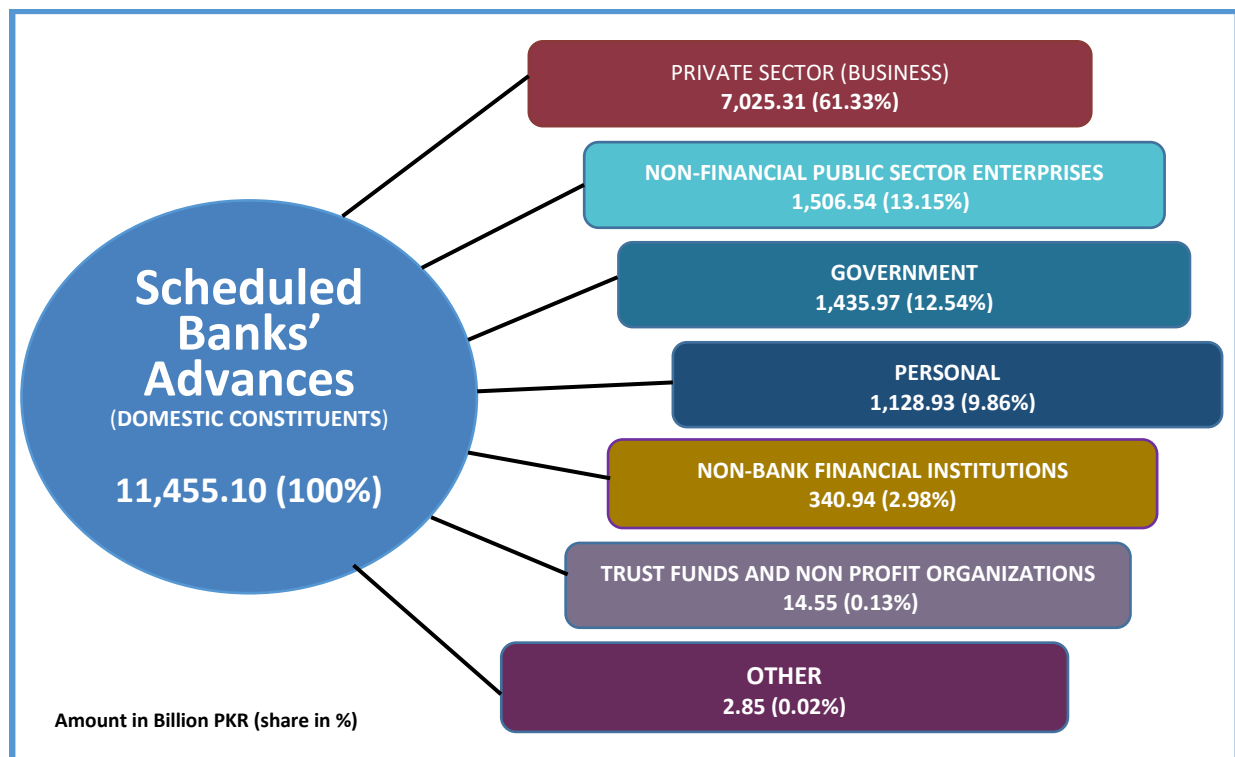


Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan



March 2023



State Bank of Pakistan
Core Statistics Department

www.sbp.org.pk

Preface

Core Statistics Department (CSD) is responsible for collection, validation and compilation of statistics on various banking and financial aspects of Pakistan economy. CSD makes all efforts to publish accurate and reliable statistics in timely manner. The publication “*Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan*” is a reflection of one of such efforts.

The publication is based, largely, on branch wise data collected from the Scheduled Banks, Microfinance Banks (MFBs), and Development Finance Institutions (DFIs) operating in Pakistan. The data is collected on various dimensions of Scheduled Banks/MFBs/DFIs’ assets and liabilities i.e. deposits, advances, investments and bills purchased & discounted etc. This publication has significant importance as it provides statistics on multiple aspects of banking sector of Pakistan and is widely used by the analysts/researchers and academia working in various disciplines in Pakistan as well as abroad. CSD has been continuously striving towards data quality improvement, enhancement of the coverage of the data in various dimensions, increase in frequency of data dissemination and reduction in lags involved in compilation/dissemination of various datasets by SBP.

The deposits and advances are classified in accordance with International Standard Industrial Classification (ISIC Rev. 4.0) developed by United Nations. ISIC Rev. 4.0 facilitates in classifying the data according to economic activities and provides basis for data comparison across countries. Deposits and advances are further bifurcated into foreign and domestic constituents, whereas domestic constituents are stratified into Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal and Others. Advances and investments have been classified by maturity. Statistics on Profit and Loss (P/L) accounts of all Scheduled Banks, MFBs and DFIs have also been shared in this publication.

We appreciate the efforts of the compilation team for preparation of this valuable publication and of the reviewer for ensuring quality statistics dissemination.

Comments and suggestions for further improvement in this publication are welcome (Email: feedback.statistics@sbp.org.pk).

Dr. Muhammad Nadim Hanif
Director, CSD.

Acknowledgement

The Team

Data Compilation

- Muhammad Khalid (Team Leader) Senior Joint Director
- Javed Iqbal Joint Director
- Fatima Javaid Deputy Director
- Sidra Jabeen Assistant Director
- Khadija Kanwal Assistant Director
- Waqar Ali Assistant Director
- Shazib Hussain Assistant Director

Publication Manager

- Fatima Javaid Deputy Director

Publication Reviewer

- Muhammad Ali Shah Senior Joint Director

Director

- Dr. Muhammad Nadim Hanif
-

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Introduction

Background

Banking sector plays a pivotal role in the economic development of a country. A growing and dynamic banking sector is essential for economic growth, as growth in the banking sector and the real economy mutually reinforces each other. State Bank being a central bank and regulator of the banking sector compiles and disseminates statistics on the Scheduled Banks operating in Pakistan. The publication contains various statistics related to Scheduled Banks, Microfinance Banks (MFBs) and Development Finance Institutions (DFIs). Core Statistics Department of State Bank of Pakistan compiles and disseminates data through different publications.

Standards and Classifications

The publication uses the category of deposit holders and advances classified by borrower for foreign and domestic constituents. The domestic constituents are further classified as Government, Non-Financial Public Sector Enterprises (NFPSEs), Non-Bank Financial Companies (NBFCs), Private Sector (Business), Trust Funds & Non-Profit Institutions (NPIs), Personal, and Others. International Standard Industrial Classification (ISIC Rev¹. 4.0) has been adopted since June-2019 for private sector deposits and advances. Data from MFBs/DFIs are collected on the same standards and definitions.

Composition of Banking Groups

This publication is based on data of all scheduled banks, MFBs/DFIs operating in Pakistan in which scheduled banks are classified into main groups namely public sector banks, domestic private banks and foreign banks. In certain tables data has also been dichotomized for conventional and Islamic banking. Public sector banks are further divided into public sector commercial banks and specialized banks. Data on MFBs and DFIs is added in a separate chapters.

Scheduled Banks

In terms of Section 13 of Banking Companies Ordinance 1962, the scheduled banks maintain minimum required capital and reserve balance which is determined by SBP from time to time. Currently as per BSD circular No. 7 of 2009 an aggregate value not less than Rs. 10 billion effective from December 31, 2013 onwards and conducting their affairs in a manner not detrimental to the interest of their depositors have been declared as scheduled banks.

As per State Bank of Pakistan Act, 1956 (clause (a) of Sub-Section (2) of Section 37) “scheduled bank” is defined as:

37-2. The Bank shall, by notification, in the official Gazette—

- a) Declare any bank to be scheduled bank which is carrying on the business of banking in Pakistan and which—
 - i. is a banking company as defined in section 227F of the Companies Act, 1913, or a co-operative bank, or a corporation or a company incorporated by or established under any law in force in any place in or outside Pakistan;
 - ii. has a paid-up capital and reserves of an aggregate value of not less than five hundred thousand rupees: Provided that in the case of a co-operative bank, an exception may be made by the Bank;

¹ https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf

- iii. satisfies the Bank that its affairs are not being conducted in a manner detrimental to the interest of its depositors;
- b) direct the descheduling of any scheduled bank which ceases to fulfill the requirements mentioned in clause (a) or goes into liquidation or otherwise wholly or partly ceases to carry on banking business; Provided that the Bank may, on application of the scheduled bank concerned and subject to such conditions, if any, as it may impose, defer the making of a direction under clause (b) for such period as the Bank considers reasonable to give the scheduled bank an opportunity of fulfilling the requirements mentioned in sub-clauses (ii) and (iii) of clause (a);
- c) alter the description in the list of scheduled banks whenever any scheduled bank changes its name.

Explanation: - In sub-Section (2) the expression “value” means the real or exchangeable and not the nominal value of the capital and reserves and the valuation made by the Bank shall be final.

Microfinance Banks

According to Sub-Section (1) of Section 6 of Microfinance Institutions Ordinance 2001, the function of a microfinance bank is as follows:

“A microfinance institution shall, in accordance with prudential regulations and subject to the terms and conditions of the license issued by the State bank, render assistance to micro-enterprises and provide microfinance services in a sustainable manner to poor persons, preferably poor women, with a view to alleviating poverty.”

Development Finance Institutions (DFIs)

Development finance institutions are financial auxiliaries which specialize in lending to project based financing for development purposes. State Bank of Pakistan licenses these institutions. These financial institutions are notified under Section 3-A of the Banking Companies Ordinance, 1962.

Public Sector Banks

The banks incorporated in Pakistan and their shares & capital controlled by the Government of Pakistan is referred as Public sector banks.

Commercial Banks

These are the scheduled banks mainly involved in the activities of deposits mobilization and extending credit through a branch network. These banks deal in short term collateralized lending such as trade financing, overdraft and provide a range of financial services to the clients. With the liberalization of banking rules and laws, commercial banks are now allowed to undertake other related activities such as underwriting, portfolio investment, securities market operations, specialized financing and related services.

Specialized Banks

These banks are established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example agriculture sector, industrial sector, housing sector, SME sector. These institutions perform lending function, but may not engage in routine commercial banking activities. These are established, organized, and chartered under special legislative acts instead

of being chartered as a bank under the banking law.

Domestic Private Banks

The banks incorporated in Pakistan and controlled by the private sector are termed as domestic private banks.

Foreign Banks

Foreign banking company” means a banking company, not incorporated in Pakistan, which has a branch or branches doing banking business in Pakistan under a license issued by State Bank in this behalf.

Islamic Banking

Islamic Banking has been defined as banking in consonance with the ethos and value system of Islam and governed by Shariah principles. For the promotion of Islamic Banking in Pakistan, SBP issued policies/guidelines as per BPD circular No.1 of January 2003. Wherein a three-pronged strategy was adopted as under:

- i. Establishment of full-fledged Islamic Bank(s) in the private sector
- ii. Setting up subsidiaries for Islamic banking by existing commercial banks
- iii. Allowing Stand-alone branches for Islamic banking in the existing commercial banks.

All Islamic banks, subsidiaries and stand-alone branches offer Sharia compliant products and services only. “Sharia compliant products and services” means banking products and services offered by banks to their clients which are duly approved by their Sharia Board.

Scope of the Publication

This publication contains statistical tables prepared from the data supplied on quarterly basis by the reporting institutions in Pakistan. Separate chapters on the data of MFBs/DFIs are also presented which contains various tables of advances, deposits, etc. pertaining to these banks/institutions.

Explanatory Notes

The scheduled banks/MFBs/DFIs statistics are based on branch-wise actual data - (except for P/L accounts) - (as on end position) reported quarterly by these institutions in Pakistan. P/L accounts are quarterly flows data. The data are collected on various dimensions of major sources (deposits) and uses (advances, investments and bills purchased and discounted) of banks/MFBs/DFIs funds along with liabilities and assets statement. The data dimensions and terminologies that need some explanation is discussed for information of the users.

Definitions of Assets and Liabilities

Currency

Banknotes (paper money) and coins issued by the central bank and / or government that are of fixed nominal values and accepted as legal tender (payment that cannot be refused in settlement of a debt, i.e. money used as a unit of exchange within a country) in an economy. Pakistani Rupee is the currency unit for Islamic Republic of Pakistan.

Transferable Deposits

All demand deposits in national or foreign currency i.e., exchangeable on demand at par without penalty or restriction, freely transferable by cheque or otherwise, commonly used to make payments, are known as transferable deposits.

Restricted Deposits

These are the deposits for which withdrawals are restricted on the basis of, regulatory or commercial requirements etc.

Other Deposits

Deposits in national or foreign currency that are not readily available/transferable by cheque or otherwise and have some kind of penalty or short time restriction are classified under Other Deposits.

Some examples of Other Deposits are

1. Non-transferable savings deposits and term deposits
2. Special notice deposits

Securities other than Shares

Securities other than shares are negotiable instruments serving as evidence that units have obligations to settle by means of providing cash, a financial instrument, or some other item of economic value. Financial assets that are normally traded in the financial markets and that give holders the unconditional rights to receive stated fixed sums on specified dates or the unconditional rights to fixed money incomes or contractually determined variable money incomes. These securities are classified as short-term and long-term securities other than shares such as government market treasury bills, Pakistan investment bonds, government Ijara Sukuk, corporate bonds and negotiable certificates of deposits (not negotiable would be categorized under deposits), commercial papers, TFCs, PTCs, Modaraba certificates, negotiable CODs, and negotiable securities backed by loans or other securities. Preferred stock or shares that pay a fixed income but do not provide for participation in the distribution of residual value of an incorporated enterprise on dissolution are also included in this category.

Loans extended (Advances)/ Borrowings

Financial asset resulting from the delivery of cash or other assets by a lender to a borrower in return for an obligation to repay on a specified date or dates, or on demand, usually with mark-up or interest. They

include repurchase arrangements not included in national broad money definitions (Repo), money at call, government lending funds, overdrawn local account, overdrawn nostro accounts, borrowings from subsidiary companies, borrowings from managed modarabas, borrowings from associated undertakings, borrowings from directors, borrowings from chief executive, borrowing from SBP, borrowings from financial institutions abroad, financial leases, subordinated loans etc. Borrowings are further classified by short-term and long-term. The value of a domestic currency loan should be the amount of the creditor's outstanding claim (equal to the debtor's obligation), which comprises the outstanding principal amount plus any accrued interest (i.e., interest earned but not yet due for payment). Such valuation is herein referred to as the book value of a loan. Short Term Loans are categorized as under

1. Money at call

These are unsecured borrowing transactions from financial institutions without underlying collateral. These are usually overnight transactions but can extend for a week or even months, if mutually agreed upon between lender and borrower. However, a lender places its money on call and has the right to 'call' it back even before its maturity

2. Reverse Repurchase agreements / Repurchase agreements

i) Reverse Repurchase agreements (Asset Side)

This is a mode of financing in which the seller (financial institution) of the securities agrees to repurchase them subsequently from the purchaser (financial institution) at a fixed rate and on a specified date. This is different from trading in securities in the stock exchanges where transactions are not based on repurchase agreement and the prices are determined as per market conditions. The agreement is called a reverse repo when viewed from the perspective of securities buyer - i.e., the "cash provider"

ii) Repurchase agreements (Liability Side)

Sale of securities to financial institutions against cash with an arrangement to repurchase the same at a fixed price either on a specified future date (often one or a few days hence, but increasingly further in the future) or with an "open" maturity fall under this category. The agreement is called a repo when viewed from the perspective of securities seller—i.e., the "cash taker".

3. Bills purchased and discounted

Advances extended through discounting or purchasing of a bill of exchange including export bills that is both drawn and made payable in Pakistan or abroad.

4. Other short-term advances and financial leases

A finance lease is a contract where by lesser purchases goods put at the disposal of the lessee and the lessee pays rentals that enables the lesser over the period of contract to cover all or virtually all costs including interests. The entire risks and rewards of ownership of an asset are de facto transferred from the legal owner of the goods (lesser) to the user of the goods (lessee). Title may or may not eventually be transferred. This de facto change in ownership is financed by a financial claim, which is the asset of the lesser and liability of the lessee. At the time of ownership change the market value of the asset is recorded as assets liabilities of the units. For subsequent periods principal payments will be subtracted for determining the outstanding claim / liability. Therefore, these are calculated as lease rentals receivable plus residual value of leased assets minus financial charges for future periods on leased assets.

Insurance Technical Reserves

These are current claims of policyholders and beneficiaries rather than net equity of insurance corporations. Generally these are classified as under:-

- i) Prepayments of premiums
- ii) Outstanding claims with insurance companies

Financial Derivatives

Financial derivatives are financial instruments that have no intrinsic value, and are linked to another specific financial instrument, indicator (foreign currencies, government bonds, share price indices, interest rates, etc.), or commodity (gold, coffee, sugar, etc.) through which specific financial risks can be traded in financial markets in their own right.

Others Accounts Receivable

Financial assets consisting of trade credit and advances, dividends receivable, settlement accounts, items in the process of collection, accrued income, head office / inter-branch adjustment, expenditure account, suspense items and miscellaneous asset items are classified in Others Accounts Receivable.

Other Accounts Payable

These accounts consist of provision for loan losses, provision for other losses, accumulated depreciation, adjustment for head office / branch, dividends payable, settlement accounts, suspense accounts, deferred tax liabilities, accrued wages, rent, social contributions, accrued taxes, mark-up / return / interest payable, mark-up on NPL and investment, income account, miscellaneous liability items.

Shares and Other Equity

Shares and other equity comprise all instruments and records acknowledging claims to the residual value of companies / corporations, after the claims of all creditors have been met are categorized as shares and other equity. Stock or share most commonly refers to a share of ownership in a company that entitles the owner of that share to literally a share in the ownership of the company, including the right to a fraction of the assets of the company, a fraction of the decision-making power, and potentially a fraction of the profits, which the company may issue as dividends.

Retained Earnings

The category of retained earnings shows all earnings (profit after-tax) from the overall operations less any amount allocated to general and special reserves, which is established as a capital cushion to cover operational and financial risks.

Current Year Result

Accumulated revenues during the year minus expenditures minus taxes minus retained earnings minus general and special reserves minus dividend payable are the current year result.

General and Special Reserves

General and special reserves are capital redemption reserve, profit prior to incorporation, share premium, statutory reserves and appropriations of retained earnings. General and special reserves should be valued as the nominal amount of earnings that have been retained.

Valuation Adjustment

Valuation adjustment represents the net counterpart of all changes (Surplus / deficit on revaluation) in the values of assets and liabilities on the balance sheets except for valuation changes recorded in the profit and loss accounts. The valuation adjustment is market valued by definition.

Valuation Method

Below given table shows the valuation methods of Assets and Liabilities

Assets and Liabilities	Valuation method
Currency	Face value (in currency of denomination)
Deposits	Nominal value (in currency of denomination)
Securities other than Shares	Market or fair value(assets); book value(liability)
Loans (advances)	Nominal value
Shares and Other Equity	Market or fair value (assets); book value (liability)
Insurance Technical Reserve	Market or fair value
Financial derivatives	Market or fair value
Other accounts receivable/payable	Nominal value

Deposits

Outstanding Deposits: This shows the position of deposits held by banks at the end of the quarter. Deposits are the amount held in various types of deposit accounts by Banks/MFBs/DFIs, such as demand deposits (such as basic banking accounts, Asaan accounts, and branchless banking accounts), time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by Banks/MFBs/DFIs as collateral against letters of credits, letters of guarantees).

Current Deposits: These are accounts wherein withdrawals and deposit of funds can be made frequently by the account holders. Generally, these are return free deposits kept with the banks.

Call Deposits: These include short notice and special notice deposits

Savings Deposits: Deposits consisting of cheque accounts on which a certain return is paid by the Bank.

Fixed Deposits: Deposits having fixed maturity dates and a rate of return determined or determinable on the basis of a bank's financial performance during a period.

Other Deposits: These generally include security deposits, margin deposits and sundry deposits etc.

Category of Deposit Holders: Deposits are categorized according to the main business or profession of the deposit account holders. They are broadly classified as foreign constituent (non-resident) and domestic constituents, which is cascaded down to Government, Non- financial public sector enterprises (NFPSEs), Non-bank financial Companies (NBFCs), Private sector (Business), Trust Fund and Non-Profit Institutions, Personal and Others. The Private sector is further distributed into sub-heads such as Agriculture, Fishing, Mining and Quarrying, Manufacturing, Ship breaking, Electricity and Construction according to the ISIC Rev. 4.0 classification of United Nations.

Size of Deposits Accounts: The deposits accounts are classified under various classes (size) on the basis of the actual balances in the respective accounts at the end of the reporting period. Previously, the account size for the grouped accounts was estimated by the average size of the group to which it belongs.

Debits/Credit to Deposit and Turnover: The deposits are reported on net basis at the end of quarter.

The debits on these accounts help in analyzing the turnover in the respective accounts during the period. The co-efficient of turnover are calculated by dividing the debits with the averages amounts on deposits as reported by the Scheduled Banks/MFBs/DFIs.

Advances

Outstanding Advances: The total amount of advances/loans recoverable at the end of the quarter are termed as outstanding advances.

Category of Borrowers: Borrowers are first classified on the basis of non-resident and domestic constituents. The latter is then further classified into government, non- financial public sector enterprises, non- bank financial companies, private sector (business), trust funds and non-profit institutions, personal and others. As with deposits, the group “Private Sector (Business)” has been further classified into various subgroups based on ISIC Rev. 4.0.

Type of Securities: In banking business, the security, or collateral, consists of assets, property, deposits or valuables held as guarantee against a credit or a loan. Type of security helps in the analysis of the quality of advances of the banking system. A list of classification of securities has been prepared as per international classification that can be seen under the tables of advances classified by securities in the statistical tables. Some enhancements have been made to this list in the headings of “Real Estate”, “Bank Deposits”, “Other Secured Advances” and “Unsecured Advances”

Foreign Constituent (Non-Resident): This covers the transactions with the non-residents working in our economy. This includes Officials (embassies, consulates, foreign missions), Business (corporations working in Pakistan for short periods such as construction companies) and Individuals (students, travelers).

Government: This includes Federal Government, Provincial and Local Governments.

Non-Financial Public Sector Enterprises (NFPSEs): These are the resident non-financial corporations which are controlled by government, through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

Nonbank Financial Companies (NBFCs) and Financial Auxiliaries: Non-banking financial companies, or NBFCs, are financial institutions that provide banking services, but do not hold a banking license while Financial Auxiliaries are all resident corporations and quasi corporations primarily engaged in activities closely related to financial intermediation but which do not themselves perform an intermediation role. NBFCs and Financial Auxiliaries are categorized into groups of development finance institutions, leasing companies, investment banks, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchange, exchange companies and insurance companies etc.

Private Sector (Business): This is that part of the economy which is run for private business profit and is not owned by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institutions and Non-government Organizations (NGOs)/Community Based Organizations (CBOs).

Personal: This includes bank employees and consumers who are classified under advances, while in case of deposits, Salaried Persons, Self-employed and Other Persons (house-wives, students etc.) are included.

Others: This includes all those advances which are not classified elsewhere.

Rate of Interest/Return: This is the cost of using others' money expressed as a rate, or a %age of the principal amount for a period of time usually a year.

Size of Accounts for Advances: The classification and system for size of accounts for advances is identical to the size of accounts for deposit as explained above.

Category of Financing: This refers to the purpose of financing. The major financing categories are Export financing, Import financing, Government self-employment schemes, Working capital/short term and Fixed investment/long term.

Loan Tenure: This refers to the actual loan maturity that is decided at the time of the loan agreement between the borrower and the reporting institutions. The tenure is mainly divided into three main categories as short term, medium term and long term depending upon time within which the loan is planned to be matured.

Rate of Margin: Margin for collateral is the excess of the market/assessed value of the collateral over the amount of loan. Banks typically prefer to provide loan amount less than the assessed value of collateral, because in the event of default, there are costs in loan recovery and losses with forced sale of collateral; hence a margin of collateral is maintained.

Bills Purchased and Discounted: Classification of Bills Purchased and Discounted provides the economic group wise claims of scheduled banks. Type of bills includes Import Bills, Inland Bills, and Foreign Bills. Sectoral classification of bill issuers is based on ISIC Rev. 4.0 classification of United Nations.

Investments: The Scheduled Banks/MFBs/DFIs report their investments in domestic and foreign securities/shares with details of holdings of each type of securities/shares. The holdings are classified by issuing institutions of securities/shares such as Federal and Provincial Governments' securities, foreign securities and other securities/shares (including shares, debentures, NIT units, participation term certificates, Sukuk, term finance certificate, certificate of investment, mutual fund and Modaraba certificates, shares of other public and private sector enterprises). The purchase price (book value), original value (face value) and market value (in case of tradable securities/shares) are reported for each investment. From June, 2019 onwards, some Islamic Investments products have also been added in the field "Type of Security". These securities are further enhanced in June 2022 and onwards by adding "Variable Rental Rate (VRR) and Fixed Rental Rate (FRR)" GOP Ijara Sukuk and "Islamic Naya Pakistan Certificate".

Term to Maturity: Term to maturity of investment securities has been introduced in this revamped version of publication. It is mainly divided into short term, medium term and long term, which are further classified into various slabs.

Profit and Loss Accounts

Profit and loss accounts are based on quarterly financial statements of Scheduled Banks/MFBs/DFIs. The following items are included in the profit and loss:

Mark up Interest Earned: Mark up interest earned comprise interest received on loans, advances, investments, lending to financial institutions, or balances with banks.

Mark up Interest Expense: Mark up interest expenses constitute interest expense on deposits, borrowings, subordinated debt or cost of foreign currency swaps.

Non-Mark up Interest Earned: Non-mark up interest earned comprises of fees and commission, dividend income, foreign exchange income, income from derivatives, gain on securities, rent on property

and gain on sale of fixed assets.

Non-Mark up Interest Expense: Operating expenses, such as compensation of salaries, property expenses (rent, taxes, insurance, utilities cost, rental lease, fuel expenses, security charges, repair and maintenance, depreciation) , information technology expenses, workers welfare fund, penalties etc. Provision /Reversals Provision or reversal on balances with banks, loans, advances, off balance sheet item or diminution in value of the investments are taken into account.

Number of Employees: Branch wise number of employees with segregation of contractual and permanent employees is added.

Regional Data: Regional Database provides a unique set of statistics by regions/provinces. The regional/province wise data on Advances and Deposits by Borrowers/Categories is disseminated due to the increasing demand from users. Regional distribution of data on “Outstanding Advances” is based on disbursements by the bank branches located in the respective regions. Place of actual utilization for these advances may be different from the place of disbursements. The regional position therefore may not reflect the true picture since offices of large companies/firms operating in different regions might have used banking facilities located in different regions. Therefore, there comes a huge responsibility on the part of users to keep these limitations of data in mind while drawing any conclusion on the basis of these data.

Data Coverage

The data covered in this publication is un-audited and domestic operations only.

Rounding Off

Throughout the publication “-“ is supposed to mean “exactly 0” while any figure showing as “0.0” or “0.00” might not necessarily be exactly 0 since it could only be showing as such due to rounding.

Data Revision

For practical purposes, all data pertaining to the “current” time period may please be treated as “provisional” and may be subject to revision in the next releases of the same publication according to Data Revision Policy. For example, data for December 2022 in the publication of December 2022 would be provisional in nature and would be subject to change in the future.

Definitional, Coverage and Reporting Time differences between data as per ‘Quarterly Compendium of the Banking System’ and ‘Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan’

1. Quarterly Compendium of the Banking System is based on *regulatory reporting requirements*, fulfilled by Scheduled Banks/DFIs/MFBs, at Head Office level, within 12 working days of the reported period. It includes overseas operations, loans/ investment ‘net of provisions’, interbank deposits, along with customers deposits, and excludes accrued interest/profit.
2. Quarterly Statistics on Scheduled Banks, Microfinance Banks and Development Finance Institutions in Pakistan is based on IMF’s guidelines as per ‘Manual on Monetary and Financial Statistics – 2000’ (<https://www.imf.org/external/pubs/ft/mfs/manual/pdf/mmfsft.pdf>), for statistical reporting by Scheduled Banks/DFIs/MFBs, largely at branch level, within 45 calendar days of the reported period. It consists of domestic operations only, and includes accrued interest/profit while reporting loans on ‘gross bases’.

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Assets	34,740,381	36,185,736	39,063,232
I. Currency and Deposits	2,311,965	1,911,697	2,563,604
1. Currency	489,977	504,466	572,480
2. Transferable Deposits	1,600,906	1,208,126	1,698,944
3. Restricted/ compulsory deposits	54,847	52,508	64,499
4 Other Deposits	166,235	146,596	227,681
II. Securities(other than shares)	17,532,673	18,001,795	19,432,925
1. Short-term	4,959,215	3,740,267	4,038,250
2. Long-term	12,573,459	14,261,527	15,394,675
III. Loans extended (Advances)	12,007,511	13,405,996	13,765,756
1. Short-term	7,115,982	8,416,260	8,791,190
A) Money at call	103,536	166,672	114,653
B) Reverse Repo	437,158	907,253	1,361,195
C) Bills purchased and discounted	364,409	310,387	343,622
D) Other short-term advances and financial leases	6,210,878	7,031,947	6,971,720
2. Long-term	4,891,530	4,989,736	4,974,566
IV. Shares and other equity	504,942	504,179	545,370
1. Quoted	197,730	187,847	181,304
2. Non quoted	307,212	313,566	359,955
3. Investment fund shares	-	2,766	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	52,455	17,044	40,815
VII. Other accounts receivable	1,249,016	1,228,236	1,547,074
1. Trade credit and advances	-	-	-
2. Others	1,249,012	1,228,236	1,547,074
A) Dividends receivable resident sector	702	167	774
B) Settlement accounts resident sector	31,246	33,251	28,864
C) Items in the process of collection	502	692	2,559
D) Miscellaneous assets residents sector	1,210,176	1,188,427	1,507,302
E) Other non- resident accounts receivable	6,386	5,699	7,575
VIII. Non-financial assets	1,081,821	1,116,790	1,167,689
1. Produced assets	803,694	839,318	860,057
A) Tangible fixed assets	705,406	737,593	755,987
a) Dwellings	138,199	144,043	146,504
i) Building on freehold land	5,403	5,699	5,712
ii) Building on leasehold land	132,795	138,344	140,792
b) Other buildings and structures	262,878	275,431	281,737
i) Building on freehold land	89,123	90,098	89,941
ii) Building on leasehold land	173,754	185,333	191,796
c) Machinery and equipment	247,886	259,900	268,943
i) Transport equipments	18,715	20,222	20,901
ii) Furniture & Fixtures	34,354	36,272	37,014
iii) Office equipments	148,053	153,733	158,836
iv) Other machinery & equipments	46,764	49,673	52,191
d) Other tangible fixed assets n.e.s	56,443	58,220	58,804
B) Intangible fixed assets	94,040	96,238	97,858
a) Computer software	58,878	60,749	62,473
b) Other intangible fixed assets n.e.s	35,162	35,489	35,385
C) Inventories	4,249	5,487	6,212
D) Valuables	-	-	-
2. Non-produced assets	278,127	277,472	307,631
A) Tangible non-produced assets	256,647	254,948	285,495
a) Land	163,884	164,710	190,170
i) Land underlying Buildings and structures	157,050	157,876	183,336
1. Freehold land	59,900	59,832	79,657
2. Leasehold land	97,150	98,044	103,679
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	92,764	90,238	95,325
B) Intangible non-produced assets	21,480	22,524	22,136
a) Leases and other transferable contracts	15,468	16,032	16,269
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,799	4,279	3,654

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	34,740,381	36,185,736	39,063,232
I. Deposits	23,425,499	23,309,382	24,270,048
1. Transferable Deposits	18,366,177	18,369,590	19,285,525
2. Restricted/ compulsory deposits	498,138	565,239	607,274
3. Other deposits	4,561,185	4,374,553	4,377,250
II. Securities (other than shares bonds/ debentures etc.)	108,482	126,983	126,838
1. Short-term	-	-	-
2. Long-term	108,482	126,983	126,838
III. Loans (Borrowings)	6,429,743	7,706,503	9,356,336
1. Short-term	5,956,943	7,280,928	8,871,336
A) Money at call	25,019	188,716	156,376
B) Repurchase agreements (Repo)	4,230,862	5,262,414	6,602,394
C) Other short-term borrowings and financial leases	1,701,062	1,829,798	2,112,566
2. Long-term borrowings	472,800	425,575	485,000
IV. Financial Derivatives	52,856	28,749	45,971
V. Other accounts payable	2,600,884	2,817,810	3,040,105
1. Provision for losses	750,641	750,371	781,775
A) Provision for loan losses-Specific	702,758	678,077	700,990
B) Provision for loan losses-General	-	45,525	52,374
C) Provision for other losses	47,884	26,769	28,411
2. Accumulated Depreciation	314,491	327,047	337,066
3. Other accounts payable other resident Sectors	1,520,186	1,721,469	1,899,402
A) Dividends payable	13,092	15,735	22,971
B) Settlement accounts	15,552	17,200	48,747
C) Items in the process of collection	9,440	8,373	9,221
D) Miscellaneous liability items	1,482,102	1,680,160	1,818,463
a) Suspense account	106,421	81,883	69,551
b) Provision for expected costs	113,681	105,783	142,494
c) Deferred tax liabilities	3,496	10,790	17,611
d) Accrued wages	7,468	8,621	8,084
e) Accrued rent	515	504	525
f) Accrued taxes	469,365	497,991	522,105
g) Other miscellaneous liability items	781,155	974,589	1,058,093
4. Other non- resident accounts payable	15,566	18,923	21,862
A) Dividends payable non-residents	5,083	8,551	11,324
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,483	10,372	10,538
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,122,917	2,196,308	2,223,933
1. Quoted	386,281	386,281	386,171
2. Non quoted	189,594	249,310	260,299
3. Investment fund shares	-	-	-
4. Retained earnings	439,717	430,988	598,546
5. Current year result	417,013	495,824	325,963
6. General and special reserve	566,165	537,060	569,327
7. Valuation adjustments	124,148	96,845	83,627
IX. Contingencies and Commitments³	14,963,609	16,542,766	16,542,766
1. Guarantees	2,834,599	3,238,980	3,238,980
2. Commitments	11,892,576	13,115,342	13,115,342
A) Letter of Credit	3,982,318	4,101,422	4,101,422
B) Forward Foreign Exchange Transactions	6,209,169	7,180,686	7,180,686
C) Forward government Securities Transactions	342,855	292,546	292,546
D) Derivatives	79,940	113,761	113,761
E) Forward lending	280,903	362,016	362,016
F) Operating leases	340	318	318
G) Commitments for acquisition of :	38,493	39,700	39,700
i. Fixed assets	28,617	28,423	28,423
ii. Intangible assets	9,876	11,277	11,277
H) Other commitments	958,557	1,024,893	1,024,893
3. Other contingent liabilities	236,435	188,444	188,444

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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.

3: This data has been collected on new format w.e.f. December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Sep-22	Dec-22	Mar-23
Assets	7,710,635	8,365,402	9,407,158
I. Currency and Deposits	461,244	413,375	476,988
1. Currency	101,051	96,071	98,864
2. Transferable Deposits	252,270	227,634	282,265
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	107,923	89,670	95,859
II. Securities (other than shares)	4,255,216	4,812,156	5,420,101
1. Short-term	1,897,668	1,338,260	1,105,246
2. Long-term	2,357,548	3,473,896	4,314,855
III. Loans extended (Advances)	2,435,175	2,562,155	2,911,319
1. Short-term	1,305,308	1,409,138	1,761,115
A) Money at call	14,475	43,063	25,890
B) Reverse Repo	116,380	133,010	548,642
C) Bills purchased and discounted	63,940	57,747	57,763
D) Other short-term advances and financial leases	1,110,513	1,175,318	1,128,820
2. Long-term	1,129,867	1,153,016	1,150,204
IV. Shares and other equity	149,469	145,793	167,167
1. Quoted	62,462	60,839	60,657
2. Non quoted	87,007	84,954	106,510
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	249,245	266,470	263,336
1. Trade credit and advances	-	-	-
2. Others	249,245	266,470	263,336
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	107	27	42
D) Miscellaneous assets residents sector	248,989	266,294	263,144
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	160,285	165,453	168,245
1. Produced assets	73,698	78,215	80,470
A) Tangible fixed assets	70,438	74,629	76,895
a) Dwellings	6,509	6,666	7,119
i) Building on freehold land	326	610	610
ii) Building on leasehold land	6,183	6,056	6,509
b) Other buildings and structures	42,282	45,302	45,675
i) Building on freehold land	27,473	27,665	27,724
ii) Building on leasehold land	14,809	17,637	17,951
c) Machinery and equipment	15,873	16,858	17,283
i) Transport equipments	2,662	2,659	2,596
ii) Furniture & Fixtures	3,671	4,017	4,122
iii) Office equipments	6,284	6,543	6,817
iv) Other machinery & equipments	3,256	3,639	3,749
d) Other tangible fixed assets n.e.s	5,774	5,804	6,819
B) Intangible fixed assets	3,260	3,585	3,575
a) Computer software	3,260	3,585	3,575
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	86,587	87,238	87,775
A) Tangible non-produced assets	86,587	87,238	87,775
a) Land	28,087	28,119	28,125
i) Land underlying Buildings and structures	28,087	28,119	28,125
1. Freehold land	7,415	7,447	7,453
2. Leasehold land	20,672	20,672	20,672
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	58,500	59,119	59,650
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Sep-22	Dec-22	Mar-23
Liabilities	7,710,635	8,365,402	9,407,158
I. Deposits	4,569,424	4,564,745	4,624,762
1. Transferable Deposits	3,421,552	3,322,981	3,410,730
2. Restricted/ compulsory deposits	43,670	58,442	38,888
3. Other deposits	1,104,202	1,183,322	1,175,143
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,034,509	2,538,712	3,432,758
1. Short-term	1,962,286	2,519,480	3,411,723
A) Money at call	2,073	26,983	13,168
B) Repurchase agreements (Repo)	1,794,175	2,296,230	3,201,703
C) Other short-term borrowings and financial leases	166,038	196,267	196,853
2. Long-term borrowings	72,223	19,232	21,035
IV. Financial Derivatives	-	-	-
V. Other accounts payable	613,614	710,801	799,483
1. Provision for losses	292,297	290,595	290,175
A) Provision for loan losses-Specific	284,612	280,099	279,469
B) Provision for loan losses-General	7,685	10,234	8,614
C) Provision for other losses	34,994	261	2,092
2. Accumulated Depreciation	34,494	35,938	37,052
3. Other accounts payable other resident Sectors	286,823	384,268	472,256
A) Dividends payable	3	3	3
B) Settlement accounts	3,089	2,375	3,975
C) Items in the process of collection	1,080	-	-
D) Miscellaneous liability items	282,652	381,890	468,279
a) Suspense account	19,896	20,985	22,202
b) Provision for expected costs	12,071	12,566	14,949
c) Deferred tax liabilities	(13,229)	(13,229)	(15,035)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,080	33,214	38,231
g) Other miscellaneous liability items	230,834	328,354	407,932
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	493,087	551,144	550,154
1. Quoted	64,437	64,437	64,437
2. Non quoted	90,084	149,860	148,839
3. Investment fund shares	-	-	-
4. Retained earnings	127,662	127,094	170,524
5. Current year result	40,603	54,524	11,072
6. General and special reserve	88,851	85,287	93,726
7. Valuation adjustments	81,451	69,942	61,555
IX. Contingencies and Commitments³	-	3,503,096	3,538,627
1. Guarantees	-	493,873	529,388
2. Commitments	-	2,931,444	2,982,327
A) Letter of Credit	-	1,869,769	1,897,996
B) Forward Foreign Exchange Transactions	-	820,430	789,199
C) Forward government Securities Transactions	-	54,568.8	54,569
D) Derivatives	-	-	-
E) Forward lending	-	70,348.8	103,253
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	1,887.7	1,858
i. Fixed assets	-	1,583.7	1,370
ii. Intangible assets	-	304.0	488
H) Other commitments	-	114,440.4	135,453
3. Other contingent liabilities	-	77,778.7	26,912

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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.

3: This data has been collected on new format w.e.f. December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Assets	25,893,372	26,678,057	28,003,531
I. Currency and Deposits	1,727,675	1,364,100	1,925,786
1. Currency	388,137	407,784	472,982
2. Transferable Deposits	1,278,924	900,364	1,322,888
3. Restricted/ compulsory deposits	2,304	26	6
4 Other Deposits	58,310	55,928	129,910
II. Securities (other than shares)	12,475,689	12,415,380	13,112,608
1. Short-term	2,325,897	1,708,477	2,130,375
2. Long-term	10,149,792	10,706,903	10,982,233
III. Loans extended (Advances)	9,446,945	10,643,564	10,403,302
1. Short-term	5,699,893	6,821,361	6,589,910
A) Money at call	89,061	123,609	88,762
B) Reverse Repo	308,323	684,559	741,849
C) Bills purchased and discounted	296,375	243,268	279,560
D) Other short-term advances and financial leases	5,006,133	5,769,926	5,479,739
2. Long-term	3,747,053	3,822,203	3,813,392
IV. Shares and other equity	355,473	358,386	378,203
1. Quoted	135,268	127,008	120,647
2. Non quoted	220,205	228,611	253,445
3. Investment fund shares	-	2,766	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	44,502	11,712	36,424
VII. Other accounts receivable	925,965	938,259	1,152,320
1. Trade credit and advances	-	-	-
2. Others	925,961	938,259	1,152,320
A) Dividends receivable resident sector	702	167	774
B) Settlement accounts resident sector	31,096	33,101	28,715
C) Items in the process of collection	394	665	2,517
D) Miscellaneous assets residents sector	887,401	898,631	1,112,775
E) Other non- resident accounts receivable	6,367	5,694	7,539
VIII. Non-financial assets	917,123	946,656	994,888
1. Produced assets	727,100	757,906	776,485
A) Tangible fixed assets	632,376	660,398	676,501
a) Dwellings	131,331	137,018	139,010
i) Building on freehold land	5,077	5,089	5,102
ii) Building on leasehold land	126,254	131,929	133,908
b) Other buildings and structures	219,840	229,373	235,307
i) Building on freehold land	61,651	62,433	62,218
ii) Building on leasehold land	158,189	166,940	173,090
c) Machinery and equipment	231,094	242,148	250,757
i) Transport equipments	15,843	17,354	18,092
ii) Furniture & Fixtures	30,555	32,125	32,762
iii) Office equipments	141,513	146,935	151,764
iv) Other machinery & equipments	43,183	45,734	48,139
d) Other tangible fixed assets n.e.s	50,111	51,859	51,427
B) Intangible fixed assets	90,475	92,021	93,772
a) Computer software	55,601	57,147	58,882
b) Other intangible fixed assets n.e.s	34,874	34,874	34,890
C) Inventories	4,249	5,487	6,212
D) Valuables	-	-	-
2. Non-produced assets	190,022	188,750	218,403
A) Tangible non-produced assets	168,542	166,226	196,267
a) Land	135,797	136,591	162,045
i) Land underlying Buildings and structures	128,963	129,757	155,211
1. Freehold land	52,485	52,385	72,203
2. Leasehold land	76,479	77,372	83,007
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	32,745	29,635	34,222
B) Intangible non-produced assets	21,480	22,524	22,136
a) Leases and other transferable contracts	15,468	16,032	16,269
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,799	4,279	3,654

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	25,893,372	26,678,057	28,003,531
I. Deposits	18,421,119	18,253,597	19,132,737
1. Transferable Deposits	14,554,009	14,620,684	15,421,606
2. Restricted/ compulsory deposits	423,420	462,091	537,524
3. Other deposits	3,443,690	3,170,822	3,173,607
II. Securities (other than shares bonds/ debentures etc.)	108,482	126,983	126,838
1. Short-term	-	-	-
2. Long-term	108,482	126,983	126,838
III. Loans (Borrowings)	3,853,208	4,667,830	4,974,732
1. Short-term	3,452,632	4,261,488	4,510,767
A) Money at call	22,946	161,734	143,207
B) Repurchase agreements (Repo)	2,430,838	2,966,184	3,390,630
C) Other short-term borrowings and financial leases	998,848	1,133,570	976,930
2. Long-term borrowings	400,577	406,343	463,965
IV. Financial Derivatives	44,623	23,468	41,572
V. Other accounts payable	1,938,973	2,068,167	2,189,104
1. Provision for losses	455,874	457,351	489,268
A) Provision for loan losses-Specific	415,681	396,109	419,678
B) Provision for loan losses-General	40,193	34,739	43,275
C) Provision for other losses	-	26,502	26,315
2. Accumulated Depreciation	277,337	288,226	297,338
3. Other accounts payable other resident Sectors	1,190,265	1,303,728	1,380,703
A) Dividends payable	13,089	15,733	22,968
B) Settlement accounts	12,327	14,688	44,522
C) Items in the process of collection	8,360	8,373	9,221
D) Miscellaneous liability items	1,156,489	1,264,934	1,303,992
a) Suspense account	66,033	51,540	41,834
b) Provision for expected costs	101,611	93,217	127,545
c) Deferred tax liabilities	16,626	24,019	32,646
d) Accrued wages	2,311	2,273	1,521
e) Accrued rent	515	504	525
f) Accrued taxes	430,020	459,739	469,528
g) Other miscellaneous liability items	539,374	633,642	630,393
4. Other non- resident accounts payable	15,497	18,862	21,795
A) Dividends payable non-residents	5,083	8,551	11,324
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,414	10,311	10,472
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,526,967	1,538,011	1,538,549
1. Quoted	321,843	321,843	321,734
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	279,133	260,860	379,281
5. Current year result	365,387	435,004	295,829
6. General and special reserve	477,315	451,774	475,605
7. Valuation adjustments	43,135	28,375	25,946
IX. Contingencies and Commitments³	-	7,755,151	8,701,067
1. Guarantees	-	1,784,974	2,127,312
2. Commitments	-	5,814,591	6,415,103
A) Letter of Credit	-	2,036,413	2,153,076
B) Forward Foreign Exchange Transactions	-	2,358,032	2,758,669
C) Forward government Securities Transactions	-	271,561.8	226,838
D) Derivatives	-	79,940.0	113,761
E) Forward lending	-	207,837.4	254,790
F) Operating leases	-	339.6	318
G) Commitments for acquisition of :	-	36,121.1	37,355
i. Fixed assets	-	26,549.5	26,566
ii. Intangible assets	-	9,571.6	10,789
H) Other commitments	-	824,346.2	870,298
3. Other contingent liabilities	-	155,585.7	158,651

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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.

3: This data has been collected on new format w.c.f. December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Sep-22	Dec-22	Mar-23
Assets	1,136,375	1,142,277	1,652,543
I. Currency and Deposits	123,046	134,221	160,829
1. Currency	789	611	633
2. Transferable Deposits	69,712	80,129	93,791
3. Restricted/ compulsory deposits	52,543	52,483	64,493
4 Other Deposits	2	998	1,912
II. Securities (other than shares)	801,768	774,259	900,215
1. Short-term	735,650	693,530	802,629
2. Long-term	66,118	80,728	97,586
III. Loans extended (Advances)	125,388	200,277	451,135
1. Short-term	110,781	185,760	440,165
A) Money at call	-	-	-
B) Reverse Repo	12,455	89,685	70,704
C) Bills purchased and discounted	4,094	9,373	6,299
D) Other short-term advances and financial leases	94,231	86,703	363,161
2. Long-term	14,606	14,516	10,970
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	7,954	5,332	4,391
VII. Other accounts receivable	73,806	23,507	131,417
1. Trade credit and advances	-	-	-
2. Others	73,806	23,507	131,417
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	73,787	23,501	131,382
E) Other non- resident accounts receivable	19	6	35
VIII. Non-financial assets	4,413	4,681	4,556
1. Produced assets	2,895	3,197	3,102
A) Tangible fixed assets	2,591	2,566	2,591
a) Dwellings	358	358	375
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	358	375
b) Other buildings and structures	756	755	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	756	755	755
c) Machinery and equipment	919	895	903
i) Transport equipments	209	209	213
ii) Furniture & Fixtures	128	130	130
iii) Office equipments	256	255	255
iv) Other machinery & equipments	326	300	304
d) Other tangible fixed assets n.e.s	557	557	557
B) Intangible fixed assets	304	632	511
a) Computer software	17	17	17
b) Other intangible fixed assets n.e.s	287	615	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,518	1,484	1,453
A) Tangible non-produced assets	1,518	1,484	1,453
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,518	1,484	1,453
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Sep-22	Dec-22	Mar-23
Liabilities	1,136,375	1,142,277	1,652,543
I. Deposits	434,956	491,040	512,550
1. Transferable Deposits	390,616	425,925	453,189
2. Restricted/ compulsory deposits	31,048	44,706	30,862
3. Other deposits	13,293	20,410	28,499
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	542,026	499,961	948,846
1. Short-term	542,026	499,961	948,846
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	5,849	-	10,062
C) Other short-term borrowings and financial leases	536,177	499,961	938,784
2. Long-term borrowings	-	-	-
IV. Financial Derivatives	8,233	5,281	4,399
V. Other accounts payable	48,297	38,842	51,518
1. Provision for losses	2,470	2,426	2,332
A) Provision for loan losses-Specific	2,465	1,869	1,843
B) Provision for loan losses-General	5	552	485
C) Provision for other losses	-	5	5
2. Accumulated Depreciation	2,661	2,882	2,676
3. Other accounts payable other resident Sectors	43,098	33,473	46,443
A) Dividends payable	-	-	-
B) Settlement accounts	137	137	250
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	42,961	33,336	46,193
a) Suspense account	20,492	9,358	5,515
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	99	-	-
d) Accrued wages	5,157	6,347	6,563
e) Accrued rent	-	-	-
f) Accrued taxes	6,265	5,037	14,346
g) Other miscellaneous liability items	10,946	12,593	19,768
4. Other non- resident accounts payable	69	61	67
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	69	61	67
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	102,863	107,153	135,230
1. Quoted	-	-	-
2. Non quoted	59,356	59,296	71,305
3. Investment fund shares	-	-	-
4. Retained earnings	32,923	43,034	48,741
5. Current year result	11,023	6,296	19,062
6. General and special reserve	(1)	(1)	(4)
7. Valuation adjustments	(437)	(1,471)	(3,874)
IX. Contingencies and Commitments³	-	3,705,362	4,303,072
1. Guarantees	-	555,751	582,280
2. Commitments	-	3,146,541	3,717,912
A) Letter of Credit	-	76,136	50,350
B) Forward Foreign Exchange Transactions	-	3,030,708	3,632,819
C) Forward government Securities Transactions	-	16,725	11,139
D) Derivatives	-	-	-
E) Forward lending	-	2,717	3,973
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	484	487
i. Fixed assets	-	484	487
ii. Intangible assets	-	-	-
H) Other commitments	-	19,770	19,143
3. Other contingent liabilities	-	3,070	2,881

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks 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.

