1,489,635	2,040	1,489,165
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	2,576,915	40,628,263	2,923,799	39,544,328	3,151,396	43,890,590
C) Other	246,536	21,030,258	248,376	20,611,302	247,861	21,071,133
VII. OTHER	8,474	654,937	39,335	6,476,229	34,676	5,434,811
Total	5,037,030	343,807,103.9	5,331,158	361,726,329	5,483,500	376,766,286

8.9 Advances Classified by Rate of Interest Microfinance Banks

(Thousand Rupees)

Rate of Interest	Sep-22	Dec-22	Mar-23
0.00	11,551,857	9,354,051	9,010,064
1.00	-	-	-
2.00	-	-	-
3.00	274,288	240,821	294,002
4.00	16,651	73,847	92,886
5.00	13,440,136	14,035,139	19,957,509
6.00	3,000	5,250	-
7.00	31,127	33,939	-
8.00	479,482	477,589	-
9.00	209,612	207,951	1
10.00	749,006	742,454	1,306,741
11.00	10,090	11,541	102,491
12.00	17,561	13,432	13,275
13.00	181,454	196,269	312,762
14.00	101,912	137,394	149,281
15.00	314,601	733,585	801,425
16.00	324,145	338,734	311,589
17.00	465,579	261,666	89,037
18.00	1,294,767	1,164,529	942,891
19.00	832,264	840,046	748,656
20.00	3,516,256	3,528,928	3,766,606
21.00	3,595,762	3,403,716	2,913,014
22.00	5,691,983	4,965,711	4,061,589
23.00	6,509,926	5,982,161	4,926,256
24.00	7,684,601	6,123,181	5,493,399
25.00	17,565,804	11,914,287	9,108,448
26.00	23,124,562	19,516,782	13,565,582
27.00	14,006,071	13,426,515	10,466,574
28.00	25,626,146	28,819,193	25,416,520
29.00	10,887,688	13,470,521	12,182,305
30.00	14,295,801	16,146,902	15,151,240
31.00	18,063,021	15,227,675	16,590,283
32.00	26,169,011	27,048,374	25,051,739
33.00	44,178,210	33,868,829	37,910,759
34.00	24,907,024	30,433,447	32,011,082
35.00	13,286,802	13,531,428	15,990,791
36.00	17,594,332	23,981,233	26,146,439
37.00	3,798,301	11,891,301	16,789,921
38.00	738,140	4,264,389	9,822,989
39.00	2,419,860	1,119,797	3,385,086
40.00	4,690,126	990,343	7,258,351
41.00	2,862,052	1,752,488	1,797,631
42.00	3,075,505	9,507,966	11,106,869
43.00	515,611	879,039	1,440,731
44.00	2,259,190	1,830,288	761,404
45.00	816,571	916,583	1,453,940
46.00	1,521,747	5,200,613	4,472,544
47.00	1,916,642	3,222,809	4,576,276
48.00	6,912,837	7,381,986	6,878,020
49.00	2,300,007	2,636,215	3,214,584
50.00 & above	2,979,985	9,875,394	8,922,703
Total	343,807,104	361,726,329	376,766,286

*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.)

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	83,562	157,837	241,399	166,304	82,940	249,243	173,208	85,230	258,438
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	39,956	61,798	101,754	63,054	42,953	106,007	66,376	46,518	112,894
	Others	294	361	655	3,903	2,573	6,476	3,344	2,091	5,435
	Total	123,812	219,995	343,807	233,261	128,466	361,726	242,927	133,839	376,766
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	61,233	117,218	178,451	121,681	50,209	171,890	126,326	59,463	185,789
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	21,381	32,971	54,352	33,529	22,311	55,840	35,073	21,247	56,320
	Others	122	253	375	2,357	1,111	3,468	2,120	889	3,009
	Total	82,737	150,443	233,179	157,566	73,632	231,198	163,519	81,598	245,118
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	13,014	30,314	43,327	33,263	23,714	56,977	34,749	14,672	49,421
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8,956	21,884	30,840	22,401	10,306	32,707	24,000	11,244	35,244
	Others	165	101	267	1,425	785	2,210	1,080	607	1,687
	Total	22,135	52,299	74,434	57,089	34,805	91,894	59,829	26,523	86,352
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4,522	6,824	11,346	7,618	4,273	11,891	8,291	5,887	14,178
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2,678	2,578	5,256	2,427	2,522	4,950	2,715	2,912	5,627
	Others	3	5	8	27	478	506	45	426	471
	Total	7,203	9,407	16,610	10,073	7,273	17,346	11,050	9,225	20,276
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	259	988	1,247	1,047	270	1,316	1,219	363	1,582
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	721	2,114	2,835	2,386	799	3,185	2,460	855	3,315
	Others	0	2	2	94	30	125	90	24	115
	Total	980	3,104	4,084	3,527	1,099	4,625	3,770	1,242	5,011
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	748	-	748	-	706	706	-	1,091	1,091
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	4,370	-	4,370	-	5,276	5,276	-	8,733	8,733
	Others	3	-	3	-	27	27	-	44	44
	Total	5,121	-	5,121	-	6,009	6,009	-	9,867	9,867