3: This data has been collected on new format w.e.f. December 2022.

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
I. Net Mark-UP/Retrun/Interest Income	351,409	372,932
A) MARK-UP/RETURN/INTEREST EARNED	1,347,929	1,473,038
1) Loans and advances	392,048	409,905
2) Investments	674,532	743,340
3) Lendings to financial institutions	24,830	32,726
4) Balances with banks	278	1,221
5) Income from inter-office lending	3,477	4,122
6) Other	252,763	281,725
B. MARK-UP/RETURN/INTEREST EXPENSED	996,520	1,100,106
1) Deposits	471,350	483,557
2) Borrowings	222,884	280,615
3) Subordinated debt	6,328	7,417
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	16,687	12,013
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,573	5,267
6) Expense on inter-office borrowing	21,096	29,845
7) Other	252,602	281,392
II. Net Non Mark-UP/Retrun/Interest Income	428,051	464,487
A) Non Mark-UP/Retrun/Interest Income	76,642	91,555
I. FEE & COMMISSION INCOME	47,854	46,180
1) Branch banking customer fees	5,324	5,859
2) Consumer finance related fees	2,620	2,132
3) Card related fees (debit and credit cards)	15,134	13,491
4) Credit related fees	1,028	1,548
5) Investment banking fee	1,296	1,449
6) Commission on trade	7,349	8,288
7) Commission on guarantees	2,988	3,079
8) Commission on cash management	1,357	1,470
9) Commission on remittances including home remittances	2,651	2,582
10) Commission on utility bills	142	140
11) Commission income - Bancassurance	1,412	1,025
12) Rent on lockers	393	423
13) Commission on investments services	69	125
14) Other Commission	6,091	4,568
II. Dividend Income	7,497	5,798
III. Foreign exchange income	10,790	39,025
IV. Income from derivatives	3,920	(5,039)
V. Gain on securities	(2,812)	(5,733)
1) Realised	(3,776)	(4,413)
2) Unrealised - held for trading	964	(1,320)
VI. Other Income	9,392	11,325
1) Rent on property	213	200
2) Gain on sale of fixed assets-net	7,513	470
3) Loss on termination of lease liability against right of use assets	425	393
4) Gain on sale of non banking assets - net	62	4
5) Other	1,179	10,259

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	195,911	197,956
1. Operating expenses	191,180	192,736
1) Total compensation expense	84,050	89,140
2) Property expense	35,331	32,150
(a) Rent and taxes	2,470	2,327
(b) Insurance	410	665
(c) Utilities cost	7,798	5,527
(d) Lease rental	(735)	(704)
(e) Fuel expense generators	1,452	1,499
(f) Security (including guards)	6,024	5,289
(g) Repair and maintenance (including janitorial charges)	5,012	4,368
(h) Depreciation on right-of-use assets	8,759	8,103
(i) Depreciation	4,140	5,076
3) Information technology expenses	17,658	16,705
4) Other operating expenses	54,141	54,741
2. Workers welfare fund	3,768	4,246
3. Other charges	963	974
1) Penalties imposed by State Bank of Pakistan	519	391
2) Penalties imposed by other regulatory bodies (to be specified)	(0)	-
3) Others (to be specified, if material)	444	583
III. Profit before provisions	232,140	266,531
Provisions / (reversals) and write offs - net	23,661	15,844
1) (Reversals) / provisions against balance with Banks	29	6
2) (Reversals) / provisions for diminution in value of investments	11,732	5,720
3) (Reversals) / provisions against loans & advances	24,800	11,261
4) (Reversals) / provisions against off balance sheet items	(831)	(98)
5) Reversals against other assets	1,244	1,073
6) Recovery of written off / charged off bad debts	(13,313)	(2,118)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	208,479	250,687
Taxation	85,558	109,082
1) Current	98,174	112,203
2) Prior Years	(1,182)	47
3) Deferred	(11,434)	(3,168)
V. PROFIT AFTER TAXATION	122,920	141,605
VI. Number of Employees*	199,767	203,376
1. Permanent	172,965	176,785
2. Contractual	26,802	26,591

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

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
I. Net Mark-UP/Retrun/Interest Income	52,320	49,951
A) MARK-UP/RETURN/INTEREST EARNED	326,208	384,384
1) Loans and advances	78,962	76,416
2) Investments	165,740	210,288
3) Lendings to financial institutions	3,946	4,857
4) Balances with banks	285	851
5) Income from inter-office lending	1,239	1,254
6) Other	76,036	90,718
B. MARK-UP/RETURN/INTEREST EXPENSED	273,888	334,434
1) Deposits	111,382	118,949
2) Borrowings	82,501	122,077
3) Subordinated debt	645	858
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	1,235
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	778	593
6) Expense on inter-office borrowing	3	4
7) Other	76,036	90,718
II. Net Non Mark-UP/Retrun/Interest Income	68,458	61,161
A) Non Mark-UP/Retrun/Interest Income	16,138	11,210
I. FEE & COMMISSION INCOME	9,486	6,654
1) Branch banking customer fees	561	551
2) Consumer finance related fees	382	247
3) Card related fees (debit and credit cards)	1,417	1,160
4) Credit related fees	1,075	433
5) Investment banking fee	53	152
6) Commission on trade	691	753
7) Commission on guarantees	493	451
8) Commission on cash management	85	86
9) Commission on remittances including home remittances	601	455
10) Commission on utility bills	9	10
11) Commission income - Bancassurance	135	122
12) Rent on lockers	24	16
13) Commission on investments services	-	-
14) Other Commission	3,958	2,220
II. Dividend Income	2,265	1,188
III. Foreign exchange income	2,489	2,222
IV. Income from derivatives	-	-
V. Gain on securities	1,153	430
1) Realised	1,737	844
2) Unrealised - held for trading	(583)	(414)
VI. Other Income	746	716
1) Rent on property	48	36
2) Gain on sale of fixed assets-net	104	34
3) Loss on termination of lease liability against right of use assets	(4)	47
4) Gain on sale of non banking assets - net	7	4
5) Other	591	596

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	36,969	35,441
1. Operating expenses	36,792	35,109
1) Total compensation expense	20,573	21,682
2) Property expense	5,184	4,212
(a) Rent and taxes	151	128
(b) Insurance	99	65
(c) Utilities cost	1,297	890
(d) Lease rental	4	4
(e) Fuel expense generators	10	3
(f) Security (including guards)	1,483	966
(g) Repair and maintenance (including janitorial charges)	563	380
(h) Depreciation on right-of-use assets	1,289	1,339
(i) Depreciation	287	437
3) Information technology expenses	2,800	2,019
4) Other operating expenses	8,235	7,197
2. Workers welfare fund	78	31
3. Other charges	99	301
1) Penalties imposed by State Bank of Pakistan	82	111
2) Penalties imposed by other regulatory bodies (to be specified)	-	-
3) Others (to be specified, if material)	17	189
III. Profit before provisions	31,489	25,720
Provisions / (reversals) and write offs - net	4,235	102
1) (Reversals) / provisions against balance with Banks	-	-
2) (Reversals) / provisions for diminution in value of investments	2,208	940
3) (Reversals) / provisions against loans & advances	14,365	648
4) (Reversals) / provisions against off balance sheet items	-	18
5) Reversals against other assets	(88)	84
6) Recovery of written off / charged off bad debts	(12,250)	(1,589)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	27,254	25,618
Taxation	5,735	10,832
1) Current	13,912	10,479
2) Prior Years	(30)	-
3) Deferred	(8,146)	353
V. PROFIT AFTER TAXATION	21,519	14,786
VI. Number of Employees*	38,748	40,422
1. Permanent	30,618	32,033
2. Contractual	8,130	8,389

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

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Dec-22	Mar-23
I. Net Mark-UP/Retrun/Interest Income	282,599	302,714
A) MARK-UP/RETURN/INTEREST EARNED	982,376	1,041,405
1) Loans and advances	308,678	327,855
2) Investments	478,311	497,369
3) Lendings to financial institutions	17,352	22,957
4) Balances with banks	(235)	62
5) Income from inter-office lending	2,233	2,853
6) Other	176,037	190,308
B. MARK-UP/RETURN/INTEREST EXPENSED	699,778	738,691
1) Deposits	348,723	351,526
2) Borrowings	134,950	149,519
3) Subordinated debt	5,683	6,558
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	8,702	6,621
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,751	4,651
6) Expense on inter-office borrowing	21,093	29,841
7) Other	175,876	189,975
II. Net Non Mark-UP/Retrun/Interest Income	340,451	369,397
A) Non Mark-UP/Retrun/Interest Income	57,853	66,683
I. FEE & COMMISSION INCOME	37,627	38,563
1) Branch banking customer fees	4,752	5,296
2) Consumer finance related fees	2,238	1,886
3) Card related fees (debit and credit cards)	13,710	12,325
4) Credit related fees	(47)	1,013
5) Investment banking fee	1,104	1,297
6) Commission on trade	6,489	7,429
7) Commission on guarantees	2,246	2,211
8) Commission on cash management	1,249	1,365
9) Commission on remittances including home remittances	2,029	2,099
10) Commission on utility bills	133	130
11) Commission income - Bancassurance	1,277	904
12) Rent on lockers	368	407
13) Commission on investments services	69	125
14) Other Commission	2,009	2,075
II. Dividend Income	5,232	4,610
III. Foreign exchange income	6,484	24,095
IV. Income from derivatives	3,920	(5,032)
V. Gain on securities	(3,963)	(6,158)
1) Realised	(5,509)	(5,249)
2) Unrealised - held for trading	1,546	(909)
VI. Other Income	8,552	10,607
1) Rent on property	165	164
2) Gain on sale of fixed assets-net	7,408	434
3) Loss on termination of lease liability against right of use assets	429	346
4) Gain on sale of non banking assets - net	55	-
5) Other	495	9,663

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Dec-22	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	155,727	159,836
1. Operating expenses	151,515	155,466
1) Total compensation expense	61,670	66,234
2) Property expense	29,838	27,648
(a) Rent and taxes	2,283	2,120
(b) Insurance	311	597
(c) Utilities cost	6,471	4,624
(d) Lease rental	(739)	(708)
(e) Fuel expense generators	1,442	1,495
(f) Security (including guards)	4,527	4,290
(g) Repair and maintenance (including janitorial charges)	4,392	3,934
(h) Depreciation on right-of-use assets	7,374	6,699
(i) Depreciation	3,778	4,597
3) Information technology expenses	14,716	14,603
4) Other operating expenses	45,292	46,982
2. Workers welfare fund	3,349	3,697
3. Other charges	862	674
1) Penalties imposed by State Bank of Pakistan	435	280
2) Penalties imposed by other regulatory bodies (to be specified)	(0)	-
3) Others (to be specified, if material)	427	394
III. Profit before provisions	184,724	209,561
Provisions / (reversals) and write offs - net	19,468	15,812
1) (Reversals) / provisions against balance with Banks	29	6
2) (Reversals) / provisions for diminution in value of investments	9,525	4,780
3) (Reversals) / provisions against loans & advances	10,477	10,682
4) (Reversals) / provisions against off balance sheet items	(831)	(116)
5) Reversals against other assets	1,332	989
6) Recovery of written off / charged off bad debts	(1,063)	(529)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	165,257	193,749
Taxation	70,672	84,821
1) Current	74,120	88,046
2) Prior Years	(815)	47
3) Deferred	(2,633)	(3,271)
V. PROFIT AFTER TAXATION	94,585	108,928
VI. Number of Employees*	160,597	162,445
1. Permanent	141,962	144,283
2. Contractual	18,635	18,162

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

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Dec-22	Mar-23
I. Net Mark-UP/Retrun/Interest Income	16,491	20,267
A) MARK-UP/RETURN/INTEREST EARNED	39,344	47,249
1) Loans and advances	4,409	5,634
2) Investments	30,481	35,683
3) Lendings to financial institutions	3,533	4,911
4) Balances with banks	227	307
5) Income from inter-office lending	5	15
6) Other	690	699
B. MARK-UP/RETURN/INTEREST EXPENSED	22,854	26,982
1) Deposits	11,244	13,083
2) Borrowings	5,432	9,019
3) Subordinated debt	-	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443	4,158
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45	23
6) Expense on inter-office borrowing	-	-
7) Other	690	699
II. Net Non Mark-UP/Retrun/Interest Income	19,141	33,928
A) Non Mark-UP/Retrun/Interest Income	2,651	13,661
I. FEE & COMMISSION INCOME	741	963
1) Branch banking customer fees	11	12
2) Consumer finance related fees	(0)	-
3) Card related fees (debit and credit cards)	6	6
4) Credit related fees	-	102
5) Investment banking fee	140	0
6) Commission on trade	169	106
7) Commission on guarantees	249	417
8) Commission on cash management	23	19
9) Commission on remittances including home remittances	21	27
10) Commission on utility bills	-	-
11) Commission income - Bancassurance	-	-
12) Rent on lockers	-	-
13) Commission on investments services	-	-
14) Other Commission	123	273
II. Dividend Income	-	-
III. Foreign exchange income	1,818	12,708
IV. Income from derivatives	-	(7)
V. Gain on securities	(2)	(4)
1) Realised	(3)	(8)
2) Unrealised - held for trading	1	3
VI. Other Income	94	1
1) Rent on property	-	-
2) Gain on sale of fixed assets-net	1	1
3) Loss on termination of lease liability against right of use assets	-	-
4) Gain on sale of non banking assets - net	-	-
5) Other	93	0

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Dec-22	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	3,215	2,679
1. Operating expenses	2,873	2,161
1) Total compensation expense	1,807	1,225
2) Property expense	309	290
(a) Rent and taxes	36	79
(b) Insurance	1	4
(c) Utilities cost	29	13
(d) Lease rental	-	-
(e) Fuel expense generators	0	0
(f) Security (including guards)	14	33
(g) Repair and maintenance (including janitorial charges)	57	55
(h) Depreciation on right-of-use assets	95	64
(i) Depreciation	75	42
3) Information technology expenses	142	84
4) Other operating expenses	615	563
2. Workers welfare fund	340	518
3. Other charges	2	0
1) Penalties imposed by State Bank of Pakistan	2	-
2) Penalties imposed by other regulatory bodies (to be specified)	-	-
3) Others (to be specified, if material)	-	0
III. Profit before provisions	15,926	31,249
Provisions / (reversals) and write offs - net	(42)	(70)
1) (Reversals) / provisions against balance with Banks	-	-
2) (Reversals) / provisions for diminution in value of investments	-	-
3) (Reversals) / provisions against loans & advances	(42)	(70)
4) (Reversals) / provisions against off balance sheet items	-	-
5) Reversals against other assets	-	-
6) Recovery of written off / charged off bad debts	-	-
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	15,968	31,319
Taxation	9,151	13,429
1) Current	10,142	13,678
2) Prior Years	(336)	-
3) Deferred	(655)	(249)
V. PROFIT AFTER TAXATION	6,817	17,890
VI. Number of Employees*	422	509
1. Permanent	385	469
2. Contractual	37	40

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

Scheduled Banks

Deposits

2.1 Deposits Distributed by Type of Accounts

All Banks

(Million 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	49,836,993	7,835,050	55,804,736	7,788,266	60,689,469	8,495,615
of which:						
Basic Banking Accounts	4,258,663	214,944	4,348,741	212,392	4,291,358	226,201
II. Call Deposits	336,901	350,929	343,437	334,226	314,481	372,156
III. Other Deposit Accounts	85,781	477,797	124,991	642,841	105,137	551,984
IV. Saving Deposits	19,349,134	9,163,882	20,505,889	9,016,848	21,515,723	9,314,709
V. Fixed or Term Deposits	868,842	4,259,186	1,193,048	4,259,484	946,194	4,114,431
1) Less Than Three Months	42,295	764,602	272,919	665,035	71,373	682,838
2) For Three Months and Over but Less Than Six Months	88,755	852,349	202,451	778,820	67,415	574,983
3) For Six Months and Over but Less Than One Year	32,950	503,749	60,239	427,296	55,185	543,299
4) For One Year & Over but Less Than Two Years	371,138	1,725,174	402,899	1,941,655	414,102	1,876,817
5) For Two Years & Over but Less Than Three Years	26,109	74,769	36,553	87,340	29,978	69,006
6) For Three Years & Over but Less Than Four Years	35,223	84,618	34,121	99,050	29,561	83,972
7) For Four Years & Over but Less Than Five Years	10,143	5,426	5,538	4,433	22,298	5,737
8) For Five Years & Over but Less Than Ten Years	261,160	247,259	177,952	254,837	254,076	276,750
9) For Ten Years and Over	1,069	1,238	376	1,017	2,206	1,029
Total	70,477,651	22,086,843	77,972,101	22,041,665	83,571,004	22,848,894

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

2.1.1 Deposits Distributed by Type of Accounts

Public Sector Banks

(Million Rupees)

Type of Account	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	6,278,090	1,024,772	7,493,662	878,044	7,961,208	964,013
of which:						
Basic Banking Accounts	97,010	5,692	95,994	4,374	114,253	22,319
II. Call Deposits	177,444	27,102	193,199	31,171	145,216	32,103
III. Other Deposit Accounts	52,529	466,110	88,242	632,137	61,201	539,690
IV. Saving Deposits	5,459,465	1,695,882	5,493,751	1,618,306	5,087,156	1,672,067
V. Fixed or Term Deposits	303,735	860,749	329,248	1,131,650	403,585	1,023,081
1) Less Than Three Months	11,607	114,371	21,447	59,452	15,458	78,514
2) For Three Months and Over but Less Than Six Months	57,964	149,723	104,140	259,016	45,646	117,756
3) For Six Months and Over but Less Than One Year	16,176	92,479	41,288	138,319	42,722	172,449
4) For One Year & Over but Less Than Two Years	55,734	345,502	72,823	486,419	104,440	460,941
5) For Two Years & Over but Less Than Three Years	8,777	49,557	19,632	62,723	16,835	46,692
6) For Three Years & Over but Less Than Four Years	9,741	23,701	10,770	43,595	10,950	33,684
7) For Four Years & Over but Less Than Five Years	9,447	3,122	4,909	2,174	21,595	3,034
8) For Five Years & Over but Less Than Ten Years	133,445	81,689	54,078	79,309	143,940	109,343
9) For Ten Years and Over	844	606	161	642	1,999	669
Total	12,271,263	4,074,616	13,598,102	4,291,308	13,658,366	4,230,955

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

2.1.2 Deposits Distributed by Type of Accounts

Domestic Private Banks

(Million Rupees)

Type of Account	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	43,554,600	6,716,943	48,305,632	6,814,974	52,722,796	7,410,122
of which:						
Basic Banking Accounts	4,161,653	209,252	4,252,747	208,018	4,177,105	203,881
II. Call Deposits	159,457	323,827	150,238	303,054	169,265	340,053
III. Other Deposit Accounts	33,252	11,687	36,749	10,703	43,936	12,293
IV. Saving Deposits	13,888,442	7,215,135	15,010,698	7,113,508	16,427,148	7,346,316
V. Fixed or Term Deposits	564,991	3,349,980	863,647	3,077,290	542,490	3,040,785
1) Less Than Three Months	30,595	611,590	251,341	566,972	55,823	561,083
2) For Three Months and Over but Less Than Six Months	30,776	693,260	98,293	507,931	21,747	450,135
3) For Six Months and Over but Less Than One Year	16,769	410,876	18,949	288,951	12,460	370,654
4) For One Year & Over but Less Than Two Years	315,401	1,379,617	330,074	1,455,201	309,660	1,415,841
5) For Two Years & Over but Less Than Three Years	17,332	25,213	16,921	24,618	13,143	22,314
6) For Three Years & Over but Less Than Four Years	25,482	60,917	23,351	55,455	18,611	50,288
7) For Four Years & Over but Less Than Five Years	696	2,304	629	2,259	703	2,702
8) For Five Years & Over but Less Than Ten Years	127,715	165,571	123,874	175,527	110,136	167,407
9) For Ten Years and Over	225	632	215	374	207	360
Total	58,200,742	17,617,572	64,366,964	17,319,530	69,905,635	18,149,568

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

2.1.3 Deposits Distributed by Type of Accounts

Foreign Banks

(Million Rupees)

Type of Account	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Current Deposits	4,303	93,335	5,442	95,249	5,465	121,480
of which:						
Basic Banking Accounts	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	1,227	252,865	1,440	285,034	1,419	296,326
V. Fixed or Term Deposits	116	48,456	153	50,544	119	50,565
1) Less Than Three Months	93	38,640	131	38,611	92	43,242
2) For Three Months and Over but Less Than Six Months	15	9,366	18	11,873	22	7,092
3) For Six Months and Over but Less Than One Year	5	394	2	26	3	196
4) For One Year & Over but Less Than Two Years	3	55	2	35	2	35
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	-	-	-	-	-	-
9) For Ten Years and Over	-	-	-	-	-	-
Total	5,646	394,655	7,035	430,827	7,003	468,370

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

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	633,407	633,129	380,740	2,772	9,983	239,957	19,900
1) Official	106,819	104,984	50,189	108	-	57,465	3,026
a) Trust Funds and Non Profit Organizations	-	9,665	561	10	-	555	-
b) Other	106,819	95,319	49,628	97	-	56,910	3,026
2) Business	136,201	144,249	121,751	292	6,849	18,760	3,237
a) Trust Funds and Non Profit Organizations	-	344	7	-	-	-	-
b) Other	136,201	143,905	121,745	292	6,849	18,760	3,237
3) Personal	390,387	383,896	208,800	2,372	3,135	163,732	13,637
2. DOMESTIC CONSTITUENTS	21,453,437	21,408,535	8,114,875	369,384	542,000	9,074,751	1,237,921
I. GOVERNMENT	3,251,052	3,560,352	387,081	53,082	424,643	1,397,351	179,685
A. Federal Government	1,970,583	2,326,071	255,888	45,836	351,005	737,833	145,978
B. Provincial Governments	1,133,298	1,085,122	118,683	7,245	73,518	526,927	33,706
C. Local Bodies	147,171	149,159	12,510	1	120	132,591	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,526,245	1,115,764	98,353	30,190	77,234	352,657	185,390
Agriculture, hunting and forestry	1,820	1,067	5	0	-	709	142
Services	161,030	29,809	1,230	27	496	24,089	338
Utilities	513,913	466,094	72,618	1,814	40,462	120,397	111,403
Transport, storage and communications	308,163	105,832	12,894	966	10,463	52,979	11,271
Manufacturing	181,557	220,330	4,186	9,813	3,087	62,011	46,543
Mining and Quarrying	198,206	161,911	440	17,442	786	24,281	9,286
Construction	44,464	40,321	1,186	-	19,164	5,024	1,956
Commerce and Trade	43,768	24,248	4,232	116	560	33,344	2,000
Others	77,353	66,151	1,563	12	2,215	29,825	2,450
III. NON-BANK FINANCIAL INSTITUTIONS	904,093	759,436	42,544	51,865	7,740	651,860	73,375
Mutual Funds and AMCs	502,979	387,121	1,962	39,812	3,190	330,266	25,245
Insurance & Pension Funds	127,975	135,326	9,578	8,061	349	195,019	22,435
MFIs and DFIs	27,755	23,969	4,508	19	2,932	11,769	1,525
Stock Exchange & Brokerage Houses	40,240	69,039	4,320	3,385	1	36,928	195
Modarabas	4,180	3,938	298	101	-	1,671	621
Other NBFIs	198,264	140,043	21,877	488	1,268	76,208	23,354
IV. PRIVATE SECTOR (BUSINESS)	4,773,973	4,813,366	2,504,821	144,501	5,426	1,743,318	417,260
A. Agriculture, forestry and fishing	199,399	181,100	73,539	2,474	259	80,852	3,026
1. Crop and animal production, hunting and related service activities	194,639	176,164	69,572	2,304	259	79,295	2,971
Growing of Wheat, Rice, Sugar Cane & Cotton	119,072	100,699	35,399	1,802	1	50,279	1,311
Growing of tropical, subtropical, pome and stone fruits & vegetables	8,220	7,574	3,294	12	0	3,108	243
Growing of other fruits, vegetables and crops	31,086	31,874	10,495	161	215	14,733	574
Raising of livestock and other related activities	25,215	25,174	15,454	180	43	7,477	176
Other agricultural support activities	10,957	10,780	4,914	149	0	3,668	668
Hunting, trapping and related service activities	90	63	16	-	-	29	-
02 - Forestry and logging	1,800	1,019	972	4	-	90	-
03 - Fishing and aquaculture	2,959	3,917	2,996	167	0	1,466	55
B. Mining and quarrying	228,007	219,145	40,244	2,558	6	128,997	61,969
05 - Mining of coal and lignite	59,097	64,824	9,591	14	-	64,530	112
06 - Extraction of crude petroleum and natural gas	150,840	135,007	21,749	2,115	6	59,161	58,550
07 - Mining of metal ores	2,366	2,882	2,067	8	-	389	187
08 - Other mining and quarrying	14,900	15,922	6,556	416	-	4,758	3,120
09 - Mining support service activities	804	510	281	3	-	159	-
C. Manufacturing	1,244,397	1,337,138	699,028	63,222	900	444,450	126,278
10 - Manufacture of food products	195,120	216,960	145,137	9,002	25	73,791	9,244
11 - Manufacture of beverages	46,021	45,590	19,627	141	0	26,576	1,506
12 - Manufacture of tobacco products	15,424	15,524	14,425	297	-	2,903	3,000
13 - Manufacture of textiles	201,693	212,199	128,747	12,452	64	42,289	19,833
Preparation and spinning of textile fibres	60,566	57,899	28,771	5,323	9	14,452	2,982
Weaving of textiles	28,157	24,583	17,841	1,678	2	5,200	2,367
Finishing of textiles	19,969	35,438	15,049	1,947	0	4,413	1,837
Manufacture of knitted and crocheted fabrics	12,127	13,424	9,002	1,531	0	1,140	4,262
Manufacture of made-up textile articles, except apparel	28,907	29,262	20,077	1,798	-	4,249	1,890
Manufacture of carpets and rugs	979	1,313	2,032	10	-	320	52
Manufacture of other textiles n.e.c.	50,989	50,279	35,974	165	53	12,516	6,443
14 - Manufacture of wearing apparel	53,388	58,140	41,256	3,099	1	14,361	5,561
15 - Manufacture of leather and related products	16,124	18,862	12,604	504	0	3,947	2,415

Deposit Holders and Type of Accounts

Banks										(Million Rupees)
Mar-23										
Deposits										
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits		
17,036	41,777	881	1,525	37	4,572	15	85,744	719,196		
1,122	7,069	235	656	-	1,700	-	13,807	121,568		
-	2	6	-	-	-	-	8	1,134		
1,122	7,067	229	656	-	1,700	-	13,799	120,434		
10,301	4,049	40	24	-	216	-	17,867	165,520		
-	-	-	-	-	-	-	-	7		
10,301	4,049	40	24	-	216	-	17,867	165,513		
5,614	30,659	605	846	37	2,657	15	54,069	432,108		
526,263	1,835,040	68,126	82,447	5,700	272,177	1,013	4,028,687	22,129,697		
78,997	814,479	47,045	45,223	2,057	95,548	25	1,263,059	3,525,216		
55,133	535,641	45,621	10,355	2,054	48,633	25	843,438	2,233,999		
23,823	274,923	1,368	34,721	3	46,806	-	415,351	1,141,724		
42	3,916	56	147	-	109	-	4,271	149,493		
222,579	255,891	766	-	-	27,891	-	692,517	1,250,953		
-	153	-	-	-	-	-	295	1,009		
1,879	5,706	-	-	-	92	-	8,015	33,858		
2,092	175,411	-	-	-	698	-	289,605	524,896		
3,875	29,315	-	-	-	1,304	-	45,765	123,066		
113,729	8,722	766	-	-	1,297	-	171,058	250,155		
89,436	18,425	-	-	-	24,500	-	141,647	184,596		
10,900	1,881	-	-	-	-	-	14,737	40,110		
2	2,929	-	-	-	-	-	4,930	43,181		
666	13,349	-	-	-	-	-	16,465	50,080		
7,720	16,329	11	4	-	1,322	-	98,761	852,770		
2,904	1,006	-	-	-	-	-	29,155	404,385		
1,932	1,391	5	-	-	470	-	26,233	239,240		
751	5,522	-	-	-	-	-	7,798	27,026		
50	6	6	-	-	-	-	257	44,890		
977	0	-	4	-	-	-	1,602	3,671		
1,106	8,405	-	-	-	852	-	33,717	133,558		
76,063	136,716	5,922	4,933	1,782	30,975	29	673,681	5,071,746		
991	5,470	239	121	9	3,937	3	13,796	170,921		
991	4,961	239	121	9	3,937	3	13,233	164,663		
335	2,548	105	102	8	3,767	2	8,177	95,659		
0	308	81	0	-	-	-	633	7,046		
65	827	6	11	1	153	2	1,639	27,243		
563	666	6	8	-	15	-	1,433	24,586		
29	612	42	-	-	2	-	1,352	10,083		
-	-	-	-	-	-	-	-	46		
-	6	-	-	-	-	-	6	1,072		
-	502	-	-	-	-	-	557	5,186		
4,354	1,450	106	139	3	590	-	68,612	240,418		
-	104	-	-	-	1	-	217	74,351		
3,181	964	105	136	3	561	-	63,500	146,531		
529	15	-	-	-	-	-	732	3,197		
643	368	2	3	-	28	-	4,164	15,895		
-	0	-	-	-	-	-	0	443		
14,467	27,369	408	440	1	1,552	-	170,515	1,378,114		
1,464	6,144	101	112	-	277	-	17,343	245,300		
100	33	5	-	-	-	-	1,644	47,988		
-	4	-	0	-	-	-	3,004	20,628		
2,035	6,236	169	94	-	261	-	28,628	212,179		
532	1,545	22	8	-	42	-	5,131	53,685		
271	626	114	3	-	6	-	3,387	28,107		
467	205	4	2	-	1	-	2,516	23,925		
66	345	7	-	-	-	-	4,680	16,353		
122	584	18	81	-	208	-	2,902	29,025		
-	1	-	-	-	-	-	53	2,416		
577	2,931	5	0	-	3	-	9,959	58,666		
235	1,045	16	9	-	22	-	6,888	65,605		
514	1,215	8	6	-	64	-	4,221	21,277		

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,141	4,212	3,691	3	-	842	290
Manufacture of luggage, handbags and the like, saddlery and harness	2,587	3,020	1,968	97	-	297	955
Manufacture of footwear	9,395	11,630	6,945	404	0	2,809	1,171
a. Leather wear	8,102	10,387	5,689	364	0	2,411	945
b. Rubber and Plastic wear	1,293	1,244	1,256	40	0	398	225
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,701	2,706	2,901	13	0	214	15
17 - Manufacture of paper and paper products	9,075	11,565	8,850	157	1	2,372	697
18 - Printing and reproduction of recorded media	12,828	13,764	9,738	474	0	3,540	840
Printing and other service activities related to printing	11,114	11,669	9,285	452	0	3,255	196
Reproduction of recorded media	1,714	2,094	453	22	-	285	644
19 - Manufacture of coke and refined petroleum products	156,571	157,449	19,320	7,762	0	83,977	34,796
20 - Manufacture of chemicals and chemical products	101,128	129,753	49,742	7,097	98	52,565	15,461
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	57,893	58,009	26,036	1,242	197	21,104	2,275
22 - Manufacture of rubber and plastics products	14,636	15,588	17,014	548	-	2,667	564
23 - Manufacture of other non-metallic mineral products	25,566	27,359	12,615	645	102	11,671	2,396
24 - Manufacture of basic metals	37,199	43,785	24,769	1,312	1	9,183	2,743
25. Manufacture of fabricated metal products, except machinery and equipment	7,999	9,870	6,122	50	1	2,080	1,745
26 - Manufacture of computer, electronic and optical products	35,190	33,864	16,498	4,871	26	7,555	274
27 - Manufacture of electrical equipment	45,097	51,545	27,983	937	135	24,909	1,156
28 - Manufacture of machinery and equipment	20,677	21,274	13,215	607	-	4,452	1,204
29 - Manufacture of motor vehicles, trailers and semi-trailers	80,415	68,669	26,095	7,657	0	22,527	15,605
30 - Manufacture of other transport equipment	10,230	10,759	5,468	311	197	4,825	210
31 - Manufacture of furniture	2,823	3,551	2,857	189	0	658	670
32. Other manufacturing	95,358	109,138	65,690	3,750	51	26,076	3,990
Manufacture of jewellery and related articles	2,972	3,411	1,501	95	0	1,548	92
Manufacture of imitation jewellery and related articles	157	221	138	0	-	31	4
Manufacture of musical instruments	5,840	7,641	5,865	1,679	-	620	-
Manufacture of sports goods	15,927	17,194	14,102	48	-	5,463	1,238
Manufacture of games and toys	114	122	95	-	-	33	-
Manufacture of medical and dental instruments and supplies	9,973	8,916	6,819	184	7	1,668	601
Manufacture of Handicrafts	387	450	217	3	30	245	8
Other manufacturing n.e.c.	59,987	71,183	36,953	1,742	14	16,469	2,048
33 - Repair and installation of machinery and equipment	1,239	1,214	2,317	104	-	206	77
D. Electricity, gas, steam and air conditioning supply	252,435	246,317	99,765	1,212	332	208,655	19,261
Electric power generation, transmission and distribution	230,938	212,598	83,194	1,061	332	188,187	19,140
a) Hydal	25,640	21,811	14,549	418	0	17,095	5,601
b) Thermal	11,059	16,379	2,150	81	169	4,581	771
c) Coal Based	73,219	73,264	3,175	40	-	64,819	725
d) Wind	12,395	13,284	2,715	-	136	3,482	4,964
e) Solar	6,041	5,376	1,454	112	-	4,148	80
f) Other	102,583	82,483	59,151	410	27	94,062	6,999
Manufacture of gas; distribution of gaseous fuels through mains	20,099	32,549	15,907	142	0	20,166	121
Steam and air conditioning supply	1,398	1,169	663	9	-	301	0
E. Water supply; sewerage, waste management and remediation activities	11,120	11,813	6,331	1,360	-	2,564	3,540
36 - Water collection, treatment and supply	1,032	1,035	863	56	-	114	57
37 - Sewerage	1,146	1,098	1,418	0	-	13	2,400
38 - Waste collection, treatment and disposal activities; materials recovery	8,335	9,194	3,960	1,151	-	2,418	1,043
39 - Remediation activities and other waste management services	606	485	91	153	-	20	40
F. Construction	376,568	347,132	158,842	18,580	169	106,823	22,859
41 - Construction of buildings	218,212	189,162	92,718	9,216	40	49,457	6,744
42 - Civil engineering	121,588	108,532	44,133	6,594	129	43,078	11,536
43 - Specialized construction activities	36,768	49,438	21,990	2,771	0	14,288	4,580

Deposit Holders and Type of Accounts

Banks		Mar-23						(Million Rupees)	
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
455	566	-	-	-	3	-	1,314	5,850	
-	88	0	-	-	-	-	1,043	3,404	
59	561	8	6	-	61	-	1,865	12,023	
59	549	8	6	-	61	-	1,628	10,092	
-	12	-	-	-	-	-	237	1,931	
1	21	-	-	-	-	-	36	3,165	
83	38	14	-	-	49	-	880	12,261	
103	366	2	-	-	2	-	1,313	15,065	
103	269	2	-	-	2	-	572	13,564	
-	97	-	-	-	-	-	741	1,501	
163	936	26	65	-	295	-	36,281	147,340	
1,790	1,629	2	86	1	274	-	19,243	128,744	
1,266	250	5	4	-	10	-	3,810	52,390	
32	222	-	12	-	52	-	882	21,111	
55	1,525	1	-	-	6	-	3,983	29,016	
2,170	1,079	13	13	-	1	-	6,019	41,284	
19	739	8	1	-	6	-	2,518	10,771	
195	205	7	2	-	-	-	683	29,633	
1,306	2,264	6	4	-	106	-	4,843	58,806	
224	695	6	0	-	-	-	2,129	20,403	
555	290	10	16	-	96	-	16,573	72,851	
20	68	-	-	-	-	-	298	11,100	
-	23	-	-	-	-	-	693	4,397	
2,139	2,261	9	13	-	29	-	8,442	104,008	
169	118	-	0	-	-	-	378	3,522	
-	30	-	-	-	-	-	33	203	
-	9	-	-	-	-	-	9	8,171	
25	179	-	-	-	-	-	1,442	21,054	
-	3	-	-	-	-	-	3	130	
-	18	3	-	-	0	-	622	9,300	
-	19	1	-	-	-	-	28	523	
1,946	1,886	6	13	-	29	-	5,927	61,105	
-	81	-	3	-	-	-	162	2,789	
648	1,680	2,017	2,079	1	18,631	-	44,315	354,280	
431	1,582	2,010	2,073	1	18,596	-	43,833	316,607	
16	17	-	2	-	2	-	5,638	37,700	
-	1	-	-	-	-	-	772	7,754	
170	253	-	-	-	-	-	1,148	69,182	
-	2	-	-	-	-	-	4,966	11,299	
-	12	0	-	1	-	-	92	5,806	
244	1,298	2,010	2,071	-	18,594	-	31,216	184,866	
217	79	7	6	-	34	-	464	36,680	
0	18	-	1	-	-	-	19	993	
500	920	28	100	-	-	-	5,088	15,343	
-	10	12	100	-	-	-	178	1,211	
-	9	-	-	-	-	-	2,409	3,840	
500	892	16	-	-	-	-	2,451	9,979	
-	9	-	-	-	-	-	49	313	
1,959	11,784	567	340	7	113	-	37,629	322,044	
1,154	8,266	16	253	7	20	-	16,460	167,891	
341	2,917	546	16	-	11	-	15,367	109,300	
464	601	6	71	-	81	-	5,802	44,852	

2.2 Deposits Distributed by Category of

Category of Deposit Holder	All						
	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	799,243	814,749	570,561	19,896	98	207,199	29,162
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	45,076	48,376	29,138	1,232	14	16,581	2,137
46 - Wholesale trade, except of motor vehicles and motorcycles	262,284	274,969	202,191	12,059	20	58,637	11,663
47 - Retail trade, except of motor vehicles and motorcycles	491,882	491,404	339,232	6,605	64	131,981	15,362
H. Transportation and storage	329,381	384,153	152,319	2,113	237	164,073	60,757
49 - Land transport and transport via pipelines	41,299	68,950	28,394	512	19	12,351	621
50 - Water transport	71,580	82,131	42,192	94	-	19,268	18,995
51 - Air transport	101,636	126,880	56,120	31	-	71,993	16,136
52 - Warehousing and support activities for transportation	87,319	99,417	21,263	1,376	207	49,288	23,973
53 - Courier activities other than national post activities	27,546	6,775	4,351	100	11	11,173	1,033
I. Accommodation and food service activities	28,313	28,983	13,465	800	19	10,418	2,548
55 - Accommodation	10,541	10,509	3,728	606	19	4,183	811
56 - Food and beverage service activities	17,771	18,474	9,737	194	0	6,235	1,736
J. Information and communication	202,826	185,112	112,897	1,927	273	64,615	9,676
58 - Publishing activities	23,214	21,435	15,094	222	54	2,371	563
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,093	1,224	648	2	-	146	215
60 - Programming and broadcasting activities	1,961	1,455	1,313	4	-	220	10
61 - Telecommunications	82,570	73,268	31,127	534	196	39,678	7,401
62 - Computer programming, consultancy and related activities	72,076	64,637	43,454	507	0	19,604	1,155
63 - Information service activities	21,911	23,094	21,262	656	22	2,597	332
K. Real estate activities	218,884	231,999	136,397	9,564	37	46,551	17,832
L. Professional, scientific and technical activities	128,855	124,199	61,290	1,353	3	42,366	5,085
69 - Legal and accounting activities	16,462	15,288	8,462	503	0	6,963	789
70 - Activities of head offices; management consultancy activities	8,732	8,545	6,977	191	-	2,230	423
71 - Architectural and engineering activities; technical testing and analysis	23,523	22,908	10,631	247	-	6,684	1,896
72 - Scientific research and development	7,357	4,732	4,423	74	3	3,631	585
73 - Advertising and market research	14,724	12,571	6,572	158	0	4,457	923
74 - Other professional, scientific and technical activities	57,009	58,991	23,098	173	0	18,295	467
75 - Veterinary activities	1,048	1,164	1,128	7	-	106	1
M. Administrative and support service activities	95,572	99,829	65,879	2,193	14	28,198	2,375
77 - Rental and leasing activities	3,763	3,499	1,863	307	7	797	78
78 - Employment activities	1,095	1,698	687	2	-	511	15
79 - Travel agency, tour operator, reservation service and related activities	16,231	20,449	14,579	348	2	5,581	295
80 - Security and investigation activities	4,413	4,574	1,980	503	5	1,398	73
81 - Services to buildings and landscape activities	2,877	3,190	1,773	109	0	501	21
82 - Office administrative, office support and other business support activities	67,194	66,420	44,996	924	0	19,409	1,892
N. Education	104,560	105,942	36,079	5,752	105	55,973	7,214
O. Human health and social work activities	89,860	69,891	24,550	1,744	1	29,008	4,966
86 - Human health activities	61,020	51,427	19,786	1,363	1	21,806	4,060
87 - Residential care activities	2,579	724	371	2	-	303	3
88 - Social work activities with and without accommodation	26,261	17,740	4,393	380	-	6,898	903
P. Arts, entertainment and recreation	3,345	3,518	1,399	31	0	463	126
Q. Other service activities	461,208	422,346	252,234	9,721	2,974	122,113	40,586
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	572,689	592,179	103,975	10,493	61	201,959	91,239
A. Private Trusts and Non-profit Organizations	401,500	415,953	60,544	9,478	60	140,429	65,689
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	171,189	176,226	43,431	1,015	1	61,530	25,550
VI. PERSONAL	10,369,894	10,512,179	4,965,675	68,044	18,457	4,713,190	290,503
A. Salaried persons	3,017,396	3,058,032	1,551,791	8,720	4,418	1,374,201	55,788
B. Self employed	4,193,924	4,305,769	2,211,878	43,942	4,245	1,883,932	103,300
C. Other Personal	3,158,574	3,148,378	1,202,006	15,382	9,794	1,455,057	131,415
VII. OTHER	55,491	55,260	12,424	11,210	8,439	14,417	468
Total	22,086,843	22,041,665	8,495,615	372,156	551,984	9,314,709	1,257,821

Deposit Holders and Type of Accounts

Banks		Mar-23							(Million Rupees)
		Deposits							
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
5,297	19,001	308	305	42	683	25	54,824	852,578	
80	739	1	74	2	44	-	3,076	50,041	
3,084	5,910	102	28	39	117	4	20,947	293,854	
2,133	12,352	205	204	1	522	22	30,801	508,683	
27,784	2,191	23	11	0	24	-	90,791	409,533	
8	985	5	7	-	17	-	1,642	42,919	
150	358	-	-	-	1	-	19,503	81,058	
10,147	51	0	1	0	3	-	26,339	154,482	
7,144	746	18	2	-	3	-	31,886	104,019	
10,336	50	-	1	-	-	-	11,420	27,055	
35	702	0	3	-	10	-	3,297	28,000	
35	519	0	3	-	2	-	1,370	9,907	
-	183	0	-	-	8	-	1,927	18,092	
535	8,370	14	30	-	81	-	18,705	198,417	
5	1,583	2	5	-	1	-	2,157	19,899	
60	30	-	-	-	-	-	305	1,102	
-	11	-	-	-	0	-	21	1,558	
149	6,110	1	7	-	4	-	13,672	85,207	
124	329	8	18	-	75	-	1,709	65,273	
197	307	3	-	-	1	-	841	25,378	
3,524	9,425	35	16	2	15	-	30,848	223,397	
3,731	3,888	1,702	157	1,655	2,362	-	18,580	123,592	
2,380	328	8	75	-	79	-	3,660	19,588	
-	43	1	0	-	5	-	472	9,869	
64	2,190	1,657	1	1,655	1	-	7,465	25,026	
506	46	0	-	-	-	-	1,137	9,269	
-	48	-	-	-	4	-	975	12,162	
781	1,223	36	80	-	2,274	-	4,861	46,427	
-	9	-	-	-	-	-	10	1,251	
1,088	3,114	71	70	1	61	0	6,781	103,066	
18	110	2	-	-	4	-	213	3,186	
-	224	-	-	-	-	-	239	1,440	
25	302	7	47	1	44	0	721	21,231	
-	170	-	0	-	-	-	243	4,131	
-	42	2	-	-	-	-	65	2,448	
1,046	2,266	60	24	-	13	-	5,301	70,630	
2,379	14,249	155	774	-	350	-	25,121	123,030	
6,002	6,943	72	180	-	1,538	-	19,701	75,003	
3,766	6,062	62	134	-	100	-	14,185	57,140	
3	18	-	2	-	-	-	24	700	
2,233	864	10	44	-	1,438	-	5,491	17,162	
-	262	0	5	-	-	-	392	2,286	
2,769	19,900	176	164	60	1,030	-	64,684	451,726	
56,609	113,309	234	7,413	154	5,080	-	274,038	590,526	
42,939	73,478	190	6,476	52	3,955	-	192,779	403,289	
13,670	39,830	44	937	103	1,125	-	81,259	187,237	
83,967	497,626	14,145	24,867	1,707	111,296	959	1,025,071	10,790,437	
11,859	103,416	3,273	4,751	163	20,940	144	200,336	3,139,465	
38,519	201,948	4,186	9,257	446	31,213	470	389,339	4,533,336	
33,589	192,262	6,686	10,859	1,098	59,143	345	435,396	3,117,636	
328	689	2	8	-	64	-	1,560	48,049	
543,299	1,876,817	69,006	83,972	5,737	276,750	1,029	4,114,431	22,848,894	

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
1. FOREIGN CONSTITUENTS	20,975	22,236	8,475	207	0	12,726	597
1) Official	2,423	2,255	-	-	-	2,877	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,423	2,255	-	-	-	2,877	-
2) Business	2,460	2,774	3,114	-	-	0	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-	-
b) Other	2,460	2,774	3,114	-	-	0	-
3) Personal	16,091	17,208	5,361	207	0	9,849	597
2. DOMESTIC CONSTITUENTS	4,053,641	4,269,071	955,539	31,896	539,690	1,659,341	195,672
I. GOVERNMENT	1,749,471	1,940,577	266,009	193	423,899	656,929	53,526
A. Federal Government	852,181	1,026,011	172,022	9	350,630	133,781	33,992
B. Provincial Governments	756,300	771,376	83,143	183	73,149	392,733	19,533
C. Local Bodies	140,990	143,190	10,844	0	120	130,415	0
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	349,116	404,794	60,173	15	77,109	44,481	52,524
Agriculture, hunting and forestry	1,697	939	5	0	-	653	142
Services	28,001	8,739	442	4	496	3,067	330
Utilities	116,341	151,950	55,071	9	40,462	9,652	18,835
Transport, storage and communications	91,916	40,984	1,312	0	10,461	527	11,271
Manufacturing	21,126	77,491	1,083	-	2,975	4,322	15,110
Mining and Quarrying	27,860	43,253	132	-	777	1,422	1,836
Construction	33,343	36,795	254	-	19,164	3,713	1,950
Commerce and Trade	2,349	2,346	558	-	560	7,388	700
Others	27,710	42,296	1,318	1	2,215	13,737	2,350
III. NON-BANK FINANCIAL INSTITUTIONS	69,130	79,420	6,591	92	7,035	32,539	2,317
Mutual Funds and AMCs	36,105	42,489	8	69	3,190	15,871	-
Insurance & Pension Funds	18,657	18,776	439	18	275	13,185	200
MFIs and DFIs	2,758	3,630	69	-	2,932	456	-
Stock Exchange & Brokerage Houses	1,906	1,620	36	-	1	983	-
Modarabas	1,106	724	70	-	-	128	-
Other NBFIs	8,597	12,180	5,969	5	638	1,916	2,117
IV. PRIVATE SECTOR (BUSINESS)	446,221	471,924	220,050	14,628	4,722	186,951	40,702
A. Agriculture, forestry and fishing	77,275	70,042	25,450	825	259	38,143	362
1. Crop and animal production, hunting and related service activities	77,217	69,977	25,428	824	259	38,118	362
Growing of Wheat, Rice, Sugar Cane & Cotton	57,248	51,739	18,750	613	1	29,405	288
Growing of tropical, subtropical, pome and stone fruits & vegetables	2,037	1,932	925	8	0	708	3
Growing of other fruits, vegetables and crops	7,303	7,377	2,276	69	215	3,966	33
Raising of livestock and other related activities	8,454	7,336	2,988	129	43	3,305	21
Other agricultural support activities	2,159	1,593	489	4	0	734	17
Hunting, trapping and related service activities	16	0	0	-	-	-	-
02 - Forestry and logging	2	2	3	2	-	1	-
03 - Fishing and aquaculture	56	63	19	0	0	24	-
B. Mining and quarrying	2,749	3,665	629	15	6	285	103
05 - Mining of coal and lignite	1,388	1,343	148	-	-	167	103
06 - Extraction of crude petroleum and natural gas	953	1,863	216	0	6	94	-
07 - Mining of metal ores	137	136	129	0	-	3	-
08-Other mining and quarrying	244	303	122	15	-	14	-
09 - Mining support service activities	26	20	13	-	-	7	-
C. Manufacturing	62,202	80,927	25,043	943	390	16,490	30,253
10 - Manufacture of food products	9,177	10,420	7,155	385	24	3,235	40
11 - Manufacture of beverages	448	529	147	-	0	44	-
12 - Manufacture of tobacco products	3	3	1	-	-	1	-
13 - Manufacture of textiles	7,365	9,212	5,789	4	61	2,978	708
Preparation and spinning of textile fibres	2,902	4,385	2,615	4	9	1,028	75
Weaving of textiles	1,037	1,188	854	0	1	708	5
Finishing of textiles	848	775	373	-	0	745	76
Manufacture of knitted and crocheted fabrics	101	98	29	-	0	4	-
Manufacture of made-up textile articles, except apparel	1,705	1,914	1,468	0	-	232	552
Manufacture of carpets and rugs	12	182	14	-	-	169	-
Manufacture of other textiles n.e.c.	759	669	437	-	51	92	-
14 - Manufacture of wearing apparel	696	557	500	-	1	160	-
15 - Manufacture of leather and related products	205	269	217	-	0	408	-

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
837	2,070	28	55	-	220	-	3,808	25,216
-	-	-	-	-	-	-	-	2,877
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,877
-	-	-	-	-	-	-	-	3,114
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3,114
837	2,070	28	55	-	220	-	3,808	19,225
171,612	458,871	46,664	33,629	3,034	109,123	669	1,019,273	4,205,739
40,222	300,728	44,383	31,383	2,057	73,459	-	545,757	1,892,787
21,418	130,675	44,197	4,816	2,054	39,657	-	276,809	933,251
18,803	167,326	130	26,420	3	33,716	-	265,931	815,139
1	2,727	56	147	-	86	-	3,017	144,396
86,611	78,424	-	-	-	7,179	-	224,739	406,517
-	77	-	-	-	-	-	219	877
661	1,403	-	-	-	15	-	2,410	6,419
1,912	50,576	-	-	-	100	-	71,423	176,617
1,684	6,443	-	-	-	1,304	-	20,702	33,001
39,356	2,460	-	-	-	1,260	-	58,187	66,566
33,531	6,034	-	-	-	4,500	-	45,901	48,231
8,800	1,515	-	-	-	-	-	12,265	35,396
-	-	-	-	-	-	-	700	9,206
666	9,916	-	-	-	-	-	12,932	30,204
697	2,509	-	-	-	1,308	-	6,831	53,089
-	-	-	-	-	-	-	-	19,137
-	27	-	-	-	456	-	683	14,600
-	-	-	-	-	-	-	-	3,456
-	-	-	-	-	-	-	-	1,020
600	-	-	-	-	-	-	600	797
97	2,482	-	-	-	852	-	5,548	14,078
4,854	24,562	331	899	10	4,987	-	76,344	502,696
255	509	12	56	9	3,727	-	4,931	69,608
255	509	12	56	9	3,727	-	4,931	69,559
242	330	8	45	8	3,627	-	4,548	53,317
0	3	2	-	-	-	-	9	1,650
7	90	2	5	1	89	-	227	6,753
5	86	-	5	-	11	-	129	6,594
-	0	1	-	-	0	-	18	1,245
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
-	-	-	-	-	-	-	-	43
-	21	-	-	-	-	-	124	1,059
-	-	-	-	-	-	-	103	418
-	21	-	-	-	-	-	21	338
-	-	-	-	-	-	-	-	132
-	-	-	-	-	-	-	-	152
-	-	-	-	-	-	-	-	20
1,743	2,239	112	5	-	12	-	34,363	77,230
0	12	0	4	-	2	-	57	10,856
100	-	-	-	-	-	-	100	291
-	-	-	-	-	-	-	-	2
253	382	104	-	-	-	-	1,447	10,278
-	285	-	-	-	-	-	360	4,015
253	-	100	-	-	-	-	358	1,921
-	48	4	-	-	-	-	128	1,245
-	-	-	-	-	-	-	-	33
-	-	-	-	-	-	-	552	2,252
-	-	-	-	-	-	-	-	182
-	50	-	-	-	-	-	50	629
-	-	-	-	-	-	-	-	661
-	-	-	-	-	-	-	-	625

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	121	27	19	-	-	3	-
Manufacture of luggage, handbags and the like, saddlery and harness	1	2	4	-	-	0	-
Manufacture of footwear	83	240	194	-	0	405	-
a. Leather wear	63	197	137	-	-	373	-
b. Rubber and Plastic wear	20	43	57	-	0	32	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	322	66	285	10	0	24	-
17 - Manufacture of paper and paper products	237	568	241	1	1	286	238
2.3.1	544	606	300	4	0	61	19
Printing and other service activities related to printing	377	196	202	4	0	53	1
Reproduction of recorded media	167	410	98	-	-	8	18
19 - Manufacture of coke and refined petroleum products	20,591	24,726	228	0	0	1,232	25,010
20 - Manufacture of chemicals and chemical products	7,072	8,511	2,104	27	4	3,789	3,416
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	1,120	1,916	583	68	-	418	-
22 - Manufacture of rubber and plastics products	151	103	67	1	-	31	-
23 - Manufacture of other non-metallic mineral products	2,208	3,854	911	73	102	859	1
24 - Manufacture of basic metals	1,251	1,428	719	1	1	220	189
25. Manufacture of fabricated metal products, except machinery and equipment	170	218	181	3	0	9	-
26 - Manufacture of computer, electronic and optical products	936	368	397	50	26	44	-
27 - Manufacture of electrical equipment	750	1,112	376	6	132	157	158
28 - Manufacture of machinery and equipment	1,627	1,878	176	45	-	120	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	578	643	80	0	-	147	-
30 - Manufacture of other transport equipment	66	240	40	27	-	8	-
31 - Manufacture of furniture	216	221	113	22	-	68	9
32. Other manufacturing	6,403	13,406	4,394	214	37	2,170	465
Manufacture of jewellery and related articles	118	287	48	0	0	44	-
Manufacture of imitation jewellery and related articles	18	35	9	0	-	2	-
Manufacture of musical instruments	24	12	16	-	-	3	-
Manufacture of sports goods	226	345	233	1	-	38	-
Manufacture of games and toys	1	1	0	-	-	1	-
Manufacture of medical and dental instruments and supplies	233	216	144	14	7	61	62
Manufacture of Handicrafts	25	31	47	-	30	4	-
Other manufacturing n.e.c.	5,758	12,479	3,896	198	1	2,017	403
33 - Repair and installation of machinery and equipment	65	72	40	3	-	23	-
D. Electricity, gas, steam and air conditioning supply	11,420	14,615	47,133	14	332	6,269	0
Electric power generation, transmission and distribution	8,320	11,352	44,559	7	332	5,943	0
a) Hydal	6,123	1,117	440	7	-	5,208	-
b) Thermal	469	7,440	165	-	169	368	-
c) Coal Based	525	507	89	-	-	159	-
d) Wind	708	1,316	439	-	136	65	-
e) Solar	112	188	20	0	-	31	-
f) Other	383	784	43,408	-	27	112	0
Manufacture of gas; distribution of gaseous fuels through mains	2,130	2,396	2,054	0	0	136	-
Steam and air conditioning supply	971	866	519	7	-	191	0
E. Water supply; sewerage, waste management and remediation activities	39	35	36	3	-	5	-
36 - Water collection, treatment and supply	15	18	10	-	-	3	-
37 - Sewerage	2	2	6	0	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	18	16	20	3	-	1	-
39 - Remediation activities and other waste management services	5	1	0	-	-	0	-
F. Construction	46,460	50,417	18,016	3,941	165	17,066	6,415
41 - Construction of buildings	18,557	19,282	3,645	554	36	2,189	3,641
42 - Civil engineering	22,428	23,522	11,366	2,586	129	12,564	798
43 - Specialized construction activities	5,476	7,613	3,005	801	0	2,313	1,976

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	22
-	-	-	-	-	-	-	-	4
-	-	-	-	-	-	-	-	599
-	-	-	-	-	-	-	-	510
-	-	-	-	-	-	-	-	89
-	-	-	-	-	-	-	-	319
-	6	-	-	-	-	-	245	774
-	31	-	-	-	-	-	50	414
-	1	-	-	-	-	-	2	261
-	30	-	-	-	-	-	48	153
39	-	-	-	-	-	-	25,048	26,509
4	3	-	-	-	0	-	3,422	9,346
-	60	-	-	-	-	-	60	1,128
-	-	-	-	-	-	-	-	98
-	6	-	-	-	-	-	7	1,952
-	-	-	1	-	-	-	190	1,130
-	-	-	-	-	-	-	-	193
-	8	-	-	-	-	-	8	526
-	3	6	-	-	-	-	167	839
13	-	-	-	-	-	-	13	353
-	8	-	-	-	-	-	8	235
-	-	-	-	-	-	-	-	74
-	-	-	-	-	-	-	9	212
1,334	1,719	2	0	-	10	-	3,531	10,346
169	9	-	-	-	-	-	177	270
-	-	-	-	-	-	-	-	11
-	-	-	-	-	-	-	-	20
10	-	-	-	-	-	-	10	283
-	-	-	-	-	-	-	-	1
-	-	-	-	-	-	-	62	286
-	-	-	-	-	-	-	-	81
1,156	1,711	2	0	-	10	-	3,282	9,394
-	-	-	-	-	-	-	-	66
0	7	0	5	-	-	-	13	53,761
-	4	0	-	-	-	-	4	50,846
-	-	-	-	-	-	-	-	5,655
-	-	-	-	-	-	-	-	703
-	-	-	-	-	-	-	-	248
-	-	-	-	-	-	-	-	639
-	-	-	-	-	-	-	-	51
-	4	0	-	-	-	-	4	43,550
-	-	-	5	-	-	-	5	2,194
0	3	-	1	-	-	-	4	721
-	1	-	-	-	-	-	1	45
-	-	-	-	-	-	-	-	13
-	-	-	-	-	-	-	-	7
-	1	-	-	-	-	-	1	25
-	-	-	-	-	-	-	-	1
123	1,998	17	2	-	5	-	8,561	47,748
13	947	0	-	-	5	-	4,606	11,030
54	750	17	2	-	1	-	1,622	28,267
55	301	-	-	-	-	-	2,333	8,451

2.2.1 Deposits Distributed by Category of

Public Sector

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	74,452	84,793	40,905	2,999	40	33,639	1,144
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,510	2,304	995	89	14	895	-
46 - Wholesale trade, except of motor vehicles and motorcycles	10,919	11,326	6,434	172	1	4,056	196
47 - Retail trade, except of motor vehicles and motorcycles	61,022	71,163	33,476	2,738	25	28,689	948
H. Transportation and storage	3,375	3,094	1,166	29	234	1,389	-
49 - Land transport and transport via pipelines	832	1,137	218	7	18	690	-
50 - Water transport	37	12	11	-	-	0	-
51 - Air transport	681	193	84	-	-	156	-
52 - Warehousing and support activities for transportation	1,535	1,712	824	12	205	543	-
53 - Courier activities other than national post activities	289	39	29	10	11	1	-
I. Accommodation and food service activities	1,968	2,281	756	11	19	927	-
55 - Accommodation	1,433	1,451	452	8	19	743	-
56 - Food and beverage service activities	535	831	303	3	-	184	-
J. Information and communication	6,449	4,169	1,399	52	250	943	133
58 - Publishing activities	670	936	632	27	54	172	83
59 - Motion picture, video and television programme production, sound recording and music publishing activities	24	16	13	0	-	3	-
60 - Programming and broadcasting activities	176	140	88	3	-	46	-
61 - Telecommunications	5,121	1,585	163	8	196	541	-
62 - Computer programming, consultancy and related activities	183	1,221	346	10	-	91	50
63 - Information service activities	275	271	158	3	-	89	-
K. Real estate activities	18,927	23,868	6,570	1,161	33	8,482	179
L. Professional, scientific and technical activities	4,396	4,640	2,114	162	3	2,610	384
69 - Legal and accounting activities	1,316	1,559	296	8	0	1,210	31
70 - Activities of head offices; management consultancy activities	1,940	1,795	854	133	-	1,128	353
71 - Architectural and engineering activities; technical testing and analysis	194	266	346	6	-	32	-
72 - Scientific research and development	175	292	209	1	3	15	-
73 - Advertising and market research	62	65	49	5	0	14	-
74 - Other professional, scientific and technical activities	680	623	341	9	0	190	0
75 - Veterinary activities	28	40	19	-	-	21	-
M. Administrative and support service activities	5,308	5,587	1,748	269	8	2,362	486
77 - Rental and leasing activities	378	418	152	17	7	241	25
78 - Employment activities	123	103	21	0	-	21	-
79 - Travel agency, tour operator, reservation service and related activities	1,801	2,049	610	12	1	1,492	-
80 - Security and investigation activities	446	500	274	152	-	31	-
81 - Services to buildings and landscape activities	830	1,058	545	78	0	311	1
82 - Office administrative, office support and other business support activities	1,729	1,460	146	9	0	266	460
N. Education	11,531	12,093	3,508	679	105	3,119	6
O. Human health and social work activities	7,868	4,669	1,603	176	0	3,417	246
86 - Human health activities	7,472	3,987	1,218	176	0	3,201	204
87 - Residential care activities	20	16	12	-	-	1	-
88 - Social work activities with and without accommodation	376	666	374	-	-	216	42
P. Arts, entertainment and recreation	238	191	25	0	0	176	-
Q. Other service activities	111,564	106,838	43,950	3,350	2,877	51,629	992
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	42,666	74,294	5,361	221	60	19,338	5,138
A. Private Trusts and Non-profit Organizations	26,570	58,892	3,091	216	60	10,468	4,942
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	16,096	15,401	2,269	5	0	8,870	196
VI. PERSONAL	1,352,996	1,253,730	385,735	8,066	18,427	704,788	41,112
A. Salaried persons	470,695	416,905	142,252	1,140	4,410	243,285	1,812
B. Self employed	311,070	273,108	84,915	1,820	4,237	181,989	5,064
C. Other Personal	571,231	563,718	158,568	5,106	9,780	279,513	34,236
VII. OTHER	44,042	44,332	11,619	8,681	8,439	14,314	353
Total	4,074,616	4,291,308	964,013	32,103	539,690	1,672,067	196,270

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
657	1,990	26	70	1	133	-	4,021	81,604
-	3	-	-	-	15	-	18	2,011
14	155	0	-	-	5	-	371	11,033
644	1,832	26	70	1	112	-	3,633	68,560
-	3	2	-	-	-	-	5	2,822
-	-	2	-	-	-	-	2	935
-	-	-	-	-	-	-	-	11
-	0	-	-	-	-	-	0	240
-	2	-	-	-	-	-	2	1,586
-	-	-	-	-	-	-	-	51
-	301	-	-	-	1	-	302	2,015
-	262	-	-	-	0	-	263	1,485
-	39	-	-	-	1	-	40	530
10	600	1	1	-	1	-	745	3,389
-	14	-	-	-	-	-	96	981
-	-	-	-	-	-	-	-	17
-	0	-	-	-	0	-	0	137
0	583	-	-	-	-	-	583	1,491
-	-	-	1	-	-	-	-	498
10	3	1	-	-	1	-	15	265
413	2,032	1	8	-	6	-	2,639	18,885
2	52	2	18	-	74	-	532	5,420
2	26	-	18	-	65	-	142	1,656
-	11	1	0	-	0	-	366	2,480
-	-	-	-	-	-	-	-	385
-	2	-	-	-	-	-	2	230
-	-	-	-	-	-	-	-	68
-	13	1	-	-	8	-	22	562
-	-	-	-	-	-	-	-	40
530	45	1	2	-	4	-	1,067	5,453
-	9	-	-	-	2	-	36	452
-	15	-	-	-	-	-	15	57
-	18	1	2	-	1	-	22	2,137
-	2	-	0	-	-	-	2	459
-	-	-	-	-	-	-	1	934
530	2	-	-	-	-	-	992	1,413
10	3,998	105	635	-	228	-	4,981	12,392
260	123	-	12	-	41	-	681	5,878
235	123	-	12	-	36	-	609	5,204
-	-	-	-	-	-	-	-	13
25	-	-	-	-	5	-	72	661
-	-	-	5	-	-	-	5	206
850	10,643	53	81	0	755	-	13,374	115,180
21,305	15,750	33	170	-	512	-	42,908	67,887
20,833	8,774	9	82	-	37	-	34,676	48,511
472	6,976	24	88	-	475	-	8,232	19,376
17,605	36,272	1,916	1,169	968	21,614	669	121,325	1,238,341
917	3,882	139	168	51	2,600	100	9,668	400,755
2,231	13,806	389	360	175	4,442	304	26,771	299,732
14,458	18,583	1,388	641	742	14,572	265	84,886	537,854
318	627	1	8	-	64	-	1,370	44,423
172,449	460,941	46,692	33,684	3,034	109,343	669	1,023,081	4,230,955

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
1. FOREIGN CONSTITUENTS	598,440	597,132	358,883	2,564	9,983	221,778	19,303
1) Official	97,806	95,818	42,958	108	-	49,316	3,026
a) Trust Funds and Non Profit Organizations	-	6,182	561	10	-	555	-
b) Other	97,806	89,636	42,397	97	-	48,761	3,026
2) Business	126,488	134,753	112,514	292	6,849	18,734	3,237
a) Trust Funds and Non Profit Organizations	-	-	7	-	-	-	-
b) Other	126,488	134,753	112,507	292	6,849	18,734	3,237
3) Personal	374,145	366,561	203,411	2,165	3,135	153,729	13,040
2. DOMESTIC CONSTITUENTS	17,019,132	16,722,398	7,051,239	337,488	2,310	7,124,537	991,915
I. GOVERNMENT	1,501,581	1,619,775	121,072	52,889	744	740,421	126,159
A. Federal Government	1,118,402	1,300,059	83,865	45,827	375	604,051	111,986
B. Provincial Governments	376,998	313,747	35,540	7,062	370	134,194	14,173
C. Local Bodies	6,181	5,969	1,667	1	-	2,176	1
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	1,177,106	710,926	38,177	30,176	125	308,174	132,865
Agriculture, hunting and forestry	123	128	0	-	-	56	-
Services	133,029	21,071	788	23	1	21,022	8
Utilities	397,571	314,144	17,548	1,805	-	110,745	92,569
Transport, storage and communications	216,226	64,805	11,579	966	3	52,452	-
Manufacturing	160,430	142,838	3,103	9,813	112	57,689	31,433
Mining and Quarrying	170,346	118,658	308	17,442	10	22,859	7,450
Construction	8,319	3,525	932	-	-	1,310	6
Commerce and Trade	41,419	21,902	3,674	116	-	25,955	1,300
Others	49,642	23,854	245	10	-	16,087	100
III. NON-BANK FINANCIAL INSTITUTIONS	834,222	678,897	35,596	51,773	705	619,314	70,223
Mutual Funds and AMCs	466,874	344,633	1,955	39,743	-	314,395	25,245
Insurance & Pension Funds	108,601	115,454	8,830	8,042	75	181,832	21,400
MFIs and DFIs	24,972	20,316	4,392	19	-	11,308	1,525
Stock Exchange & Brokerage Houses	38,333	67,418	4,283	3,385	1	35,945	195
Modarabas	3,074	3,213	228	101	-	1,543	621
Other NBFIs	192,367	127,863	15,908	483	629	74,291	21,237
IV. PRIVATE SECTOR (BUSINESS)	3,949,397	3,927,241	2,177,421	129,873	704	1,266,798	327,151
A. Agriculture, forestry and fishing	119,895	106,621	47,354	1,649	-	42,040	2,664
1. Crop and animal production, hunting and related service activities	115,194	101,751	43,408	1,480	-	40,508	2,609
Growing of Wheat, Rice, Sugar Cane & Cotton	61,824	48,960	16,649	1,189	-	20,875	1,023
Growing of tropical, subtropical, pome and stone fruits & vegetables	6,183	5,642	2,369	4	-	2,400	240
Growing of other fruits, vegetables and crops	22,440	20,940	7,527	92	-	10,725	541
Raising of livestock and other related activities	16,743	17,814	12,424	50	-	4,172	154
Other agricultural support activities	7,930	8,331	4,423	144	-	2,308	650
Hunting, trapping and related service activities	74	63	16	-	-	29	-
02 - Forestry and logging	1,798	1,017	969	2	-	90	-
03 - Fishing and aquaculture	2,902	3,854	2,977	167	-	1,443	55
B. Mining and quarrying	178,229	167,063	39,181	2,542	-	69,738	61,828
05 - Mining of coal and lignite	13,340	16,009	9,305	14	-	5,694	9
06 - Extraction of crude petroleum and natural gas	148,907	132,750	21,354	2,115	-	58,893	58,511
07 - Mining of metal ores	2,120	2,621	1,906	8	-	281	187
08-Other mining and quarrying	13,316	15,306	6,357	401	-	4,719	3,120
09 - Mining support service activities	546	378	259	3	-	151	-
C. Manufacturing	1,122,190	1,177,242	643,885	62,278	509	378,979	91,261
10 - Manufacture of food products	181,807	198,264	135,785	8,617	1	60,157	9,204
11 - Manufacture of beverages	29,399	21,523	4,408	141	-	20,757	1,506
12 - Manufacture of tobacco products	13,120	14,095	14,148	297	-	1,595	-
13 - Manufacture of textiles	193,731	202,500	122,663	12,448	3	39,244	19,125
Preparation and spinning of textile fibres	57,213	53,045	25,872	5,319	0	13,357	2,907
Weaving of textiles	27,120	23,395	16,986	1,678	0	4,492	2,362
Finishing of textiles	19,120	34,663	14,677	1,947	-	3,668	1,761
Manufacture of knitted and crocheted fabrics	12,025	13,326	8,973	1,531	-	1,136	4,262
Manufacture of made-up textile articles, except apparel	27,066	27,346	18,606	1,798	-	4,017	1,338
Manufacture of carpets and rugs	968	1,131	2,019	10	-	151	52
Manufacture of other textiles n.e.c.	50,219	49,594	35,530	165	2	12,423	6,443
14 - Manufacture of wearing apparel	52,043	56,866	40,643	3,099	-	14,198	5,561
15 - Manufacture of leather and related products	15,919	18,593	12,387	504	0	3,539	2,415

Deposit Holders and Type of Accounts

Banks							(Million Rupees)		
Mar-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
16,174	39,707	852	1,470	37	4,352	15	81,910	675,119	
1,096	7,069	235	656	-	1,700	-	13,781	106,163	
-	2	6	-	-	-	-	8	1,134	
1,096	7,067	229	656	-	1,700	-	13,773	105,029	
10,301	4,049	40	24	-	216	-	17,867	156,256	
-	-	-	-	-	-	-	-	7	
10,301	4,049	40	24	-	216	-	17,867	156,249	
4,777	28,589	577	790	37	2,437	15	50,261	412,701	
354,480	1,376,134	21,462	48,818	2,666	163,055	345	2,958,875	17,474,449	
38,775	513,752	2,662	13,840	-	22,089	25	717,302	1,632,429	
33,714	404,966	1,424	5,538	-	8,976	25	566,629	1,300,747	
5,020	107,596	1,239	8,301	-	13,090	-	149,420	326,585	
41	1,189	-	0	-	23	-	1,254	5,097	
135,968	177,467	766	-	-	20,712	-	467,778	844,430	
-	76	-	-	-	-	-	76	132	
1,217	4,303	-	-	-	77	-	5,605	27,439	
180	124,835	-	-	-	598	-	218,182	348,279	
2,191	22,872	-	-	-	-	-	25,063	90,062	
74,373	6,262	766	-	-	37	-	112,871	183,588	
55,905	12,391	-	-	-	20,000	-	95,746	136,365	
2,100	366	-	-	-	-	-	2,472	4,714	
2	2,929	-	-	-	-	-	4,230	33,976	
-	3,433	-	-	-	-	-	3,533	19,875	
7,023	13,820	11	4	-	14	-	91,095	798,482	
2,904	1,006	-	-	-	-	-	29,155	385,247	
1,932	1,364	5	-	-	14	-	24,715	223,494	
751	5,522	-	-	-	-	-	7,798	23,517	
50	6	6	-	-	-	-	257	43,870	
377	0	-	4	-	-	-	1,002	2,874	
1,009	5,923	-	-	-	-	-	28,168	119,480	
71,039	112,119	5,592	4,034	1,772	25,988	29	547,725	4,122,521	
736	4,960	227	65	-	210	3	8,866	99,909	
736	4,452	227	65	-	210	3	8,303	93,699	
92	2,218	97	57	-	140	2	3,629	42,341	
-	305	79	0	-	-	-	624	5,397	
58	737	4	6	-	64	2	1,412	19,756	
557	580	6	3	-	4	-	1,304	17,950	
29	612	42	-	-	2	-	1,334	8,209	
-	-	-	-	-	-	-	-	46	
-	6	-	-	-	-	-	6	1,067	
-	502	-	-	-	-	-	557	5,144	
4,354	1,429	106	139	3	590	-	68,449	179,910	
-	104	-	-	-	1	-	114	15,126	
3,181	943	105	136	3	561	-	63,439	145,802	
529	15	-	-	-	-	-	732	2,927	
643	368	2	3	-	28	-	4,164	15,641	
-	0	-	-	-	-	-	0	414	
12,724	25,125	296	435	1	1,540	-	131,382	1,217,033	
1,464	6,132	101	109	-	276	-	17,286	221,845	
-	33	5	-	-	-	-	1,544	26,849	
-	4	-	0	-	-	-	4	16,043	
1,782	5,854	66	94	-	261	-	27,181	201,539	
532	1,260	22	8	-	42	-	4,770	49,319	
18	626	14	3	-	6	-	3,029	26,186	
467	157	-	2	-	1	-	2,388	22,680	
66	345	7	-	-	-	-	4,680	16,320	
122	584	18	81	-	208	-	2,350	26,771	
-	1	-	-	-	-	-	53	2,234	
577	2,881	5	0	-	3	-	9,909	58,029	
235	1,045	16	9	-	22	-	6,888	64,829	
514	1,215	8	6	-	64	-	4,221	20,652	

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
Tanning and dressing of leather; dressing and dyeing of fur	4,021	4,185	3,672	3	-	839	290
Manufacture of luggage, handbags and the like, saddlery and harness	2,586	3,018	1,964	97	-	297	955
Manufacture of footwear	9,312	11,390	6,751	404	0	2,404	1,171
a. Leather wear	8,039	10,190	5,552	364	0	2,038	945
b. Rubber and Plastic wear	1,273	1,200	1,199	40	-	366	225
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	2,380	2,640	2,617	3	-	190	15
17 - Manufacture of paper and paper products	8,271	10,645	8,607	156	-	1,917	458
18 - Printing and reproduction of recorded media	11,639	12,524	9,349	470	-	3,479	196
Printing and other service activities related to printing	10,689	11,462	9,025	448	-	3,202	195
Reproduction of recorded media	950	1,062	323	22	-	277	1
19 - Manufacture of coke and refined petroleum products	135,428	132,383	18,845	7,762	-	82,745	9,787
20 - Manufacture of chemicals and chemical products	79,492	100,879	45,127	7,070	94	32,618	11,605
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	46,137	47,643	21,885	1,175	197	15,539	2,275
22 - Manufacture of rubber and plastics products	14,409	15,483	16,888	547	-	2,637	564
23 - Manufacture of other non-metallic mineral products	23,328	23,489	11,655	572	-	10,808	2,395
24 - Manufacture of basic metals	35,918	42,341	24,036	1,311	-	8,960	2,554
25 - Manufacture of fabricated metal products, except machinery and equipment	7,829	9,652	5,941	47	1	2,071	1,745
26 - Manufacture of computer, electronic and optical products	31,720	30,919	13,435	4,821	-	7,443	274
27 - Manufacture of electrical equipment	41,644	45,800	25,230	930	3	17,310	999
28 - Manufacture of machinery and equipment	17,749	18,207	12,968	562	-	3,282	1,204
29 - Manufacture of motor vehicles, trailers and semi-trailers	79,234	67,950	25,973	7,656	0	22,374	14,905
30 - Manufacture of other transport equipment	10,142	9,591	5,303	284	197	4,817	210
31 - Manufacture of furniture	2,607	3,330	2,744	167	0	590	661
32 - Other manufacturing	87,071	90,782	60,974	3,536	13	22,523	3,525
Manufacture of jewellery and related articles	2,854	3,124	1,453	95	-	1,503	92
Manufacture of imitation jewellery and related articles	139	185	130	-	-	29	4
Manufacture of musical instruments	5,816	7,629	5,848	1,679	-	616	-
Manufacture of sports goods	15,701	16,849	13,868	46	-	5,425	1,238
Manufacture of games and toys	113	121	95	-	-	32	-
Manufacture of medical and dental instruments and supplies	9,156	8,266	6,470	170	-	1,607	540
Manufacture of Handicrafts	362	420	170	3	-	241	8
Other manufacturing n.e.c.	52,930	54,188	32,940	1,544	13	13,069	1,644
33 - Repair and installation of machinery and equipment	1,174	1,142	2,276	101	-	184	77
D. Electricity, gas, steam and air conditioning supply	144,004	134,625	43,384	1,198	0	128,136	15,753
Electric power generation, transmission and distribution	126,584	105,398	29,390	1,054	0	109,127	15,632
a) Hydal	13,265	12,123	11,897	411	0	7,160	3,601
b) Thermal	10,588	8,937	1,985	81	-	4,212	771
c) Coal Based	7,114	3,175	670	40	-	6,498	725
d) Wind	4,809	5,565	142	-	-	1,604	3,457
e) Solar	1,460	2,485	1,336	112	-	532	80
f) Other	89,348	73,112	13,360	410	0	89,120	6,999
Manufacture of gas; distribution of gaseous fuels through mains	16,993	28,925	13,850	142	-	18,898	121
Steam and air conditioning supply	427	303	144	2	-	110	-
E. Water supply; sewerage, waste management and remediation activities	11,075	11,772	6,291	1,357	-	2,169	3,540
36 - Water collection, treatment and supply	1,018	1,017	853	56	-	111	57
37 - Sewerage	1,144	1,095	1,412	-	-	13	2,400
38 - Waste collection, treatment and disposal activities; materials recovery	8,312	9,174	3,936	1,148	-	2,026	1,043
39 - Remediation activities and other waste management services	601	485	91	153	-	19	40
F. Construction	306,825	282,403	138,253	14,640	4	80,721	8,044
41 - Construction of buildings	198,627	169,172	88,968	8,662	4	44,173	3,103
42 - Civil engineering	76,907	71,406	30,299	4,008	0	24,572	2,338
43 - Specialized construction activities	31,292	41,825	18,985	1,970	-	11,976	2,603

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
455	566	-	-	-	3	-	1,314	5,828
-	88	0	-	-	-	-	1,043	3,400
59	561	8	6	-	61	-	1,865	11,424
59	549	8	6	-	61	-	1,628	9,582
-	12	-	-	-	-	-	237	1,843
1	21	-	-	-	-	-	36	2,846
83	32	14	-	-	49	-	636	11,316
103	335	2	-	-	2	-	638	13,936
103	268	2	-	-	2	-	570	13,246
-	67	-	-	-	-	-	68	691
124	936	26	65	-	295	-	11,232	120,584
1,786	1,621	2	86	1	274	-	15,376	100,285
1,266	190	5	4	-	10	-	3,750	42,547
32	222	-	12	-	52	-	882	20,954
55	1,519	1	-	-	6	-	3,976	27,011
2,170	1,079	13	13	-	1	-	5,830	40,137
19	739	8	1	-	6	-	2,518	10,578
195	197	7	2	-	-	-	675	26,374
1,306	2,260	-	4	-	106	-	4,675	48,149
211	695	6	0	-	-	-	2,116	18,929
555	282	10	16	-	96	-	15,864	71,868
20	68	-	-	-	-	-	298	10,899
-	23	-	-	-	-	-	684	4,185
804	542	7	13	-	19	-	4,911	91,957
-	109	-	0	-	-	-	201	3,252
-	30	-	-	-	-	-	33	192
-	9	-	-	-	-	-	9	8,152
15	179	-	-	-	-	-	1,432	20,771
-	3	-	-	-	-	-	3	129
-	18	3	-	-	0	-	561	8,808
-	19	1	-	-	-	-	28	442
790	176	4	12	-	19	-	2,645	50,211
-	81	-	3	-	-	-	162	2,723
478	1,672	2,017	2,074	1	18,631	-	40,626	213,343
261	1,578	2,010	2,073	1	18,596	-	40,151	179,722
16	17	-	2	-	2	-	3,638	23,107
-	1	-	-	-	-	-	772	7,050
-	253	-	-	-	-	-	978	8,185
-	2	-	-	-	-	-	3,459	5,205
-	12	0	-	1	-	-	92	2,072
244	1,294	2,010	2,071	-	18,594	-	31,212	134,103
217	79	7	1	-	34	-	459	33,350
-	15	-	-	-	-	-	15	272
500	919	28	100	-	-	-	5,087	14,904
-	10	12	100	-	-	-	178	1,198
-	9	-	-	-	-	-	2,409	3,833
500	891	16	-	-	-	-	2,450	9,560
-	9	-	-	-	-	-	49	312
1,836	9,756	550	338	7	107	-	20,639	254,256
1,140	7,319	15	253	7	15	-	11,854	153,662
287	2,136	529	14	-	11	-	5,315	64,193
408	300	6	71	-	81	-	3,470	36,401

2.2.2 Deposits Distributed by Category of

Domestic Private

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	700,962	704,895	523,635	16,897	58	150,657	27,440
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	42,566	46,072	28,144	1,143	-	15,686	2,137
46 - Wholesale trade, except of motor vehicles and motorcycles	231,060	242,699	190,353	11,887	19	35,212	11,138
47 - Retail trade, except of motor vehicles and motorcycles	427,336	416,124	305,138	3,867	39	99,759	14,165
H. Transportation and storage	252,856	289,348	118,704	2,083	3	123,333	43,159
49 - Land transport and transport via pipelines	39,619	66,910	27,648	505	1	10,830	621
50 - Water transport	61,582	66,757	42,178	94	-	10,022	18,995
51 - Air transport	51,941	68,279	24,576	31	-	46,374	16,136
52 - Warehousing and support activities for transportation	72,483	80,680	20,071	1,364	2	47,338	6,374
53 - Courier activities other than national post activities	27,231	6,723	4,231	89	-	8,770	1,033
I. Accommodation and food service activities	22,983	22,647	11,922	789	0	6,115	2,543
55 - Accommodation	9,108	9,052	3,276	598	-	3,434	806
56 - Food and beverage service activities	13,875	13,595	8,646	191	0	2,681	1,736
J. Information and communication	154,475	137,534	92,306	1,875	22	35,934	4,543
58 - Publishing activities	15,519	14,604	8,913	196	-	1,865	480
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,069	1,208	635	2	-	143	215
60 - Programming and broadcasting activities	1,786	1,315	1,226	1	-	174	10
61 - Telecommunications	43,858	39,783	18,897	526	-	11,818	2,401
62 - Computer programming, consultancy and related activities	70,611	57,948	41,778	497	0	19,428	1,105
63 - Information service activities	21,632	22,675	20,856	653	22	2,505	332
K. Real estate activities	199,957	208,130	129,827	8,403	4	38,067	17,653
L. Professional, scientific and technical activities	118,360	114,672	55,373	1,191	-	35,878	4,701
69 - Legal and accounting activities	15,145	13,729	8,166	496	-	5,753	758
70 - Activities of head offices; management consultancy activities	4,092	5,102	3,180	58	-	1,101	70
71 - Architectural and engineering activities; technical testing and analysis	21,132	20,921	10,051	241	-	3,769	1,896
72 - Scientific research and development	7,178	4,439	4,203	73	-	3,597	585
73 - Advertising and market research	14,302	12,247	6,299	153	-	4,312	923
74 - Other professional, scientific and technical activities	55,491	57,110	22,365	164	-	17,259	467
75 - Veterinary activities	1,020	1,124	1,109	7	-	86	1
M. Administrative and support service activities	90,090	92,675	63,452	1,925	6	25,819	1,689
77 - Rental and leasing activities	3,385	3,081	1,711	290	-	557	53
78 - Employment activities	958	1,590	666	2	-	473	15
79 - Travel agency, tour operator, reservation service and related activities	14,429	18,399	13,969	336	1	4,089	295
80 - Security and investigation activities	3,936	4,064	1,692	351	5	1,368	73
81 - Services to buildings and landscape activities	2,047	2,132	1,229	30	-	190	21
82 - Office administrative, office support and other business support activities	65,335	63,409	44,186	915	-	19,142	1,232
N. Education	93,029	93,848	32,572	5,073	0	52,854	7,208
O. Human health and social work activities	81,976	65,196	22,810	1,568	0	25,590	4,720
86 - Human health activities	53,532	47,414	18,432	1,187	0	18,605	3,857
87 - Residential care activities	2,559	708	359	2	-	302	3
88 - Social work activities with and without accommodation	25,885	17,074	4,019	380	-	6,683	861
P. Arts, entertainment and recreation	3,108	3,328	1,374	31	-	286	126
Q. Other service activities	349,383	315,243	207,099	6,372	97	70,483	30,280
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	529,414	517,284	98,443	10,272	1	182,266	86,071
A. Private Trusts and Non-profit Organizations	374,367	356,513	57,333	9,262	-	129,606	60,717
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	155,047	160,771	41,110	1,010	1	52,660	25,354
VI. PERSONAL	9,015,977	9,257,361	4,579,730	59,977	31	4,007,469	249,329
A. Salaried persons	2,546,027	2,640,283	1,409,340	7,580	8	1,130,205	53,977
B. Self employed	3,882,733	4,032,543	2,126,956	42,122	8	1,701,861	98,185
C. Other Personal	2,587,217	2,584,535	1,043,434	10,276	14	1,175,403	97,167
VII. OTHER	11,435	10,915	800	2,529	-	94	116
Total	17,617,572	17,319,530	7,410,122	340,053	12,293	7,346,316	1,011,218

Deposit Holders and Type of Accounts

Banks

(Million Rupees)

Mar-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
4,640	17,011	282	236	42	550	25	50,225	741,471
80	736	1	74	2	29	-	3,058	48,031
3,070	5,755	101	28	39	112	4	20,247	257,719
1,490	10,520	179	134	1	410	22	26,919	435,722
27,784	2,189	21	11	0	24	-	73,188	317,311
8	985	3	7	-	17	-	1,640	40,624
150	358	-	-	-	1	-	19,503	71,798
10,147	51	0	1	0	3	-	26,338	97,319
7,144	744	18	2	-	3	-	14,286	83,060
10,336	50	-	1	-	-	-	11,420	24,511
35	401	0	3	-	9	-	2,990	21,816
35	256	0	3	-	2	-	1,102	8,410
-	145	0	-	-	7	-	1,888	13,406
525	7,770	13	29	-	80	-	12,960	143,097
5	1,569	2	5	-	1	-	2,061	13,036
60	30	-	-	-	-	-	305	1,085
-	11	-	-	-	-	-	21	1,421
148	5,528	1	7	-	4	-	8,090	39,331
124	329	8	17	-	75	-	1,658	63,362
187	304	3	-	-	-	-	826	24,863
3,111	7,393	34	7	2	9	-	28,209	204,511
3,729	3,836	1,701	139	1,655	2,288	-	18,048	110,491
2,378	302	8	58	-	14	-	3,518	17,933
-	32	-	-	-	5	-	106	4,445
64	2,190	1,657	1	1,655	1	-	7,465	21,526
506	44	0	-	-	-	-	1,135	9,009
-	48	-	-	-	4	-	975	11,739
781	1,210	35	80	-	2,266	-	4,839	44,627
-	9	-	-	-	-	-	10	1,211
558	3,069	70	68	1	58	0	5,514	96,716
18	101	2	-	-	2	-	176	2,734
-	209	-	-	-	-	-	224	1,365
25	285	6	45	1	43	0	699	19,094
-	169	-	-	-	-	-	242	3,657
-	42	2	-	-	-	-	64	1,514
516	2,264	60	24	-	13	-	4,109	68,352
2,369	10,251	51	139	-	122	-	20,140	110,638
5,742	6,820	72	168	-	1,497	-	19,020	68,988
3,532	5,939	62	122	-	64	-	13,576	51,800
3	18	-	2	-	-	-	24	687
2,208	864	10	44	-	1,433	-	5,419	16,501
-	262	0	-	-	-	-	387	2,080
1,919	9,256	123	83	60	275	-	41,995	326,046
35,304	97,559	201	7,243	154	4,569	-	231,101	522,083
22,106	64,704	182	6,394	52	3,919	-	158,073	354,274
13,198	32,854	20	849	103	650	-	73,028	167,809
66,362	461,355	12,229	23,697	739	89,682	291	903,684	9,550,891
10,943	99,534	3,134	4,583	112	18,341	45	190,668	2,737,802
36,288	188,142	3,796	8,897	271	26,771	166	362,517	4,233,463
19,131	173,679	5,299	10,217	356	44,570	80	350,499	2,579,626
10	63	1	0	-	-	-	190	3,612
370,654	1,415,841	22,314	50,288	2,702	167,407	360	3,040,785	18,149,568

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
I. FOREIGN CONSTITUENTS	13,992	13,761	13,382	-	-	5,453	-
1) Official	6,590	6,912	7,230	-	-	5,273	-
a) Trust Funds and Non Profit Organizations	-	3,483	-	-	-	-	-
b) Other	6,590	3,429	7,230	-	-	5,273	-
2) Business	7,252	6,722	6,124	-	-	26	-
a) Trust Funds and Non Profit Organizations	-	344	-	-	-	-	-
b) Other	7,252	6,378	6,124	-	-	26	-
3) Personal	150	127	28	-	-	154	-
2. DOMESTIC CONSTITUENTS	380,663	417,066	108,098	-	-	290,873	50,334
I. GOVERNMENT	-	0	-	-	-	0	-
A. Federal Government	-	0	-	-	-	0	-
B. Provincial Governments	-	-	-	-	-	-	-
C. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	22	44	3	-	-	2	-
Agriculture, hunting and forestry	-	-	-	-	-	-	-
Services	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-
Transport, storage and communications	20	42	3	-	-	-	-
Manufacturing	1	1	0	-	-	1	-
Mining and Quarrying	0	0	0	-	-	-	-
Construction	-	-	-	-	-	-	-
Commerce and Trade	-	0	-	-	-	-	-
Others	1	1	-	-	-	1	-
III. NON-BANK FINANCIAL INSTITUTIONS	742	1,119	357	-	-	7	835
Mutual Funds and AMCs	-	-	-	-	-	-	-
Insurance & Pension Funds	716	1,096	309	-	-	2	835
MFIs and DFIs	25	23	48	-	-	5	-
Stock Exchange & Brokerage Houses	1	1	1	-	-	0	-
Modarabas	-	-	-	-	-	-	-
Other NBFIs	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	378,355	414,201	107,350	-	-	289,568	49,407
A. Agriculture, forestry and fishing	2,228	4,437	736	-	-	669	-
I. Crop and animal production, hunting and related service activities	2,228	4,437	736	-	-	669	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	0	0	0	-	-	-	-
Growing of other fruits, vegetables and crops	1,343	3,557	692	-	-	42	-
Raising of livestock and other related activities	18	24	42	-	-	-	-
Other agricultural support activities	868	857	2	-	-	627	-
Hunting, trapping and related service activities	-	-	-	-	-	-	-
02 - Forestry and logging	0	0	0	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-	-
B. Mining and quarrying	47,029	48,417	435	-	-	58,975	39
05 - Mining of coal and lignite	44,369	47,473	138	-	-	58,670	-
06 - Extraction of crude petroleum and natural gas	981	395	179	-	-	174	39
07 - Mining of metal ores	109	125	32	-	-	105	-
08-Other mining and quarrying	1,340	313	77	-	-	25	-
09 - Mining support service activities	231	112	9	-	-	-	-
C. Manufacturing	60,005	78,969	30,100	-	-	48,980	4,765
10 - Manufacture of food products	4,136	8,275	2,198	-	-	10,400	-
11 - Manufacture of beverages	16,174	23,538	15,073	-	-	5,775	-
12 - Manufacture of tobacco products	2,301	1,426	277	-	-	1,306	3,000
13 - Manufacture of textiles	597	487	295	-	-	67	-
Preparation and spinning of textile fibres	451	468	285	-	-	66	-
Weaving of textiles	0	0	1	-	-	-	-
Finishing of textiles	0	0	0	-	-	-	-
Manufacture of knitted and crocheted fabrics	0	0	0	-	-	-	-
Manufacture of made-up textile articles, except apparel	136	2	2	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	10	16	7	-	-	0	-
14 - Manufacture of wearing apparel	649	717	113	-	-	3	-
15 - Manufacture of leather and related products	0	0	0	-	-	-	-

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
26	-	-	-	-	-	-	26	18,861	
26	-	-	-	-	-	-	26	12,529	
-	-	-	-	-	-	-	-	-	
26	-	-	-	-	-	-	26	12,529	
-	-	-	-	-	-	-	-	6,150	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	6,150	
-	-	-	-	-	-	-	-	182	
170	35	-	-	-	-	-	50,539	449,509	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	5	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	3	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	835	1,199	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	835	1,145	
-	-	-	-	-	-	-	-	53	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	
170	35	-	-	-	-	-	49,612	446,530	
-	-	-	-	-	-	-	-	1,405	
-	-	-	-	-	-	-	-	1,405	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	734	
-	-	-	-	-	-	-	-	42	
-	-	-	-	-	-	-	-	628	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	39	59,448	
-	-	-	-	-	-	-	-	58,807	
-	-	-	-	-	-	-	39	392	
-	-	-	-	-	-	-	-	137	
-	-	-	-	-	-	-	-	102	
-	-	-	-	-	-	-	-	9	
-	5	-	-	-	-	-	4,770	83,850	
-	-	-	-	-	-	-	-	12,598	
-	-	-	-	-	-	-	-	20,848	
-	-	-	-	-	-	-	3,000	4,583	
-	-	-	-	-	-	-	-	362	
-	-	-	-	-	-	-	-	351	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	2	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	8	
-	-	-	-	-	-	-	-	116	
-	-	-	-	-	-	-	-	0	

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
	Tanning and dressing of leather; dressing and dyeing of fur	0	0	0	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-	-
17 - Manufacture of paper and paper products	567	352	1	-	-	169	-
18 - Printing and reproduction of recorded media	645	634	90	-	-	-	625
Printing and other service activities related to printing	48	11	57	-	-	-	-
Reproduction of recorded media	597	623	32	-	-	-	625
19 - Manufacture of coke and refined petroleum products	552	340	247	-	-	-	-
20 - Manufacture of chemicals and chemical products	14,564	20,363	2,511	-	-	16,157	440
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	10,635	8,450	3,568	-	-	5,147	-
22 - Manufacture of rubber and plastics products	76	2	59	-	-	0	-
23 - Manufacture of other non-metallic mineral products	30	16	50	-	-	4	-
24 - Manufacture of basic metals	30	16	15	-	-	3	-
25 - Manufacture of fabricated metal products, except machinery and equipment	0	0	0	-	-	0	-
26 - Manufacture of computer, electronic and optical products	2,534	2,578	2,665	-	-	69	-
27 - Manufacture of electrical equipment	2,703	4,632	2,377	-	-	7,441	-
28 - Manufacture of machinery and equipment	1,301	1,190	71	-	-	1,049	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	602	76	42	-	-	6	700
30 - Manufacture of other transport equipment	23	928	126	-	-	1	-
31 - Manufacture of furniture	0	0	0	-	-	-	-
32 - Other manufacturing	1,884	4,950	323	-	-	1,383	-
Manufacture of jewellery and related articles	-	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	584	434	206	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-	-
Other manufacturing n.e.c.	1,300	4,516	117	-	-	1,383	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	97,011	97,077	9,249	-	-	74,250	3,507
Electric power generation, transmission and distribution	96,034	95,849	9,245	-	-	73,117	3,507
a) Hydal	6,252	8,571	2,212	-	-	4,726	2,000
b) Thermal	2	2	0	-	-	0	-
c) Coal Based	65,580	69,582	2,417	-	-	58,163	-
d) Wind	6,879	6,403	2,135	-	-	1,813	1,507
e) Solar	4,469	2,703	98	-	-	3,585	-
f) Other	12,852	8,587	2,384	-	-	4,830	-
Manufacture of gas; distribution of gaseous fuels through mains	977	1,228	3	-	-	1,132	-
Steam and air conditioning supply	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	6	6	4	-	-	391	-
36 - Water collection, treatment and supply	-	-	-	-	-	-	-
37 - Sewerage	0	1	-	-	-	0	-
38 - Waste collection, treatment and disposal activities; materials recovery	6	5	4	-	-	390	-
39 - Remediation activities and other waste management	-	-	-	-	-	-	-
F. Construction	23,282	14,312	2,573	-	-	9,037	8,400
41 - Construction of buildings	1,028	707	105	-	-	3,095	-
42 - Civil engineering	22,254	13,604	2,468	-	-	5,942	8,400
43 - Specialized construction activities	0	0	-	-	-	0	-

Deposit Holders and Type of Accounts

Banks (Million Rupees)