8.10 Province/Region wise Advances by borrowers
Microfinance Banks

Provinces/Regions	Category	(Million Rupees)								
		Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,722	2,147	3,868	2,303	1,819	4,122	2,542	1,907	4,449
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	483	1,967	2,449	2,051	503	2,554	2,049	474	2,523
	Others	-	-	-	0	-	0	8	3	11
	Total	2,204	4,113	6,318	4,354	2,322	6,676	4,599	2,384	6,983
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		1,794	67	1,862	78	1,687	1,765	81	1,847	1,928
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		1,185	74	1,259	75	1,076	1,151	79	1,054	1,133
Others		1	-	1	-	141	141	-	99	99
Total		2,980	141	3,121	153	2,904	3,057	160	3,000	3,160

8.11 Advances Classified by Size of Accounts

Microfinance Banks

(Thousand Rupees)

Size of Account* (Rs.)	Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	2,656,430	5,118,583	2,855,355	6,553,942
5,000 to 10,000	65,353	449,774	76,167	523,639
10,000 to 20,000	90,474	1,389,359	76,626	1,148,543
20,000 to 25,000	62,594	1,345,573	84,428	1,880,162
25,000 to 30,000	66,780	1,844,325	54,243	1,503,231
30,000 to 40,000	150,627	5,384,710	123,535	4,284,953
40,000 to 50,000	191,625	8,767,297	173,259	7,719,804
50,000 to 60,000	217,628	11,827,986	220,935	11,829,636
60,000 to 70,000	217,588	13,999,266	204,768	13,084,938
70,000 to 80,000	236,037	17,635,232	220,854	16,483,620
80,000 to 90,000	132,527	11,150,267	118,683	9,942,039
90,000 to 100,000	158,849	15,137,246	131,431	12,478,007
100,000 to 200,000	697,425	92,231,264	713,716	94,765,509
200,000 to 300,000	170,303	40,174,590	189,086	44,160,096
300,000 to 400,000	73,565	25,029,750	78,835	26,836,727
400,000 to 500,000	41,906	18,732,110	46,524	20,829,064
500,000 to 600,000	26,054	13,934,959	30,055	16,074,591
600,000 to 700,000	15,409	9,938,138	17,754	11,472,312
700,000 to 800,000	12,479	9,307,159	14,126	10,548,400
800,000 to 900,000	9,567	8,096,712	11,541	9,800,765
900,000 to 1,000,000	13,861	13,251,050	15,835	15,125,722
1,000,000 to 2,000,000	21,513	29,530,268	23,091	32,006,489
2,000,000 to 3,000,000	2,053	4,936,837	2,124	5,066,577
3,000,000 to 4,000,000	259	827,899	271	886,105
4,000,000 to 5,000,000	93	410,903	82	362,867
5,000,000 to 6,000,000	47	261,143	53	288,651
6,000,000 to 7,000,000	29	189,334	34	217,464
7,000,000 to 8,000,000	25	186,272	25	183,622
8,000,000 to 9,000,000	15	126,601	21	178,747
9,000,000 to 10,000,000	7	65,002	15	141,101
10,000,000 to 100,000,000	36	446,720	28	388,963
100,000,000 & Over				
Total	5,331,158	361,726,329	5,483,500	376,766,286

*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

8.12 Classification of Investments in Securities and Shares

Microfinance Banks

(Thousand Rupees)

Securities / Shares	Sep-22			Dec-22			Mar-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	111,708,724.0	113,155,958.0	111,771,728.0	201,253,526	203,420,442	201,153,204	144,897,698	146,158,534	145,313,132
1) Treasury Bills	83,299,432.0	84,513,278.0	83,282,782.0	120,610,096	122,338,535	120,545,227	58,325,043	59,174,430	58,623,125
2) Pakistan Investment Bonds (PIBs)	28,409,292.0	28,642,680.0	28,488,946.0	80,643,430	81,081,907	80,607,977	86,572,655	86,984,104	86,690,007
a. Fixed Rate	28,409,292.0	28,642,680.0	28,488,946.0	70,130,880	70,481,907	69,845,450	75,757,231	76,084,104	75,612,228
b. Floating Rate	-	-	-	10,512,550	10,600,000	10,762,527	10,815,424	10,900,000	11,077,779
3) Others	-	-	-	-	-	-	-	-	-
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 INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	255,844.0	266,450.0	255,844.0	255,839	255,919	255,839	255,838	255,919	255,838
IX. MUTUAL FUNDS	21,777,859.0	21,777,859.0	21,777,859.0	21,913,212	21,913,212	21,913,212	22,986,255	22,986,255	22,986,255
X. OTHERS	600,000.0	600,000.0	600,000.0	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	348,294.0	360,000.0	361,066.0	2,310,543	2,324,947	2,320,171	1,730,433	1,747,539	1,744,515
a. Government Islamic Securities	299,211.0	300,000.0	311,963.0	1,298,490	1,299,200	1,308,118	1,686,942	1,687,575	1,701,024
1. GOP Ijara Sukuk	299,211.0	300,000.0	311,963.0	1,298,490	1,299,200	1,308,118	1,686,942	1,687,575	1,701,024
a. Variable Rental Rate (VRR)	-	-	-	1,298,490	1,299,200	1,308,118	1,686,942	1,687,575	1,701,024
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	49,083.0	60,000.0	49,103.0	1,012,053	1,025,747	1,012,053	43,491	59,964	43,491
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	965,824	965,824	965,824	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	49,083.0	60,000.0	49,103.0	46,229	59,923	46,229	43,491	59,964	43,491
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	134,690,721.0	136,160,267.0	134,766,497.0	225,733,120	227,914,520	225,642,426	169,870,225	171,148,247	170,299,741