Mar-23								
Deposits								
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	171
-	-	-	-	-	-	-	625	715
-	-	-	-	-	-	-	-	57
-	-	-	-	-	-	-	625	657
-	-	-	-	-	-	-	-	247
-	5	-	-	-	-	-	445	19,113
-	-	-	-	-	-	-	-	8,715
-	-	-	-	-	-	-	-	59
-	-	-	-	-	-	-	-	54
-	-	-	-	-	-	-	-	17
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	2,734
-	-	-	-	-	-	-	-	9,818
-	-	-	-	-	-	-	-	1,121
-	-	-	-	-	-	-	700	748
-	-	-	-	-	-	-	-	127
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	1,705
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	206
-	-	-	-	-	-	-	-	1,500
-	-	-	-	-	-	-	-	-
170	-	-	-	-	-	-	3,677	87,175
170	-	-	-	-	-	-	3,677	86,040
-	-	-	-	-	-	-	2,000	8,938
-	-	-	-	-	-	-	-	0
170	-	-	-	-	-	-	170	60,749
-	-	-	-	-	-	-	1,507	5,454
-	-	-	-	-	-	-	-	3,684
-	-	-	-	-	-	-	-	7,214
-	-	-	-	-	-	-	-	1,136
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	394
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	394
-	-	-	-	-	-	-	-	-
-	30	-	-	-	-	-	8,430	20,040
-	-	-	-	-	-	-	-	3,200
-	30	-	-	-	-	-	8,430	16,840
-	-	-	-	-	-	-	-	0

2.2.3 Deposits Distributed by Category of

Foreign

Category of Deposit Holder	Sep-22	Dec-22	Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	23,828	25,061	6,022	-	-	22,903	578
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	20,305	20,944	5,403	-	-	19,370	329
47 - Retail trade, except of motor vehicles and motorcycles	3,523	4,117	618	-	-	3,533	249
H. Transportation and storage	73,150	91,712	32,450	-	-	39,351	17,598
49 - Land transport and transport via pipelines	848	903	529	-	-	832	-
50 - Water transport	9,960	15,362	2	-	-	9,247	-
51 - Air transport	49,015	58,408	31,460	-	-	25,463	-
52 - Warehousing and support activities for transportation	13,301	17,026	368	-	-	1,408	17,598
53 - Courier activities other than national post activities	25	13	91	-	-	2,402	-
I. Accommodation and food service activities	3,361	4,055	787	-	-	3,377	5
55 - Accommodation	0	7	0	-	-	7	5
56 - Food and beverage service activities	3,361	4,048	787	-	-	3,370	-
J. Information and communication	41,902	43,409	19,192	-	-	27,739	5,000
58 - Publishing activities	7,025	5,894	5,549	-	-	334	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-	-
60 - Programming and broadcasting activities	0	0	-	-	-	0	-
61 - Telecommunications	33,590	31,900	12,066	-	-	27,318	5,000
62 - Computer programming, consultancy and related activities	1,283	5,468	1,329	-	-	84	-
63 - Information service activities	4	148	247	-	-	3	-
K. Real estate activities	0	1	-	-	-	1	-
L. Professional, scientific and technical activities	6,098	4,887	3,803	-	-	3,878	-
69 - Legal and accounting activities	1	-	0	-	-	-	-
70 - Activities of head offices; management consultancy activities	2,700	1,649	2,943	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	2,197	1,720	234	-	-	2,882	-
72 - Scientific research and development	4	1	11	-	-	19	-
73 - Advertising and market research	360	259	224	-	-	130	-
74 - Other professional, scientific and technical activities	838	1,257	392	-	-	846	-
75 - Veterinary activities	-	-	-	-	-	-	-
M. Administrative and support service activities	175	1,567	679	-	-	18	200
77 - Rental and leasing activities	-	-	-	-	-	-	-
78 - Employment activities	14	5	0	-	-	18	-
79 - Travel agency, tour operator, reservation service and related activities	1	0	0	-	-	-	-
80 - Security and investigation activities	30	11	14	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	130	1,551	665	-	-	-	200
N. Education	0	0	-	-	-	0	-
O. Human health and social work activities	16	26	136	-	-	-	-
86 - Human health activities	16	26	136	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-	-
88 - Social work activities with and without accommodation	0	0	0	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-
90 - Other service activities	262	265	1,185	-	-	1	9,315
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	609	602	172	-	-	354	30
A. Private Trusts and Non-profit Organizations	563	548	120	-	-	354	30
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	46	54	52	-	-	-	-
VI. PERSONAL	921	1,088	210	-	-	933	62
A. Salaried persons	674	844	199	-	-	710	-
B. Self employed	121	119	8	-	-	82	51
C. Other Personal	126	125	4	-	-	141	11
VII. OTHER	14	13	5	-	-	9	-
Total	394,655	430,827	121,480	-	-	296,326	50,334

Deposit Holders and Type of Accounts

Banks								(Million Rupees)	
Mar-23									
Deposits									
For 6 Months and Over but Less Than 1 Year	For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Sub Total	Total Deposits	
-	-	-	-	-	-	-	578	29,502	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	329	25,102	
-	-	-	-	-	-	-	249	4,401	
-	-	-	-	-	-	-	17,598	89,399	
-	-	-	-	-	-	-	-	1,360	
-	-	-	-	-	-	-	-	9,249	
-	-	-	-	-	-	-	-	56,923	
-	-	-	-	-	-	-	17,598	19,374	
-	-	-	-	-	-	-	-	2,493	
-	-	-	-	-	-	-	5	4,169	
-	-	-	-	-	-	-	5	12	
-	-	-	-	-	-	-	-	4,157	
-	-	-	-	-	-	-	5,000	51,930	
-	-	-	-	-	-	-	-	5,882	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	5,000	44,384	
-	-	-	-	-	-	-	-	1,414	
-	-	-	-	-	-	-	-	250	
-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	7,681	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	2,943	
-	-	-	-	-	-	-	-	3,116	
-	-	-	-	-	-	-	-	30	
-	-	-	-	-	-	-	-	355	
-	-	-	-	-	-	-	-	1,238	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	200	897	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	18	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	14	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	200	865	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	136	
-	-	-	-	-	-	-	-	136	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	0	
-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	9,315	10,501	
-	-	-	-	-	-	-	30	555	
-	-	-	-	-	-	-	30	504	
-	-	-	-	-	-	-	-	52	
-	-	-	-	-	-	-	62	1,205	
-	-	-	-	-	-	-	-	909	
-	-	-	-	-	-	-	51	141	
-	-	-	-	-	-	-	11	156	
-	-	-	-	-	-	-	-	14	
196	35	-	-	-	-	-	50,565	468,370	

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Sep-22		Dec-22		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
1. FOREIGN CONSTITUENTS	542,137	633,407	673,166	633,129	738,939	719,196
1) Official	123,300	106,819	196,200	104,984	141,796	121,568
a) Trust Funds and Non Profit Organizations	-	-	105	9,665	102	1,134
b) Other	123,300	106,819	196,095	95,319	141,694	120,434
2) Business	24,371	136,201	30,393	144,249	58,119	165,520
a) Trust Funds and Non Profit Organizations	-	-	670	344	3	7
b) Other	24,371	136,201	29,723	143,905	58,116	165,513
3) Personal	394,466	390,387	446,573	383,896	539,024	432,108
2. DOMESTIC CONSTITUENTS	69,935,514	21,453,437	77,298,935	21,408,535	82,832,065	22,129,697
I. GOVERNMENT	508,437	3,251,052	790,119	3,560,352	627,356	3,525,216
A. Federal Government	70,461	1,970,583	200,859	2,326,071	126,277	2,233,999
B. Provincial Governments	395,583	1,133,298	524,344	1,085,122	453,426	1,141,724
C. Local Bodies	42,393	147,171	64,916	149,159	47,653	149,493
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	16,932	1,526,245	98,701	1,115,764	23,420	1,250,953
Agriculture, hunting and forestry	54	1,820	37	1,067	42	1,009
Services	1,033	161,030	1,415	29,809	1,114	33,858
Utilities	6,970	513,913	64,592	466,094	11,555	524,896
Transport, storage and communications	5,073	308,163	16,124	105,832	6,646	123,066
Manufacturing	1,730	181,557	5,366	220,330	1,873	250,155
Mining and Quarrying	629	198,206	7,404	161,911	468	184,596
Construction	221	44,464	188	40,321	199	40,110
Commerce and Trade	442	43,768	1,672	24,248	694	43,181
Others	793	77,353	1,903	66,151	828	50,080
III. NON-BANK FINANCIAL INSTITUTIONS	25,354	904,093	46,034	759,436	52,926	852,770
Mutual Funds and AMCs	3,114	502,979	9,219	387,121	5,874	404,385
Insurance & Pension Funds	3,599	127,975	8,873	135,326	5,592	239,240
MFIs and DFIs	795	27,755	1,792	23,969	1,263	27,026
Stock Exchange & Brokerage Houses	2,572	40,240	8,251	69,039	4,945	44,890
Modarabas	384	4,180	433	3,938	443	3,671
Other NBFIs	3,889	198,264	17,466	140,043	34,610	133,558
IV. PRIVATE SECTOR (BUSINESS)	6,656,804	4,773,973	9,958,876	4,813,366	11,128,785	5,071,746
A. Agriculture, forestry and fishing	1,947,621	199,399	2,005,312	181,100	1,876,188	170,921
1. Crop and animal production, hunting and related service activities	1,943,108	194,639	1,996,657	176,164	1,866,698	164,663
Growing of Wheat, Rice, Sugar Cane & Cotton	1,228,547	119,072	1,223,019	100,699	1,102,778	95,659
Growing of tropical, subtropical, pome and stone fruits & vegetables	142,943	8,220	144,402	7,574	134,231	7,046
Growing of other fruits, vegetables and crops	366,709	31,086	384,393	31,874	385,245	27,243
Raising of livestock and other related activities	145,160	25,215	181,071	25,174	181,532	24,586
Other agricultural support activities	59,633	10,957	63,656	10,780	62,803	10,083
Hunting, trapping and related service activities	116	90	116	63	109	46
02 - Forestry and logging	1,248	1,800	697	1,019	690	1,072
03 - Fishing and aquaculture	3,265	2,959	7,958	3,917	8,800	5,186
B. Mining and quarrying	73,893	228,007	325,926	219,145	447,918	240,418
05 - Mining of coal and lignite	33,760	59,097	72,157	64,824	118,462	74,351
06 - Extraction of crude petroleum and natural gas	27,066	150,840	177,744	135,007	242,023	146,531
07 - Mining of metal ores	4,096	2,366	7,292	2,882	7,965	3,197
08 - Other mining and quarrying	8,268	14,900	68,003	15,922	78,721	15,895
09 - Mining support service activities	704	804	730	510	747	443
C. Manufacturing	684,125	1,244,397	2,245,946	1,337,138	2,706,065	1,378,114
10 - Manufacture of food products	118,437	195,120	373,852	216,960	400,745	245,300
11 - Manufacture of beverages	5,778	46,021	27,683	45,590	28,889	47,988
12 - Manufacture of tobacco products	1,824	15,424	6,486	15,524	7,601	20,628
13 - Manufacture of textiles	116,898	201,693	457,774	212,199	504,965	212,179
Preparation and spinning of textile fibres	54,743	60,566	226,099	57,899	243,878	53,685
Weaving of textiles	14,407	28,157	87,543	24,583	100,379	28,107
Finishing of textiles	9,617	19,969	11,749	35,438	11,488	23,925
Manufacture of knitted and crocheted fabrics	3,533	12,127	4,845	13,424	5,132	16,353
Manufacture of made-up textile articles, except apparel	12,816	28,907	90,642	29,262	104,210	29,025
Manufacture of carpets and rugs	945	979	2,079	1,313	2,004	2,416
Manufacture of other textiles n.e.c.	20,837	50,989	34,817	50,279	37,874	58,666
14 - Manufacture of wearing apparel	27,375	53,388	53,921	58,140	58,855	65,605
15 - Manufacture of leather and related products	11,657	16,124	23,013	18,862	23,554	21,277

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	Sep-22		Dec-22		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	3,059	4,141	3,764	4,212	3,776	5,850
Manufacture of luggage, handbags and the like, saddlery and harness	1,672	2,587	1,853	3,020	1,799	3,404
Manufacture of footwear	6,927	9,395	17,396	11,630	17,979	12,023
a. Leather wear	5,725	8,102	15,923	10,387	16,386	10,092
b. Rubber and Plastic wear	1,200	1,293	1,473	1,244	1,593	1,931
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,503	2,701	6,453	2,706	6,541	3,165
17 - Manufacture of paper and paper products	7,518	9,075	12,284	11,565	12,867	12,261
18 - Printing and reproduction of recorded media	15,162	12,828	17,658	13,764	17,996	15,065
Printing and other service activities related to printing	14,379	11,114	16,776	11,669	17,122	13,564
Reproduction of recorded media	783	1,714	882	2,094	874	1,501
19 - Manufacture of coke and refined petroleum products	29,554	156,571	189,377	157,449	355,861	147,340
20 - Manufacture of chemicals and chemical products	32,598	101,128	125,155	129,753	125,930	128,744
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	20,016	57,893	66,631	58,009	66,214	52,390
22 - Manufacture of rubber and plastics products	15,370	14,636	30,200	15,588	32,491	21,111
23 - Manufacture of other non-metallic mineral products	17,134	25,566	51,926	27,359	57,273	29,016
24 - Manufacture of basic metals	32,218	37,199	98,047	43,785	137,013	41,284
25 - Manufacture of fabricated metal products, except machinery and equipment	6,373	7,999	13,396	9,870	9,746	10,771
26 - Manufacture of computer, electronic and optical products	12,766	35,190	42,570	33,864	45,974	29,633
27 - Manufacture of electrical equipment	32,900	45,097	176,068	51,545	196,205	58,806
28 - Manufacture of machinery and equipment	20,368	20,677	29,751	21,274	26,292	20,403
29 - Manufacture of motor vehicles, trailers and semi-trailers	30,610	80,415	120,991	68,669	185,697	72,851
30 - Manufacture of other transport equipment	21,058	10,230	114,838	10,759	130,293	11,100
31 - Manufacture of furniture	6,557	2,823	13,875	3,551	14,941	4,397
32 - Other manufacturing	95,414	95,358	191,537	109,138	256,181	104,008
Manufacture of jewellery and related articles	8,165	2,972	9,267	3,411	11,300	3,522
Manufacture of imitation jewellery and related articles	699	157	838	221	879	203
Manufacture of musical instruments	4,956	5,840	7,034	7,641	7,701	8,171
Manufacture of sports goods	7,987	15,927	8,634	17,194	8,881	21,054
Manufacture of games and toys	311	114	358	122	364	130
Manufacture of medical and dental instruments and supplies	5,987	9,973	7,033	8,916	7,411	9,300
Manufacture of Handicrafts	1,125	387	1,272	450	1,290	523
Other manufacturing n.e.c.	66,184	59,987	157,101	71,183	218,355	61,105
33 - Repair and installation of machinery and equipment	2,037	1,239	2,460	1,214	3,941	2,789
D. Electricity, gas, steam and air conditioning supply	14,976	252,435	75,244	246,317	85,537	354,280
Electric power generation, transmission and distribution	6,367	230,938	59,962	212,598	70,957	316,607
a) Hydal	1,638	25,640	2,626	21,811	2,493	37,700
b) Thermal	672	11,059	9,086	16,379	934	7,754
c) Coal Based	246	73,219	358	73,264	378	69,182
d) Wind	590	12,395	2,478	13,284	327	11,299
e) Solar	728	6,041	846	5,376	953	5,806
f) Other	2,493	102,583	44,568	82,483	65,872	184,866
Manufacture of gas; distribution of gaseous fuels through mains	2,964	20,099	9,727	32,549	9,059	36,680
Steam and air conditioning supply	5,645	1,398	5,555	1,169	5,521	993
E. Water supply; sewerage, waste management and remediation activities	7,095	11,120	16,204	11,813	17,822	15,343
36 - Water collection, treatment and supply	1,961	1,032	2,832	1,035	3,114	1,211
37 - Sewerage	663	1,146	776	1,098	972	3,840
38 - Waste collection, treatment and disposal activities; materials recovery	4,023	8,335	11,858	9,194	13,060	9,979
39 - Remediation activities and other waste management services	448	606	738	485	676	313
F. Construction	259,842	376,568	577,995	347,132	628,282	322,044
41 - Construction of buildings	131,690	218,212	267,013	189,162	295,807	167,891
42 - Civil engineering	107,165	121,588	271,940	108,532	294,059	109,300
43 - Specialized construction activities	20,987	36,768	39,042	49,438	38,416	44,852

2.2.4 Deposits Distributed by Category of Deposit Holders

All Banks

(Million Rupees)

Category of Deposit Holder	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	1,574,720	799,243	1,707,729	814,749	1,915,975	852,578
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	102,633	45,076	130,118	48,376	198,100	50,041
46 - Wholesale trade, except of motor vehicles and motorcycles	339,025	262,284	363,136	274,969	350,576	293,854
47 - Retail trade, except of motor vehicles and motorcycles	1,133,062	491,882	1,214,475	491,404	1,367,299	508,683
H. Transportation and storage	106,712	329,381	237,007	384,153	296,242	409,533
49 - Land transport and transport via pipelines	78,038	41,299	146,648	68,950	203,042	42,919
50 - Water transport	1,860	71,580	1,899	82,131	1,786	81,058
51 - Air transport	3,859	101,636	6,254	126,880	6,867	154,482
52 - Warehousing and support activities for transportation	17,100	87,319	40,122	99,417	40,543	104,019
53 - Courier activities other than national post activities	5,855	27,546	42,084	6,775	44,004	27,055
I. Accommodation and food service activities	26,591	28,313	87,223	28,983	79,025	28,000
55 - Accommodation	9,298	10,541	39,123	10,509	25,420	9,907
56 - Food and beverage service activities	17,293	17,771	48,100	18,474	53,605	18,092
J. Information and communication	46,983	202,826	139,491	185,112	115,891	198,417
58 - Publishing activities	8,705	23,214	13,702	21,435	14,707	19,899
59 - Motion picture, video and television programme production, sound recording and music publishing activities	1,700	1,093	4,041	1,224	4,138	1,102
60 - Programming and broadcasting activities	1,163	1,961	1,194	1,455	1,226	1,558
61 - Telecommunications	12,427	82,570	69,528	73,268	25,782	85,207
62 - Computer programming, consultancy and related activities	16,930	72,076	44,211	64,637	62,939	65,273
63 - Information service activities	6,058	21,911	6,815	23,094	7,099	25,378
K. Real estate activities	94,004	218,884	180,520	231,999	198,171	223,397
L. Professional, scientific and technical activities	178,199	128,855	170,724	124,199	312,673	123,592
69 - Legal and accounting activities	15,036	16,462	15,626	15,288	16,168	19,588
70 - Activities of head offices; management consultancy activities	5,961	8,732	6,000	8,545	5,943	9,869
71 - Architectural and engineering activities; technical testing and analysis	9,874	23,523	17,759	22,908	19,494	25,026
72 - Scientific research and development	3,084	7,357	2,995	4,732	2,821	9,269
73 - Advertising and market research	8,772	14,724	9,281	12,571	10,142	12,162
74 - Other professional, scientific and technical activities	134,572	57,009	118,197	58,991	257,108	46,427
75 - Veterinary activities	900	1,048	866	1,164	997	1,251
M. Administrative and support service activities	150,233	95,572	160,666	99,829	161,589	103,066
77 - Rental and leasing activities	5,490	3,763	7,099	3,499	7,351	3,186
78 - Employment activities	855	1,095	1,129	1,698	1,156	1,440
79 - Travel agency, tour operator, reservation service and related activities	29,772	16,231	31,921	20,449	33,242	21,231
80 - Security and investigation activities	1,966	4,413	7,861	4,574	2,547	4,131
81 - Services to buildings and landscape activities	3,701	2,877	4,261	3,190	4,254	2,448
82 - Office administrative, office support and other business support activities	108,449	67,194	108,395	66,420	113,039	70,630
N. Education	114,370	104,560	564,170	105,942	482,612	123,030
O. Human health and social work activities	39,723	89,860	143,041	69,891	158,946	75,003
86 - Human health activities	20,041	61,020	30,685	51,427	31,046	57,140
87 - Residential care activities	849	2,579	896	724	915	700
88 - Social work activities with and without accommodation	18,833	26,261	111,460	17,740	126,985	17,162
P. Arts, entertainment and recreation	2,501	3,345	2,893	3,518	3,006	2,286
Q. Other service activities	1,335,216	461,208	1,318,785	422,346	1,642,843	451,726
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	79,896	572,689	705,738	592,179	790,131	590,526
A. Private Trusts and Non-profit Organizations	32,186	401,500	510,166	415,953	574,296	403,289
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	47,710	171,189	195,572	176,226	215,835	187,237
VI. PERSONAL	62,461,507	10,369,894	65,493,934	10,512,179	70,029,189	10,790,437
A. Salaried persons	20,036,013	3,017,396	23,244,775	3,058,032	23,853,432	3,139,465
B. Self employed	19,651,887	4,193,924	19,548,399	4,305,769	20,025,184	4,533,336
C. Other Personal	22,773,607	3,158,574	22,700,760	3,148,378	26,150,573	3,117,636
VII. OTHER	186,585	55,491	205,533	55,260	180,258	48,049
Total	70,477,651	22,086,843	77,972,101	22,041,665	83,571,004	22,848,894

2.3 Deposits Distributed by Rate of Conventional All

Rate of Interest	Sep-22		Dec-22		Mar-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
								A	B	C
00.00	6,229,070	6,094,277	6,353,027	118,158	14,536	89,566	3,082	391		
01.00*	209,288	184,420	-	-	-	228,494	6,868	3,605		
02.00*	157,942	233,090	-	984	-	206,704	26,011	58,535		
03.00*	41,795	49,322	-	-	-	3,311	2,875	1,572		
04.00*	33,040	16,129	-	-	-	16,926	5,709	3,762		
05.00*	36,116	24,709	-	-	-	16,189	11,934	6,086		
05.25	969	3,662	-	-	-	-	100	3,095		
05.50	42,732	3,943	-	-	-	-	507	1,107		
05.75	5,463	13,107	-	-	-	-	1,747	511		
06.00	20,050	5,729	-	-	-	23	2,147	2,371		
06.25	3,104	2,321	-	-	-	-	32	20		
06.50	3,172	2,668	-	-	-	69	522	921		
06.75	3,978	1,386	-	-	-	-	-	7		
07.00	27,264	25,863	-	-	-	1,768	2,506	2,142		
07.25	50,007	5,379	-	-	-	-	34	958		
07.50	17,393	8,653	-	-	-	-	387	13,202		
07.75	5,162	2,624	-	-	-	-	760	20		
08.00	22,592	14,253	-	-	-	-	2,205	6,410		
08.25	10,309	4,859	-	1,687	-	-	138	249		
08.50	12,791	7,101	-	-	-	-	584	1,828		
08.75	18,380	4,786	-	-	-	-	2,246	488		
09.00	25,759	30,961	-	-	-	-	3,645	3,599		
09.25	6,958	26,138	-	-	-	-	1	477		
09.50	14,018	9,558	-	-	-	-	4,666	1,316		
09.75	46,913	26,012	-	-	-	-	2,597	8,346		
10.00	40,869	32,302	-	-	-	-	209	688		
10.25	40,282	42,119	-	-	-	-	1,800	5,592		
10.50	28,580	44,857	-	-	-	-	1,198	14,285		
10.75	27,919	20,452	-	1,340	-	-	12,297	4,513		
11.00	75,286	31,151	-	-	-	-	44,624	138		
11.25	57,081	29,184	-	-	-	-	-	857		
11.50	261,862	29,132	-	-	-	-	1,924	4,301		
11.75	47,415	33,728	-	-	-	-	5,017	74		
12.00	131,062	136,959	-	-	-	-	892	239		
12.25	119,882	16,879	-	-	-	-	88	11,815		
12.50	39,612	42,108	-	-	-	-	4,786	665		
12.75	70,854	27,366	-	-	-	-	3,393	19,483		
13.00	54,781	41,304	-	-	-	-	2,470	17,912		
13.25	52,251	14,454	-	-	-	-	5	467		
13.50	4,912,953	69,041	-	843	-	-	10,823	795		
13.75	860,613	32,628	-	-	-	-	78	1,747		
14.00	1,066,288	107,901	-	-	-	-	6,421	583		
14.25	228,048	44,726	-	-	-	-	654	1,950		
14.50	303,073	5,959,923	-	471	207,553	234	8,781	34,638		
14.75	168,275	798,449	-	243	104,011	-	2,486	13,801		
15.00	297,194	626,873	-	-	-	-	10,373	24,516		
15.25	99,021	232,826	-	-	-	-	39,248	1,557		
15.50	208,405	528,564	-	76,697	223,538	4,069,463	145,498	8,723		
15.75	206,295	218,049	-	14,824	480	787,444	95,164	77,243		
16.00	278,423	263,913	-	18,740	-	98,891	18,389	17,523		
16.25	252,845	278,168	-	13,641	-	545,200	11,200	15,950		
16.50	166,562	128,538	-	2,121	-	210,748	15,016	6,642		
16.75	13,761	149,077	-	2,295	-	324,980	17,714	7,720		
17.00	764	137,774	-	-	-	77,079	22,262	1,210		
17.25	3,568	44,150	-	-	-	15,273	8,163	628		
17.50	-	4,513	-	1,774	-	15,634	10,257	38		
17.75	-	-	-	-	-	33,768	6,398	40		
18.00	5,129	4,674	-	739	-	114,931	28,909	77		
18.25	-	-	-	224	-	13,431	5,989	334		
18.50	-	8	-	5,662	-	90,876	44,898	315		
18.75	427	-	-	22,988	-	5,839	33,164	1,662		
19.00	19	1,249	-	14,531	-	11,923	30,680	1,196		
19.25	-	-	-	47,601	-	5,626	53,282	1,921		
19.50	-	1	-	-	-	24,930	28,334	2,067		
19.75	-	-	-	5,037	-	2,816	33,204	-		
20.00 & above	221	55	-	-	-	91,960	59,327	797		
Total	17,163,886	16,974,046	6,353,027	350,601	550,117	7,104,096	906,717	425,718		
Weighted Average	12.72	13.58	0.00	11.25	14.57	14.40	14.05	11.31		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts
Banking
Banks

(Million Rupees)

Mar-23									
Deposits								Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)			
J	K	L	M	N	O	P	Q	R	
2,310	-	-	-	3	-	5,787	6,581,074	00.00	
6,748	0	32	-	21	-	17,275	245,769	01.00*	
15,647	-	14	-	172	-	100,378	308,066	02.00*	
5,083	-	-	-	-	-	9,531	12,842	03.00*	
4,612	11	142	1	28	-	14,264	31,190	04.00*	
16,074	64	229	-	63	5	34,455	50,644	05.00*	
4,225	2	48	1	144	-	7,615	7,615	05.25	
1,597	3	77	-	58	3	3,352	3,352	05.50	
1,771	34	265	0	156	-	4,484	4,484	05.75	
1,900	246	89	2	168	1	6,924	6,947	06.00	
530	18	103	1	191	-	894	894	06.25	
689	66	373	1	240	2	2,813	2,882	06.50	
32	196	606	4	1,116	-	1,961	1,961	06.75	
2,313	254	254	68	375	5	7,917	9,685	07.00	
397	117	330	9	733	-	2,578	2,578	07.25	
4,194	244	710	1	780	64	19,582	19,582	07.50	
762	36	690	82	1,001	0	3,352	3,352	07.75	
822	137	611	1	1,769	8	11,962	11,962	08.00	
1,329	214	373	4	1,424	-	3,731	5,418	08.25	
2,258	87	595	3	596	24	5,974	5,974	08.50	
453	27	146	9	381	4	3,752	3,752	08.75	
1,157	67	3,644	7	642	3	12,764	12,764	09.00	
3,536	35	73	1	376	-	4,498	4,498	09.25	
4,434	168	154	1	253	26	11,018	11,018	09.50	
3,893	146	2,387	7	461	1	17,838	17,838	09.75	
11,566	148	417	37	6,859	40	19,963	19,963	10.00	
871	213	841	6	10,896	14	20,232	20,232	10.25	
2,759	249	179	107	1,553	54	20,384	20,384	10.50	
856	55	491	6	12,587	2	30,808	32,147	10.75	
1,930	201	284	6	3,634	10	50,827	50,827	11.00	
1,978	931	943	3	7,311	13	12,036	12,036	11.25	
2,499	5	296	8	4,275	2	13,310	13,310	11.50	
17,928	279	155	0	68,495	673	92,621	92,621	11.75	
9,111	1,032	14,835	3,074	28,828	-	58,010	58,010	12.00	
3,423	15	544	17	18,052	75	34,029	34,029	12.25	
7,694	792	2,305	54	8,389	-	24,685	24,685	12.50	
8,929	46,037	335	1	865	3	79,045	79,045	12.75	
115,303	266	960	0	978	-	137,889	137,889	13.00	
8,534	91	1,271	20	189	-	10,577	10,577	13.25	
26,993	224	2,456	161	6,231	-	47,683	48,525	13.50	
15,050	226	278	-	391	-	17,770	17,770	13.75	
21,429	2,831	7,650	195	1,276	-	40,385	40,385	14.00	
17,564	1,494	1,956	1	1,295	-	24,913	24,913	14.25	
54,996	305	560	104	7,218	-	106,601	314,859	14.50	
25,226	107	126	4	912	-	42,661	146,915	14.75	
44,653	0	866	4	874	-	81,287	81,287	15.00	
47,895	35	51	-	11	-	88,798	88,798	15.25	
59,528	50	4,143	4	1,418	-	219,363	4,589,061	15.50	
77,001	66	-	-	27	-	249,502	1,052,250	15.75	
161,845	504	-	-	2,523	-	200,784	318,415	16.00	
176,394	0	91	-	845	-	204,480	763,320	16.25	
96,360	71	4,079	-	89	-	122,257	335,126	16.50	
36,703	-	13,044	-	3,957	-	79,137	406,412	16.75	
81,937	13	83	-	312	-	105,818	182,897	17.00	
50,092	-	-	-	-	-	58,884	74,157	17.25	
13,253	46	51	-	40	-	23,685	41,093	17.50	
10,625	20	-	-	-	-	17,082	50,851	17.75	
36,338	1,004	478	-	132	-	66,938	182,608	18.00	
21,791	-	-	-	-	-	28,114	41,769	18.25	
3,473	0	-	1	29	-	48,715	145,253	18.50	
1,966	-	-	-	-	-	36,791	65,618	18.75	
32,741	-	-	-	5	-	64,622	91,075	19.00	
20,299	-	-	-	-	-	75,502	128,730	19.25	
9,277	1	-	-	1	-	39,680	64,610	19.50	
9,409	-	6	-	-	-	42,619	50,472	19.75	
133,755	23	105	-	32	-	194,038	285,998	20.00 & above	
1,566,741	59,503	71,827	4,014	211,680	1,029	3,247,229	17,605,070	Total	
13.66	12.72	13.11	11.96	11.82	11.07	13.31	13.96	Weighted Average	

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

2.3.1 Deposits Distributed by Rate of Conventional Public Sector

Rate of Interest	Sep-22		Dec-22		Mar-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
								A	B	C
00.00	1,035,470	867,323	903,563	23,792	2,630	731	0	-	-	
01.00*	11,078	16,504	-	-	-	17,340	37	28	-	
02.00*	3,075	109,763	-	-	-	106,065	19,803	53,656	-	
03.00*	7,418	5,796	-	-	-	3,172	493	6	-	
04.00*	14,559	6,406	-	-	-	-	28	-	-	
05.00*	594	291	-	-	-	-	-	-	-	
05.25	79	5	-	-	-	-	-	-	-	
05.50	36,543	107	-	-	-	-	67	-	-	
05.75	4,142	4,801	-	-	-	-	1,647	354	-	
06.00	1,343	694	-	-	-	-	43	14	-	
06.25	139	79	-	-	-	-	-	-	-	
06.50	1,120	665	-	-	-	69	-	4	-	
06.75	1,773	122	-	-	-	-	-	7	-	
07.00	2,303	4,915	-	-	-	-	92	145	-	
07.25	47,349	1,186	-	-	-	-	-	-	-	
07.50	4,743	1,573	-	-	-	-	202	14	-	
07.75	1,746	798	-	-	-	-	-	-	-	
08.00	3,589	7,036	-	-	-	-	94	187	-	
08.25	6,985	3,552	-	1,687	-	-	128	122	-	
08.50	4,802	1,468	-	-	-	-	89	73	-	
08.75	7,808	234	-	-	-	-	-	-	-	
09.00	10,270	1,343	-	-	-	-	13	561	-	
09.25	3,804	22,619	-	-	-	-	-	51	-	
09.50	4,085	841	-	-	-	-	31	-	-	
09.75	3,292	9,787	-	-	-	-	94	-	-	
10.00	10,369	7,567	-	-	-	-	29	43	-	
10.25	20,251	14,374	-	-	-	-	-	4	-	
10.50	10,941	9,261	-	-	-	-	-	71	-	
10.75	18,486	10,570	-	1,340	-	-	-	-	-	
11.00	9,550	14,583	-	-	-	-	-	-	-	
11.25	23,278	11,735	-	-	-	-	-	1	-	
11.50	229,519	15,045	-	-	-	-	9	-	-	
11.75	23,306	23,529	-	-	-	-	1,142	3	-	
12.00	82,421	107,556	-	-	-	-	8	7	-	
12.25	97,685	2,517	-	-	-	-	2	480	-	
12.50	13,538	10,575	-	-	-	-	360	56	-	
12.75	54,036	4,436	-	-	-	-	1,196	-	-	
13.00	15,451	28,299	-	-	-	-	1,672	17,786	-	
13.25	41,389	5,228	-	-	-	-	-	54	-	
13.50	1,492,850	8,579	-	843	-	-	125	467	-	
13.75	33,204	5,503	-	-	-	-	44	426	-	
14.00	46,587	36,090	-	-	-	-	314	172	-	
14.25	33,570	3,686	-	-	-	-	5	4	-	
14.50	25,708	1,875,270	-	471	207,553	234	988	270	-	
14.75	73,553	58,256	-	243	104,011	-	125	1,773	-	
15.00	53,606	72,464	-	-	-	-	2,385	20,260	-	
15.25	25,289	44,964	-	-	-	-	1,844	617	-	
15.50	17,085	235,452	-	1	223,538	1,228,045	71,633	4,519	-	
15.75	38,647	43,334	-	-	480	14,735	45,792	37,912	-	
16.00	52,196	66,839	-	-	-	3,455	3,842	11,200	-	
16.25	33,056	60,791	-	-	-	60	2,538	4,541	-	
16.50	10,021	31,020	-	-	-	530	4,199	1,856	-	
16.75	310	45,295	-	-	-	633	2,013	7,211	-	
17.00	5	40,564	-	-	-	4,399	5,989	17	-	
17.25	-	35,356	-	-	-	76	1,658	2	-	
17.50	-	-	-	-	-	187	154	23	-	
17.75	-	-	-	-	-	216	210	-	-	
18.00	-	-	-	-	-	4,062	279	-	-	
18.25	-	-	-	-	-	1,855	212	-	-	
18.50	-	-	-	-	-	63,680	3,300	3	-	
18.75	-	-	-	-	-	2,835	2,715	219	-	
19.00	3	1,239	-	-	-	2,043	4,088	246	-	
19.25	-	-	-	-	-	-	227	1,119	-	
19.50	-	-	-	-	-	4	7,892	4	-	
19.75	-	-	-	-	-	-	3,510	-	-	
20.00 & above	184	21	-	-	-	36,329	984	-	-	
Total	3,804,200	3,997,908	903,563	28,378	538,211	1,490,755	194,344	166,586		
Weighted Average	12.50	13.51	-	1.77	14.89	13.96	14.19	10.28		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Mar-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	0	930,716	00.00
2,102	-	-	-	7	-	2,174	19,515	01.00*
10,886	-	-	-	171	-	84,517	190,582	02.00*
61	-	-	-	-	-	560	3,732	03.00*
2,788	1	4	-	2	-	2,824	2,824	04.00*
233	-	-	-	-	-	233	233	05.00*
-	1	1	-	0	-	2	2	05.25
-	-	5	-	8	-	80	80	05.50
1,510	26	134	0	34	-	3,705	3,705	05.75
48	101	1	-	0	-	207	207	06.00
-	1	3	-	59	-	63	63	06.25
405	12	13	-	5	-	438	508	06.50
4	75	2	-	30	-	118	118	06.75
171	14	10	-	0	-	434	434	07.00
172	-	21	2	54	-	248	248	07.25
1,484	-	10	-	-	-	1,710	1,710	07.50
531	-	269	-	-	-	800	800	07.75
397	0	215	-	17	-	910	910	08.00
1,314	136	32	-	-	-	1,732	3,419	08.25
1,417	1	5	-	11	-	1,595	1,595	08.50
100	-	-	-	1	-	101	101	08.75
343	-	1	3	243	-	1,163	1,163	09.00
3,410	1	2	-	1	-	3,465	3,465	09.25
209	-	5	-	9	-	253	253	09.50
3,029	8	20	-	0	-	3,151	3,151	09.75
1,585	10	4	-	6,064	-	7,735	7,735	10.00
112	-	316	-	8,543	-	8,973	8,973	10.25
1,230	10	16	-	247	-	1,574	1,574	10.50
176	12	-	1	986	-	1,175	2,515	10.75
459	4	100	-	115	-	678	678	11.00
1,229	127	5	-	3,243	-	4,606	4,606	11.25
126	0	-	-	3,162	-	3,298	3,298	11.50
13,653	2	11	-	67,666	669	83,145	83,145	11.75
1,216	1	13,774	3,017	10,507	-	28,530	28,530	12.00
1,624	2	20	-	12	-	2,141	2,141	12.25
592	18	25	-	3,175	-	4,226	4,226	12.50
4,057	45,907	23	-	130	-	51,313	51,313	12.75
107,922	0	3	-	235	-	127,619	127,619	13.00
2,874	5	0	-	1	-	2,934	2,934	13.25
1,379	1	43	-	757	-	2,773	3,615	13.50
2,348	2	20	-	208	-	3,047	3,047	13.75
3,051	39	293	2	25	-	3,894	3,894	14.00
923	105	649	-	6	-	1,691	1,691	14.25
1,910	6	17	-	40	-	3,231	211,488	14.50
2,629	-	-	-	15	-	4,542	108,796	14.75
9,086	-	15	-	-	-	31,747	31,747	15.00
5,323	0	4	-	1	-	7,790	7,790	15.25
9,254	3	0	-	627	-	86,036	1,537,620	15.50
29,623	6	-	-	-	-	113,334	128,548	15.75
36,352	4	-	-	-	-	51,399	54,854	16.00
29,398	-	-	-	765	-	37,242	37,302	16.25
24,601	1	4,000	-	-	-	34,657	35,187	16.50
14,988	-	13,000	-	-	-	37,212	37,845	16.75
18,503	-	-	-	-	-	24,509	28,907	17.00
38,063	-	-	-	-	-	39,722	39,798	17.25
3,703	-	-	-	-	-	3,880	4,067	17.50
2,842	-	-	-	-	-	3,052	3,268	17.75
7,914	-	-	-	-	-	8,192	12,254	18.00
21,422	-	-	-	-	-	21,635	23,489	18.25
115	-	-	-	-	-	3,417	67,098	18.50
15	-	-	-	-	-	2,949	5,784	18.75
860	-	-	-	-	-	5,194	7,237	19.00
11,828	-	-	-	-	-	13,174	13,174	19.25
1,133	-	-	-	-	-	9,029	9,032	19.50
607	-	-	-	-	-	4,117	4,117	19.75
2,397	-	-	-	3	-	3,384	39,713	20.00 & above
447,735	46,642	33,091	3,024	107,186	669	999,275	3,960,183	Total
14.49	12.70	14.35	12.00	11.58	11.75	13.32	13.57	Weighted Average

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

2.3.2 Deposits Distributed by Rate of Conventional Domestic Private

Rate of Interest	Sep-22		Dec-22		Mar-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
								A	B	C
00.00	5,094,438	5,125,227	5,327,985	94,366	11,906	81,200	3,020	391		
01.00*	192,883	162,269	-	-	-	204,082	6,831	3,577		
02.00*	154,867	123,826	-	984	-	100,639	6,207	4,879		
03.00*	34,376	43,526	-	-	-	139	2,382	1,567		
04.00*	18,481	9,723	-	-	-	16,926	4,874	3,762		
05.00*	35,523	24,424	-	-	-	16,189	8,934	6,086		
05.25	890	3,657	-	-	-	-	100	3,095		
05.50	6,189	3,836	-	-	-	-	440	1,107		
05.75	1,321	8,307	-	-	-	-	-	157		
06.00	18,708	5,035	-	-	-	23	2,105	2,357		
06.25	2,964	2,241	-	-	-	-	32	20		
06.50	2,052	2,003	-	-	-	-	456	917		
06.75	2,205	1,264	-	-	-	-	-	-		
07.00	24,961	20,948	-	-	-	1,768	2,402	1,996		
07.25	2,659	4,194	-	-	-	-	34	958		
07.50	12,646	7,080	-	-	-	-	185	13,188		
07.75	3,416	1,825	-	-	-	-	55	20		
08.00	19,003	7,217	-	-	-	-	1,921	6,224		
08.25	3,324	1,307	-	-	-	-	0	127		
08.50	7,856	5,634	-	-	-	-	485	1,755		
08.75	10,572	4,568	-	-	-	-	2,148	488		
09.00	15,489	29,619	-	-	-	-	3,632	3,038		
09.25	3,153	3,518	-	-	-	-	1	426		
09.50	9,933	8,717	-	-	-	-	4,635	1,316		
09.75	43,621	16,224	-	-	-	-	2,503	8,346		
10.00	30,500	24,735	-	-	-	-	110	645		
10.25	20,007	27,745	-	-	-	-	1,800	5,588		
10.50	17,639	35,596	-	-	-	-	1,198	14,214		
10.75	9,173	9,881	-	-	-	-	12,297	4,513		
11.00	65,736	16,569	-	-	-	-	44,624	138		
11.25	33,804	17,449	-	-	-	-	-	856		
11.50	32,343	14,086	-	-	-	-	1,915	4,301		
11.75	24,109	10,199	-	-	-	-	3,875	71		
12.00	48,641	29,402	-	-	-	-	884	232		
12.25	15,447	14,362	-	-	-	-	86	11,335		
12.50	25,126	31,533	-	-	-	-	3,526	609		
12.75	16,003	22,931	-	-	-	-	2,197	19,483		
13.00	37,536	12,979	-	-	-	-	798	100		
13.25	10,662	7,904	-	-	-	-	5	413		
13.50	3,268,689	53,429	-	-	-	-	10,684	327		
13.75	797,166	18,619	-	-	-	-	5	1,322		
14.00	1,005,534	68,774	-	-	-	-	6,107	411		
14.25	192,174	37,030	-	-	-	-	649	1,947		
14.50	202,382	3,884,519	-	-	-	0	2,193	34,198		
14.75	88,600	719,639	-	-	-	-	2,361	12,028		
15.00	243,587	548,349	-	-	-	-	7,363	4,256		
15.25	73,731	186,362	-	-	-	-	37,403	939		
15.50	191,320	224,688	-	76,696	-	2,644,374	73,076	4,204		
15.75	167,649	171,346	-	14,824	-	772,709	31,241	39,331		
16.00	226,226	197,074	-	18,740	-	95,085	14,547	6,323		
16.25	219,789	217,378	-	13,641	-	545,140	8,662	11,409		
16.50	156,541	97,518	-	2,121	-	126,006	10,817	4,786		
16.75	13,451	103,781	-	2,295	-	324,347	10,701	509		
17.00	759	97,210	-	-	-	72,680	16,274	1,193		
17.25	3,568	8,795	-	-	-	15,197	6,506	626		
17.50	-	4,513	-	1,774	-	15,447	10,103	16		
17.75	-	-	-	-	-	33,552	3,988	40		
18.00	5,129	4,674	-	739	-	110,869	28,631	77		
18.25	-	-	-	224	-	11,576	5,776	334		
18.50	-	8	-	5,662	-	27,183	38,798	311		
18.75	427	-	-	22,988	-	3,004	21,334	1,443		
19.00	16	10	-	14,531	-	9,879	26,592	950		
19.25	-	-	-	47,601	-	5,626	53,055	802		
19.50	-	1	-	-	-	24,926	20,442	2,063		
19.75	-	-	-	5,037	-	2,816	29,694	-		
20.00 & above	37	34	-	-	-	55,631	58,343	797		
Total	12,965,030	12,545,311	5,327,985	322,223	11,906	5,317,015	662,040	258,936		
Weighted Average	12.76	13.57	0.00	12.08	-	14.49	13.93	11.97		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts

Banking Banks

(Million Rupees)

Mar-23									
Deposits								Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)			
J	K	L	M	N	O	P	Q	R	
2,310	-	-	-	3	-	5,725	5,521,181	00.00	
4,646	0	32	-	14	-	15,101	219,183	01.00*	
4,761	-	14	-	1	-	15,861	117,484	02.00*	
5,023	-	-	-	-	-	8,971	9,110	03.00*	
1,824	9	138	1	26	-	10,634	27,560	04.00*	
15,842	64	229	-	63	5	31,222	47,411	05.00*	
4,225	0	47	1	144	-	7,612	7,612	05.25	
1,597	3	73	-	50	3	3,272	3,272	05.50	
261	8	132	-	122	-	679	679	05.75	
1,852	145	88	2	168	1	6,717	6,740	06.00	
530	17	100	1	131	-	831	831	06.25	
284	54	360	1	235	2	2,308	2,308	06.50	
28	122	604	4	1,086	-	1,843	1,843	06.75	
2,142	240	244	68	375	5	7,471	9,239	07.00	
225	117	310	7	679	-	2,330	2,330	07.25	
2,710	244	699	1	780	64	17,872	17,872	07.50	
232	36	421	82	1,001	0	1,847	1,847	07.75	
425	137	396	1	1,752	8	10,862	10,862	08.00	
15	79	340	4	1,424	-	1,989	1,989	08.25	
840	86	590	3	585	24	4,369	4,369	08.50	
353	27	146	9	380	4	3,554	3,554	08.75	
814	67	3,642	5	399	3	11,601	11,601	09.00	
126	34	71	1	375	-	1,034	1,034	09.25	
4,225	168	150	1	244	26	10,765	10,765	09.50	
865	138	2,367	7	461	1	14,687	14,687	09.75	
9,981	138	413	37	795	40	12,158	12,158	10.00	
759	213	526	6	2,353	14	11,259	11,259	10.25	
1,530	239	163	107	1,305	54	18,811	18,811	10.50	
680	43	491	5	11,601	2	29,633	29,633	10.75	
1,471	197	184	6	3,519	10	50,149	50,149	11.00	
749	803	938	3	4,068	13	7,430	7,430	11.25	
2,373	4	296	8	1,113	2	10,013	10,013	11.50	
4,275	277	144	0	830	4	9,476	9,476	11.75	
7,895	1,031	1,061	56	18,321	-	29,481	29,481	12.00	
1,799	13	524	17	18,040	75	31,889	31,889	12.25	
7,102	773	2,280	54	5,213	-	19,559	19,559	12.50	
4,872	129	312	1	734	3	27,732	27,732	12.75	
7,381	266	957	0	743	-	10,245	10,245	13.00	
5,655	86	1,271	20	188	-	7,638	7,638	13.25	
25,584	224	2,414	161	5,474	-	44,867	44,867	13.50	
12,702	224	258	-	183	-	14,694	14,694	13.75	
18,379	2,792	7,357	194	1,251	-	36,491	36,491	14.00	
16,641	1,389	1,307	1	1,289	-	23,222	23,222	14.25	
53,086	299	542	104	7,178	-	97,601	97,601	14.50	
22,597	107	126	4	897	-	38,119	38,119	14.75	
35,567	0	851	4	874	-	48,915	48,915	15.00	
42,572	35	47	-	10	-	81,008	81,008	15.25	
50,273	47	4,142	4	791	-	132,538	2,853,608	15.50	
47,378	60	-	-	27	-	118,037	905,571	15.75	
125,493	500	-	-	2,523	-	149,385	263,210	16.00	
146,996	0	91	-	79	-	167,237	726,018	16.25	
71,759	70	79	-	89	-	87,600	215,727	16.50	
21,715	-	44	-	3,957	-	36,926	363,567	16.75	
63,434	13	83	-	312	-	81,310	153,989	17.00	
12,030	-	-	-	-	-	19,162	34,358	17.25	
9,549	46	51	-	40	-	19,804	37,026	17.50	
7,782	20	-	-	-	-	11,830	45,382	17.75	
28,424	1,004	478	-	132	-	58,746	170,354	18.00	
369	-	-	-	-	-	6,479	18,280	18.25	
3,358	0	-	1	29	-	42,498	75,343	18.50	
1,951	-	-	-	-	-	24,728	50,719	18.75	
31,881	-	-	-	5	-	59,428	83,839	19.00	
8,471	-	-	-	-	-	62,328	115,556	19.25	
8,144	1	-	-	1	-	30,652	55,578	19.50	
8,802	-	6	-	-	-	38,502	46,355	19.75	
131,357	23	105	-	30	-	190,654	246,285	20.00 & above	
1,118,972	12,861	38,736	989	104,495	360	2,197,389	13,176,517	Total	
13.32	12.80	12.04	11.85	12.06	9.80	13.26	14.04	Weighted Average	

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

2.3.3 Deposits Distributed by Rate of Conventional Foreign

Rate of Interest	Sep-22		Dec-22		Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	I
00.00	99,163	101,054	121,480	-	-	7,635	62	-	
01.00*	5,328	5,646	-	-	-	7,072	-	-	
02.00*	-	-	-	-	-	-	-	-	
03.00*	-	-	-	-	-	-	-	-	
04.00*	-	-	-	-	-	-	807	-	
05.00*	-	-	-	-	-	-	3,000	-	
05.25	-	-	-	-	-	-	-	-	
05.50	-	-	-	-	-	-	-	-	
05.75	-	-	-	-	-	-	100	-	
06.00	-	-	-	-	-	-	-	-	
06.25	-	-	-	-	-	-	-	-	
06.50	-	-	-	-	-	-	66	-	
06.75	-	-	-	-	-	-	-	-	
07.00	-	-	-	-	-	-	12	-	
07.25	-	-	-	-	-	-	-	-	
07.50	5	-	-	-	-	-	-	-	
07.75	-	-	-	-	-	-	705	-	
08.00	-	-	-	-	-	-	191	-	
08.25	-	-	-	-	-	-	11	-	
08.50	133	-	-	-	-	-	11	-	
08.75	-	-	-	-	-	-	98	-	
09.00	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	70	-	
10.25	24	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	
10.75	260	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.25	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	
12.25	6,750	-	-	-	-	-	-	-	
12.50	948	-	-	-	-	-	900	-	
12.75	816	-	-	-	-	-	-	-	
13.00	1,794	26	-	-	-	-	-	26	
13.25	200	1,323	-	-	-	-	-	-	
13.50	151,414	7,048	-	-	-	-	13	-	
13.75	30,243	8,506	-	-	-	-	29	-	
14.00	14,168	3,037	-	-	-	-	-	-	
14.25	2,304	4,010	-	-	-	-	-	-	
14.50	74,984	200,270	-	-	-	-	5,600	170	
14.75	6,122	20,554	-	-	-	-	-	-	
15.00	-	6,061	-	-	-	-	625	-	
15.25	-	1,500	-	-	-	-	-	-	
15.50	-	68,424	-	-	-	197,044	789	-	
15.75	-	3,368	-	-	-	-	18,131	-	
16.00	-	-	-	-	-	351	-	-	
16.25	-	-	-	-	-	-	-	-	
16.50	-	-	-	-	-	84,212	-	-	
16.75	-	-	-	-	-	-	5,000	-	
17.00	-	-	-	-	-	-	-	-	
17.25	-	-	-	-	-	-	-	-	
17.50	-	-	-	-	-	-	-	-	
17.75	-	-	-	-	-	-	2,200	-	
18.00	-	-	-	-	-	-	-	-	
18.25	-	-	-	-	-	-	-	-	
18.50	-	-	-	-	-	12	2,800	-	
18.75	-	-	-	-	-	-	9,115	-	
19.00	-	-	-	-	-	-	-	-	
19.25	-	-	-	-	-	-	-	-	
19.50	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	
20.00 & above	-	-	-	-	-	-	-	-	
Total	394,655	430,827	121,480	-	-	296,326	50,334	196	
Weighted Average	13.29	14.20	-	-	-	15.02	15.01	14.30	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to conventional banking portfolio

Interest and Type of Accounts
Banking
Banks

(Million Rupees)

Mar-23								
Deposits							Total Deposits	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	(D+E+F+G+P)	
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	62	129,177	00.00
-	-	-	-	-	-	-	7,072	01.00*
-	-	-	-	-	-	-	-	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	807	807	04.00*
-	-	-	-	-	-	3,000	3,000	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	100	100	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	66	66	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	12	12	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	705	705	07.75
-	-	-	-	-	-	191	191	08.00
-	-	-	-	-	-	11	11	08.25
-	-	-	-	-	-	11	11	08.50
-	-	-	-	-	-	98	98	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	70	70	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	900	900	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	26	26	13.00
5	-	-	-	-	-	5	5	13.25
30	-	-	-	-	-	43	43	13.50
-	-	-	-	-	-	29	29	13.75
-	-	-	-	-	-	-	-	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	5,770	5,770	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	625	625	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	789	197,833	15.50
-	-	-	-	-	-	18,131	18,131	15.75
-	-	-	-	-	-	-	351	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	84,212	16.50
-	-	-	-	-	-	5,000	5,000	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	2,200	2,200	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	2,800	2,812	18.50
-	-	-	-	-	-	9,115	9,115	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
35	-	-	-	-	-	50,565	468,370	Total
13.46	-	-	-	-	-	15.01	15.01	Weighted Average

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

2.4 Deposits Distributed by Rate of Islamic All

Rate of Return	Sep-22		Dec-22		Mar-23			
					Fixed			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year
A	B	C	D	E	F	G	H	I
00.00	1,894,902	1,950,292	2,136,791	20,927	1,863	968	60	45
01.00*	147,067	82,687	5,797	-	-	162,513	1,477	599
02.00*	11,115	73,185	-	-	-	80,679	3,784	1,920
03.00*	35,371	8,392	-	-	-	3,388	241	334
04.00*	53,443	62,672	-	-	-	12,248	934	14
05.00*	86,164	40,767	-	-	-	43,218	671	529
05.25	133,184	3,902	-	-	-	16,209	-	-
05.50	16,961	12,999	-	-	-	8,991	188	-
05.75	75,358	9,605	-	-	-	6,290	-	-
06.00	52,754	72,324	-	-	-	5,315	452	14
06.25	8,793	145,131	-	-	-	5,685	174	341
06.50	312,099	18,744	-	-	-	46,033	2,455	175
06.75	192,208	58,937	-	-	-	107,128	4,466	478
07.00	149,014	500,980	-	-	-	19,861	1,474	232
07.25	36,747	68,655	-	-	-	20,171	535	18
07.50	38,930	34,997	-	-	-	71,816	2,478	1,482
07.75	21,302	33,464	-	-	-	8,024	535	11
08.00	34,726	14,618	-	-	-	33,193	425	6,773
08.25	21,002	21,219	-	62	-	19,233	1,425	13
08.50	33,088	72,792	-	-	-	497,005	6,563	280
08.75	30,865	16,343	-	-	-	24,510	6,150	2,754
09.00	57,838	12,207	-	-	-	12,985	4,240	35
09.25	19,395	44,646	-	-	-	15,499	377	218
09.50	21,835	25,875	-	-	-	18,362	1,113	20
09.75	85,446	12,614	-	-	-	11,026	502	330
10.00	38,618	112,630	-	-	-	30,853	495	40
10.25	40,989	8,605	-	-	-	1,895	418	56
10.50	21,370	50,370	-	-	-	32,317	503	67
10.75	18,358	12,701	-	347	-	6,894	515	25
11.00	24,650	18,524	-	-	-	8,130	2,333	87
11.25	59,751	17,427	-	-	-	1,808	836	72
11.50	30,521	96,773	-	-	-	34,175	289	254
11.75	31,407	6,096	-	-	-	6,033	78	70
12.00	84,106	36,099	-	-	-	17,576	1,394	392
12.25	7,792	9,353	-	-	-	39,679	335	97
12.50	52,713	21,532	-	-	-	9,095	1,245	514
12.75	12,639	30,853	-	-	-	9,808	104	115
13.00	73,362	45,727	-	-	-	27,100	3,041	128
13.25	32,324	23,311	-	-	-	5,317	2,473	136
13.50	37,231	26,607	-	110	-	15,061	3,193	424
13.75	38,759	51,678	-	-	-	8,881	8,958	3,084
14.00	117,674	60,712	-	-	-	30,597	6,603	3,741
14.25	88,328	46,499	-	-	-	8,628	5,158	1,133
14.50	51,428	243,013	-	96	-	19,447	8,035	2,733
14.75	50,585	61,455	-	13	-	52,247	1,882	1,272
15.00	93,187	109,622	-	-	-	63,013	8,246	3,543
15.25	72,140	59,124	-	-	-	17,433	3,133	1,724
15.50	62,333	189,757	-	-	4	161,452	37,464	1,980
15.75	115,764	92,506	-	-	-	18,905	9,890	4,625
16.00	43,418	162,857	-	-	-	34,209	10,661	11,242
16.25	12,212	18,487	-	-	-	200	5,035	1,533
16.50	3,038	16,396	-	-	-	9,876	10,611	12,856
16.75	1,908	11,003	-	-	-	1,592	15,309	5,505
17.00	27,190	5,750	-	-	-	5,195	16,624	6,204
17.25	8,497	21,508	-	-	-	10,804	11,374	8,625
17.50	-	3	-	-	-	175,156	10,957	11,043
17.75	-	-	-	-	-	3,105	4,442	4,276
18.00	-	-	-	-	-	47,006	17,669	8,908
18.25	-	-	-	-	-	18,891	23,193	2,913
18.50	-	-	-	-	-	20,589	12,859	135
18.75	-	-	-	-	-	-	28,166	-
19.00	-	2,592	-	-	-	1,026	15,159	384
19.25	-	-	-	-	-	4,888	1,456	-
19.50	-	-	-	-	-	-	10,881	930
19.75	-	-	-	-	-	-	980	100
20.00 & above	1,059	-	-	-	-	1,384	8,390	-
Total	4,922,957	5,067,618	2,142,588	21,555	1,866	2,210,613	351,104	117,581
Weighted Average	9.15	10.14	-	0.34	0.03	9.95	15.13	15.01

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts

Banking Banks

(Million Rupees)

Mar-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
72	-	-	-	-	-	177	2,160,725	00.00	
847	-	4	-	29	-	2,956	171,266	01.00*	
670	-	-	-	-	-	6,375	87,054	02.00*	
11,964	-	2,815	-	-	-	15,355	18,743	03.00*	
344	-	4	-	2	-	1,298	13,546	04.00*	
1,499	2,010	2,010	-	18,594	-	25,313	68,530	05.00*	
-	-	-	-	1	-	1	16,210	05.25	
71	-	-	-	3	-	262	9,252	05.50	
-	-	-	-	-	-	-	6,290	05.75	
13	1,655	-	1,655	0	-	3,790	9,105	06.00	
-	35	0	-	2	-	552	6,237	06.25	
137	-	-	-	-	-	2,768	48,801	06.50	
7,223	1	44	-	2	-	12,214	119,342	06.75	
93	5	1	-	0	-	1,804	21,665	07.00	
149	1	7	-	1	-	712	20,883	07.25	
295	-	-	-	-	-	4,255	76,072	07.50	
80	1	1	-	4	-	632	8,656	07.75	
339	-	31	-	1	-	7,570	40,763	08.00	
91	38	19	-	-	-	1,584	20,880	08.25	
2,153	6	10	-	65	-	9,077	506,082	08.50	
5,090	70	155	-	117	-	14,337	38,847	08.75	
2,752	-	28	-	180	-	7,234	20,219	09.00	
3,002	36	16	-	130	-	3,780	19,279	09.25	
215	14	5	-	48	-	1,414	19,776	09.50	
10,667	38	1	8	77	-	11,622	22,648	09.75	
8,149	19	10	-	133	-	8,847	39,700	10.00	
1,622	2	25	-	-	-	2,123	4,017	10.25	
187	-	43	-	434	-	1,234	33,550	10.50	
1,352	2,569	1,824	-	1,937	-	8,223	15,464	10.75	
3,205	-	-	4	-	-	5,628	13,758	11.00	
5,754	57	279	-	-	-	6,998	8,806	11.25	
710	2,593	3	3	5,209	-	9,061	43,236	11.50	
499	-	250	0	18,961	-	19,860	25,893	11.75	
1,688	1	135	0	7	-	3,617	21,193	12.00	
2,729	-	50	-	3	-	3,213	42,892	12.25	
1,347	-	254	1	526	-	3,886	12,981	12.50	
2,510	2	32	-	6,451	-	9,214	19,023	12.75	
41,112	-	-	-	11	-	44,293	71,393	13.00	
70,484	-	0	-	10,080	-	83,172	88,490	13.25	
3,703	2	252	-	-	-	7,573	22,744	13.50	
2,267	99	102	-	993	-	15,503	24,384	13.75	
18,161	86	521	-	67	-	29,180	59,777	14.00	
2,283	-	18	-	15	-	8,607	17,235	14.25	
7,177	115	3,041	-	37	-	21,137	40,680	14.50	
3,893	-	21	-	10	-	7,078	59,338	14.75	
13,611	25	13	-	290	-	25,727	88,740	15.00	
10,166	23	82	52	19	-	15,201	32,634	15.25	
19,005	1	37	-	578	-	59,065	220,520	15.50	
5,655	-	-	-	40	-	20,210	39,115	15.75	
16,313	-	-	-	-	-	38,217	72,426	16.00	
8,506	-	-	-	-	-	15,074	15,274	16.25	
2,877	-	-	-	-	-	26,345	36,220	16.50	
354	-	-	-	-	-	21,168	22,760	16.75	
357	-	-	-	-	-	23,185	28,380	17.00	
600	-	-	-	-	-	20,599	31,403	17.25	
86	-	-	-	-	-	22,086	197,241	17.50	
235	-	-	-	-	-	8,952	12,057	17.75	
1,098	-	-	-	-	-	27,674	74,680	18.00	
22	-	-	-	-	-	26,128	45,020	18.25	
334	-	-	-	-	-	13,328	33,917	18.50	
2,989	-	-	-	-	-	31,156	31,156	18.75	
-	-	-	-	-	-	15,543	16,569	19.00	
486	-	-	-	12	-	1,953	6,842	19.25	
735	-	-	-	-	-	12,546	12,546	19.50	
-	-	-	-	-	-	1,080	1,080	19.75	
47	-	-	-	-	-	8,436	9,820	20.00 & above	
310,076	9,504	12,145	1,723	65,069	-	867,202	5,243,823	Total	
12.68	7.93	7.72	6.32	8.72	-	13.56	10.89	Weighted Average	

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

2.4.1 Deposits Distributed by Rate of Islamic Public Sector

Rate of Return	Sep-22		Dec-22		Mar-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
								H	I	
A	B	C	D	E	F	G	H	I		
00.00	65,556	64,950	60,451	3,098	1,475	809	-	-		
01.00*	4,943	5,403	-	-	-	6,499	-	-		
02.00*	7	10	-	-	-	10	-	-		
03.00*	28	26	-	-	-	26	-	-		
04.00*	366	179	-	-	-	150	-	-		
05.00*	31,070	384	-	-	-	371	-	-		
05.25	8,035	115	-	-	-	318	-	-		
05.50	3,300	0	-	-	-	4	2	-		
05.75	220	0	-	-	-	0	-	-		
06.00	5,298	3,284	-	-	-	-	-	-		
06.25	6,061	22	-	-	-	3,104	-	-		
06.50	2,843	5,076	-	-	-	-	233	-		
06.75	1,669	146	-	-	-	62	-	-		
07.00	50,162	3,115	-	-	-	4,715	36	230		
07.25	820	2,970	-	-	-	2,477	-	-		
07.50	451	4,928	-	-	-	44,099	-	-		
07.75	449	7,685	-	-	-	1,577	-	4		
08.00	4,996	5,092	-	-	-	1,900	-	-		
08.25	67	107	-	62	-	10,482	-	-		
08.50	426	42,215	-	-	-	369	-	-		
08.75	435	35	-	-	-	240	-	-		
09.00	2,199	6,126	-	-	-	0	-	-		
09.25	970	297	-	-	-	3	-	-		
09.50	1,546	771	-	-	-	4,637	-	-		
09.75	315	3,122	-	-	-	879	2	-		
10.00	1,576	46	-	-	-	44	-	-		
10.25	20	80	-	-	-	446	4	-		
10.50	2,015	932	-	-	-	-	-	-		
10.75	1,665	83	-	347	-	-	-	25		
11.00	3,357	2,728	-	-	-	2,968	10	62		
11.25	748	396	-	-	-	-	-	-		
11.50	3,820	4,721	-	-	-	-	-	-		
11.75	727	845	-	-	-	-	-	-		
12.00	1,349	2,368	-	-	-	0	-	-		
12.25	487	307	-	-	-	-	-	-		
12.50	2,340	1,115	-	-	-	129	-	-		
12.75	166	126	-	-	-	115	-	-		
13.00	909	293	-	-	-	-	-	-		
13.25	2,696	174	-	-	-	269	-	-		
13.50	848	1,166	-	110	-	533	48	-		
13.75	5,771	448	-	-	-	987	-	-		
14.00	6,616	1,307	-	-	-	1,234	-	-		
14.25	6,164	4,679	-	-	-	1,182	-	20		
14.50	526	72,988	-	96	-	31	123	983		
14.75	210	3,060	-	13	-	-	-	-		
15.00	16,503	11,468	-	-	-	10,451	215	799		
15.25	4,764	2,120	-	-	-	-	-	-		
15.50	4,915	9,313	-	-	4	62,463	517	-		
15.75	437	7,875	-	-	-	6,580	528	3,271		
16.00	-	1,103	-	-	-	-	-	-		
16.25	-	3,506	-	-	-	-	-	268		
16.50	-	1,500	-	-	-	4,215	-	-		
16.75	-	-	-	-	-	1,400	209	-		
17.00	-	-	-	-	-	-	-	202		
17.25	8,497	-	-	-	-	4,508	-	-		
17.50	-	3	-	-	-	-	-	-		
17.75	-	-	-	-	-	-	-	-		
18.00	-	-	-	-	-	-	-	-		
18.25	-	-	-	-	-	-	-	-		
18.50	-	-	-	-	-	-	-	-		
18.75	-	-	-	-	-	-	-	-		
19.00	-	2,592	-	-	-	1,026	-	-		
19.25	-	-	-	-	-	-	-	-		
19.50	-	-	-	-	-	-	-	-		
19.75	-	-	-	-	-	-	-	-		
20.00 & above	1,059	-	-	-	-	-	-	-		
Total	270,415	293,399	60,451	3,725	1,479	181,312	1,926	5,864		
Weighted Average	8.13	11.51	-	1.96	0.04	11.55	14.24	15.08		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts

Banking Banks

(Million Rupees)

Mar-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
-	-	-	-	-	-	-	65,833	00.00	
-	-	-	-	-	-	-	6,499	01.00*	
-	-	-	-	-	-	-	10	02.00*	
-	-	-	-	-	-	-	26	03.00*	
-	-	-	-	-	-	-	150	04.00*	
-	-	-	-	-	-	-	371	05.00*	
-	-	-	-	-	-	-	318	05.25	
-	-	-	-	-	-	2	6	05.50	
-	-	-	-	-	-	-	0	05.75	
8	-	-	-	-	-	8	8	06.00	
-	-	-	-	-	-	-	3,104	06.25	
1	-	-	-	-	-	234	234	06.50	
-	-	-	-	-	-	-	62	06.75	
-	-	-	-	-	-	266	4,981	07.00	
-	-	-	-	-	-	-	2,477	07.25	
70	-	-	-	-	-	70	44,169	07.50	
-	-	-	-	-	-	4	1,581	07.75	
-	-	-	-	-	-	-	1,900	08.00	
-	-	-	-	-	-	-	10,544	08.25	
51	-	-	-	-	-	51	420	08.50	
118	-	-	-	-	-	118	358	08.75	
108	-	-	-	-	-	108	108	09.00	
-	4	-	-	-	-	4	7	09.25	
34	2	-	-	1	-	36	4,673	09.50	
-	11	-	-	-	-	13	893	09.75	
-	6	-	-	-	-	6	49	10.00	
-	1	25	-	-	-	30	476	10.25	
-	-	8	-	-	-	8	8	10.50	
54	-	1	-	-	-	80	427	10.75	
139	-	-	4	-	-	215	3,183	11.00	
-	-	96	-	-	-	96	96	11.25	
-	-	3	3	-	-	6	6	11.50	
2	-	-	0	229	-	231	231	11.75	
145	-	90	0	-	-	235	236	12.00	
-	-	-	-	-	-	-	-	12.25	
100	-	251	1	522	-	874	1,002	12.50	
-	2	-	-	46	-	49	164	12.75	
9,531	-	-	-	6	-	9,537	9,537	13.00	
-	-	-	-	-	-	-	269	13.25	
100	2	-	-	-	-	150	793	13.50	
144	-	-	-	993	-	1,137	2,125	13.75	
65	-	-	-	67	-	132	1,366	14.00	
-	-	-	-	15	-	35	1,217	14.25	
21	-	-	-	-	-	1,127	1,253	14.50	
265	-	-	-	-	-	265	278	14.75	
1,112	-	-	-	-	-	2,126	12,577	15.00	
-	22	82	2	3	-	109	109	15.25	
-	-	37	-	263	-	817	63,283	15.50	
99	-	-	-	-	-	3,898	10,478	15.75	
-	-	-	-	-	-	-	-	16.00	
657	-	-	-	-	-	925	925	16.25	
383	-	-	-	-	-	383	4,598	16.50	
-	-	-	-	-	-	209	1,609	16.75	
-	-	-	-	-	-	202	202	17.00	
-	-	-	-	-	-	-	4,508	17.25	
-	-	-	-	-	-	-	-	17.50	
-	-	-	-	-	-	-	-	17.75	
-	-	-	-	-	-	-	-	18.00	
-	-	-	-	-	-	-	-	18.25	
-	-	-	-	-	-	-	-	18.50	
-	-	-	-	-	-	-	-	18.75	
-	-	-	-	-	-	-	1,026	19.00	
-	-	-	-	12	-	12	12	19.25	
-	-	-	-	-	-	-	-	19.50	
-	-	-	-	-	-	-	-	19.75	
-	-	-	-	-	-	-	-	20.00 & above	
13,206	50	593	10	2,157	-	23,806	270,772	Total	
13.33	12.46	12.66	12.19	13.47	-	13.83	11.64	Weighted Average	

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

2.4.2 Deposits Distributed by Rate of Islamic Domestic Private

Rate of Return	Sep-22		Dec-22		Mar-23				Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year		
								H	I	
A	B	C	D	E	F	G	H	I		
00.00	1,829,347	1,885,342	2,076,340	17,829	388	158	60	45		
01.00*	142,123	77,284	5,797	-	-	156,014	1,477	599		
02.00*	11,107	73,175	-	-	-	80,670	3,784	1,920		
03.00*	35,343	8,366	-	-	-	3,362	241	334		
04.00*	53,077	62,493	-	-	-	12,098	934	14		
05.00*	55,094	40,383	-	-	-	42,847	671	529		
05.25	125,149	3,787	-	-	-	15,892	-	-		
05.50	13,661	12,999	-	-	-	8,986	186	-		
05.75	75,138	9,605	-	-	-	6,290	-	-		
06.00	47,456	69,040	-	-	-	5,315	452	14		
06.25	2,732	145,109	-	-	-	2,581	174	341		
06.50	309,256	13,668	-	-	-	46,033	2,222	175		
06.75	190,540	58,791	-	-	-	107,066	4,466	478		
07.00	98,852	497,865	-	-	-	15,146	1,438	2		
07.25	35,926	65,685	-	-	-	17,694	535	18		
07.50	38,479	30,068	-	-	-	27,717	2,478	1,482		
07.75	20,854	25,779	-	-	-	6,447	535	7		
08.00	29,730	9,526	-	-	-	31,293	425	6,773		
08.25	20,935	21,112	-	-	-	8,752	1,425	13		
08.50	32,662	30,577	-	-	-	496,635	6,563	280		
08.75	30,430	16,308	-	-	-	24,270	6,150	2,754		
09.00	55,639	6,082	-	-	-	12,985	4,240	35		
09.25	18,425	44,349	-	-	-	15,497	377	218		
09.50	20,289	25,104	-	-	-	13,725	1,113	20		
09.75	85,131	9,492	-	-	-	10,147	500	330		
10.00	37,042	112,585	-	-	-	30,809	495	40		
10.25	40,969	8,525	-	-	-	1,449	414	56		
10.50	19,355	49,438	-	-	-	32,317	503	67		
10.75	16,694	12,618	-	-	-	6,894	515	-		
11.00	21,293	15,796	-	-	-	5,162	2,323	25		
11.25	59,003	17,031	-	-	-	1,808	836	72		
11.50	26,701	92,052	-	-	-	34,175	289	254		
11.75	30,680	5,252	-	-	-	6,033	78	70		
12.00	82,758	33,730	-	-	-	17,575	1,394	392		
12.25	7,305	9,046	-	-	-	39,679	335	97		
12.50	50,373	20,417	-	-	-	8,966	1,245	514		
12.75	12,472	30,727	-	-	-	9,693	104	115		
13.00	72,453	45,434	-	-	-	27,100	3,041	128		
13.25	29,629	23,137	-	-	-	5,048	2,473	136		
13.50	36,383	25,441	-	-	-	14,528	3,145	424		
13.75	32,988	51,230	-	-	-	7,893	8,958	3,084		
14.00	111,059	59,405	-	-	-	29,363	6,603	3,741		
14.25	82,164	41,820	-	-	-	7,446	5,158	1,114		
14.50	50,902	170,026	-	-	-	19,416	7,912	1,750		
14.75	50,375	58,395	-	-	-	52,247	1,882	1,272		
15.00	76,684	98,154	-	-	-	52,562	8,031	2,743		
15.25	67,376	57,004	-	-	-	17,433	3,133	1,724		
15.50	57,418	180,444	-	-	-	98,989	36,947	1,980		
15.75	115,327	84,631	-	-	-	12,325	9,362	1,354		
16.00	43,418	161,755	-	-	-	34,209	10,661	11,242		
16.25	12,212	14,981	-	-	-	200	5,035	1,265		
16.50	3,038	14,896	-	-	-	5,660	10,611	12,856		
16.75	1,908	11,003	-	-	-	192	15,100	5,505		
17.00	27,190	5,750	-	-	-	5,195	16,624	6,002		
17.25	-	21,508	-	-	-	6,296	11,374	8,625		
17.50	-	-	-	-	-	175,156	10,957	11,043		
17.75	-	-	-	-	-	3,105	4,442	4,276		
18.00	-	-	-	-	-	47,006	17,669	8,908		
18.25	-	-	-	-	-	18,891	23,193	2,913		
18.50	-	-	-	-	-	20,589	12,859	135		
18.75	-	-	-	-	-	-	28,166	-		
19.00	-	-	-	-	-	-	15,159	384		
19.25	-	-	-	-	-	4,888	1,456	-		
19.50	-	-	-	-	-	-	10,881	930		
19.75	-	-	-	-	-	-	980	100		
20.00 & above	-	-	-	-	-	1,384	8,390	-		
Total	4,652,541	4,774,219	2,082,137	17,829	388	2,029,301	349,178	111,718		
Weighted Average	9.22	10.03	-	-	-	9.80	15.13	15.00		

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Note: Figures pertain to Islamic banking portfolio

Return and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-23									
Deposits									
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)	Total Deposits (D+E+F+G+P)	Rate of Return	
J	K	L	M	N	O	P	Q	R	
72	-	-	-	-	-	177	2,094,892	00.00	
847	-	4	-	29	-	2,956	164,767	01.00*	
670	-	-	-	-	-	6,375	87,044	02.00*	
11,964	-	2,815	-	-	-	15,355	18,717	03.00*	
344	-	4	-	2	-	1,298	13,396	04.00*	
1,499	2,010	2,010	-	18,594	-	25,313	68,159	05.00*	
-	-	-	-	1	-	1	15,893	05.25	
71	-	-	-	3	-	260	9,246	05.50	
-	-	-	-	-	-	-	6,290	05.75	
5	1,655	-	1,655	0	-	3,782	9,097	06.00	
-	35	0	-	2	-	552	3,133	06.25	
137	-	-	-	-	-	2,535	48,568	06.50	
7,223	1	44	-	2	-	12,214	119,280	06.75	
93	5	1	-	0	-	1,538	16,684	07.00	
149	1	7	-	1	-	712	18,406	07.25	
225	-	-	-	-	-	4,185	31,902	07.50	
80	1	1	-	4	-	628	7,075	07.75	
339	-	31	-	1	-	7,570	38,863	08.00	
91	38	19	-	-	-	1,584	10,336	08.25	
2,102	6	10	-	65	-	9,026	505,662	08.50	
4,972	70	155	-	117	-	14,219	38,489	08.75	
2,643	-	28	-	180	-	7,126	20,110	09.00	
3,002	32	16	-	130	-	3,776	19,272	09.25	
181	12	5	-	47	-	1,378	15,103	09.50	
10,667	27	1	8	77	-	11,608	21,755	09.75	
8,149	14	10	-	133	-	8,841	39,651	10.00	
1,622	1	-	-	-	-	2,093	3,542	10.25	
187	-	35	-	434	-	1,226	33,543	10.50	
1,298	2,569	1,823	-	1,937	-	8,143	15,037	10.75	
3,066	-	-	-	-	-	5,414	10,575	11.00	
5,754	57	183	-	-	-	6,902	8,710	11.25	
710	2,593	-	-	5,209	-	9,055	43,230	11.50	
498	-	250	-	18,732	-	19,629	25,662	11.75	
1,543	1	45	-	7	-	3,382	20,958	12.00	
2,729	-	50	-	3	-	3,213	42,892	12.25	
1,247	-	3	-	4	-	3,013	11,979	12.50	
2,510	-	32	-	6,405	-	9,166	18,859	12.75	
31,581	-	-	-	5	-	34,756	61,856	13.00	
70,484	-	0	-	10,080	-	83,172	88,220	13.25	
3,603	-	252	-	-	-	7,423	21,952	13.50	
2,123	99	102	-	-	-	14,366	22,259	13.75	
18,096	86	521	-	0	-	29,048	58,411	14.00	
2,283	-	18	-	-	-	8,573	16,018	14.25	
7,157	115	3,041	-	37	-	20,011	39,427	14.50	
3,628	-	21	-	10	-	6,813	59,060	14.75	
12,499	25	13	-	290	-	23,601	76,162	15.00	
10,166	1	-	50	16	-	15,092	32,525	15.25	
19,005	1	0	-	315	-	58,248	157,237	15.50	
5,556	-	-	-	40	-	16,313	28,638	15.75	
16,313	-	-	-	-	-	38,217	72,426	16.00	
7,849	-	-	-	-	-	14,148	14,348	16.25	
2,494	-	-	-	-	-	25,962	31,622	16.50	
354	-	-	-	-	-	20,959	21,150	16.75	
357	-	-	-	-	-	22,983	28,178	17.00	
600	-	-	-	-	-	20,599	26,895	17.25	
86	-	-	-	-	-	22,086	197,241	17.50	
235	-	-	-	-	-	8,952	12,057	17.75	
1,098	-	-	-	-	-	27,674	74,680	18.00	
22	-	-	-	-	-	26,128	45,020	18.25	
334	-	-	-	-	-	13,328	33,917	18.50	
2,989	-	-	-	-	-	31,156	31,156	18.75	
-	-	-	-	-	-	15,543	15,543	19.00	
486	-	-	-	-	-	1,942	6,830	19.25	
735	-	-	-	-	-	12,546	12,546	19.50	
-	-	-	-	-	-	1,080	1,080	19.75	
47	-	-	-	-	-	8,436	9,820	20.00 & above	
296,869	9,454	11,552	1,713	62,912	-	843,396	4,973,051	Total	
12.65	7.90	7.47	6.29	8.56	-	13.55	10.84	Weighted Average	

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

2.5 Deposits Distributed by Rate of Overall All

Rate of Interest	Sep-22		Dec-22		Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
									A
00.00	8,123,972	8,044,569	8,489,818	139,085	16,399	90,534	3,142	436	
01.00*	356,355	267,106	5,797	-	-	391,007	8,345	4,205	
02.00*	169,056	306,276	-	984	-	287,384	29,795	60,455	
03.00*	77,166	57,714	-	-	-	6,699	3,116	1,906	
04.00*	86,483	78,801	-	-	-	29,174	6,643	3,776	
05.00*	122,280	65,476	-	-	-	59,407	12,605	6,614	
05.25	134,153	7,564	-	-	-	16,209	100	3,095	
05.50	59,693	16,943	-	-	-	8,991	695	1,107	
05.75	80,821	22,713	-	-	-	6,290	1,747	511	
06.00	72,804	78,053	-	-	-	5,338	2,599	2,385	
06.25	11,897	147,451	-	-	-	5,685	206	361	
06.50	315,271	21,412	-	-	-	46,103	2,977	1,096	
06.75	166,186	60,322	-	-	-	107,128	4,466	485	
07.00	176,278	526,843	-	-	-	21,629	3,980	2,373	
07.25	86,754	74,034	-	-	-	20,171	569	976	
07.50	56,323	43,649	-	-	-	71,816	2,865	14,684	
07.75	26,464	36,088	-	-	-	8,024	1,295	31	
08.00	57,318	28,871	-	-	-	33,193	2,630	13,184	
08.25	31,311	26,078	-	1,750	-	19,233	1,563	262	
08.50	45,879	79,893	-	-	-	497,005	7,148	2,108	
08.75	49,246	21,129	-	-	-	24,510	8,396	3,242	
09.00	83,597	43,169	-	-	-	12,985	7,884	3,634	
09.25	26,353	70,784	-	-	-	15,499	378	695	
09.50	35,853	35,434	-	-	-	18,362	5,778	1,336	
09.75	132,359	38,626	-	-	-	11,026	3,098	8,676	
10.00	79,487	144,933	-	-	-	30,853	704	728	
10.25	81,271	50,724	-	-	-	1,895	2,218	5,648	
10.50	49,950	95,227	-	-	-	32,317	1,701	14,352	
10.75	46,277	33,152	-	1,687	-	6,894	12,813	4,538	
11.00	99,936	49,675	-	-	-	8,130	46,957	224	
11.25	116,833	46,611	-	-	-	1,808	836	929	
11.50	292,382	125,905	-	-	-	34,175	2,213	4,555	
11.75	78,822	39,824	-	-	-	6,033	5,096	144	
12.00	215,169	173,057	-	-	-	17,576	2,286	631	
12.25	127,673	26,232	-	-	-	39,679	423	11,912	
12.50	92,325	63,640	-	-	-	9,095	6,031	1,179	
12.75	83,493	58,220	-	-	-	9,808	3,497	19,598	
13.00	128,143	87,031	-	-	-	27,100	5,511	18,040	
13.25	84,575	37,765	-	-	-	5,317	2,477	602	
13.50	4,950,183	95,648	-	952	-	15,061	14,015	1,219	
13.75	899,372	84,306	-	-	-	8,881	9,036	4,831	
14.00	1,183,963	168,613	-	-	-	30,597	13,024	4,325	
14.25	316,376	91,226	-	-	-	8,628	5,811	3,083	
14.50	354,502	6,202,936	-	567	207,553	19,681	16,816	37,371	
14.75	218,860	859,903	-	256	104,011	52,247	4,368	15,073	
15.00	390,381	736,495	-	-	-	63,013	18,619	28,059	
15.25	171,161	291,950	-	-	-	17,433	42,381	3,281	
15.50	270,738	718,321	-	76,697	223,542	4,230,914	182,962	10,703	
15.75	322,060	310,555	-	14,824	480	806,349	105,055	81,868	
16.00	321,840	426,770	-	18,740	-	133,100	29,050	28,766	
16.25	265,057	296,656	-	13,641	-	545,400	16,235	17,483	
16.50	169,601	144,933	-	2,121	-	220,623	25,627	19,498	
16.75	15,669	160,080	-	2,295	-	326,572	33,023	13,225	
17.00	27,954	143,524	-	-	-	82,273	38,887	7,415	
17.25	12,065	65,658	-	-	-	26,076	19,538	9,253	
17.50	-	4,515	-	1,774	-	190,790	21,214	11,081	
17.75	-	-	-	-	-	36,873	10,840	4,315	
18.00	5,129	4,674	-	739	-	161,937	46,578	8,985	
18.25	-	-	-	224	-	32,322	29,181	3,247	
18.50	-	8	-	5,662	-	111,465	57,756	450	
18.75	427	-	-	22,988	-	5,839	61,330	1,662	
19.00	19	3,842	-	14,531	-	12,949	45,839	1,580	
19.25	-	-	-	47,601	-	10,515	54,737	1,921	
19.50	-	1	-	-	-	24,930	39,215	2,997	
19.75	-	-	-	5,037	-	2,816	34,184	100	
20.00 & above	1,280	55	-	-	-	93,344	67,717	797	
Total	22,086,843	22,041,665	8,495,615	372,156	551,984	9,314,709	1,257,821	543,299	
Weighted Average	11.93	12.78	0.00	10.62	14.52	13.34	14.35	12.11	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-23									
Deposits								Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)			
J	K	L	M	N	O	P	Q	R	
2,382	-	-	-	3	-	5,964	8,741,800	00.00	
7,595	0	36	-	50	-	20,231	417,035	01.00*	
16,317	-	14	-	172	-	106,753	395,120	02.00*	
17,048	-	2,815	-	-	-	24,886	31,585	03.00*	
4,956	11	146	1	29	-	15,562	44,736	04.00*	
17,573	2,074	2,239	-	18,657	5	59,768	119,174	05.00*	
4,225	2	48	1	145	-	7,615	23,825	05.25	
1,668	3	77	-	62	3	3,614	12,605	05.50	
1,771	34	265	0	156	-	4,484	10,775	05.75	
1,913	1,901	89	1,657	169	1	10,714	16,052	06.00	
530	53	103	1	193	-	1,447	7,131	06.25	
826	66	373	1	240	2	5,581	51,684	06.50	
7,255	197	650	4	1,117	4	14,174	121,302	06.75	
2,406	259	255	68	376	5	9,722	31,350	07.00	
546	118	338	9	734	-	3,290	23,461	07.25	
4,489	244	710	1	780	64	23,838	95,654	07.50	
842	37	691	82	1,006	0	3,983	12,008	07.75	
1,161	137	642	1	1,770	8	19,532	52,725	08.00	
1,419	252	391	4	1,424	-	5,315	26,298	08.25	
4,411	92	606	3	661	24	15,052	512,056	08.50	
5,544	97	301	9	498	4	18,089	42,600	08.75	
3,909	67	3,672	7	822	3	19,998	32,983	09.00	
6,538	71	89	1	506	-	8,278	23,777	09.25	
4,649	181	159	1	301	26	12,432	30,794	09.50	
14,560	184	2,388	15	537	1	29,459	40,486	09.75	
19,716	167	427	37	6,992	40	28,810	59,663	10.00	
2,493	214	867	6	10,896	14	22,355	24,250	10.25	
2,946	249	222	107	1,987	54	21,618	53,934	10.50	
2,208	2,624	2,315	6	14,524	2	39,030	47,611	10.75	
5,135	201	284	9	3,634	10	56,455	64,585	11.00	
7,732	988	1,222	3	7,311	13	19,034	20,842	11.25	
3,209	2,598	299	11	9,484	2	22,371	56,546	11.50	
18,427	279	405	1	87,457	673	112,481	118,514	11.75	
10,799	1,033	14,970	3,074	28,835	-	61,628	79,204	12.00	
6,152	15	594	17	18,055	75	37,243	76,921	12.25	
9,041	792	2,559	55	8,915	-	28,572	37,666	12.50	
11,439	46,039	367	1	7,316	3	88,260	98,068	12.75	
156,415	266	960	0	990	-	182,182	209,282	13.00	
79,017	91	1,272	20	10,270	-	93,750	99,067	13.25	
30,696	226	2,708	161	6,231	-	55,256	71,270	13.50	
17,317	325	380	-	1,384	-	33,273	42,154	13.75	
39,590	2,917	8,171	195	1,343	-	69,565	100,162	14.00	
19,848	1,494	1,974	1	1,310	-	33,521	42,148	14.25	
62,173	420	3,600	104	7,254	-	127,738	355,539	14.50	
29,119	107	146	4	922	-	49,739	206,252	14.75	
58,264	25	879	4	1,163	-	107,014	170,026	15.00	
58,062	58	134	52	30	-	103,998	121,431	15.25	
78,533	50	4,180	4	1,996	-	278,427	4,809,581	15.50	
82,656	66	-	-	67	-	269,712	1,091,365	15.75	
178,158	504	-	-	2,523	-	239,001	390,841	16.00	
184,900	0	91	-	845	-	219,553	778,594	16.25	
99,238	71	4,079	-	89	-	148,601	371,346	16.50	
37,057	-	13,044	-	3,957	-	100,305	429,172	16.75	
82,294	13	83	-	312	-	129,004	211,277	17.00	
50,692	-	-	-	-	-	79,483	105,559	17.25	
13,338	46	51	-	40	-	45,770	238,334	17.50	
10,860	20	-	-	-	-	26,035	62,907	17.75	
37,435	1,004	478	-	132	-	94,612	257,288	18.00	
21,814	-	-	-	-	-	54,242	86,789	18.25	
3,807	0	-	1	29	-	62,044	179,170	18.50	
4,955	-	-	-	-	-	67,947	96,774	18.75	
32,741	-	-	-	5	-	80,165	107,645	19.00	
20,785	-	-	-	12	-	77,455	135,571	19.25	
10,012	1	-	-	1	-	52,226	77,156	19.50	
9,409	-	6	-	-	-	43,699	51,552	19.75	
133,801	23	105	-	32	-	202,475	295,818	20.00 & above	
1,876,817	69,006	83,972	5,737	276,750	1,029	4,114,431	22,848,894	Total	
13.50	12.06	12.33	10.27	11.09	11.07	13.36	13.27	Weighted Average	

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

2.5.1 Deposits Distributed by Rate of Overall Public Sector

Rate of Interest	Sep-22		Dec-22		Mar-23				Fixed
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
									A
00.00	1,101,026	932,273	964,013	26,890	4,105	1,540	0	-	
01.00*	16,021	21,907	-	-	-	23,839	37	28	
02.00*	3,082	109,774	-	-	-	106,075	19,803	53,656	
03.00*	7,446	5,822	-	-	-	3,199	493	6	
04.00*	14,925	6,585	-	-	-	150	28	-	
05.00*	31,663	675	-	-	-	371	-	-	
05.25	8,114	120	-	-	-	318	-	-	
05.50	39,843	107	-	-	-	4	68	-	
05.75	4,362	4,801	-	-	-	0	1,647	354	
06.00	6,641	3,979	-	-	-	-	43	14	
06.25	6,201	101	-	-	-	3,104	-	-	
06.50	3,964	5,741	-	-	-	69	233	4	
06.75	3,442	268	-	-	-	62	-	7	
07.00	52,465	8,030	-	-	-	4,715	128	376	
07.25	48,169	4,156	-	-	-	2,477	-	-	
07.50	5,193	6,501	-	-	-	44,099	202	14	
07.75	2,194	8,484	-	-	-	1,577	-	4	
08.00	8,584	12,129	-	-	-	1,900	94	187	
08.25	7,052	3,659	-	1,750	-	10,482	128	122	
08.50	5,228	43,683	-	-	-	369	89	73	
08.75	8,243	269	-	-	-	240	-	-	
09.00	12,469	7,468	-	-	-	0	13	561	
09.25	4,774	22,916	-	-	-	3	-	51	
09.50	5,631	1,612	-	-	-	4,637	31	-	
09.75	3,607	12,909	-	-	-	879	96	-	
10.00	11,945	7,613	-	-	-	44	29	43	
10.25	20,271	14,454	-	-	-	446	4	4	
10.50	12,955	10,193	-	-	-	-	-	71	
10.75	20,151	10,653	-	1,687	-	-	-	25	
11.00	12,908	17,310	-	-	-	2,968	10	62	
11.25	24,026	12,131	-	-	-	-	-	1	
11.50	233,339	19,766	-	-	-	-	9	-	
11.75	24,033	24,374	-	-	-	-	1,142	3	
12.00	83,770	109,924	-	-	-	0	8	7	
12.25	98,172	2,824	-	-	-	-	2	480	
12.50	15,877	11,690	-	-	-	129	360	56	
12.75	54,202	4,562	-	-	-	115	1,196	-	
13.00	16,361	28,592	-	-	-	-	1,672	17,786	
13.25	44,084	5,401	-	-	-	269	-	54	
13.50	1,493,698	9,745	-	952	-	533	173	467	
13.75	38,975	5,951	-	-	-	987	44	426	
14.00	53,203	37,397	-	-	-	1,234	314	172	
14.25	39,734	8,365	-	-	-	1,182	5	23	
14.50	26,234	1,948,258	-	567	207,553	265	1,111	1,253	
14.75	73,762	61,316	-	256	104,011	-	125	1,773	
15.00	70,110	83,932	-	-	-	10,451	2,600	21,060	
15.25	30,054	47,084	-	-	-	-	1,844	617	
15.50	22,000	244,764	-	1	223,542	1,290,508	72,150	4,519	
15.75	39,084	51,209	-	-	480	21,315	46,320	41,182	
16.00	52,196	67,941	-	-	-	3,455	3,842	11,200	
16.25	33,056	64,296	-	-	-	60	2,538	4,809	
16.50	10,021	32,520	-	-	-	4,745	4,199	1,856	
16.75	310	45,295	-	-	-	2,033	2,222	7,211	
17.00	5	40,564	-	-	-	4,399	5,989	219	
17.25	8,497	35,356	-	-	-	4,584	1,658	2	
17.50	-	3	-	-	-	187	154	23	
17.75	-	-	-	-	-	216	210	-	
18.00	-	-	-	-	-	4,062	279	-	
18.25	-	-	-	-	-	1,855	212	-	
18.50	-	-	-	-	-	63,680	3,300	3	
18.75	-	-	-	-	-	2,835	2,715	219	
19.00	3	3,831	-	-	-	3,070	4,088	246	
19.25	-	-	-	-	-	-	227	1,119	
19.50	-	-	-	-	-	4	7,892	4	
19.75	-	-	-	-	-	-	3,510	-	
20.00 & above	1,243	21	-	-	-	36,329	984	-	
Total	4,074,616	4,291,308	964,013	32,103	539,690	1,672,067	196,270	172,449	
Weighted Average	12.15	13.34	-	1.79	14.85	13.70	14.19	10.44	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	0	996,549	00.00
2,102	-	-	-	7	-	2,174	26,013	01.00*
10,886	-	-	-	171	-	84,517	190,592	02.00*
61	-	-	-	-	-	560	3,758	03.00*
2,788	1	4	-	2	-	2,824	2,973	04.00*
233	-	-	-	-	-	233	604	05.00*
-	1	1	-	0	-	2	320	05.25
-	-	5	-	8	-	81	86	05.50
1,510	26	134	0	34	-	3,705	3,705	05.75
56	101	1	-	0	-	215	215	06.00
-	1	3	-	59	-	63	3,167	06.25
405	12	13	-	5	-	672	741	06.50
4	75	2	-	30	-	118	179	06.75
171	14	10	-	0	-	700	5,415	07.00
172	-	21	2	54	-	248	2,725	07.25
1,554	-	10	-	-	-	1,780	45,880	07.50
531	-	269	-	-	-	804	2,381	07.75
397	0	215	-	17	-	910	2,809	08.00
1,314	136	32	-	-	-	1,732	13,963	08.25
1,468	1	5	-	11	-	1,646	2,015	08.50
219	-	-	-	1	-	219	459	08.75
451	-	1	3	243	-	1,272	1,272	09.00
3,410	5	2	-	1	-	3,469	3,471	09.25
243	2	5	-	10	-	290	4,927	09.50
3,029	19	20	-	0	-	3,165	4,044	09.75
1,585	16	4	-	6,064	-	7,740	7,784	10.00
112	1	341	-	8,543	-	9,003	9,449	10.25
1,230	10	23	-	247	-	1,581	1,581	10.50
230	12	1	1	986	-	1,254	2,942	10.75
598	4	100	4	115	-	893	3,861	11.00
1,229	127	101	-	3,243	-	4,702	4,702	11.25
126	0	3	3	3,162	-	3,304	3,304	11.50
13,654	2	11	0	67,895	669	83,376	83,376	11.75
1,361	1	13,864	3,017	10,507	-	28,765	28,765	12.00
1,624	2	20	-	12	-	2,141	2,141	12.25
692	18	276	1	3,697	-	5,100	5,228	12.50
4,057	45,910	23	-	177	-	51,362	51,477	12.75
117,453	0	3	-	242	-	137,156	137,156	13.00
2,874	5	0	-	1	-	2,934	3,203	13.25
1,479	3	43	-	757	-	2,923	4,408	13.50
2,492	2	20	-	1,201	-	4,185	5,172	13.75
3,115	39	293	2	92	-	4,026	5,260	14.00
923	105	649	-	21	-	1,726	2,908	14.25
1,930	6	17	-	40	-	4,357	212,742	14.50
2,894	-	-	-	15	-	4,807	109,074	14.75
10,198	-	15	-	-	-	33,873	44,324	15.00
5,323	22	86	2	4	-	7,899	7,899	15.25
9,254	3	37	-	890	-	86,852	1,600,903	15.50
29,722	6	-	-	-	-	117,231	139,026	15.75
36,352	4	-	-	-	-	51,399	54,854	16.00
30,055	-	-	-	765	-	38,167	38,228	16.25
24,984	1	4,000	-	-	-	35,040	39,785	16.50
14,988	-	13,000	-	-	-	37,421	39,454	16.75
18,503	-	-	-	-	-	24,711	29,109	17.00
38,063	-	-	-	-	-	39,722	44,306	17.25
3,703	-	-	-	-	-	3,880	4,067	17.50
2,842	-	-	-	-	-	3,052	3,268	17.75
7,914	-	-	-	-	-	8,192	12,254	18.00
21,422	-	-	-	-	-	21,635	23,489	18.25
115	-	-	-	-	-	3,417	67,098	18.50
15	-	-	-	-	-	2,949	5,784	18.75
860	-	-	-	-	-	5,194	8,263	19.00
11,828	-	-	-	12	-	13,185	13,185	19.25
1,133	-	-	-	-	-	9,029	9,032	19.50
607	-	-	-	-	-	4,117	4,117	19.75
2,397	-	-	-	3	-	3,384	39,713	20.00 & above
460,941	46,692	33,684	3,034	109,343	669	1,023,081	4,230,955	Total
14.46	12.70	14.32	12.00	11.62	11.75	13.33	13.42	Weighted Average

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

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

Rate of Interest	Sep-22		Dec-22		Mar-23				
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Fixed		
							Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
A	B	C	D	E	F	G	H	I	
00.00	6,923,784	7,010,606	7,404,325	112,195	12,293	81,359	3,080	436	
01.00*	335,006	239,553	5,797	-	-	360,097	8,308	4,177	
02.00*	165,974	197,001	-	984	-	181,309	9,992	6,799	
03.00*	69,720	51,892	-	-	-	3,501	2,623	1,901	
04.00*	71,558	72,217	-	-	-	29,024	5,808	3,776	
05.00*	90,616	64,801	-	-	-	59,035	9,605	6,614	
05.25	126,040	7,444	-	-	-	15,892	100	3,095	
05.50	19,850	16,835	-	-	-	8,986	626	1,107	
05.75	76,459	17,912	-	-	-	6,290	-	157	
06.00	66,163	74,075	-	-	-	5,338	2,556	2,371	
06.25	5,696	147,350	-	-	-	2,581	206	361	
06.50	311,307	15,671	-	-	-	46,033	2,678	1,092	
06.75	192,744	60,055	-	-	-	107,066	4,466	478	
07.00	123,813	518,813	-	-	-	16,913	3,840	1,998	
07.25	38,585	69,879	-	-	-	17,694	569	976	
07.50	51,125	37,148	-	-	-	27,717	2,663	14,670	
07.75	24,270	27,604	-	-	-	6,447	590	27	
08.00	48,734	16,742	-	-	-	31,293	2,346	12,997	
08.25	24,259	22,419	-	-	-	8,752	1,425	140	
08.50	40,518	36,211	-	-	-	496,635	7,049	2,035	
08.75	41,003	20,860	-	-	-	24,270	8,298	3,242	
09.00	71,128	35,700	-	-	-	12,985	7,871	3,073	
09.25	21,578	47,868	-	-	-	15,497	378	644	
09.50	30,222	33,821	-	-	-	13,725	5,748	1,336	
09.75	128,752	25,717	-	-	-	10,147	3,002	8,676	
10.00	67,543	137,319	-	-	-	30,809	605	685	
10.25	60,975	36,270	-	-	-	1,449	2,214	5,644	
10.50	36,994	85,034	-	-	-	32,317	1,701	14,281	
10.75	25,866	22,499	-	-	-	6,894	12,813	4,513	
11.00	87,028	32,364	-	-	-	5,162	46,947	163	
11.25	92,807	34,480	-	-	-	1,808	836	928	
11.50	59,044	106,139	-	-	-	34,175	2,204	4,555	
11.75	54,789	15,450	-	-	-	6,033	3,953	141	
12.00	131,399	63,133	-	-	-	17,575	2,278	624	
12.25	22,751	23,408	-	-	-	39,679	421	11,431	
12.50	75,499	51,950	-	-	-	8,966	4,770	1,123	
12.75	28,475	53,657	-	-	-	9,693	2,301	19,598	
13.00	109,989	58,413	-	-	-	27,100	3,839	229	
13.25	40,291	31,041	-	-	-	5,048	2,477	548	
13.50	3,305,072	78,855	-	-	-	14,528	13,829	752	
13.75	830,153	69,849	-	-	-	7,893	8,963	4,406	
14.00	1,116,592	128,179	-	-	-	29,363	12,711	4,153	
14.25	274,338	78,850	-	-	-	7,446	5,807	3,060	
14.50	253,284	4,054,545	-	-	-	19,416	10,105	35,948	
14.75	138,976	778,034	-	-	-	52,247	4,243	13,300	
15.00	320,272	646,503	-	-	-	52,562	15,394	6,999	
15.25	141,107	243,366	-	-	-	17,433	40,537	2,664	
15.50	248,738	405,133	-	76,696	-	2,743,363	110,023	6,184	
15.75	282,976	255,978	-	14,824	-	785,034	40,603	40,685	
16.00	269,644	358,829	-	18,740	-	129,294	25,208	17,565	
16.25	232,001	232,359	-	13,641	-	545,340	13,697	12,674	
16.50	159,580	112,413	-	2,121	-	131,667	21,428	17,642	
16.75	15,359	114,784	-	2,295	-	324,538	25,801	6,014	
17.00	27,949	102,960	-	-	-	77,875	32,898	7,196	
17.25	3,568	30,302	-	-	-	21,492	17,880	9,251	
17.50	-	4,513	-	1,774	-	190,603	21,060	11,058	
17.75	-	-	-	-	-	36,657	8,430	4,315	
18.00	5,129	4,674	-	739	-	157,875	46,299	8,985	
18.25	-	-	-	224	-	30,468	28,969	3,247	
18.50	-	8	-	5,662	-	47,772	51,657	446	
18.75	427	-	-	22,988	-	3,004	49,500	1,443	
19.00	16	10	-	14,531	-	9,879	41,751	1,334	
19.25	-	-	-	47,601	-	10,515	54,510	802	
19.50	-	1	-	-	-	24,926	31,323	2,993	
19.75	-	-	-	5,037	-	2,816	30,674	100	
20.00 & above	37	34	-	-	-	57,015	66,732	797	
Total	17,617,572	17,319,530	7,410,122	340,053	12,293	7,346,316	1,011,218	370,654	
Weighted Average	11.84	12.59	0.00	11.45	-	13.19	14.35	12.88	

*01.00 stands for 00.05 to 01.00

*02.00 stands for 01.05 to 02.00

and same for the rest of rows with *

Interest and Type of Accounts

Banking

Banks

(Million Rupees)

Mar-23									
Deposits								Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)			
J	K	L	M	N	O	P	Q	R	
2,382	-	-	-	3	-	5,902	7,616,074	00.00	
5,493	0	36	-	43	-	18,057	383,951	01.00*	
5,431	-	14	-	1	-	22,236	204,529	02.00*	
16,987	-	2,815	-	-	-	24,326	27,827	03.00*	
2,168	9	142	1	27	-	11,932	40,956	04.00*	
17,341	2,074	2,239	-	18,657	5	56,535	115,570	05.00*	
4,225	0	47	1	145	-	7,613	23,505	05.25	
1,668	3	73	-	53	3	3,532	12,519	05.50	
261	8	132	-	122	-	679	6,969	05.75	
1,857	1,800	88	1,657	169	1	10,499	15,837	06.00	
530	52	100	1	133	-	1,383	3,964	06.25	
421	54	360	1	235	2	4,843	50,876	06.50	
7,251	123	648	4	1,087	-	14,057	121,123	06.75	
2,235	244	245	68	375	5	9,010	25,923	07.00	
374	118	317	7	680	-	3,042	20,735	07.25	
2,935	244	699	1	780	64	22,057	49,774	07.50	
311	37	422	82	1,006	0	2,475	8,922	07.75	
764	137	427	1	1,753	8	18,432	49,725	08.00	
106	116	359	4	1,424	-	3,573	12,324	08.25	
2,942	92	601	3	650	24	13,395	510,030	08.50	
5,325	97	301	9	497	4	17,773	42,043	08.75	
3,458	67	3,670	5	579	3	18,726	31,711	09.00	
3,128	67	87	1	505	-	4,809	20,306	09.25	
4,406	180	155	1	291	26	12,143	25,868	09.50	
11,532	165	2,368	15	537	1	26,295	36,442	09.75	
18,130	151	423	37	928	40	21,000	51,809	10.00	
2,381	213	526	6	2,353	14	13,352	14,801	10.25	
1,717	239	199	107	1,739	54	20,037	52,353	10.50	
1,979	2,612	2,315	5	13,538	2	37,776	44,670	10.75	
4,537	197	184	6	3,519	10	55,563	60,724	11.00	
6,503	860	1,121	3	4,068	13	14,331	16,139	11.25	
3,083	2,598	296	8	6,322	2	19,068	53,243	11.50	
4,773	277	395	0	19,562	4	29,105	35,138	11.75	
9,438	1,032	1,107	56	18,328	-	32,863	50,439	12.00	
4,528	13	574	17	18,043	75	35,102	74,781	12.25	
8,350	773	2,283	54	5,218	-	22,572	31,538	12.50	
7,382	129	344	1	7,139	3	36,898	46,591	12.75	
38,962	266	957	0	748	-	45,001	72,101	13.00	
76,138	86	1,272	20	10,269	-	90,811	95,859	13.25	
29,186	224	2,666	161	5,474	-	52,290	66,819	13.50	
14,825	323	360	-	183	-	29,060	36,953	13.75	
36,475	2,878	7,878	194	1,251	-	65,539	94,902	14.00	
18,925	1,389	1,325	1	1,289	-	31,795	39,241	14.25	
60,243	414	3,583	104	7,214	-	117,611	137,028	14.50	
26,225	107	146	4	907	-	44,932	97,179	14.75	
48,066	25	864	4	1,163	-	72,516	125,077	15.00	
52,739	36	47	50	27	-	96,100	113,533	15.25	
69,279	47	4,143	4	1,106	-	190,786	3,010,845	15.50	
52,934	60	-	-	67	-	134,350	934,208	15.75	
141,806	500	-	-	2,523	-	187,602	335,636	16.00	
154,845	0	91	-	79	-	181,386	740,367	16.25	
74,253	70	79	-	89	-	113,561	247,350	16.50	
22,068	-	44	-	3,957	-	57,884	384,717	16.75	
63,791	13	83	-	312	-	104,293	182,168	17.00	
12,630	-	-	-	-	-	39,761	61,253	17.25	
9,635	46	51	-	40	-	41,890	234,267	17.50	
8,018	20	-	-	-	-	20,782	57,439	17.75	
29,522	1,004	478	-	132	-	86,420	245,034	18.00	
391	-	-	-	-	-	32,607	63,299	18.25	
3,693	0	-	1	29	-	55,826	109,260	18.50	
4,940	-	-	-	-	-	55,883	81,875	18.75	
31,881	-	-	-	5	-	74,971	99,381	19.00	
8,957	-	-	-	-	-	64,270	122,386	19.25	
8,879	1	-	-	1	-	43,197	68,124	19.50	
8,802	-	6	-	-	-	39,582	47,435	19.75	
131,404	23	105	-	30	-	199,090	256,105	20.00 & above	
1,415,841	22,314	50,288	2,702	167,407	360	3,040,785	18,149,568	Total	
13.18	10.73	10.99	8.32	10.75	9.80	13.34	13.18	Weighted Average	

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

2.5.3 Deposits Distributed by Rate of Overall Foreign

Rate of Interest	Sep-22		Dec-22		Mar-23			Fixed	
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits	Less Than 6 Months	For 6 Months and Over but Less Than 1 Year	
	A	B	C	D	E	F	G	H	I
00.00	99,163	101,054	121,480	-	-	7,635	62	-	
01.00*	5,328	5,646	-	-	-	7,072	-	-	
02.00*	-	-	-	-	-	-	-	-	
03.00*	-	-	-	-	-	-	-	-	
04.00*	-	-	-	-	-	-	807	-	
05.00*	-	-	-	-	-	-	3,000	-	
05.25	-	-	-	-	-	-	-	-	
05.50	-	-	-	-	-	-	-	-	
05.75	-	-	-	-	-	-	100	-	
06.00	-	-	-	-	-	-	-	-	
06.25	-	-	-	-	-	-	-	-	
06.50	-	-	-	-	-	-	66	-	
06.75	-	-	-	-	-	-	-	-	
07.00	-	-	-	-	-	-	12	-	
07.25	-	-	-	-	-	-	-	-	
07.50	5	-	-	-	-	-	-	-	
07.75	-	-	-	-	-	-	705	-	
08.00	-	-	-	-	-	-	191	-	
08.25	-	-	-	-	-	-	11	-	
08.50	133	-	-	-	-	-	11	-	
08.75	-	-	-	-	-	-	98	-	
09.00	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	
10.00	-	-	-	-	-	-	70	-	
10.25	24	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	
10.75	260	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	
11.25	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	
12.25	6,750	-	-	-	-	-	-	-	
12.50	948	-	-	-	-	-	900	-	
12.75	816	-	-	-	-	-	-	-	
13.00	1,794	26	-	-	-	-	-	26	
13.25	200	1,323	-	-	-	-	-	-	
13.50	151,414	7,048	-	-	-	-	13	-	
13.75	30,243	8,506	-	-	-	-	29	-	
14.00	14,168	3,037	-	-	-	-	-	-	
14.25	2,304	4,010	-	-	-	-	-	-	
14.50	74,984	200,270	-	-	-	-	5,600	170	
14.75	6,122	20,554	-	-	-	-	-	-	
15.00	-	6,061	-	-	-	-	625	-	
15.25	-	1,500	-	-	-	-	-	-	
15.50	-	68,424	-	-	-	197,044	789	-	
15.75	-	3,368	-	-	-	-	18,131	-	
16.00	-	-	-	-	-	351	-	-	
16.25	-	-	-	-	-	-	-	-	
16.50	-	-	-	-	-	84,212	-	-	
16.75	-	-	-	-	-	-	5,000	-	
17.00	-	-	-	-	-	-	-	-	
17.25	-	-	-	-	-	-	-	-	
17.50	-	-	-	-	-	-	-	-	
17.75	-	-	-	-	-	-	2,200	-	
18.00	-	-	-	-	-	-	-	-	
18.25	-	-	-	-	-	-	-	-	
18.50	-	-	-	-	-	12	2,800	-	
18.75	-	-	-	-	-	-	9,115	-	
19.00	-	-	-	-	-	-	-	-	
19.25	-	-	-	-	-	-	-	-	
19.50	-	-	-	-	-	-	-	-	
19.75	-	-	-	-	-	-	-	-	
20.00 & above	-	-	-	-	-	-	-	-	
Total	394,655	430,827	121,480	-	-	296,326	50,334	196	
Weighted Average	13.29	14.20	-	-	-	15.02	15.01	14.30	

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

Interest and Type of Accounts
Banking
Banks

(Million Rupees)

Mar-23								
Deposits							Total Deposits (D+E+F+G+P)	Rate of Interest
For 1 Year and Over but Less Than 2 Years	For 2 Years and Over but Less Than 3 Years	For 3 Years and Over but Less Than 4 Years	For 4 Years and Over but Less Than 5 Years	For 5 Years and Over but Less Than 10 Years	For Ten Years and Over	Total (H to O)		
J	K	L	M	N	O	P	Q	R
-	-	-	-	-	-	62	129,177	00.00
-	-	-	-	-	-	-	7,072	01.00*
-	-	-	-	-	-	-	-	02.00*
-	-	-	-	-	-	-	-	03.00*
-	-	-	-	-	-	807	807	04.00*
-	-	-	-	-	-	3,000	3,000	05.00*
-	-	-	-	-	-	-	-	05.25
-	-	-	-	-	-	-	-	05.50
-	-	-	-	-	-	100	100	05.75
-	-	-	-	-	-	-	-	06.00
-	-	-	-	-	-	-	-	06.25
-	-	-	-	-	-	66	66	06.50
-	-	-	-	-	-	-	-	06.75
-	-	-	-	-	-	12	12	07.00
-	-	-	-	-	-	-	-	07.25
-	-	-	-	-	-	-	-	07.50
-	-	-	-	-	-	705	705	07.75
-	-	-	-	-	-	191	191	08.00
-	-	-	-	-	-	11	11	08.25
-	-	-	-	-	-	11	11	08.50
-	-	-	-	-	-	98	98	08.75
-	-	-	-	-	-	-	-	09.00
-	-	-	-	-	-	-	-	09.25
-	-	-	-	-	-	-	-	09.50
-	-	-	-	-	-	-	-	09.75
-	-	-	-	-	-	70	70	10.00
-	-	-	-	-	-	-	-	10.25
-	-	-	-	-	-	-	-	10.50
-	-	-	-	-	-	-	-	10.75
-	-	-	-	-	-	-	-	11.00
-	-	-	-	-	-	-	-	11.25
-	-	-	-	-	-	-	-	11.50
-	-	-	-	-	-	-	-	11.75
-	-	-	-	-	-	-	-	12.00
-	-	-	-	-	-	-	-	12.25
-	-	-	-	-	-	900	900	12.50
-	-	-	-	-	-	-	-	12.75
-	-	-	-	-	-	26	26	13.00
5	-	-	-	-	-	5	5	13.25
30	-	-	-	-	-	43	43	13.50
-	-	-	-	-	-	29	29	13.75
-	-	-	-	-	-	-	-	14.00
-	-	-	-	-	-	-	-	14.25
-	-	-	-	-	-	5,770	5,770	14.50
-	-	-	-	-	-	-	-	14.75
-	-	-	-	-	-	625	625	15.00
-	-	-	-	-	-	-	-	15.25
-	-	-	-	-	-	789	197,833	15.50
-	-	-	-	-	-	18,131	18,131	15.75
-	-	-	-	-	-	-	351	16.00
-	-	-	-	-	-	-	-	16.25
-	-	-	-	-	-	-	84,212	16.50
-	-	-	-	-	-	5,000	5,000	16.75
-	-	-	-	-	-	-	-	17.00
-	-	-	-	-	-	-	-	17.25
-	-	-	-	-	-	-	-	17.50
-	-	-	-	-	-	2,200	2,200	17.75
-	-	-	-	-	-	-	-	18.00
-	-	-	-	-	-	-	-	18.25
-	-	-	-	-	-	2,800	2,812	18.50
-	-	-	-	-	-	9,115	9,115	18.75
-	-	-	-	-	-	-	-	19.00
-	-	-	-	-	-	-	-	19.25
-	-	-	-	-	-	-	-	19.50
-	-	-	-	-	-	-	-	19.75
-	-	-	-	-	-	-	-	20.00 & above
35	-	-	-	-	-	50,565	468,370	Total
13.46	-	-	-	-	-	15.01	15.01	Weighted Average

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

2.6 Deposits Distributed by Size of All As on

Size of Account (Rs.)	Domestic									
	Foreign Constituents		Government		Non Financial Public Sector Enterprises		NBFI's		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	408,417	1,077	389,975	1,378	16,448	17	26,642	36	4,604,014	14,316
25,000 to 50,000	39,891	1,399	54,304	2,007	509	18	2,482	101	2,707,231	81,698
50,000 to 100,000	39,684	2,904	48,756	3,369	500	37	4,345	328	2,160,627	151,104
100,000 to 150,000	97,581	10,649	19,234	2,275	285	35	6,524	780	598,834	73,329
150,000 to 200,000	14,060	2,438	11,876	2,042	212	37	1,422	228	317,147	56,265
200,000 to 300,000	19,139	4,709	21,024	5,087	267	65	442	110	125,726	30,513
300,000 to 400,000	12,618	4,355	7,870	2,735	254	89	287	99	71,149	24,365
400,000 to 500,000	11,775	5,345	8,220	3,625	185	83	4,986	2,133	52,937	23,518
500,000 to 750,000	17,584	10,499	8,709	5,296	284	174	520	317	94,070	56,364
750,000 to 1,000,000	11,098	9,857	5,584	4,837	221	195	350	305	52,362	45,529
1,000,000 to 2,000,000	22,532	31,351	16,814	23,692	541	773	814	1,167	155,500	201,002
2,000,000 to 3,000,000	10,925	26,842	5,376	13,132	342	835	485	1,192	49,598	119,895
3,000,000 to 4,000,000	6,199	21,343	3,711	12,517	235	820	338	1,164	28,626	98,102
4,000,000 to 5,000,000	4,439	19,948	1,982	8,831	148	653	237	1,052	17,916	79,742
5,000,000 to 6,000,000	4,344	23,527	2,178	11,637	170	929	225	1,217	16,039	86,164
6,000,000 to 7,000,000	2,290	14,792	1,802	11,552	99	638	176	1,146	9,541	61,610
7,000,000 to 8,000,000	1,922	14,333	880	6,539	87	651	140	1,045	7,274	54,215
8,000,000 to 9,000,000	1,485	12,587	1,303	10,930	59	498	118	1,002	5,639	47,660
9,000,000 to 10,000,000	1,292	12,297	1,306	12,511	57	538	87	826	4,990	47,322
10,000,000 to 100,000,000	11,085	267,277	12,180	372,623	1,331	50,166	1,596	53,012	44,449	1,128,270
100,000,000 to 500,000,000	507	92,931	2,936	602,421	638	138,690	451	92,519	4,078	786,447
500,000,000 to 1,000,000,000	40	26,842	576	368,171	240	159,259	120	81,873	576	372,889
1,000,000,000 to 5,000,000,000	27	53,700	678	1,169,439	272	481,361	112	240,069	396	766,352
5,000,000,000 to 10,000,000,000	3	18,643	53	348,759	19	125,035	18	138,324	41	266,646
10,000,000,000 & Over	2	29,552	29	519,812	17	289,359	9	232,727	25	398,429
Total	738,939	719,196	627,356	3,525,216	23,420	1,250,953	52,926	852,770	11,128,785	5,071,746

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

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

(Million Rupees)

Constituents										Size of Account (Rs.)	
Trust Funds		Personal		Other		Sub Total		Total			
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
56,903	221	45,497,859	108,963	130,687	285	50,722,528	125,215	51,130,945	126,292	Less Than 25,000	
701,427	23,102	4,294,232	155,906	23,242	463	7,783,427	263,296	7,823,318	264,694	25,000 to 50,000	
4,503	328	5,030,970	358,718	10,158	416	7,259,859	514,299	7,299,543	517,203	50,000 to 100,000	
4,042	358	2,915,817	355,242	3,003	250	3,547,739	432,269	3,645,320	442,918	100,000 to 150,000	
1,108	191	5,655,592	1,050,884	2,108	325	5,989,465	1,109,972	6,003,525	1,112,410	150,000 to 200,000	
2,317	559	1,943,934	473,523	1,716	422	2,095,426	510,277	2,114,565	514,986	200,000 to 300,000	
1,254	425	1,097,352	377,635	1,319	471	1,179,485	405,820	1,192,103	410,175	300,000 to 400,000	
1,060	473	694,604	310,294	1,074	479	763,066	340,604	774,841	345,948	400,000 to 500,000	
1,989	1,166	906,316	542,241	1,582	936	1,013,470	606,494	1,031,054	616,993	500,000 to 750,000	
1,186	1,044	445,001	386,899	1,081	943	505,785	439,751	516,883	449,608	750,000 to 1,000,000	
3,214	4,403	760,764	1,059,509	1,604	2,204	939,251	1,292,749	961,783	1,324,099	1,000,000 to 2,000,000	
1,576	3,788	291,948	700,507	560	1,346	349,885	840,695	360,810	867,537	2,000,000 to 3,000,000	
944	3,245	134,564	462,168	577	2,037	168,995	580,053	175,194	601,397	3,000,000 to 4,000,000	
741	3,313	82,378	367,889	282	1,250	103,684	462,729	108,123	482,678	4,000,000 to 5,000,000	
912	4,815	63,942	342,841	176	950	83,642	448,554	87,986	472,081	5,000,000 to 6,000,000	
440	2,832	36,469	234,863	86	566	48,613	313,207	50,903	327,999	6,000,000 to 7,000,000	
380	2,828	27,717	206,271	177	1,305	36,655	272,853	38,577	287,185	7,000,000 to 8,000,000	
304	2,577	21,415	181,285	48	405	28,886	244,356	30,371	256,943	8,000,000 to 9,000,000	
287	2,734	17,168	162,905	86	810	23,981	227,645	25,273	239,942	9,000,000 to 10,000,000	
4,513	134,294	108,203	2,262,064	645	17,129	172,917	4,017,560	184,002	4,284,836	10,000,000 to 100,000,000	
801	160,979	2,749	452,320	43	7,993	11,696	2,241,368	12,203	2,334,299	100,000,000 to 500,000,000	
149	94,660	135	85,543	1	775	1,797	1,163,169	1,837	1,190,011	500,000,000 to 1,000,000,000	
76	113,547	57	94,619	3	6,289	1,594	2,871,676	1,621	2,925,376	1,000,000,000 to 5,000,000,000	
5	28,646	2	12,751				138	920,161	141	938,804	5,000,000,000 to 10,000,000,000
		1	44,599				81	1,484,926	83	1,514,478	10,000,000,000 & Over
790,131	590,526	70,029,189	10,790,437	180,258	48,049	82,832,065	22,129,697	83,571,004	22,848,894	Total	

2.7 Deposits Distributed by Type of Account All

(Million Rupees)

Type of Accounts	Dec-22	Mar-23	Jan to Mar 2023				
	Deposits	Deposits	Debits			Debits	
			Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Other Than Others	Total Debits
I. Current Deposits	7,788,266	8,495,615	23,128,350	80,843,385	36,518,319	5,788,002,005	5,928,492,059
1) Basic Banking Accounts	212,392	226,201	770,551	419,869	214,937	1,681,529	3,086,886
II. Call Deposits	334,226	372,156	3,314,093	4,945,592	4,172,411	7,744,519	20,176,615
III. Other Deposit Accounts	642,841	551,984	613,586	1,103,831	168,565	4,252,224	6,138,206
IV. Saving Deposits	9,016,848	9,314,709	4,910,557	20,941,720	6,176,276	3,319,319,944	3,351,348,497
V. Fixed or Term Deposits	4,259,484	4,114,431	76,832	905,933	91,745	375,411,000	376,485,510
1) Less Than Three Months	665,035	682,838	30,518	440,159	11,625	271,183,735	271,666,038
2) For Three Months and Over							
but Less Than Six Months	778,820	574,983	1,648	242,781	80,103	51,386,997	51,711,528
3) For Six Months and Over							
but Less Than One Year	427,296	543,299	17,774	28,786	-	26,500,471	26,547,030
4) For One Year & Over							
but Less Than Two Years	1,941,655	1,876,817	22,926	185,020	17	22,556,917	22,764,880
5) For Two Years & Over							
but Less Than Three Years	87,340	69,006	495	141	-	221,006	221,642
6) For Three Years & Over							
but Less Than Four Years	99,050	83,972	84	4,549	-	1,019,680	1,024,313
7) For Four Years & Over							
but Less Than Five Years	4,433	5,737	1,262	12	-	2,381	3,655
8) For Five Years & Over							
but Less Than Ten Years	254,837	276,750	1,634	4,465	0	2,538,812	2,544,911
9) For Ten Years and Over	1,017	1,029	491	19	-	1,002	1,512
Total	22,041,665	22,848,894	32,043,417	108,740,460	47,127,316	9,494,729,693	9,682,640,886

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

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

**and Debits/Credits to Deposits
Banks**

(Million Rupees)

Jan to Mar 2023				
Credits				
Other than the Counter				
Over the Counter (OTC)	Fund Transfer(Paper based)	Fund Transfer(Online)	Others	Total Credits
51,822,870	50,371,264	32,903,799	5,818,249,668	5,953,347,600
813,208	422,463	212,620	1,665,621	3,113,912
5,021,221	4,233,077	1,717,408	9,163,826	20,135,532
803,258	899,574	509,460	5,558,966	7,771,259
6,691,867	15,260,185	7,449,259	3,341,556,380	3,370,957,691
107,620	1,137,891	80,245	366,333,981	367,659,737
66,304	714,565	19,684	296,509,335	297,309,888
1,120	246,398	60,544	40,273,121	40,581,183
14,259	51,689	-	15,085,563	15,151,510
22,883	120,028	17	13,490,869	13,633,797
33	882	-	99,580	100,496
247	300	-	84,618	85,165
1,042	0	-	51,480	52,522
1,208	4,029	0	738,541	743,777
-	-	-	-	-
64,446,836	71,901,991	42,660,170	9,540,862,821	9,719,871,819

Scheduled Banks

Advances

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	236,271	84,434	237,421	98,199	239,461	101,980
II. Securities, Shares and Other						
Financial Instruments:	1,165	116,680	1,133	148,520	1,112	164,745
A. Quoted on the Stock Exchange:	704	50,816	642	60,858	637	69,022
1. To Stock Brokers and Dealers:	384	28,816	357	40,821	361	38,752
(a) Government and Other Trustee Securities	186	983	158	10,763	147	10,588
(b) Shares and Debentures	192	27,739	193	26,965	210	26,574
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	94	6	3,094	4	1,591
2. To Others:	320	22,000	285	20,037	276	30,270
(a) Government and Other Trustee Securities	78	991	81	1,109	74	1,325
(b) Shares and Debentures	180	19,753	166	17,870	162	19,315
(c) Participation Term Certificates	4	9	5	9	5	10
(d) Others	58	1,247	33	1,049	35	9,620
B. Unquoted on the Stock Exchange:	461	65,864	491	87,662	475	95,723
1. To Stock Brokers and Dealers:	107	10,883	128	12,942	147	11,850
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	97	10,528	119	12,556	140	11,559
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	9	355	8	385	6	291
2. To Others:	354	54,981	363	74,720	328	83,873
(a) Government and Other Trustee Securities	143	7,877	124	29,164	103	28,184
(b) Shares and Debentures	53	3,953	50	3,533	45	2,379
(c) Participation Term Certificates	2	0	3	1	1	-
(d) Others	156	43,151	186	42,022	179	53,309
III. Merchandise	67,512	2,866,679	68,953	2,900,848	73,703	3,001,916
A. Food Items:	18,712	858,738	20,646	840,853	22,989	949,630
1. Wheat	9,399	442,043	9,579	322,418	8,944	383,305
2. Rice and Paddy	2,431	85,599	3,408	170,331	3,141	139,485
3. Other Grains & Pulses:	563	9,299	543	9,651	524	9,686
(a) Indigenous	524	8,899	421	8,175	412	7,763
(b) Imported	39	400	122	1,475	112	1,923
4. Edible Oils:	1,569	93,944	1,563	89,349	1,758	92,209
(a) Indigenous	1,479	88,279	1,488	86,736	1,681	87,393
(b) Imported	90	5,665	75	2,614	77	4,816
5. Sugar:	1,329	143,056	1,433	154,023	1,689	239,849
(a) Indigenous	1,320	140,048	1,426	151,412	1,682	236,651
(b) Imported	9	3,008	7	2,610	7	3,199
6. Kariana And Spices	210	2,758	229	3,827	219	3,334
7. Fish And Fish Preparations	39	1,373	47	2,502	29	1,343
8. Other Food Items:	3,172	80,665	3,844	88,753	6,685	80,419
(a) Indigenous	3,111	79,301	3,799	87,751	6,652	79,525
(b) Imported	61	1,364	45	1,002	33	894
B. Raw Materials:	24,628	794,498	23,791	761,440	23,106	729,049
1. Cotton Raw:	15,499	198,964	14,756	194,266	14,691	175,546
(a) Indigenous	4,130	182,370	3,378	177,840	3,200	156,889
(b) Imported	11,369	16,594	11,378	16,427	11,491	18,657
2. Synthetic Fibers:	203	17,516	151	17,340	137	15,639
(a) Indigenous	174	16,674	123	14,714	105	13,403
(b) Imported	29	842	28	2,626	32	2,236
3. Fertilizers:	1,397	77,974	1,566	80,297	1,458	67,444
(a) Indigenous	1,379	71,246	1,551	73,633	1,445	61,249
(b) Imported	18	6,728	15	6,664	13	6,195
4. Petroleum Crude:	1,185	168,537	1,225	162,393	1,311	175,379
(a) Indigenous	1,091	142,659	1,150	120,313	1,244	127,686
(b) Imported	94	25,878	75	42,081	67	47,693
5. Iron and Steel:	2,800	156,619	2,776	143,211	2,476	125,651
(a) Indigenous	1,986	112,065	1,916	98,788	1,695	82,150
(b) Imported	814	44,554	860	44,423	781	43,501
6. Wool & Goat Hair	30	1,072	24	1,035	2	15
7. Hides & Skins	117	2,882	166	6,545	173	5,481
8. Oil Seeds	301	22,651	221	10,802	206	11,721
9. Pesticides & Insecticides:	538	6,209	534	5,103	476	6,153
(a) Indigenous	534	6,189	528	4,896	458	5,143
(b) Imported	4	19	6	207	18	1,011
10. Other Raw Materials:	2,558	142,075	2,372	140,446	2,176	146,021
(a) Indigenous	2,240	123,309	2,089	126,212	1,929	132,707
(b) Imported	318	18,766	283	14,234	247	13,313

3.1 Advances Classified by Securities

All Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	24,172	1,213,442	24,516	1,298,555	27,608	1,323,236
1. Cotton Textiles:	3,480	217,674	3,886	259,661	4,925	292,431
(a) Indigenous	3,256	204,575	3,656	248,511	4,708	281,539
(b) Imported	224	13,098	230	11,151	217	10,892
2. Cotton Yarn:	1,769	99,579	2,416	94,882	2,523	92,688
(a) Indigenous	1,727	97,608	2,375	93,218	2,482	90,980
(b) Imported	42	1,971	41	1,664	41	1,709
3. Other Textiles:	2,591	210,336	3,000	201,139	3,631	227,078
(a) Indigenous	2,568	209,059	2,975	199,430	3,606	225,084
(b) Imported	23	1,277	25	1,709	25	1,994
4. Machinery:	1,271	58,006	1,205	60,969	1,273	70,178
(a) Indigenous	710	32,990	649	37,066	712	34,279
(b) Imported	561	25,016	556	23,903	561	35,899
5. Handloom Products	1	24	1	16	2	38
6. Carpets & Rugs	69	1,659	35	1,116	33	958
7. Readymade Garments	1,865	85,558	1,526	102,679	1,725	100,150
8. Cement and Cement Products:	701	146,961	672	140,112	676	141,797
(a) Indigenous	686	142,845	648	136,459	657	138,486
(b) Imported	15	4,115	24	3,653	19	3,310
9. Sports Goods	133	3,007	115	2,313	120	2,686
10. Surgical Instruments	353	13,956	189	10,783	189	8,822
11. Chemicals & Dyes	2,135	69,844	1,802	70,995	1,851	62,269
12. Other Finished Goods:	9,804	306,837	9,669	353,889	10,660	324,141
(a) Indigenous	9,065	287,578	9,054	319,826	10,209	307,157
(b) Imported	739	19,260	615	34,063	451	16,985
IV. Fixed Assets Including Machinery	460,511	2,127,489	455,708	2,373,806	452,992	2,152,522
A. Transport Equipments	439,618	847,882	433,971	856,627	434,075	817,171
B. Furniture & Fixtures	283	17,056	346	16,295	354	15,889
C. Office Equipments	394	54,622	381	59,659	371	46,170
D. Other Machinery & Equipments	20,216	1,207,929	21,010	1,441,226	18,192	1,273,292
V. Real Estate	679,735	1,681,244	670,285	1,777,657	645,412	1,701,059
A. Land	550,926	590,428	538,798	630,357	515,733	581,000
1. Residential	9,801	206,592	13,552	240,226	12,189	223,357
(a) House	9,350	204,961	13,131	238,493	10,094	213,457
(b) Flat	451	1,631	421	1,733	2,095	9,900
2. Non-Residential	541,125	383,836	525,246	390,131	503,544	357,643
(a) Commercial	16,874	187,328	16,554	195,557	14,899	171,688
(b) Industrial	912	27,306	1,037	32,960	855	36,214
c) Agriculture			507,039	141,865	487,322	139,443
(c) Others	523,339	169,202	616	19,749	468	10,298
B. Buildings:	128,809	1,090,816	131,487	1,147,300	129,679	1,120,060
1. Residential	114,599	633,912	117,510	651,040	116,374	644,172
(a) House	102,962	551,639	106,022	584,092	101,883	558,063
(b) Flat	11,637	82,274	11,488	66,948	14,491	86,109
2. Non-Residential	14,210	456,904	13,977	496,260	13,305	475,887
(a) Commercial	6,570	228,288	6,250	237,869	6,146	231,842
(b) Industrial	3,349	162,130	3,322	177,957	3,220	180,075
c) Agriculture			2,887	48,551	2,689	35,995
(c) Others	4,291	66,486	1,518	31,884	1,250	27,975
VI. Fixed Deposits and Insurance Policies	30,577	483,303	31,225	533,840	27,420	463,342
A. Bank Deposits	30,350	479,941	31,013	530,883	27,269	461,087
1. Security Deposits	2,866	69,150	2,280	31,506	2,601	31,297
2. Term Deposits (TDRs)	18,500	363,992	20,089	428,250	18,229	401,984
3. Other Deposits	8,984	46,799	8,644	71,127	6,439	27,806
B. Insurance Policies	227	3,362	212	2,957	151	2,254
VII. Others	535,386	3,122,022	566,138	3,532,437	426,519	3,663,177
A. Other Secured Advances	130,970	1,118,346	136,779	1,302,221	120,594	1,629,015
1. Receivables	92,205	544,948	95,852	616,044	97,285	607,277
2. Employees Benefits	3,596	633	3,138	553	3,152	574
3. Others	35,169	572,765	37,789	685,625	20,157	1,021,164
B. Advances Secured by Guarantee(s)	404,416	2,003,676	429,359	2,230,216	305,925	2,034,162
1. Institutional Guarantee(s)	6,908	1,795,468	7,001	2,015,430	6,700	1,821,513
2. Individual Guarantee(s)	397,508	208,208	422,358	214,786	299,225	212,649
VIII. Unsecured Advances	1,955,968	194,151	2,308,123	198,724	2,499,248	206,379
1. Credit Cards	1,480,715	76,036	1,870,616	94,552	1,965,239	89,212
2. Personal Loan	445,398	106,035	220,572	51,434	515,583	109,232
3. Others	29,855	12,080	216,935	52,738	18,426	7,934
Total	3,967,125	10,676,004	4,338,986	11,564,031	4,365,867	11,455,120

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	221,895	76,390	222,817	89,802	225,228	93,388
II. Securities, Shares and Other						
Financial Instruments:	274	40,901	291	44,890	282	57,696
A. Quoted on the Stock Exchange:	104	4,144	105	3,686	102	3,353
1. To Stock Brokers and Dealers:	12	2,538	13	2,204	12	1,677
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	12	2,538	13	2,204	12	1,677
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	92	1,606	92	1,482	90	1,676
(a) Government and Other Trustee Securities	73	970	73	1,060	70	1,275
(b) Shares and Debentures	18	631	18	417	19	396
(c) Participation Term Certificates	1	5	1	5	1	5
(d) Others	-	-	-	-	-	-
B. Unquoted on the Stock Exchange:	170	36,757	186	41,205	180	54,343
1. To Stock Brokers and Dealers:	5	779	5	779	6	777
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	5	779	5	779	6	777
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	-	-	-	-	-	-
2. To Others:	165	35,978	181	40,426	174	53,566
(a) Government and Other Trustee Securities	43	6,170	33	6,806	31	6,812
(b) Shares and Debentures	4	809	3	798	2	798
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	118	28,999	145	32,822	141	45,957
III. Merchandise	17,583	463,915	17,809	519,480	17,690	500,438
A. Food Items:	1,212	154,561	1,279	174,725	1,193	169,181
1. Wheat	87	81,802	84	63,567	84	74,656
2. Rice and Paddy	386	19,376	424	53,018	369	32,189
3. Other Grains & Pulses:	27	389	26	332	25	236
(a) Indigenous	20	386	23	329	22	234
(b) Imported	7	3	3	3	3	3
4. Edible Oils:	170	7,153	164	7,987	150	5,726
(a) Indigenous	170	7,153	164	7,987	150	5,726
(b) Imported	-	-	-	-	-	-
5. Sugar:	163	37,973	187	41,298	185	48,133
(a) Indigenous	163	37,973	187	41,298	185	48,133
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	17	70	17	69	16	32
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	362	7,800	377	8,454	364	8,208
(a) Indigenous	362	7,800	377	8,454	364	8,208
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	13,011	150,782	13,044	157,603	13,152	152,640
1. Cotton Raw:	11,558	22,316	11,608	27,385	11,747	27,898
(a) Indigenous	475	18,084	508	21,930	534	22,626
(b) Imported	11,083	4,232	11,100	5,456	11,213	5,271
2. Synthetic Fibers:	1	200	2	210	2	209
(a) Indigenous	-	-	1	10	1	9
(b) Imported	1	200	1	200	1	200
3. Fertilizers:	532	9,087	517	9,321	513	8,843
(a) Indigenous	532	9,087	517	9,321	513	8,843
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	32	53,471	30	54,648	32	49,658
(a) Indigenous	18	49,675	16	50,852	17	45,861
(b) Imported	14	3,796	14	3,796	15	3,797
5. Iron and Steel:	166	11,263	184	10,507	153	10,000
(a) Indigenous	140	7,286	155	6,574	125	6,013
(b) Imported	26	3,977	29	3,933	28	3,987
6. Wool & Goat Hair	-	-	-	-	-	-
7. Hides & Skins	3	8	3	12	3	12
8. Oil Seeds	3	9	2	9	2	9
9. Pesticides & Insecticides:	41	725	39	244	39	659
(a) Indigenous	41	725	39	244	39	659
(b) Imported	-	-	-	-	-	-
10. Other Raw Materials:	675	53,703	659	55,266	661	55,351
(a) Indigenous	673	53,701	656	55,262	658	55,348
(b) Imported	2	3	3	4	3	4

3.1.1 Advances Classified by Securities

Public Sector Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	3,360	158,572	3,486	187,152	3,345	178,618
1. Cotton Textiles:	994	39,114	981	49,383	981	46,979
(a) Indigenous	907	30,976	904	43,071	905	41,495
(b) Imported	87	8,138	77	6,312	76	5,484
2. Cotton Yarn:	512	26,048	536	28,282	513	27,464
(a) Indigenous	484	25,860	508	28,094	485	27,275
(b) Imported	28	188	28	188	28	188
3. Other Textiles:	191	24,105	216	26,317	200	25,857
(a) Indigenous	174	23,651	197	25,544	182	25,061
(b) Imported	17	454	19	774	18	796
4. Machinery:	16	2,128	18	1,955	22	1,586
(a) Indigenous	10	9	13	16	17	24
(b) Imported	6	2,119	5	1,939	5	1,562
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	17	502	13	439	14	391
7. Readymade Garments	167	9,209	195	20,938	213	20,460
8. Cement and Cement Products:	90	21,235	81	19,877	71	19,708
(a) Indigenous	90	21,235	81	19,877	71	19,708
(b) Imported	-	-	-	-	-	-
9. Sports Goods	5	98	8	133	7	98
10. Surgical Instruments	5	47	6	62	6	39
11. Chemicals & Dyes	230	7,375	203	7,209	187	6,269
12. Other Finished Goods:	1,133	28,710	1,229	32,555	1,131	29,768
(a) Indigenous	1,084	27,337	1,182	31,106	1,093	28,631
(b) Imported	49	1,373	47	1,449	38	1,136
IV. Fixed Assets Including Machinery	72,876	309,945	73,378	312,028	73,056	309,517
A. Transport Equipments	66,854	98,148	67,260	98,882	66,965	99,957
B. Furniture & Fixtures	28	8,103	28	8,008	27	7,850
C. Office Equipments	77	5,931	74	5,949	63	5,946
D. Other Machinery & Equipments	5,917	197,763	6,016	199,189	6,001	195,764
V. Real Estate	560,288	435,857	545,328	454,629	524,160	444,581
A. Land	510,921	220,691	495,880	227,698	474,348	219,912
1. Residential	1,079	66,119	2,742	70,553	3,353	67,940
(a) House	1,079	66,119	2,741	70,548	3,353	67,940
(b) Flat	-	-	1	5	-	-
2. Non-Residential	509,842	154,572	493,138	157,144	470,995	151,972
(a) Commercial	3,723	34,954	4,342	37,728	3,121	36,502
(b) Industrial	47	854	55	1,266	63	1,256
(c) Agriculture	-	-	488,726	115,050	467,811	114,214
(c) Others	506,072	118,764	15	3,100	-	-
B. Buildings:	49,367	215,166	49,448	226,931	49,812	224,669
1. Residential	45,069	98,681	45,413	104,173	45,847	105,029
(a) House	45,032	98,580	45,376	103,986	45,807	104,867
(b) Flat	37	101	37	187	40	162
2. Non-Residential	4,298	116,486	4,035	122,758	3,965	119,640
(a) Commercial	2,331	90,672	2,251	95,346	2,220	93,815
(b) Industrial	323	15,823	285	15,616	250	14,608
(c) Agriculture	-	-	1,451	9,179	1,462	9,164
(c) Others	1,644	9,991	48	2,616	33	2,053
VI. Fixed Deposits and Insurance Policies	430	15,949	409	17,122	349	14,276
A. Bank Deposits	336	15,010	316	16,067	286	14,056
1. Security Deposits	196	11,501	213	14,653	191	13,059
2. Term Deposits (TDRs)	94	2,413	56	870	49	475
3. Other Deposits	46	1,097	47	543	46	521
B. Insurance Policies	94	939	93	1,055	63	219
VII. Others	267,550	784,219	268,726	770,566	271,510	723,942
A. Other Secured Advances	10,697	133,201	10,796	139,122	10,928	119,615
1. Receivables	2	173	2	26	1	20
2. Employees Benefits	-	-	-	-	-	-
3. Others	10,695	133,028	10,794	139,096	10,927	119,595
B. Advances Secured by Guarantee(s)	256,853	651,018	257,930	631,444	260,582	604,328
1. Institutional Guarantee(s)	4,233	494,041	3,961	475,448	3,918	447,565
2. Individual Guarantee(s)	252,620	156,977	253,969	155,996	256,664	156,763
VIII. Unsecured Advances	73,567	12,374	74,928	15,536	81,266	16,466
1. Credit Cards	964	30	3,027	124	5,445	281
2. Personal Loan	60,780	10,567	60,087	11,557	63,785	12,139
3. Others	11,823	1,777	11,814	3,855	12,036	4,047
Total	1,214,463	2,139,551	1,203,686	2,224,053	1,193,541	2,160,305

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	14,376	8,044	14,604	8,397	14,233	8,593
II. Securities, Shares and Other						
Financial Instruments:	891	75,780	842	103,630	830	107,048
A. Quoted on the Stock Exchange:	600	46,672	537	57,172	535	65,669
1. To Stock Brokers and Dealers:	372	26,278	344	38,617	349	37,075
(a) Government and Other Trustee Securities	186	983	158	10,763	147	10,588
(b) Shares and Debentures	180	25,201	180	24,761	198	24,897
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	6	94	6	3,094	4	1,591
2. To Others:	228	20,394	193	18,555	186	28,594
(a) Government and Other Trustee Securities	5	22	8	49	4	50
(b) Shares and Debentures	162	19,122	148	17,453	143	18,919
(c) Participation Term Certificates	3	4	4	4	4	5
(d) Others	58	1,247	33	1,049	35	9,620
B. Unquoted on the Stock Exchange:	291	29,107	305	46,457	295	41,379
1. To Stock Brokers and Dealers:	102	10,104	123	12,163	141	11,073
(a) Government and Other Trustee Securities	1	0	1	0	1	0
(b) Shares and Debentures	92	9,749	114	11,777	134	10,782
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	9	355	8	385	6	291
2. To Others:	189	19,003	182	34,295	154	30,307
(a) Government and Other Trustee Securities	100	1,707	91	22,358	72	21,373
(b) Shares and Debentures	49	3,144	47	2,736	43	1,582
(c) Participation Term Certificates	2	0	3	1	1	-
(d) Others	38	14,151	41	9,199	38	7,352
III. Merchandise	49,908	2,400,805	51,122	2,379,168	55,990	2,499,060
A. Food Items:	17,500	704,177	19,367	666,128	21,796	780,449
1. Wheat	9,312	360,242	9,495	258,851	8,860	308,649
2. Rice and Paddy	2,045	66,223	2,984	117,313	2,772	107,296
3. Other Grains & Pulses:	536	8,911	517	9,318	499	9,450
(a) Indigenous	504	8,513	398	7,846	390	7,529
(b) Imported	32	397	119	1,472	109	1,920
4. Edible Oils:	1,399	86,791	1,399	81,363	1,608	86,483
(a) Indigenous	1,309	81,126	1,324	78,749	1,531	81,667
(b) Imported	90	5,665	75	2,614	77	4,816
5. Sugar:	1,166	105,084	1,246	112,725	1,504	191,716
(a) Indigenous	1,157	102,076	1,239	110,114	1,497	188,517
(b) Imported	9	3,008	7	2,610	7	3,199
6. Kariana And Spices	193	2,688	212	3,758	203	3,302
7. Fish And Fish Preparations	39	1,373	47	2,502	29	1,343
8. Other Food Items:	2,810	72,865	3,467	80,298	6,321	72,211
(a) Indigenous	2,749	71,502	3,422	79,297	6,288	71,317
(b) Imported	61	1,364	45	1,002	33	894
B. Raw Materials:	11,614	642,799	10,744	602,968	9,950	575,351
1. Cotton Raw:	3,941	176,649	3,148	166,881	2,944	147,648
(a) Indigenous	3,655	164,287	2,870	155,910	2,666	134,262
(b) Imported	286	12,362	278	10,971	278	13,386
2. Synthetic Fibers:	202	17,316	149	17,130	135	15,430
(a) Indigenous	174	16,674	122	14,704	104	13,394
(b) Imported	28	642	27	2,427	31	2,036
3. Fertilizers:	865	68,887	1,049	70,976	945	58,601
(a) Indigenous	847	62,158	1,034	64,312	932	52,406
(b) Imported	18	6,728	15	6,664	13	6,195
4. Petroleum Crude:	1,152	115,027	1,194	107,705	1,278	125,681
(a) Indigenous	1,073	92,985	1,134	69,461	1,227	81,825
(b) Imported	79	22,042	60	38,245	51	43,856
5. Iron and Steel:	2,634	145,356	2,592	132,704	2,323	115,651
(a) Indigenous	1,846	104,779	1,761	92,214	1,570	76,137
(b) Imported	788	40,577	831	40,490	753	39,514
6. Wool & Goat Hair	30	1,072	24	1,035	2	15
7. Hides & Skins	114	2,873	163	6,533	170	5,469
8. Oil Seeds	298	22,642	219	10,793	204	11,712
9. Pesticides & Insecticides:	497	5,484	495	4,859	437	5,494
(a) Indigenous	493	5,464	489	4,652	419	4,483
(b) Imported	4	19	6	207	18	1,011
10. Other Raw Materials:	1,881	87,494	1,711	84,351	1,512	89,650
(a) Indigenous	1,565	68,732	1,431	70,121	1,268	76,341
(b) Imported	316	18,763	280	14,231	244	13,310

3.1.2 Advances Classified by Securities

Domestic Private Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
C. Finished/Manufactured Goods:	20,794	1,053,828	21,011	1,110,072	24,244	1,143,260
1. Cotton Textiles:	2,485	178,337	2,904	210,058	3,943	245,233
(a) Indigenous	2,348	173,376	2,751	205,219	3,802	239,825
(b) Imported	137	4,960	153	4,839	141	5,408
2. Cotton Yarn:	1,255	73,414	1,878	66,483	2,008	65,108
(a) Indigenous	1,241	71,632	1,865	65,008	1,995	63,588
(b) Imported	14	1,783	13	1,475	13	1,520
3. Other Textiles:	2,394	185,791	2,778	174,384	3,426	200,806
(a) Indigenous	2,388	184,968	2,772	173,449	3,419	199,608
(b) Imported	6	823	6	935	7	1,199
4. Machinery:	1,255	55,879	1,186	58,717	1,250	68,294
(a) Indigenous	700	32,982	635	36,753	694	33,957
(b) Imported	555	22,897	551	21,964	556	34,337
5. Handloom Products	1	24	1	16	2	38
6. Carpets & Rugs	52	1,157	22	677	19	567
7. Readymade Garments	1,697	76,323	1,330	81,716	1,511	79,659
8. Cement and Cement Products:	611	125,726	591	120,235	605	122,089
(a) Indigenous	596	121,611	567	116,583	586	118,778
(b) Imported	15	4,115	24	3,653	19	3,310
9. Sports Goods	128	2,909	107	2,180	113	2,588
10. Surgical Instruments	348	13,909	183	10,721	183	8,783
11. Chemicals & Dyes	1,904	62,449	1,598	63,768	1,663	55,984
12. Other Finished Goods:	8,664	277,910	8,433	321,118	9,521	294,112
(a) Indigenous	7,974	260,024	7,865	288,504	9,108	278,264
(b) Imported	690	17,886	568	32,614	413	15,849
IV. Fixed Assets Including Machinery	387,539	1,814,024	382,238	2,058,516	379,844	1,839,745
A. Transport Equipments	372,674	749,606	366,625	757,625	367,024	717,095
B. Furniture & Fixtures	255	8,953	318	8,287	327	8,039
C. Office Equipments	317	48,691	307	53,709	308	40,224
D. Other Machinery & Equipments	14,293	1,006,774	14,988	1,238,895	12,185	1,074,387
V. Real Estate	119,266	1,241,116	124,779	1,318,191	121,076	1,251,602
A. Land	39,982	368,949	42,893	401,275	41,362	359,663
1. Residential	8,722	140,473	10,810	169,673	8,836	155,417
(a) House	8,271	138,842	10,390	167,945	6,741	145,517
(b) Flat	451	1,631	420	1,728	2,095	9,900
2. Non-Residential	31,260	228,476	32,083	231,602	32,526	204,246
(a) Commercial	13,149	152,174	12,208	157,032	11,774	134,325
(b) Industrial	865	26,452	982	31,694	792	34,958
c) Agriculture			18,313	26,815	19,511	25,229
(c) Others	17,246	49,850	580	16,061	449	9,733
B. Buildings:	79,284	872,167	81,886	916,916	79,714	891,939
1. Residential	69,375	534,815	71,947	546,437	70,377	538,715
(a) House	57,814	452,782	60,532	479,823	55,962	452,916
(b) Flat	11,561	82,034	11,415	66,614	14,415	85,799
2. Non-Residential	9,909	337,351	9,939	370,479	9,337	353,224
(a) Commercial	4,236	134,549	3,996	139,499	3,923	135,003
(b) Industrial	3,026	146,308	3,037	162,341	2,970	165,467
c) Agriculture			1,436	39,371	1,227	26,831
(c) Others	2,647	56,495	1,470	29,268	1,217	25,923
VI. Fixed Deposits and Insurance Policies	30,144	467,324	30,813	516,575	27,068	448,785
A. Bank Deposits	30,011	464,901	30,694	514,673	26,980	446,750
1. Security Deposits	2,667	57,620	2,064	16,709	2,407	17,956
2. Term Deposits (TDRs)	18,406	361,579	20,033	427,380	18,180	401,509
3. Other Deposits	8,938	45,702	8,597	70,584	6,393	27,285
B. Insurance Policies	133	2,423	119	1,902	88	2,035
VII. Others	267,666	2,244,113	297,236	2,675,842	154,820	2,580,256
A. Other Secured Advances	120,171	940,550	125,881	1,116,301	109,550	1,183,891
1. Receivables	92,198	544,428	95,843	615,640	97,280	606,831
2. Employees Benefits	3,596	633	3,111	543	3,122	564
3. Others	24,377	395,489	26,927	500,118	9,148	576,497
B. Advances Secured by Guarantee(s)	147,495	1,303,563	171,355	1,559,541	45,270	1,396,364
1. Institutional Guarantee(s)	2,607	1,252,332	2,966	1,500,751	2,709	1,340,477
2. Individual Guarantee(s)	144,888	51,231	168,389	58,790	42,561	55,887
VIII. Unsecured Advances	1,882,377	181,763	2,233,173	183,180	2,417,962	189,903
1. Credit Cards	1,479,751	76,006	1,867,589	94,428	1,959,794	88,932
2. Personal Loan	384,596	95,460	160,465	39,871	451,779	97,088
3. Others	18,030	10,297	205,119	48,882	6,389	3,883
Total	2,752,167	8,432,969	3,134,807	9,243,500	3,171,823	8,924,991

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of		No. of		No. of	
	Accounts	Amount	Accounts	Amount	Accounts	Amount
I. Gold, Bullion, Gold & Silver	-	-	-	-	-	-
Ornaments and Precious Metals	-	-	-	-	-	-
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	21	1,959	22	2,200	23	2,417
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:	3	917	3	869	4	1,059
1. Cotton Raw:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	40	1	40	1	40
(a) Indigenous	-	-	-	-	-	-
(b) Imported	1	40	1	40	1	40
5. Iron and Steel:	-	-	-	-	-	-
(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:	2	877	2	830	3	1,019
(a) Indigenous	2	877	2	830	3	1,019
(b) Imported	-	-	-	-	-	-

3.1.3 Advances Classified by Securities

Foreign Banks

(Million Rupees)

Security	Sep-22		Dec-22 ^R		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
C. Finished/Manufactured Goods:	18	1,042	19	1,331	19	1,358
1. Cotton Textiles:	1	223	1	220	1	219
(a) Indigenous	1	223	1	220	1	219
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	2	117	2	117	2	117
(a) Indigenous	2	117	2	117	2	117
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	6	440	6	438	5	415
(a) Indigenous	6	440	6	438	5	415
(b) Imported	-	-	-	-	-	-
4. Machinery:	-	-	1	297	1	298
(a) Indigenous	-	-	1	297	1	298
(b) Imported	-	-	-	-	-	-
5. Handloom Products	-	-	-	-	-	-
6. Carpets & Rugs	-	-	-	-	-	-
7. Readymade Garments	1	25	1	25	1	31
8. Cement and Cement Products:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
9. Sports Goods	-	-	-	-	-	-
10. Surgical Instruments	-	-	-	-	-	-
11. Chemicals & Dyes	1	20	1	18	1	17
12. Other Finished Goods:	7	217	7	216	8	261
(a) Indigenous	7	217	7	216	8	261
(b) Imported	-	-	-	-	-	-
IV. Fixed Assets Including Machinery	96	3,521	92	3,261	92	3,260
A. Transport Equipments	90	128	86	120	86	118
B. Furniture & Fixtures	-	-	-	-	-	-
C. Office Equipments	-	-	-	-	-	-
D. Other Machinery & Equipments	6	3,392	6	3,142	6	3,142
V. Real Estate	181	4,271	178	4,837	176	4,877
A. Land	23	788	25	1,384	23	1,425
1. Residential	-	-	-	-	-	-
(a) House	-	-	-	-	-	-
(b) Flat	-	-	-	-	-	-
2. Non-Residential	23	788	25	1,384	23	1,425
(a) Commercial	2	200	4	796	4	860
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	21	588	21	588	19	565
B. Buildings:	158	3,483	153	3,453	153	3,452
1. Residential	155	417	150	429	150	428
(a) House	116	277	114	283	114	279
(b) Flat	39	140	36	146	36	149
2. Non-Residential	3	3,067	3	3,024	3	3,024
(a) Commercial	3	3,067	3	3,024	3	3,024
(b) Industrial	-	-	-	-	-	-
(c) Agriculture	-	-	-	-	-	-
(c) Others	-	-	-	-	-	-
VI. Fixed Deposits and Insurance Policies	3	30	3	143	3	281
A. Bank Deposits	3	30	3	143	3	281
1. Security Deposits	3	30	3	143	3	281
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	170	93,690	176	86,029	189	358,979
A. Other Secured Advances	102	44,595	102	46,798	116	325,509
1. Receivables	5	347	7	377	4	427
2. Employees Benefits	-	-	27	10	30	10
3. Others	97	44,248	68	46,410	82	325,072
B. Advances Secured by Guarantee(s)	68	49,095	74	39,231	73	33,470
1. Institutional Guarantee(s)	68	49,095	74	39,231	73	33,470
2. Individual Guarantee(s)	-	-	-	-	-	-
VIII. Unsecured Advances	24	14	22	8	20	9
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	22	8	20	6	19	6
3. Others	2	6	2	1	1	4
Total	495	103,484	493	96,478	503	369,824

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	3	14	1	8	1	20
1) Official	1	10	1	8	1	20
2) Business	2	5	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,967,122	10,675,989	4,338,985	11,564,024	4,365,866	11,455,100
I. GOVERNMENT	282	1,195,418	266	1,212,958	258	1,435,969
A. Federal Government	201	470,994	175	560,568	177	868,719
1) Commodity Operations	86	394,189	55	477,992	62	511,272
2) Others	115	76,805	120	82,576	115	357,448
B. Provincial Governments	81	724,424	91	652,391	81	567,250
1) Commodity Operations	45	717,573	46	640,828	45	560,314
2) Others	36	6,851	45	11,562	36	6,935
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	857	1,315,116	772	1,350,364	746	1,506,539
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	14	1,296	13	812	14	1,089
Utilities	553	575,639	457	548,619	447	555,682
Transport, storage and communications	99	337,292	111	398,096	109	404,059
Manufacturing	127	79,840	96	54,209	93	74,775
Mining and Quarrying	1	62,856	1	64,776	1	64,899
Construction	73	71,935	35	18,411	33	18,253
Commerce and Trade	30	238,512	47	263,455	35	383,015
Others	12	4,157	12	1,987	14	4,765
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,413	170,760	1,448	514,267	1,462	340,944
Mutual Funds and AMCs	114	1,996	110	5,655	104	3,744
Insurance & Pension Funds	626	4,562	588	3,258	624	3,813
MFIs and DFIs	113	92,988	138	423,148	131	252,499
Stock Exchange & Brokerage Houses	252	17,527	263	15,831	263	15,280
Modarabas	105	5,155	123	5,869	116	5,616
Other NBFIs	175	40,614	226	60,506	224	59,993
IV. PRIVATE SECTOR (BUSINESS)	1,133,715	6,849,073	1,125,929	7,324,259	1,102,708	7,025,313
A. Agriculture, forestry and fishing	780,914	326,717	770,158	349,555	749,175	338,498
1. Crop and animal production, hunting and related service activities	780,093	324,750	769,306	347,495	748,353	337,080
Growing of Wheat, Rice, Sugar Cane & Cotton	343,262	149,432	333,042	169,460	322,334	169,059
Growing of tropical, subtropical, pome and stone fruits & vegetables	40,632	13,442	36,184	12,859	33,913	12,002
Growing of other fruits, vegetables and crops	22,674	12,143	23,013	12,908	21,780	12,360
Raising of livestock and other related activities	283,883	113,330	287,917	115,212	281,306	110,408
Other agricultural support activities	89,640	36,398	89,146	37,048	89,019	33,248
Hunting, trapping and related service activities	2	4	4	8	1	3
02 - Forestry and logging	122	361	128	517	125	26
03 - Fishing and aquaculture	699	1,606	724	1,543	697	1,393
B. Mining and quarrying	926	63,273	958	63,898	924	67,189
05 - Mining of coal and lignite	79	44,284	73	45,617	74	50,878
06 - Extraction of crude petroleum and natural gas	658	17,241	671	15,372	642	14,243
07 - Mining of metal ores	8	590	16	719	18	607
08 - Other mining and quarrying	178	1,132	194	2,164	186	1,439
09 - Mining support service activities	3	27	4	26	4	22
C. Manufacturing	139,344	4,469,087	141,639	4,834,794	138,207	4,621,086
10 - Manufacture of food products	61,332	922,721	63,433	1,029,268	61,610	1,101,218
11 - Manufacture of beverages	941	39,917	1,002	46,426	1,036	49,000
12 - Manufacture of tobacco products	680	3,661	700	3,641	659	3,651
13 - Manufacture of textiles	26,660	1,489,868	26,833	1,618,023	26,672	1,576,543
Preparation and spinning of textile fibres	9,065	479,545	9,486	556,308	9,454	545,421
Weaving of textiles	5,476	299,694	5,191	328,701	5,382	322,562
Finishing of textiles	4,208	288,912	4,219	303,083	4,250	297,959
Manufacture of knitted and crocheted fabrics	864	53,304	833	55,424	795	52,341
Manufacture of made-up textile articles, except apparel	3,416	202,049	3,480	204,827	3,275	194,584
Manufacture of carpets and rugs	169	1,577	147	1,400	152	1,155
Manufacture of other textiles n.e.c.	3,462	164,789	3,477	168,281	3,364	162,521
14 - Manufacture of wearing apparel	5,157	191,318	5,106	232,451	4,951	208,043
15 - Manufacture of leather and related products	1,990	49,929	2,073	49,592	2,124	49,398

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	381	8,455	417	8,223	400	7,586
	103	2,249	98	2,531	97	1,940
Manufacture of footwear	1,506	39,226	1,558	38,838	1,627	39,872
a. Leather wear	1,214	31,789	1,240	31,626	1,286	32,031
b. Rubber and Plastic wear	292	7,436	318	7,212	341	7,842
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	555	7,547	506	7,277	472	7,643
17 - Manufacture of paper and paper products	1,762	107,400	1,676	112,525	1,483	99,728
18 - Printing and reproduction of recorded media	1,013	15,798	972	15,081	968	16,315
Printing and other service activities related to printing	987	14,421	962	13,860	958	15,139
Reproduction of recorded media	26	1,377	10	1,221	10	1,176
19 - Manufacture of coke and refined petroleum products	1,169	141,048	1,304	140,659	1,406	147,424
20 - Manufacture of chemicals and chemical products	9,799	353,834	9,352	410,029	9,195	318,192
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,624	95,033	5,897	100,872	5,870	102,061
22 - Manufacture of rubber and plastics products	3,196	90,607	3,127	89,514	3,012	84,234
23 - Manufacture of other non-metallic mineral products	2,012	299,845	2,082	314,085	2,045	297,693
24 - Manufacture of basic metals	5,191	263,514	5,403	246,914	5,033	208,442
25 - Manufacture of fabricated metal products, except machinery and equipment	1,176	37,274	1,116	34,457	1,046	32,512
26 - Manufacture of computer, electronic and optical products	261	8,946	291	10,223	330	8,555
27 - Manufacture of electrical equipment	2,915	161,834	2,709	170,976	2,467	131,069
28 - Manufacture of machinery and equipment	1,000	18,305	1,027	23,837	974	20,946
29 - Manufacture of motor vehicles, trailers and semi-trailers	2,009	87,045	2,010	100,688	1,956	88,549
30 - Manufacture of other transport equipment	742	24,575	648	15,600	589	14,348
31 - Manufacture of furniture	733	4,547	825	6,929	825	5,967
32 - Other manufacturing	3,310	51,712	3,436	53,141	3,378	47,282
Manufacture of jewellery and related articles	283	458	279	416	277	376
Manufacture of imitation jewellery and related articles	7	183	6	9	7	98
Manufacture of musical instruments	75	1,450	69	1,225	67	1,128
Manufacture of sports goods	368	8,470	376	7,782	353	8,046
Manufacture of games and toys	13	7	13	6	8	12
supplies	334	4,986	361	5,632	384	5,429
Manufacture of Handicrafts	140	380	142	48	144	66
Other manufacturing n.e.c.	2,090	35,778	2,190	38,024	2,138	32,127
33 - Repair and installation of machinery and equipment	117	2,809	111	2,587	106	2,275
D. Electricity, gas, steam and air conditioning supply	2,634	598,130	2,523	619,137	2,674	603,507
Electric power generation, transmission and distribution	2,389	586,572	2,278	607,467	2,447	592,175
a) Hydal	543	39,085	526	39,692	613	33,590
b) Thermal	246	144,166	236	170,402	226	172,460
c) Coal Based	86	99,707	85	115,869	79	120,296
d) Wind	213	65,430	185	64,004	179	63,200
e) Solar	103	8,049	113	7,718	101	7,506
f) Other	1,198	230,135	1,133	209,781	1,249	195,123
Manufacture of gas; distribution of gaseous fuels through mains	226	11,511	225	11,623	206	11,290
Steam and air conditioning supply	19	47	20	47	21	42
E. Water supply; sewerage, waste management and remediation activities	189	16,431	209	16,358	159	13,806
36 - Water collection, treatment and supply	55	322	56	300	42	227
37 - Sewerage	9	14	10	13	10	13
38 - Waste collection, treatment and disposal activities; materials recovery services	118	16,086	138	15,866	103	13,561
	7	9	5	179	4	5
F. Construction	3,998	192,879	3,981	198,746	3,894	195,182
41 - Construction of buildings	2,607	142,317	2,545	150,516	2,447	143,543
42 - Civil engineering	1,183	46,903	1,213	44,586	1,214	48,347
43 - Specialized construction activities	208	3,660	223	3,643	233	3,293

3.2 Advances Classified by Borrowers

All Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		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	126,778	478,224	131,749	500,477	136,167	472,900
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	4,479	39,219	5,033	39,459	4,901	31,579
46 - Wholesale trade, except of motor vehicles and motorcycles	31,006	271,383	32,981	280,304	35,634	275,343
47 - Retail trade, except of motor vehicles and motorcycles	91,293	167,621	93,735	180,714	95,632	165,978
H. Transportation and storage	25,516	121,394	25,330	119,540	24,865	117,579
49 - Land transport and transport via pipelines	8,653	62,336	8,459	62,915	8,440	60,725
50 - Water transport	86	202	80	692	83	622
51 - Air transport	199	2,291	167	1,759	132	1,575
52 - Warehousing and support activities for transportation	16,231	51,887	16,252	48,469	15,836	48,878
53 - Courier activities other than national post activities	347	4,677	372	5,705	374	5,778
I. Accommodation and food service activities	1,966	39,509	2,038	40,489	2,365	36,938
55 - Accommodation	560	23,394	570	23,356	566	22,500
56 - Food and beverage service activities	1,406	16,115	1,468	17,133	1,799	14,438
J. Information and communication	3,057	285,215	2,976	301,525	3,103	310,202
58 - Publishing activities	778	2,777	837	2,908	882	2,642
59 - Motion picture, video and television programme production, sound recording and music publishing activities	131	1,617	118	2,647	110	2,598
60 - Programming and broadcasting activities	82	820	76	635	50	1,001
61 - Telecommunications	819	262,982	786	277,975	873	287,536
62 - Computer programming, consultancy and related activities	1,070	11,714	975	12,664	1,001	11,776
63 - Information service activities	177	5,306	184	4,695	187	4,648
K. Real estate activities	719	37,509	767	37,661	929	35,566
L. Professional, scientific and technical activities	5,096	49,444	5,931	62,549	5,910	54,085
69 - Legal and accounting activities	211	974	192	1,009	171	1,102
71 - Architectural and engineering activities; technical testing and analysis	97	1,029	92	1,357	87	1,101
72 - Scientific research and development	184	4,018	194	4,275	204	4,307
73 - Advertising and market research	1,146	4,827	1,275	5,233	1,258	4,545
74 - Other professional, scientific and technical activities	2,828	32,921	3,613	44,220	3,691	37,078
75 - Veterinary activities	44	596	31	504	26	323
M. Administrative and support service activities	8,008	50,178	8,375	58,149	8,395	50,177
77 - Rental and leasing activities	653	2,114	654	2,170	675	2,418
78 - Employment activities	42	378	44	391	55	435
79 - Travel agency, tour operator, reservation service and related activities	913	9,468	918	14,134	897	14,085
80 - Security and investigation activities	633	2,741	828	2,910	707	2,908
81 - Services to buildings and landscape activities	51	334	42	223	36	190
82 - Office administrative, office support and other business support activities	5,716	35,143	5,889	38,320	6,025	30,140
N. Education	2,403	35,414	2,137	35,810	1,999	32,383
O. Human health and social work activities	1,539	18,783	1,444	18,535	1,388	16,788
86 - Human health activities	1,499	18,679	1,412	18,485	1,364	16,749
87 - Residential care activities	10	32	5	22	5	21
88 - Social work activities with and without accommodation	30	72	27	28	19	17
P. Arts, entertainment and recreation	139	1,948	123	1,790	116	1,684
Q. Other service activities	30,489	64,938	25,591	65,245	22,438	57,744
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	248	13,573	186	16,337	183	14,553
A. Government Trusts and Non-profit Organizations	80	834	64	1,460	62	1,038
B. Private Trusts and Non-profit Organizations	158	12,201	116	14,668	116	13,128
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	537	6	209	5	387
VI. PERSONAL	2,824,818	1,129,473	3,204,612	1,142,683	3,254,732	1,128,932
A. Bank Employees	149,874	231,121	153,476	241,879	156,359	249,198
1) For house building	73,119	179,521	74,121	188,299	74,738	193,954
2) For transport i.e. purchase of car etc.	48,272	47,329	49,062	48,500	50,067	49,722
3) Other purposes	28,483	4,271	30,293	5,080	31,554	5,523
B. Consumer Financing	2,670,306	897,587	3,046,578	900,050	3,093,852	879,015
1) For house building	32,862	210,396	35,222	214,956	35,113	214,900
2) For transport i.e. purchase of car etc	342,770	350,105	335,121	337,471	333,498	316,920
3) Credit cards	1,599,158	78,652	1,941,905	86,553	1,965,245	89,152
4) Consumers durable	37,783	6,875	37,398	6,869	37,218	6,873
5) Personal loans	657,733	251,559	696,932	254,201	722,778	251,171
C) Other	4,638	765	4,558	753	4,521	719
VII. OTHER	5,789	2,575	5,772	3,156	5,777	2,850
Total	3,967,125	10,676,004	4,338,986	11,564,031	4,365,867	11,455,120

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	2	5	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	2	5	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	1,214,461	2,139,546	1,203,686	2,224,053	1,193,541	2,160,305
L. GOVERNMENT	50	231,023	53	228,239	50	176,621
A. Federal Government	36	63,873	36	70,280	32	49,598
1) Commodity Operations	10	25,786	9	34,293	8	15,498
2) Others	26	38,086	27	35,987	24	34,101
B. Provincial Governments	14	167,151	17	157,959	18	127,023
1) Commodity Operations	14	167,151	14	157,929	15	126,986
2) Others	-	-	3	31	3	36
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	109	402,308	113	399,567	120	432,186
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	8	714	7	13	7	13
Utilities	45	150,731	46	146,009	49	144,334
Transport, storage and communications	24	105,644	27	104,459	29	110,270
Manufacturing	22	45,704	23	43,783	24	43,468
Mining and Quarrying	1	62,856	1	64,776	1	64,899
Construction	26	27,116	5	3,935	5	3,935
Commerce and Trade	3	31,902	3	36,106	4	64,811
Others	1	514	1	486	1	457
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	114	22,933	115	22,295	106	25,452
Mutual Funds and AMCs	-	-	2	-	2	-
Insurance & Pension Funds	10	349	10	54	2	48
MFIs and DFIs	12	10,723	12	12,354	12	15,046
Stock Exchange & Brokerage Houses	15	1,512	14	1,017	15	757
Modarabas	1	217	2	217	2	217
Other NBFIs	58	6,491	75	8,653	73	9,384
IV. PRIVATE SECTOR (BUSINESS)	833,919	1,212,329	820,441	1,297,442	802,049	1,247,737
A. Agriculture, forestry and fishing	684,371	188,609	669,812	204,828	652,413	203,551
1. Crop and animal production, hunting and related service activities	683,721	188,391	669,138	204,636	651,748	203,340
Growing of Wheat, Rice, Sugar Cane & Cotton	269,576	81,438	256,530	94,701	248,640	99,754
Growing of tropical, subtropical, pome and stone fruits & vegetables	38,787	10,751	34,188	9,717	32,046	9,249
Growing of other fruits, vegetables and crops	16,928	5,505	17,099	6,030	16,114	5,818
Raising of livestock and other related activities	277,939	74,960	281,621	78,110	275,217	73,892
Other agricultural support activities	80,491	15,738	79,700	16,078	79,731	14,628
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	117	16	119	16	119	16
03 - Fishing and aquaculture	533	202	555	176	546	195
B. Mining and quarrying	151	14,971	150	18,787	141	19,115
05 - Mining of coal and lignite	8	10,461	16	14,394	17	14,887
06 - Extraction of crude petroleum and natural gas	55	4,285	55	4,149	54	4,050
07 - Mining of metal ores	-	-	1	-	1	-
08 - Other mining and quarrying	87	209	77	230	68	167
09 - Mining support service activities	1	16	1	13	1	12
C. Manufacturing	56,496	655,362	56,475	706,280	54,944	666,644
10 - Manufacture of food products	45,302	175,098	45,188	190,318	43,967	190,107
11 - Manufacture of beverages	71	2,262	87	2,340	84	2,739
12 - Manufacture of tobacco products	217	46	222	45	200	40
13 - Manufacture of textiles	3,622	190,806	3,614	207,580	3,606	201,162
Preparation and spinning of textile fibres	1,585	76,000	1,666	84,183	1,662	84,844
Weaving of textiles	702	33,938	675	41,360	701	40,812
Finishing of textiles	705	45,548	654	48,215	610	48,637
Manufacture of knitted and crocheted fabrics	42	1,221	44	1,220	43	1,242
Manufacture of made-up textile articles, except apparel	282	21,582	262	18,757	256	11,927
Manufacture of carpets and rugs	58	581	53	488	58	451
Manufacture of other textiles n.e.c.	248	11,934	260	13,358	276	13,250
14 - Manufacture of wearing apparel	1,453	16,341	1,478	31,226	1,534	29,702
15 - Manufacture of leather and related products	443	4,678	441	4,603	429	4,399

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	45	662	50	676	48	662
	14	169	14	170	15	138
Manufacture of footwear	384	3,847	377	3,757	366	3,599
a. Leather wear	354	2,807	346	2,718	340	2,693
b. Rubber and Plastic wear	30	1,039	31	1,039	26	906
except furniture; manufacture of articles of straw and plaiting materials	137	335	132	398	134	454
17 - Manufacture of paper and paper products	100	4,212	98	5,504	90	5,018
18 - Printing and reproduction of recorded media	152	4,015	154	4,160	137	3,221
Printing and other service activities related to printing	148	4,002	152	4,149	135	3,209
Reproduction of recorded media	4	12	2	12	2	12
19 - Manufacture of coke and refined petroleum products	56	59,673	54	59,388	52	52,217
20 - Manufacture of chemicals and chemical products	1,144	30,468	1,111	32,099	1,052	28,026
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	274	8,745	269	8,828	238	8,533
22 - Manufacture of rubber and plastics products	395	9,926	387	9,628	380	9,912
23 - Manufacture of other non-metallic mineral products	448	74,600	461	70,775	458	68,281
24 - Manufacture of basic metals	411	30,372	459	30,938	388	24,876
25 - Manufacture of fabricated metal products, except machinery and equipment	79	1,317	75	1,302	70	1,206
26 - Manufacture of computer, electronic and optical products	22	157	22	151	23	145
27 - Manufacture of electrical equipment	410	25,108	409	26,832	326	18,775
28 - Manufacture of machinery and equipment	110	147	120	322	118	826
29 - Manufacture of motor vehicles, trailers and semi-trailers	187	9,915	188	9,721	174	8,549
30 - Manufacture of other transport equipment	4	317	4	36	3	33
31 - Manufacture of furniture	454	302	511	2,297	511	1,703
32 - Other manufacturing	1,005	6,522	991	7,789	970	6,719
Manufacture of jewellery and related articles	210	176	207	151	204	103
Manufacture of imitation jewellery and related articles	3	7	3	2	4	27
Manufacture of musical instruments	1	0	1	-	2	1
Manufacture of sports goods	69	2,387	73	2,647	73	2,630
Manufacture of games and toys	12	5	11	5	4	-
Manufacture of medical and dental instruments and supplies	35	196	37	206	48	382
Manufacture of Handicrafts	128	28	128	28	128	28
Other manufacturing n.e.c.	547	3,724	531	4,750	507	3,548
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	350	144,626	354	143,985	355	139,921
Electric power generation, transmission and distribution	326	141,704	328	141,228	326	136,973
a) Hydal	129	16,415	129	12,855	129	12,736
b) Thermal	87	57,548	94	64,757	92	60,271
c) Coal Based	14	43,773	14	42,198	14	42,950
d) Wind	24	15,268	21	13,438	21	13,022
e) Solar	34	3,239	34	3,127	34	3,072
f) Other	38	5,461	36	4,853	36	4,922
Manufacture of gas; distribution of gaseous fuels through mains	24	2,922	26	2,757	29	2,948
Steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	40	159	38	179	26	179
36 - Water collection, treatment and supply	27	12	26	10	14	11
37 - Sewerage	-	-	-	-	-	-
38 - Waste collection, treatment and disposal activities; materials recovery services	10	141	10	164	10	164
	3	6	2	4	2	4
F. Construction	1,042	33,426	1,066	35,102	1,081	36,588
41 - Construction of buildings	676	22,412	671	22,745	679	22,501
42 - Civil engineering	352	10,776	371	11,903	375	13,690
43 - Specialized construction activities	14	238	24	454	27	397

3.2.1 Advances Classified by Borrowers

Public Sector Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		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	60,507	65,549	61,276	75,771	62,246	72,901
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,229	7,744	2,320	8,250	2,396	8,146
46 - Wholesale trade, except of motor vehicles and motorcycles	14,117	34,741	14,297	40,625	14,535	38,875
47 - Retail trade, except of motor vehicles and motorcycles	44,161	23,064	44,659	26,895	45,315	25,880
H. Transportation and storage	18,014	21,476	17,825	22,917	17,536	21,981
49 - Land transport and transport via pipelines	4,189	4,715	4,082	6,097	4,107	5,826
50 - Water transport	1	-	1	-	1	-
51 - Air transport	42	179	38	144	34	120
52 - Warehousing and support activities for transportation	13,775	14,662	13,698	14,766	13,386	14,152
53 - Courier activities other than national post activities	7	1,919	6	1,909	8	1,884
I. Accommodation and food service activities	781	11,908	797	12,186	785	11,440
55 - Accommodation	231	9,556	249	9,870	238	9,458
56 - Food and beverage service activities	550	2,352	548	2,316	547	1,982
J. Information and communication	452	42,617	446	43,147	445	43,002
58 - Publishing activities	186	73	179	70	183	104
59 - Motion picture, video and television programme production, sound recording and music publishing activities	42	926	42	1,918	40	1,788
60 - Programming and broadcasting activities	3	2	3	4	3	2
61 - Telecommunications	110	39,398	114	38,388	110	38,301
62 - Computer programming, consultancy and related activities	79	1,938	78	2,474	79	2,521
63 - Information service activities	32	280	30	293	30	286
K. Real estate activities	66	5,849	65	4,755	64	4,587
L. Professional, scientific and technical activities	85	598	88	1,116	82	1,198
69 - Legal and accounting activities	21	21	21	21	21	20
70 - Activities of head offices; management consultancy activities	11	1	11	1	11	1
71 - Architectural and engineering activities; technical testing and analysis	18	495	19	959	19	1,056
72 - Scientific research and development	1	-	1	-	1	-
73 - Advertising and market research	17	30	16	24	14	18
74 - Other professional, scientific and technical activities	12	47	15	108	13	100
75 - Veterinary activities	5	3	5	3	3	2
M. Administrative and support service activities	3,841	4,744	4,279	5,191	4,535	5,388
77 - Rental and leasing activities	163	788	190	904	232	1,044
78 - Employment activities	1	52	1	53	2	93
79 - Travel agency, tour operator, reservation service and related activities	29	779	29	746	28	695
80 - Security and investigation activities	15	103	34	134	33	116
81 - Services to buildings and landscape activities	14	39	14	38	14	35
82 - Office administrative, office support and other business support activities	3,619	2,983	4,011	3,317	4,226	3,405
N. Education	627	4,285	625	4,132	624	3,828
O. Human health and social work activities	641	6,093	622	6,507	625	5,920
86 - Human health activities	626	6,062	611	6,486	614	5,898
87 - Residential care activities	7	30	3	21	4	21
88 - Social work activities with and without accommodation	8	1	8	1	7	1
P. Arts, entertainment and recreation	34	27	34	35	34	34
Q. Other service activities	6,421	12,031	6,489	12,525	6,113	11,461
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	7	1,801	9	2,291	8	2,202
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	7	1,801	9	2,291	8	2,202
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	-	-	-	-	-	-
VI. PERSONAL	374,609	267,510	377,301	272,102	385,552	274,049
A. Bank Employees	68,237	80,864	69,899	84,602	71,184	86,453
1) For house building	41,384	64,167	41,662	66,997	42,094	68,490
2) For transport i.e. purchase of car etc.	17,756	15,601	18,188	16,046	18,567	16,117
3) Other purposes	9,097	1,096	10,049	1,559	10,523	1,846
B. Consumer Financing	306,371	186,646	307,401	187,500	314,367	187,596
1) For house building	2,654	18,470	2,774	19,703	2,763	19,951
2) For transport i.e. purchase of car etc	40,384	24,139	40,282	24,063	39,736	23,324
3) Credit cards	964	30	3,027	124	5,445	281
4) Consumers durable	31,706	5,851	31,967	5,894	32,324	5,907
5) Personal loans	230,663	138,156	229,351	137,716	234,099	138,133
C) Other	1	0	1	0	1	0
VII. OTHER	5,653	1,640	5,654	2,117	5,656	2,058
Total	1,214,463	2,139,551	1,203,686	2,224,053	1,193,541	2,160,305

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		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	2,752,167	8,432,969	3,134,807	9,243,500	3,171,823	8,924,991
I. GOVERNMENT	231	963,395	212	983,719	206	975,556
A. Federal Government	164	406,122	138	489,288	143	535,329
1) Commodity Operations	76	368,403	46	443,699	54	495,774
2) Others	88	37,719	92	45,589	89	39,555
B. Provincial Governments	67	557,273	74	494,431	63	440,227
1) Commodity Operations	31	550,422	32	482,900	30	433,328
2) Others	36	6,851	42	11,531	33	6,899
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	748	912,808	659	950,797	626	1,074,353
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6	582	6	798	7	1,077
Utilities	508	424,908	411	402,610	398	411,348
Transport, storage and communications	75	231,648	84	293,638	80	293,789
Manufacturing	105	34,136	73	10,427	69	31,307
Mining and Quarrying	-	-	-	-	-	-
Construction	47	44,819	30	14,476	28	14,319
Commerce and Trade	27	206,610	44	227,348	31	318,205
Others	11	3,643	11	1,501	13	4,308
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,299	147,826	1,333	491,972	1,356	315,492
Mutual Funds and AMCs	114	1,996	108	5,655	102	3,744
Insurance & Pension Funds	616	4,213	578	3,204	622	3,765
MFIs and DFIs	101	82,265	126	410,795	119	237,454
Stock Exchange & Brokerage Houses	237	16,014	249	14,814	248	14,524
Modarabas	104	4,938	121	5,652	114	5,398
Other NBFIs	117	34,123	151	51,853	151	50,608
IV. PRIVATE SECTOR (BUSINESS)	299,604	5,534,851	305,290	5,931,924	300,454	5,692,140
A. Agriculture, forestry and fishing	96,542	138,107	100,344	144,727	96,760	134,664
1. Crop and animal production, hunting and related service activities	96,371	136,358	100,166	142,858	96,603	133,456
Growing of Wheat, Rice, Sugar Cane & Cotton	73,686	67,995	76,512	74,759	73,694	69,305
Growing of tropical, subtropical, pome and stone fruits & vegetables	1,845	2,691	1,996	3,142	1,867	2,753
Growing of other fruits, vegetables and crops	5,745	6,637	5,913	6,877	5,665	6,539
Raising of livestock and other related activities	5,944	38,371	6,296	37,102	6,089	36,516
Other agricultural support activities	9,149	20,661	9,445	20,970	9,287	18,340
Hunting, trapping and related service activities	2	4	4	8	1	3
02 - Forestry and logging	5	345	9	501	6	10
03 - Fishing and aquaculture	166	1,404	169	1,367	151	1,198
B. Mining and quarrying	775	48,302	808	45,112	783	48,074
05 - Mining of coal and lignite	71	33,822	57	31,223	57	35,991
06 - Extraction of crude petroleum and natural gas	603	12,956	616	11,223	588	10,193
07 - Mining of metal ores	8	590	15	719	17	607
08-Other mining and quarrying	91	923	117	1,934	118	1,272
09 - Mining support service activities	2	11	3	13	3	10
C. Manufacturing	82,698	3,733,774	85,008	4,066,241	83,099	3,894,086
10 - Manufacture of food products	16,020	744,605	18,233	836,228	17,632	907,074
11 - Manufacture of beverages	868	37,645	913	44,076	948	46,250
12 - Manufacture of tobacco products	461	3,611	475	3,579	456	3,589
13 - Manufacture of textiles	22,999	1,286,112	23,183	1,398,043	23,024	1,361,448
Preparation and spinning of textile fibres	7,474	403,009	7,814	471,594	7,786	459,985
Weaving of textiles	4,774	265,755	4,516	287,341	4,681	281,750
Finishing of textiles	3,477	231,295	3,542	243,344	3,610	236,245
Manufacture of knitted and crocheted fabrics	822	52,082	789	54,204	752	51,100
Manufacture of made-up textile articles, except apparel	3,131	180,280	3,215	185,883	3,017	182,553
Manufacture of carpets and rugs	111	995	94	912	94	704
Manufacture of other textiles n.e.c.	3,210	152,695	3,213	154,764	3,084	149,112
14 - Manufacture of wearing apparel	3,701	174,894	3,625	201,142	3,414	178,236
15 - Manufacture of leather and related products	1,544	45,168	1,629	44,906	1,692	44,916

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Tanning and dressing of leather; dressing and dyeing of fur	336	7,793	367	7,547	352	6,924
	88	2,070	83	2,351	81	1,792
Manufacture of footwear	1,120	35,306	1,179	35,008	1,259	36,200
a. Leather wear	858	28,909	892	28,835	944	29,265
b. Rubber and Plastic wear	262	6,397	287	6,173	315	6,936
except furniture; manufacture of articles of straw and plaiting materials	418	7,212	374	6,879	338	7,189
17 - Manufacture of paper and paper products	1,655	96,317	1,571	104,818	1,387	92,479
18 - Printing and reproduction of recorded media	861	11,783	818	10,921	831	13,094
Printing and other service activities related to printing	839	10,418	810	9,712	823	11,929
Reproduction of recorded media	22	1,365	8	1,209	8	1,165
19 - Manufacture of coke and refined petroleum products	1,112	79,875	1,249	80,271	1,353	93,707
20 - Manufacture of chemicals and chemical products	8,632	302,712	8,217	358,590	8,118	273,843
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,337	84,149	5,615	90,821	5,614	90,100
22 - Manufacture of rubber and plastics products	2,796	79,581	2,735	78,886	2,627	73,399
23 - Manufacture of other non-metallic mineral products	1,559	220,014	1,616	239,725	1,581	224,534
24 - Manufacture of basic metals	4,775	230,404	4,941	214,578	4,637	181,833
25 - Manufacture of fabricated metal products, except machinery and equipment	1,097	35,957	1,041	33,155	976	31,305
26 - Manufacture of computer, electronic and optical products	239	8,789	269	10,072	307	8,409
27 - Manufacture of electrical equipment	2,482	123,434	2,273	128,483	2,121	101,876
28 - Manufacture of machinery and equipment	889	18,143	906	23,501	855	20,105
29 - Manufacture of motor vehicles, trailers and semi-trailers	1,820	76,910	1,817	90,082	1,778	79,320
30 - Manufacture of other transport equipment	737	14,915	643	15,564	586	14,314
31 - Manufacture of furniture	279	4,245	314	4,632	314	4,265
32 - Other manufacturing	2,300	44,488	2,440	44,701	2,404	40,525
Manufacture of jewellery and related articles	73	282	72	264	73	272
Manufacture of imitation jewellery and related articles	4	177	3	7	3	71
Manufacture of musical instruments	74	1,450	68	1,225	65	1,128
Manufacture of sports goods	299	6,084	303	5,135	280	5,416
Manufacture of games and toys	1	1	2	1	4	12
Manufacture of medical and dental instruments and supplies	299	4,790	324	5,427	336	5,047
Manufacture of Handicrafts	12	352	14	20	16	38
Other manufacturing n.e.c.	1,538	31,352	1,654	32,623	1,627	28,541
33 - Repair and installation of machinery and equipment	117	2,809	111	2,587	106	2,275
D. Electricity, gas, steam and air conditioning supply	2,275	438,404	2,160	454,851	2,311	446,268
Electric power generation, transmission and distribution	2,057	431,044	1,944	447,262	2,116	439,209
a) Hydal	414	22,670	397	26,837	484	20,855
b) Thermal	159	86,618	142	105,645	134	112,189
c) Coal Based	69	46,139	67	58,609	61	62,154
d) Wind	189	50,162	164	50,566	158	50,177
e) Solar	69	4,809	79	4,591	67	4,434
f) Other	1,157	220,645	1,095	201,014	1,212	189,401
Manufacture of gas; distribution of gaseous fuels through mains	199	7,313	196	7,541	174	7,016
Steam and air conditioning supply	19	47	20	47	21	42
E. Water supply; sewerage, waste management and remediation activities	149	16,272	171	16,179	133	13,627
36 - Water collection, treatment and supply	28	310	30	289	28	217
37 - Sewerage	9	14	10	13	10	13
38 - Waste collection, treatment and disposal activities; materials recovery services	108	15,944	128	15,703	93	13,397
services	4	4	3	174	2	1
F. Construction	2,953	159,252	2,912	163,442	2,810	158,413
41 - Construction of buildings	1,929	119,705	1,872	127,571	1,766	120,862
42 - Civil engineering	830	36,126	841	32,682	838	34,655
43 - Specialized construction activities	194	3,422	199	3,189	206	2,896

3.2.2 Advances Classified by Borrowers

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		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	66,259	409,220	70,462	419,018	73,908	395,372
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	2,250	31,475	2,713	31,209	2,505	23,433
46 - Wholesale trade, except of motor vehicles and motorcycles	16,886	234,716	18,681	235,571	21,094	232,273
47 - Retail trade, except of motor vehicles and motorcycles	47,123	143,029	49,068	152,238	50,309	139,666
H. Transportation and storage	7,500	99,904	7,503	96,609	7,327	95,584
49 - Land transport and transport via pipelines	4,463	57,608	4,376	56,805	4,332	54,886
50 - Water transport	84	201	78	690	81	621
51 - Air transport	157	2,113	129	1,615	98	1,455
52 - Warehousing and support activities for transportation	2,456	37,224	2,554	33,703	2,450	34,727
53 - Courier activities other than national post activities	340	2,758	366	3,796	366	3,894
I. Accommodation and food service activities	1,183	25,644	1,239	26,346	1,578	23,540
55 - Accommodation	327	11,880	319	11,529	326	11,084
56 - Food and beverage service activities	856	13,764	920	14,817	1,252	12,456
J. Information and communication	2,599	242,229	2,525	254,154	2,654	266,763
58 - Publishing activities	592	2,704	658	2,838	699	2,539
59 - Motion picture, video and television programme production, sound recording and music publishing activities	89	691	76	729	70	811
60 - Programming and broadcasting activities	79	818	73	631	47	999
61 - Telecommunications	703	223,215	667	235,364	759	248,798
62 - Computer programming, consultancy and related activities	991	9,776	897	10,190	922	9,255
63 - Information service activities	145	5,026	154	4,402	157	4,362
K. Real estate activities	653	31,659	702	32,906	865	30,979
L. Professional, scientific and technical activities	5,005	48,010	5,836	61,208	5,822	52,633
69 - Legal and accounting activities	190	953	171	988	150	1,082
70 - Activities of head offices; management consultancy activities	84	1,027	79	1,351	74	1,095
71 - Architectural and engineering activities; technical testing and analysis	566	4,419	512	4,786	451	4,324
72 - Scientific research and development	183	4,018	193	4,275	203	4,307
73 - Advertising and market research	1,127	4,125	1,257	5,194	1,243	4,528
74 - Other professional, scientific and technical activities	2,816	32,874	3,598	44,112	3,678	36,978
75 - Veterinary activities	39	593	26	501	23	320
M. Administrative and support service activities	4,166	45,427	4,095	52,950	3,859	44,782
77 - Rental and leasing activities	490	1,325	464	1,267	443	1,375
78 - Employment activities	41	326	43	338	53	342
79 - Travel agency, tour operator, reservation service and related activities	884	8,688	889	13,388	869	13,389
80 - Security and investigation activities	618	2,638	794	2,776	674	2,792
81 - Services to buildings and landscape activities	37	296	28	185	22	156
82 - Office administrative, office support and other business support activities	2,096	32,153	1,877	34,996	1,798	26,729
N. Education	1,776	31,129	1,512	31,678	1,375	28,554
O. Human health and social work activities	898	12,690	822	12,027	763	10,868
86 - Human health activities	873	12,617	801	11,999	750	10,851
87 - Residential care activities	3	2	2	1	1	0
88 - Social work activities with and without accommodation	22	71	19	27	12	16
P. Arts, entertainment and recreation	105	1,921	89	1,756	82	1,650
Q. Other service activities	24,068	52,907	19,102	52,721	16,325	46,283
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	241	11,771	177	14,045	175	12,351
A. Government Trusts and Non-profit Organizations	80	834	64	1,460	62	1,038
B. Private Trusts and Non-profit Organizations	151	10,400	107	12,377	108	10,926
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	537	6	209	5	387
VI. PERSONAL	2,449,908	861,383	2,827,018	870,004	2,868,885	854,308
A. Bank Employees	81,465	149,811	83,412	156,834	85,008	162,303
1) For house building	31,670	115,057	32,398	120,991	32,583	125,154
2) For transport i.e. purchase of car etc.	30,447	31,603	30,811	32,338	31,436	33,491
3) Other purposes	19,348	3,151	20,203	3,505	20,989	3,657
B. Consumer Financing	2,363,806	710,807	2,739,049	712,416	2,779,357	691,286
1) For house building	30,118	191,807	32,359	195,134	32,261	194,830
2) For transport i.e. purchase of car etc	302,355	325,952	294,808	313,394	293,731	293,582
3) Credit cards	1,598,194	78,622	1,938,878	86,429	1,959,800	88,871
4) Consumers durable	6,077	1,024	5,431	975	4,894	966
5) Personal loans	427,062	113,402	467,573	116,484	488,671	113,036
C) Other	4,637	765	4,557	753	4,520	719
VII. OTHER	136	935	118	1,039	121	792
Total	2,752,167	8,432,969	3,134,807	9,243,500	3,171,823	8,924,991

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	1	10	1	8	1	20
1) Official	1	10	1	8	1	20
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	494	103,474	492	96,470	502	369,804
I. GOVERNMENT	1	1,000	1	1,000	2	283,792
A. Federal Government	1	1,000	1	1,000	2	283,792
1) Commodity Operations	-	-	-	-	-	-
2) Others	1	1,000	1	1,000	2	283,792
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)	192	101,893	198	94,893	205	85,436
A. Agriculture, forestry and fishing	1	1	2	1	2	283
1. Crop and animal production, hunting and related service activities	1	1	2	1	2	283
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	1	1	1	1	1	3
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	-	-	1	-	1	281
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	150	79,951	156	62,273	164	60,357
10 - Manufacture of food products	10	3,017	12	2,722	11	4,037
11 - Manufacture of beverages	2	10	2	9	4	11
12 - Manufacture of tobacco products	2	4	3	16	3	23
13 - Manufacture of textiles	39	12,951	36	12,401	42	13,932
Preparation and spinning of textile fibres	6	536	6	531	6	593
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	26	12,069	23	11,523	30	13,076
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	3	187	3	187	2	104
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	4	159	4	159	4	159
14 - Manufacture of wearing apparel	3	83	3	83	3	105
15 - Manufacture of leather and related products	3	83	3	83	3	83

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
Tanning and dressing of leather; dressing and dyeing of fur	-	-	-	-	-	-
	1	10	1	10	1	10
Manufacture of footwear	2	73	2	73	2	73
a. Leather wear	2	73	2	73	2	73
b. Rubber and Plastic wear	-	-	-	-	-	-
except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-
17 - Manufacture of paper and paper products	7	6,871	7	2,203	6	2,231
18 - Printing and reproduction of recorded media	-	-	-	-	-	-
Printing and other service activities related to printing	-	-	-	-	-	-
Reproduction of recorded media	-	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	1	1,500	1	1,000	1	1,500
20 - Manufacture of chemicals and chemical products	23	20,654	24	19,340	25	16,323
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	13	2,138	13	1,223	18	3,428
22 - Manufacture of rubber and plastics products	5	1,100	5	1,000	5	923
23 - Manufacture of other non-metallic mineral products	5	5,231	5	3,584	6	4,879
24 - Manufacture of basic metals	5	2,738	3	1,399	8	1,733
25. Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-
26 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-
27 - Manufacture of electrical equipment	23	13,292	27	15,661	20	10,418
28 - Manufacture of machinery and equipment	1	14	1	14	1	14
29 - Manufacture of motor vehicles, trailers and semi-trailers	2	221	5	884	4	680
30 - Manufacture of other transport equipment	1	9,343	1	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32. Other manufacturing	5	702	5	651	4	38
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	-	-	-	-	-	-
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	5	702	5	651	4	38
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	9	15,100	9	20,302	8	17,318
Electric power generation, transmission and distribution	6	13,824	6	18,977	5	15,992
a) Hydal	-	-	-	-	-	-
b) Thermal	-	-	-	-	-	-
c) Coal Based	3	9,795	4	15,062	4	15,192
d) Wind	-	-	-	-	-	-
e) Solar	-	-	-	-	-	-
f) Other	3	4,029	2	3,914	1	800
Manufacture of gas; distribution of gaseous fuels through mains	3	1,276	3	1,325	3	1,326
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	3	201	3	201	3	181
41 - Construction of buildings	2	200	2	200	2	180
42 - Civil engineering	1	1	1	1	1	1
43 - Specialized construction activities	-	-	-	-	-	-

3.2.3 Advances Classified by Borrowers

Foreign Banks

(Million Rupees)

Borrower	Sep-22		Dec-22 ^R		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	12	3,455	11	5,689	13	4,627
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	3	1,927	3	4,107	5	4,195
47 - Retail trade, except of motor vehicles and motorcycles	9	1,528	8	1,581	8	432
H. Transportation and storage	2	14	2	14	2	14
49 - Land transport and transport via pipelines	1	13	1	13	1	13
50 - Water transport	1	1	1	1	1	1
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	-	-	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	2	1,958	2	1,958	2	1,958
55 - Accommodation	2	1,958	2	1,958	2	1,958
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	6	369	5	4,223	4	437
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	-	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	6	369	5	4,223	4	437
62 - Computer programming, consultancy and related activities	-	-	-	-	-	-
63 - Information service activities	-	-	-	-	-	-
K. Real estate activities	-	-	-	-	-	-
L. Professional, scientific and technical activities	6	837	7	225	6	254
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy activities	2	1	2	5	2	6
71 - Architectural and engineering activities; technical testing and analysis	2	163	3	204	3	248
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	2	672	2	16	1	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	1	7	1	7	1	7
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	-	-	-	-	-	-
82 - Office administrative, office support and other business support activities	1	7	1	7	1	7
N. Education	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-
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	301	580	293	577	295	576
A. Bank Employees	172	446	165	444	167	442
1) For house building	65	297	61	311	61	309
2) For transport i.e. purchase of car etc.	69	125	63	116	64	114
3) Other purposes	38	24	41	17	42	19
B. Consumer Financing	129	134	128	134	128	133
1) For house building	90	120	89	119	89	119
2) For transport i.e. purchase of car etc	31	14	31	14	31	14
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	-	-	-	-	-	-
5) Personal loans	8	1	8	1	8	1
C) Other	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-
Total	495	103,484	493	96,478	503	369,824

3.3.1 Advances Classified by Rate of Interest/Return and Securities

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Sep-22		Dec-22 ^R		Mar-23							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	168,308	123,108	27,664	2,202	100,559	39,535	63,049	84	71,775	681	305,549	
01.00*	1,978	569	-	-	-	-	-	199	-	-	199	
02.00*	10,424	9,978	-	7	4,988	2,291	903	1,497	-	-	9,687	
03.00*	43,154	24,608	100	27	11,282	3,233	5,188	11	3,875	-	23,716	
04.00*	72,407	15,243	313	531	5,781	4,676	2,385	-	1,896	-	15,582	
05.00*	34,780	130,356	207	1	19,012	18,888	88,079	259	3,392	1,213	131,051	
06.00*	14,054	15,925	1,656	151	4,186	1,075	1,547	26	1,215	-	9,855	
07.00*	3,940	7,626	-	-	1,233	518	6,728	-	3	-	8,482	
08.00*	16,144	11,610	-	-	1,460	691	1,362	75	9,760	-	13,349	
08.25	59	171	-	-	83	60	-	13	-	-	156	
08.50	5,856	342	-	-	127	191	-	39	-	-	357	
08.75	197	4	-	-	-	-	-	-	-	-	-	
09.00	5,175	4,947	-	-	1,411	680	165	950	3,543	-	6,749	
09.25	5,021	5,947	-	-	1,300	1,000	485	-	-	-	2,785	
09.50	2,527	2,792	-	-	500	-	-	15	-	-	515	
09.75	2,127	1,847	-	-	-	78	125	-	-	-	204	
10.00	39,091	21,015	-	558	4,549	1,466	1,148	172	-	-	7,893	
10.25	98	116	-	-	50	-	-	15	-	-	65	
10.50	34,488	1,026	-	-	-	9	2	-	-	-	12	
10.75	48	34,727	-	12	372	-	304	-	32,664	-	33,352	
11.00	23,050	3,301	-	-	1,680	367	1,217	65	-	-	3,329	
11.25	11,608	43	-	-	1	-	41	-	-	-	42	
11.50	492	21,286	-	-	-	2	976	-	42,767	-	43,746	
11.75	60	11	-	-	-	1	2	3	-	-	6	
12.00	5,171	26,148	-	-	336	12	15,371	-	798	-	16,517	
12.25	1,418	203	-	-	0	33	24	72	13	-	143	
12.50	20,388	1,652	-	-	1,395	7	152	3	8	-	1,565	
12.75	13,266	125	-	-	213	18	73	-	-	-	304	
13.00	11,054	11,233	592	-	20	34	11,546	67	0	-	12,259	
13.25	68,356	65,051	99	-	3,011	64,908	1	-	-	-	68,019	
13.50	6,008	152	-	-	600	12	25	-	-	-	636	
13.75	54,061	255	-	-	900	141	92	-	-	-	1,133	
14.00	7,528	28,546	7,849	0	4,443	432	2,388	72	0	0	15,184	
14.25	24,130	1,203	-	-	-	59	165	-	-	-	225	
14.50	106,989	125	5	-	-	33	2	10	0	-	49	
14.75	6,794	7,815	-	0	2,587	37	3,440	-	0	-	6,064	
15.00	74,887	1,531	5,658	-	-	39	15	-	345	-	6,057	
15.25	126,657	79,962	-	-	15,498	55	30	-	10,000	-	25,583	
15.50	119,123	7,004	4,747	-	-	6	303	-	459	-	5,515	
15.75	76,189	51,872	90	-	-	237	6,631	101	1	0	7,060	
16.00	65,528	73,656	-	-	1,061	2,087	7,545	68	19,506	-	30,267	
16.25	49,453	43,822	-	2,700	708	3,397	584	72	93	-	7,555	
16.50	85,322	88,844	415	1,000	1,333	2,103	13,734	1,074	24,986	-	44,645	
16.75	50,373	45,427	-	2,500	1,097	556	1,205	-	27,141	-	32,497	
17.00	155,216	39,822	85	902	8,847	11,085	1,294	30	42,070	-	64,315	
17.25	48,857	84,315	-	2,159	19,014	4,238	9,427	129	27,274	750	62,992	
17.50	41,059	353,568	7,754	1,394	112,503	41,182	22,404	283	44,870	-	230,390	
17.75	73,810	63,949	11,394	6,714	16,578	3,264	7,239	214	6,820	-	52,224	
18.00	38,736	170,363	2,752	2,638	39,960	9,027	8,747	90	71,270	-	134,485	
18.25	24,714	27,746	-	515	15,307	4,834	7,077	12	4,558	-	32,302	
18.50	15,478	24,799	-	819	13,266	5,432	5,729	3,444	3,867	-	32,557	
18.75	12,378	34,867	-	6,832	4,704	9,949	3,620	698	558	-	26,560	
19.00	25,238	47,111	4,085	76	6,715	2,630	8,427	1,757	36,108	1	59,799	
19.25	11,485	29,406	-	13,943	21,195	2,120	2,676	559	197	-	40,691	
19.50	9,632	4,587	-	5,827	4,213	2,665	2,552	150	6,571	-	21,978	
19.75	20,042	10,835	159	1,037	3,123	2,093	1,792	653	546	-	9,403	
20.00	61,898	12,867	397	170	6,285	5,599	7,019	397	7,122	-	26,988	
20.25	10,424	12,173	406	-	2,749	3,200	1,927	85	82	-	8,448	
20.50	4,790	5,566	-	237	1,132	4,000	4,350	-	1,028	-	10,746	
20.75	9,693	12,981	-	651	1,943	2,700	5,346	-	55,439	-	66,079	
21.00	32,696	46,683	5,192	10	11,750	746	7,706	34	2,508	462	28,407	
21.25	7,940	7,067	353	19	94	8,119	1,348	28	76	-	10,037	
21.50	4,547	960	675	-	2,181	9,033	508	79	2	-	12,478	
21.75	1,272	2,656	-	51	1,995	604	1,154	137	20	-	3,962	
22.00	8,147	35,730	5,003	1,473	7,742	5,705	23,521	90	346	2,350	46,230	
22.25	1,803	27,847	149	46	548	5,407	636	86	2,286	-	9,158	
22.50	56	5,743	4,203	0	1,180	405	1,194	318	29,964	15	37,279	
22.75	17,729	1,081	-	1,000	377	491	170	31	7	-	2,076	
23.00	110	230	-	-	1,797	601	5,243	6	138	0	7,785	
23.25	4,374	4,623	1,477	444	722	2,849	637	-	1	-	6,130	
23.50	2,631	125,864	-	-	347	3,382	320	-	125,755	0	129,805	
23.75	5,536	14,687	-	958	575	73	9,558	-	1	0	11,165	
24.00	9,609	16,309	-	2	247	451	6,753	-	28	-	7,481	
24.25	22	55	-	-	200	1,243	169	-	26	-	1,639	
24.50	68	207	-	-	76	2,288	199	6	-	12	2,580	
24.75	3	15	-	-	-	-	108	-	5	-	113	
25.00 & above	11,778	28,118	-	0	1,301	5,133	48,694	-	158	10,982	66,269	
Total	2,139,551	2,224,053	93,388	57,696	500,438	309,517	444,581	14,276	723,942	16,466	2,160,305	
Weighted Average	13.8	15.44	12.38	17.77	12.92	13.93	13.30	15.33	16.28	24.92	14.48	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.2 Advances Classified by Rate of Interest/Return and Securities

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Sep-22	Dec-22 ^R		Mar-23							Total	
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	451,808	428,792	1,067	3,828	116,121	62,584	142,368	28,593	67,897	11,255	433,712	
01.00*	36,477	7,053	-	164	2,215	365	1,153	1,412	2,910	-	8,219	
02.00*	186,968	153,255	-	768	79,310	48,330	14,238	10,416	15,380	36	168,478	
03.00*	375,635	238,171	-	1,379	104,443	79,825	74,521	28,441	23,355	196	312,160	
04.00*	203,302	222,103	2	240	51,271	49,785	47,954	15,025	18,816	92	183,184	
05.00*	340,303	281,873	-	599	63,375	57,306	75,952	13,980	18,224	1,269	230,704	
06.00*	67,011	38,326	-	363	9,245	11,015	5,241	5,961	2,572	377	34,775	
07.00*	50,674	37,315	-	161	26,445	1,856	28,850	767	10,247	0	68,326	
08.00*	111,677	34,993	-	1	10,342	6,005	3,151	2,117	2,616	4	24,235	
08.25	8,190	6,958	-	-	6,355	58	128	49	152	1	6,743	
08.50	7,652	4,300	-	-	523	268	1,173	341	605	0	2,910	
08.75	6,594	5,774	-	-	537	3,166	120	375	5	-	4,203	
09.00	22,874	18,749	-	2	4,520	1,010	2,292	1,043	6,751	1,737	17,354	
09.25	41,711	47,987	-	-	6,644	1,097	819	112	687	0	9,359	
09.50	66,704	73,243	-	900	8,009	1,037	3,779	2,420	1,895	2	18,042	
09.75	33,583	48,182	-	-	6,333	400	800	54	1,366	1	8,954	
10.00	336,460	393,209	-	360	37,822	14,984	24,660	7,565	12,393	3	97,786	
10.25	19,751	8,414	-	-	2,086	339	2,437	182	180	1	5,225	
10.50	15,319	7,003	-	-	236	886	258	206	461	0	2,048	
10.75	21,976	20,425	-	-	1,608	1,674	1,049	53	149	7	4,540	
11.00	42,779	125,193	2	-	11,139	21,359	7,365	2,837	107,048	165	149,914	
11.25	34,469	28,471	-	-	169	819	302	16	459	44	1,810	
11.50	18,866	11,783	-	-	2,386	1,169	1,710	2,020	628	1	7,913	
11.75	8,933	13,247	-	-	249	1,797	562	27	135	4	2,774	
12.00	26,693	10,679	-	-	3,527	2,043	2,445	113	402	444	8,974	
12.25	20,377	6,983	-	-	397	2,032	603	54	912	1	3,998	
12.50	23,543	7,332	-	-	12,443	3,563	1,032	44	210	0	17,292	
12.75	21,773	10,713	-	1	1,164	4,199	1,851	19	19,233	2	26,469	
13.00	28,629	77,236	-	100	17,301	19,032	5,034	852	2,636	285	45,241	
13.25	32,023	12,464	-	-	9,340	4,664	1,015	140	2,148	9	17,316	
13.50	32,016	14,523	-	-	10,779	3,178	2,014	1,093	2,093	1	19,159	
13.75	94,536	26,144	-	52	5,664	6,661	1,552	453	2,342	2	16,726	
14.00	28,163	42,469	-	0	49,828	25,732	11,768	3,961	10,686	78	102,053	
14.25	37,795	10,454	-	436	116	1,637	1,548	1,015	138	1	4,891	
14.50	30,129	147,830	-	-	1,002	27,880	1,584	425	29,503	355	60,748	
14.75	84,848	161,458	-	102	633	2,004	1,219	92	14,610	4	18,664	
15.00	90,849	50,696	-	-	1,333	15,153	3,967	4,384	477	419	25,733	
15.25	743,751	46,704	-	-	13,234	1,659	3,100	278	30,502	1	48,773	
15.50	449,938	94,425	-	0	1,565	2,196	2,804	755	1,542	2	8,863	
15.75	408,044	692,118	13	1	40,245	5,448	4,520	125	14,786	2	65,140	
16.00	607,250	564,123	-	36	16,944	8,592	4,141	895	24,504	2,267	57,379	
16.25	431,758	508,424	-	-	20,421	41,170	31,208	3,307	20,660	12	116,779	
16.50	516,455	615,270	-	530	162,051	38,773	17,394	20,289	11,541	48	250,626	
16.75	470,872	526,152	-	43	29,399	13,249	16,980	3,391	64,506	0	127,569	
17.00	360,844	476,141	-	3,035	223,586	84,648	46,978	22,045	369,506	1,556	751,353	
17.25	234,557	472,686	-	1	1,287	68,202	54,773	17,712	4,572	269,239	0	415,787
17.50	160,743	358,989	51	5,278	79,894	48,896	26,320	8,029	48,446	12	216,926	
17.75	129,078	326,469	-	3,453	66,458	100,266	35,353	17,154	71,625	1	294,309	
18.00	127,265	444,784	-	3,958	103,899	51,944	40,284	15,237	57,920	1,343	274,586	
18.25	98,624	200,970	0	1,289	66,624	38,226	27,406	14,240	64,948	16	121,749	
18.50	57,806	118,137	-	3,300	61,809	31,885	28,396	11,837	92,145	54	229,425	
18.75	58,824	163,441	-	1,234	38,393	26,412	18,130	8,566	54,506	0	147,241	
19.00	33,366	95,034	4	4,501	47,407	33,991	38,048	9,090	39,484	662	173,187	
19.25	61,632	100,194	1	134	24,281	28,544	22,441	4,137	57,141	2,284	138,962	
19.50	18,148	37,339	-	20,411	99,731	37,733	54,020	8,364	118,023	43	338,326	
19.75	21,886	53,021	-	341	55,353	30,507	29,578	3,612	50,424	6	169,821	
20.00	26,030	44,764	1,110	3,736	89,287	105,418	37,809	20,287	68,863	3,435	329,946	
20.25	26,515	32,106	24	686	56,962	49,555	22,012	9,982	32,262	76	171,558	
20.50	10,322	41,863	16	27,331	65,713	59,151	23,706	32,345	34,785	2,985	246,033	
20.75	19,265	32,803	-	2,001	40,595	48,577	20,605	9,954	36,877	27	158,635	
21.00	18,905	15,084	-	520	44,837	33,900	25,756	16,476	78,429	1,421	201,339	
21.25	48,868	56,110	-	108	34,563	46,579	16,372	4,064	31,426	44	133,156	
21.50	24,325	24,699	-	493	23,827	45,043	28,888	6,756	22,189	35	127,230	
21.75	4,873	21,611	-	52	24,889	24,745	7,710	2,322	15,482	2	75,202	
22.00	15,821	21,244	301	566	39,899	38,330	28,124	18,117	89,220	3,512	218,070	
22.25	14,024	20,768	2	370	68,242	35,592	14,363	8,065	49,536	63	176,232	
22.50	2,371	2,462	2	10,739	19,748	78,374	13,124	5,762	165,865	31	293,645	
22.75	2,122	5,741	0	1,318	16,526	17,853	9,231	1,484	11,922	12	58,347	
23.00	4,120	5,872	141	505	34,798	31,241	24,639	2,886	47,420	2,413	144,042	
23.25	4,207	6,656	25	105	9,201	8,744	6,911	1,010	4,595	143	30,733	
23.50	3,938	4,156	-	105	8,814	6,564	3,732	1,654	9,241	113	30,223	
23.75	1,346	4,048	3	-	5,263	4,514	2,618	770	8,495	6	21,670	
24.00	7,590	7,773	15	113	7,975	7,070	4,947	1,735	9,472	3,717	35,044	
24.25	3,876	2,128	-	-	1,176	4,322	2,412	1,118	4,238	49	13,315	
24.50	196	536	-	3	3,388	6,739	4,334	1,643	1,264	60	17,431	
24.75	447	4,017	4	-	150	3,008	956	381	232	28	4,759	
25.00 & above	141,875	160,840	5,809	10	18,802	20,604	12,028	9,397	16,673	146,631	229,953	
Total	8,432,969	9,243,500	8,593	107,048	2,499,060	1,839,745	1,251,602	448,785	2,580,256	189,903	8,924,991	
Weighted Average	13.3	14.45	22.31	18.41	15.37	16.14	13.70	15.06	17.44	31.29	16.26	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.3.3 Advances Classified by Rate of Interest/Return and Securities

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Sep-22		Dec-22 ^R		Mar-23							Total
	Total	Total	Precious Metals	Securities, Shares & Other Financial Instruments	Merchandise	Fixed Assets Including Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances		
00.00	1,873	1,897	-	-	1,063	31	681	2	107	5	1,890	
01.00*	-	-	-	-	-	-	-	-	-	-	-	
02.00*	-	-	-	-	-	-	-	-	-	-	-	
03.00*	342	352	-	-	-	104	236	-	-	-	340	
04.00*	50	48	-	-	-	-	35	-	14	3	52	
05.00*	39	33	-	-	-	-	26	-	6	2	34	
06.00*	8	8	-	-	-	-	13	-	-	-	13	
07.00*	-	-	-	-	-	-	-	-	-	-	-	
08.00*	-	-	-	-	-	-	-	-	283,792	-	283,792	
08.25	-	-	-	-	-	-	-	-	-	-	-	
08.50	-	-	-	-	-	-	-	-	-	-	-	
08.75	-	-	-	-	-	-	-	-	-	-	-	
09.00	-	-	-	-	-	-	-	-	-	-	-	
09.25	-	-	-	-	-	-	-	-	-	-	-	
09.50	-	-	-	-	-	-	-	-	-	-	-	
09.75	-	-	-	-	-	-	-	-	-	-	-	
10.00	800	-	-	-	-	-	-	-	-	-	-	
10.25	-	-	-	-	-	-	-	-	-	-	-	
10.50	-	-	-	-	-	-	-	-	-	-	-	
10.75	-	-	-	-	-	-	-	-	-	-	-	
11.00	-	-	-	-	-	-	-	-	-	-	-	
11.25	3	3	-	-	-	-	-	-	-	-	-	
11.50	-	-	-	-	-	-	-	-	-	-	-	
11.75	-	-	-	-	-	-	-	-	-	-	-	
12.00	-	-	-	-	-	-	-	-	-	-	-	
12.25	2,000	2,000	-	-	-	-	-	-	-	-	-	
12.50	-	-	-	-	-	-	-	-	-	-	-	
12.75	1,200	845	-	-	-	-	-	-	-	-	-	
13.00	-	-	-	-	-	-	-	-	-	-	-	
13.25	-	-	-	-	-	-	-	-	-	-	-	
13.50	-	-	-	-	-	-	-	-	-	-	-	
13.75	3,000	3,000	-	-	-	-	-	-	-	-	-	
14.00	-	-	-	-	-	-	-	-	-	-	-	
14.25	300	-	-	-	-	-	-	-	-	-	-	
14.50	-	-	-	-	-	-	-	-	-	-	-	
14.75	262	-	-	-	-	-	-	-	-	-	-	
15.00	400	-	-	-	-	-	-	-	-	-	-	
15.25	4,591	-	-	-	-	-	-	-	-	-	-	
15.50	21,384	1,500	-	-	-	-	-	-	-	-	-	
15.75	6,427	17,951	-	-	-	-	-	-	-	-	-	
16.00	8,212	2,958	-	-	-	-	-	400	-	-	400	
16.25	11,205	4,900	-	-	-	-	-	23	-	-	23	
16.50	22,680	10,286	-	-	-	1,324	-	697	-	-	2,021	
16.75	2,287	10,686	-	-	-	-	-	-	-	-	-	
17.00	11,651	6,873	-	-	-	1,800	-	7,804	-	-	9,604	
17.25	1,197	5,608	-	-	-	-	-	8,913	-	-	8,913	
17.50	753	12,802	-	-	-	-	-	1,133	-	-	1,133	
17.75	1,712	166	-	-	-	-	-	6,028	-	-	6,028	
18.00	-	11,256	-	-	-	-	-	10,769	-	-	10,769	
18.25	-	400	-	-	-	-	-	795	-	-	795	
18.50	-	281	-	-	-	-	-	5,222	-	-	5,222	
18.75	1,109	1,558	-	-	-	-	-	72	-	-	72	
19.00	-	-	-	-	-	-	-	1,587	-	-	1,587	
19.25	-	1,066	-	-	-	-	860	1,821	-	-	2,681	
19.50	-	-	-	-	37	-	-	3,667	-	-	3,705	
19.75	-	-	-	-	298	-	1,958	280	1,754	-	4,289	
20.00	-	-	-	-	1,019	-	-	1,718	-	-	2,737	
20.25	-	-	-	-	-	-	-	7,934	-	-	7,934	
20.50	-	-	-	-	-	-	1,068	809	-	-	1,877	
20.75	-	-	-	-	-	-	-	7	-	-	7	
21.00	-	-	-	-	-	-	-	-	-	-	-	
21.25	-	-	-	-	-	-	-	1,547	-	-	1,547	
21.50	-	-	-	-	-	-	-	1,500	-	-	1,500	
21.75	-	-	-	-	-	-	-	-	-	-	-	
22.00	-	-	-	-	-	-	-	-	-	-	-	
22.25	-	-	-	-	-	-	-	4,145	-	-	4,145	
22.50	-	-	-	-	-	-	-	-	-	-	-	
22.75	-	-	-	-	-	-	-	2,792	-	-	2,792	
23.00	-	-	-	-	-	-	-	125	-	-	125	
23.25	-	-	-	-	-	-	-	-	-	-	-	
23.50	-	-	-	-	-	-	-	-	-	-	-	
23.75	-	-	-	-	-	-	-	-	-	-	-	
24.00	-	-	-	-	-	-	-	-	-	-	-	
24.25	-	-	-	-	-	-	-	-	-	-	-	
24.50	-	-	-	-	-	-	-	700	-	-	700	
24.75	-	-	-	-	-	-	-	3,000	-	-	3,000	
25.00 & above	-	-	-	-	-	-	-	100	-	-	100	
Total	103,484	96,478	-	-	2,417	3,260	4,877	281	358,979	9	369,824	
Weighted Average	15.6	16.22	-	-	11.16	16.19	16.03	19.63	9.94	2.12	10.09	

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4 Advances Classified by Rate of Interest/Return and Borrowers

All Banks

(Million Rupees)

Rate of Interest/Return	Sep-22	Dec-22 ^R	Mar-23									
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	621,989	553,797	20	273	51,771	7,872	645,245	1,893	34,076	-	741,130	741,151
01.00*	38,456	7,622	-	222	-	164	6,868	1,017	146	-	8,418	8,418
02.00*	197,392	163,233	-	103	-	568	168,838	548	8,106	2	178,165	178,165
03.00*	419,132	263,131	-	104	-	194	286,196	848	48,872	3	336,216	336,216
04.00*	275,759	237,394	-	86	66	6	151,833	34	46,791	2	198,818	198,818
05.00*	375,122	412,262	-	645	228	61	203,884	466	156,453	52	361,788	361,788
06.00*	81,074	54,260	-	30	987	-	34,972	-	8,654	-	44,643	44,643
07.00*	54,613	44,941	-	-	27,715	-	14,539	-	34,554	-	76,808	76,808
08.00*	127,821	46,604	-	283,792	-	9,105	25,256	-	3,222	-	321,376	321,376
08.25	8,249	7,128	-	-	-	-	6,878	-	21	-	6,898	6,898
08.50	13,507	4,642	-	36	-	1	2,113	-	1,118	-	3,268	3,268
08.75	6,791	5,777	-	-	-	-	4,171	-	32	-	4,203	4,203
09.00	28,049	23,696	-	-	-	0	23,533	-	570	-	24,103	24,103
09.25	46,732	53,934	-	-	-	-	11,876	-	268	-	12,144	12,144
09.50	69,231	76,035	-	-	-	-	16,102	-	2,375	80	18,557	18,557
09.75	35,710	50,029	-	-	-	-	8,919	-	238	-	9,158	9,158
10.00	376,351	414,224	-	-	-	-	101,802	-	3,877	-	105,679	105,679
10.25	19,848	8,530	-	-	-	-	4,643	-	648	-	5,290	5,290
10.50	49,807	8,029	-	-	-	-	1,668	-	391	-	2,059	2,059
10.75	22,023	55,151	-	115	32,664	-	4,031	5	1,076	-	37,891	37,891
11.00	65,829	128,494	-	-	104,693	-	34,075	30	14,444	-	153,243	153,243
11.25	46,080	28,517	-	-	-	-	1,076	-	776	-	1,852	1,852
11.50	19,358	33,069	-	-	44,767	-	4,748	-	2,144	-	51,659	51,659
11.75	8,992	13,258	-	-	-	-	2,032	15	733	-	2,780	2,780
12.00	31,864	36,827	-	-	299	1	21,839	5	3,347	-	25,491	25,491
12.25	23,795	9,185	-	-	-	16	1,969	-	2,156	-	4,141	4,141
12.50	43,931	8,983	-	-	-	-	16,326	-	2,531	-	18,857	18,857
12.75	36,239	11,683	-	-	18,732	-	3,164	635	4,141	101	26,773	26,773
13.00	39,683	88,469	-	-	15,548	400	38,624	-	2,929	-	57,500	57,500
13.25	100,379	77,515	-	241	64,899	10	16,197	-	3,988	-	85,334	85,334
13.50	38,025	14,674	-	-	-	-	14,917	-	4,878	-	19,795	19,795
13.75	151,597	29,399	-	-	-	60	12,353	-	5,446	-	17,858	17,858
14.00	35,691	71,015	-	-	-	-	104,789	-	12,448	-	117,237	117,237
14.25	62,225	11,657	-	-	-	2	2,714	-	2,400	-	5,116	5,116
14.50	137,118	147,955	-	-	53,415	-	1,881	-	5,501	-	60,797	60,797
14.75	91,904	169,273	-	14,096	-	102	7,874	-	2,429	226	24,728	24,728
15.00	166,137	52,227	-	62	8,559	-	18,020	-	5,149	-	31,790	31,790
15.25	874,999	126,666	-	15,498	21,175	30,272	2,725	-	4,686	-	74,356	74,356
15.50	590,445	102,929	-	253	-	-	10,125	-	4,000	-	14,378	14,378
15.75	490,660	761,941	-	46,524	-	22	20,607	93	4,953	-	72,199	72,199
16.00	680,990	640,736	-	215	27,783	11,289	40,551	9	8,198	-	88,045	88,045
16.25	492,416	557,146	-	-	442	1,664	97,045	-	25,207	-	124,357	124,357
16.50	624,456	714,399	-	100,306	50,420	3,540	139,426	59	3,540	-	297,292	297,292
16.75	523,531	582,266	-	60,000	25,409	535	69,010	-	5,112	-	160,066	160,066
17.00	527,711	522,836	-	394,818	33,114	26,393	361,001	1	8,612	1,332	825,272	825,272
17.25	284,611	562,609	-	218,719	5,690	20,109	236,249	-	6,925	-	487,692	487,692
17.50	202,556	725,359	-	75,431	18,133	9,162	339,017	2,003	4,703	-	448,449	448,449
17.75	204,600	390,584	-	2,495	22,670	6,542	310,667	2,012	8,118	58	352,561	352,561
18.00	166,002	626,402	-	32,396	64,733	8,477	304,724	422	9,089	0	419,839	419,839
18.25	123,338	229,116	-	38,278	8,385	8,991	180,534	507	9,152	-	245,846	245,846
18.50	73,284	143,218	-	24,378	41,484	3,054	189,417	277	8,595	-	267,205	267,205
18.75	72,310	199,867	-	4,540	9,796	1,034	142,270	460	15,318	255	173,673	173,673
19.00	58,603	142,145	-	1,723	52,457	8,182	153,994	261	17,955	1	234,572	234,572
19.25	73,117	130,666	-	99	71,397	289	89,043	1	21,495	9	182,333	182,333
19.50	27,780	41,926	-	16,667	74,511	16,943	245,960	60	9,853	14	364,008	364,008
19.75	41,928	63,856	-	-	23,272	2,580	136,770	1,050	19,840	1	183,513	183,513
20.00	87,928	57,631	-	194	40,501	62,496	239,763	68	16,545	105	359,671	359,671
20.25	36,939	44,279	-	620	10,088	10,040	142,099	-	25,093	1	187,941	187,941
20.50	15,112	47,429	-	683	753	49,762	196,950	306	10,169	33	258,656	258,656
20.75	28,958	45,784	-	-	72,599	2,741	127,180	57	22,143	1	224,720	224,720
21.00	51,601	61,766	-	48,136	7,372	10,637	152,779	9	10,365	448	229,746	229,746
21.25	56,808	63,177	-	-	26,752	3,767	94,267	-	19,953	0	144,740	144,740
21.50	28,872	25,658	-	520	4,477	1,298	124,419	14	10,480	-	141,208	141,208
21.75	6,145	24,267	-	448	8,998	2,299	56,309	15	11,078	16	79,163	79,163
22.00	23,968	56,975	-	9,709	65,145	10,522	169,219	3	9,668	33	264,300	264,300
22.25	15,828	48,615	-	43,193	42,517	615	88,705	345	14,159	-	189,535	189,535
22.50	2,426	8,205	-	-	248,753	4,358	68,761	-	9,052	-	330,925	330,925
22.75	19,852	6,822	-	-	2,001	1,056	55,025	5	5,095	33	63,215	63,215
23.00	4,230	6,103	-	219	1,352	536	143,201	27	6,595	23	151,953	151,953
23.25	8,581	11,279	-	-	15	347	29,701	-	6,799	0	36,863	36,863
23.50	6,509	130,019	-	103	-	118	29,513	10	130,283	-	160,028	160,028
23.75	6,882	18,735	-	-	-	5	29,673	983	2,174	-	32,835	32,835
24.00	17,199	24,082	-	-	-	1,489	33,727	-	7,290	20	42,526	42,526
24.25	3,897	2,182	-	-	-	-	12,067	-	2,886	1	14,954	14,954
24.50	263	742	-	-	-	-	15,194	1	5,516	-	20,711	20,711
24.75	450	4,032	-	-	-	-	6,014	-	1,857	-	7,872	7,872
25.00 & above	153,653	188,957	-	0	-	1,218	115,652	-	179,452	0	296,322	296,322
Total	10,676,004	11,564,031	20	1,435,969	1,506,539	340,944	7,025,313	14,553	1,128,932	2,850	11,455,100	11,455,120

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.1 Advances Classified by Rate of Interest/Return and Borrowers

Public Sector Banks

(Million Rupees)

Rate of Interest/Return	Sep-22		Dec-22 ^R		Mar-23							Total
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises			Private Sector (Business)	Trust Funds and Non-profit Organizations		Sub Total	
					NBFIs	Others	Personal		Others			
00.00	168,308	123,108	-	-	41,870	2,540	258,802	-	2,336	-	305,549	305,549
01.00*	1,978	569	-	-	-	-	199	-	-	-	199	199
02.00*	10,424	9,978	-	-	-	7	9,680	-	-	-	9,687	9,687
03.00*	43,154	24,608	-	-	-	-	19,637	-	4,079	-	23,716	23,716
04.00*	72,407	15,243	-	-	-	-	14,248	-	1,334	-	15,582	15,582
05.00*	34,780	130,356	-	645	-	-	42,722	-	87,684	-	131,051	131,051
06.00*	14,054	15,925	-	-	-	-	9,468	-	387	-	9,855	9,855
07.00*	3,940	7,626	-	-	-	-	1,998	-	6,484	-	8,482	8,482
08.00*	16,144	11,610	-	-	-	9,105	4,080	-	163	-	13,349	13,349
08.25	59	171	-	-	-	-	156	-	-	-	156	156
08.50	5,856	342	-	36	-	1	320	-	-	-	357	357
08.75	197	4	-	-	-	-	-	-	-	-	-	-
09.00	5,175	4,947	-	-	-	-	6,669	-	79	-	6,749	6,749
09.25	5,021	5,947	-	-	-	-	2,785	-	-	-	2,785	2,785
09.50	2,527	2,792	-	-	-	-	515	-	-	-	515	515
09.75	2,127	1,847	-	-	-	-	204	-	-	-	204	204
10.00	39,091	21,015	-	-	-	-	7,892	-	1	-	7,893	7,893
10.25	98	116	-	-	-	-	65	-	-	-	65	65
10.50	34,488	1,026	-	-	-	-	1	-	10	-	12	12
10.75	48	34,727	-	-	32,664	-	688	-	-	-	33,352	33,352
11.00	23,050	3,301	-	-	-	-	3,308	-	21	-	3,329	3,329
11.25	11,608	43	-	-	-	-	42	-	-	-	42	42
11.50	492	21,286	-	-	42,767	-	977	-	3	-	43,746	43,746
11.75	60	11	-	-	-	-	2	-	4	-	6	6
12.00	5,171	26,148	-	-	-	-	16,512	-	5	-	16,517	16,517
12.25	1,418	203	-	-	-	-	125	-	18	-	143	143
12.50	20,388	1,652	-	-	-	-	1,558	-	7	-	1,565	1,565
12.75	13,266	125	-	-	-	-	286	-	18	-	304	304
13.00	11,054	11,233	-	-	-	-	12,200	-	59	-	12,259	12,259
13.25	68,356	65,051	-	-	64,899	-	3,111	-	9	-	68,019	68,019
13.50	6,008	152	-	-	-	-	612	-	25	-	636	636
13.75	54,061	255	-	-	-	-	1,094	-	39	-	1,133	1,133
14.00	7,528	28,546	-	-	-	-	15,168	-	15	-	15,184	15,184
14.25	24,130	1,203	-	-	-	-	186	-	39	-	225	225
14.50	106,989	125	-	-	-	-	42	-	7	-	49	49
14.75	6,794	7,815	-	-	-	-	6,040	-	24	-	6,064	6,064
15.00	74,887	1,531	-	-	-	-	6,052	-	5	-	6,057	6,057
15.25	126,657	79,962	-	15,498	10,000	-	33	-	52	-	25,583	25,583
15.50	119,123	7,004	-	-	-	-	5,511	-	4	-	5,515	5,515
15.75	76,189	51,872	-	177	-	-	6,616	-	267	-	7,060	7,060
16.00	65,528	73,656	-	215	18,207	-	11,728	-	116	-	30,267	30,267
16.25	49,453	43,822	-	-	-	62	7,145	-	348	-	7,555	7,555
16.50	85,322	88,844	-	-	11,430	162	33,019	-	34	-	44,645	44,645
16.75	50,373	45,427	-	25,000	3,996	-	3,400	-	102	-	32,497	32,497
17.00	155,216	39,822	-	28,922	8,117	287	25,441	-	216	1,332	64,315	64,315
17.25	48,857	84,315	-	-	-	1,503	61,043	-	446	-	62,992	62,992
17.50	41,059	353,568	-	73,204	8,548	500	147,166	894	77	-	230,390	230,390
17.75	73,810	63,949	-	-	-	657	50,315	-	1,251	-	52,224	52,224
18.00	38,736	170,363	-	30,330	37,917	3,502	62,107	-	628	-	134,485	134,485
18.25	24,714	27,746	-	-	-	501	30,356	-	1,446	-	32,302	32,302
18.50	15,478	24,799	-	737	3,147	300	27,477	19	877	-	32,557	32,557
18.75	12,378	34,867	-	-	8	13	24,396	280	1,416	247	26,360	26,360
19.00	25,238	47,111	-	1,708	31,594	4,257	21,622	-	618	-	59,799	59,799
19.25	11,485	29,406	-	99	13,338	70	25,811	-	1,373	-	40,691	40,691
19.50	9,632	4,587	-	-	9,280	19	12,397	-	282	-	21,978	21,978
19.75	20,042	10,835	-	-	-	545	7,169	50	1,638	-	9,403	9,403
20.00	61,898	12,867	-	-	6,435	-	19,386	-	1,168	-	26,988	26,988
20.25	10,424	12,173	-	-	-	6	5,994	-	2,449	-	8,448	8,448
20.50	4,790	5,566	-	-	-	120	10,509	-	117	-	10,746	10,746
20.75	9,693	12,981	-	-	55,437	612	8,864	-	1,166	-	66,079	66,079
21.00	32,696	46,683	-	-	-	572	26,804	-	584	447	28,407	28,407
21.25	7,940	7,067	-	-	-	-	5,095	-	4,942	-	10,037	10,037
21.50	4,547	960	-	-	-	-	12,428	-	50	-	12,478	12,478
21.75	1,272	2,656	-	-	-	-	3,815	-	147	-	3,962	3,962
22.00	8,147	35,730	-	-	6,000	25	39,786	-	387	31	46,230	46,230
22.25	1,803	27,847	-	50	2,236	86	4,146	-	2,640	-	9,158	9,158
22.50	56	5,743	-	-	24,297	-	7,286	-	5,696	-	37,279	37,279
22.75	17,729	1,081	-	-	-	-	2,059	-	17	-	2,076	2,076
23.00	110	230	-	-	-	-	7,312	-	474	-	7,785	7,785
23.25	4,374	4,623	-	-	-	-	4,584	-	1,546	-	6,130	6,130
23.50	2,631	125,864	-	-	-	-	3,874	-	125,931	-	129,805	129,805
23.75	5,536	14,687	-	-	-	-	10,203	958	4	-	11,165	11,165
24.00	9,609	16,309	-	-	-	-	7,434	-	48	-	7,481	7,481
24.25	22	55	-	-	-	-	1,324	-	316	-	1,639	1,639
24.50	68	207	-	-	-	-	2,344	-	236	-	2,580	2,580
24.75	3	15	-	-	-	-	113	-	-	-	113	113
25.00 & above	11,778	28,118	-	-	-	-	54,184	-	12,085	-	66,269	66,269
Total	2,139,551	2,224,053	-	176,621	432,186	25,452	1,247,737	2,202	274,049	2,058	2,160,305	2,160,305

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.2 Advances Classified by Rate of Interest/Return and Borrowers

Domestic Private Banks

(Million Rupees)

Rate of Interest/Return	Sep-22		Dec-22 ^R		Mar-23							Total
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	
00.00	451,808	428,792	-	273	9,902	5,332	384,709	1,893	31,604	-	433,712	433,712
01.00*	36,477	7,053	-	222	-	164	6,669	1,017	146	-	8,219	8,219
02.00*	186,968	153,255	-	103	-	561	159,159	548	8,106	2	168,478	168,478
03.00*	375,635	238,171	-	104	-	194	266,558	848	44,453	3	312,160	312,160
04.00*	203,302	222,103	-	86	66	6	137,585	34	45,405	2	183,184	183,184
05.00*	340,303	281,873	-	-	228	61	161,162	466	68,735	52	230,704	230,704
06.00*	67,011	38,326	-	30	987	-	25,504	-	8,254	-	34,775	34,775
07.00*	50,674	37,315	-	-	27,715	-	12,541	-	28,070	-	68,326	68,326
08.00*	111,677	34,993	-	-	-	-	21,176	-	3,059	-	24,235	24,235
08.25	8,190	6,958	-	-	-	-	6,722	-	21	-	6,743	6,743
08.50	7,652	4,300	-	-	-	-	1,793	-	1,118	-	2,910	2,910
08.75	6,594	5,774	-	-	-	-	4,171	-	32	-	4,203	4,203
09.00	22,874	18,749	-	-	-	0	16,863	-	490	-	17,354	17,354
09.25	41,711	47,987	-	-	-	-	9,091	-	268	-	9,359	9,359
09.50	66,704	73,243	-	-	-	-	15,587	-	2,375	80	18,042	18,042
09.75	33,583	48,182	-	-	-	-	8,716	-	238	-	8,954	8,954
10.00	336,460	393,209	-	-	-	-	93,910	-	3,876	-	97,786	97,786
10.25	19,751	8,414	-	-	-	-	4,578	-	648	-	5,225	5,225
10.50	15,319	7,003	-	-	-	-	1,667	-	380	-	2,048	2,048
10.75	21,976	20,425	-	115	-	-	3,343	5	1,076	-	4,540	4,540
11.00	42,779	125,193	-	-	104,693	-	30,767	30	14,424	-	149,914	149,914
11.25	34,469	28,471	-	-	-	-	1,034	-	776	-	1,810	1,810
11.50	18,866	11,783	-	-	2,000	-	3,772	-	2,141	-	7,913	7,913
11.75	8,933	13,247	-	-	-	-	2,031	15	728	-	2,774	2,774
12.00	26,693	10,679	-	-	299	1	5,326	5	3,342	-	8,974	8,974
12.25	20,377	6,983	-	-	-	16	1,844	-	2,138	-	3,998	3,998
12.50	23,543	7,332	-	-	-	-	14,768	-	2,524	-	17,292	17,292
12.75	21,773	10,713	-	-	18,732	-	2,878	635	4,122	101	26,469	26,469
13.00	28,629	77,236	-	-	15,548	400	26,424	-	2,869	-	45,241	45,241
13.25	32,023	12,464	-	241	-	10	13,086	-	3,979	-	17,316	17,316
13.50	32,016	14,523	-	-	-	-	14,305	-	4,853	-	19,159	19,159
13.75	94,536	26,144	-	-	-	60	11,259	-	5,407	-	16,726	16,726
14.00	28,163	42,469	-	-	-	-	89,620	-	12,433	-	102,053	102,053
14.25	37,795	10,454	-	-	-	2	2,528	-	2,361	-	4,891	4,891
14.50	30,129	147,830	-	-	53,415	-	1,838	-	5,495	-	60,748	60,748
14.75	84,848	161,458	-	14,096	-	102	1,834	-	2,406	226	18,664	18,664
15.00	90,849	50,696	-	62	8,559	-	11,968	-	5,144	-	25,733	25,733
15.25	743,751	46,704	-	-	11,175	30,272	2,692	-	4,634	-	48,773	48,773
15.50	449,938	94,425	-	253	-	-	4,614	-	3,996	-	8,863	8,863
15.75	408,044	692,118	-	46,348	-	22	13,990	93	4,687	-	65,140	65,140
16.00	607,250	564,123	-	-	9,576	11,289	28,423	9	8,081	-	57,379	57,379
16.25	431,758	508,424	-	-	442	1,602	89,876	-	24,859	-	116,779	116,779
16.50	516,455	615,270	-	100,306	38,990	3,379	104,386	59	3,505	-	250,626	250,626
16.75	470,872	526,152	-	35,000	21,413	535	65,610	-	5,011	-	127,569	127,569
17.00	360,844	476,141	-	365,896	24,997	26,106	325,956	1	8,397	-	751,353	751,353
17.25	234,557	472,686	-	218,719	5,690	18,606	166,294	-	6,479	-	415,787	415,787
17.50	160,743	358,989	-	2,227	9,585	8,662	190,717	1,110	4,625	-	216,926	216,926
17.75	129,078	326,469	-	2,495	22,670	5,885	254,324	2,012	6,867	58	294,309	294,309
18.00	127,265	444,784	-	2,066	26,815	4,975	231,847	422	8,460	0	274,586	274,586
18.25	98,624	200,970	-	38,278	8,385	8,490	149,383	507	7,706	-	212,749	212,749
18.50	57,806	118,137	-	23,640	38,337	2,754	156,718	258	7,718	-	229,425	229,425
18.75	58,824	163,441	-	4,540	9,789	1,021	117,802	180	13,902	7	147,241	147,241
19.00	33,366	95,034	-	14	20,863	3,925	130,786	261	17,337	1	173,187	173,187
19.25	61,632	100,194	-	-	58,059	219	60,552	1	20,121	9	138,962	138,962
19.50	18,148	37,339	-	16,667	65,230	16,924	229,859	60	9,572	14	338,326	338,326
19.75	21,886	53,021	-	-	23,272	2,034	125,313	1,000	18,202	1	169,821	169,821
20.00	26,030	44,764	-	194	34,066	62,496	217,641	68	15,378	105	329,946	329,946
20.25	26,515	32,106	-	620	10,088	10,034	128,172	-	22,644	1	171,558	171,558
20.50	10,322	41,863	-	683	753	49,642	184,566	306	10,050	33	246,033	246,033
20.75	19,265	32,803	-	-	17,162	2,129	118,309	57	20,978	1	158,635	158,635
21.00	18,905	15,084	-	48,136	10,065	125,974	9	9,781	1	201,339	201,339	
21.25	48,868	56,110	-	-	26,752	3,767	87,625	-	15,011	0	133,156	133,156
21.50	24,325	24,699	-	520	4,477	1,298	110,491	14	10,429	-	127,230	127,230
21.75	4,873	21,611	-	448	8,998	2,299	52,494	15	10,931	16	75,202	75,202
22.00	15,821	21,244	-	9,709	59,145	10,497	129,433	3	9,281	1	218,070	218,070
22.25	14,024	20,768	-	43,143	40,281	529	80,414	345	11,518	-	176,232	176,232
22.50	2,371	2,462	-	-	224,456	4,358	61,475	-	3,356	-	293,645	293,645
22.75	2,122	5,741	-	-	2,001	1,056	50,174	5	5,078	33	58,347	58,347
23.00	4,120	5,872	-	219	1,352	536	135,764	27	6,121	23	144,042	144,042
23.25	4,207	6,656	-	-	15	347	25,117	-	5,253	0	30,733	30,733
23.50	3,938	4,156	-	103	-	118	25,639	10	4,353	-	30,223	30,223
23.75	1,346	4,048	-	-	-	5	19,470	25	2,170	-	21,670	21,670
24.00	7,590	7,773	-	-	-	1,489	26,293	-	7,242	20	35,044	35,044
24.25	3,876	2,128	-	-	-	-	10,743	-	2,571	1	13,315	13,315
24.50	196	536	-	-	-	-	12,150	1	5,280	-	17,431	17,431
24.75	447	4,017	-	-	-	-	2,901	-	1,857	-	4,759	4,759
25.00 & above	141,875	160,840	-	0	-	1,218	61,368	-	167,367	0	229,953	229,953
Total	8,432,969	9,243,500	-	975,556	1,074,353	315,492	5,692,140	12,351	854,308	792	8,924,991	8,924,991

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.4.3 Advances Classified by Rate of Interest/Return and Borrowers

Foreign Banks

(Million Rupees)

Rate of Interest/Return	Sep-22		Dec-22 ^R		Mar-23							
	Domestic Constituents											
	Total	Total	Non-Residents	Government	Non-financial Public Sector Enterprises	NBFIs	Private Sector (Business)	Trust Funds and Non-profit Organizations	Personal	Others	Sub Total	Total
00.00	1,873	1,897	20	-	-	-	1,735	-	135	-	1,870	1,890
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	-	-	-	-
03.00*	342	352	-	-	-	-	-	-	340	-	340	340
04.00*	50	48	-	-	-	-	-	-	52	-	52	52
05.00*	39	33	-	-	-	-	-	-	34	-	34	34
06.00*	8	8	-	-	-	-	-	-	13	-	13	13
07.00*	-	-	-	-	-	-	-	-	-	-	-	-
08.00*	-	-	-	283,792	-	-	-	-	-	-	283,792	283,792
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	-	-	-	-	-	-	-	-	-	-	-	-
08.75	-	-	-	-	-	-	-	-	-	-	-	-
09.00	-	-	-	-	-	-	-	-	-	-	-	-
09.25	-	-	-	-	-	-	-	-	-	-	-	-
09.50	-	-	-	-	-	-	-	-	-	-	-	-
09.75	-	-	-	-	-	-	-	-	-	-	-	-
10.00	800	-	-	-	-	-	-	-	-	-	-	-
10.25	-	-	-	-	-	-	-	-	-	-	-	-
10.50	-	-	-	-	-	-	-	-	-	-	-	-
10.75	-	-	-	-	-	-	-	-	-	-	-	-
11.00	-	-	-	-	-	-	-	-	-	-	-	-
11.25	3	3	-	-	-	-	-	-	-	-	-	-
11.50	-	-	-	-	-	-	-	-	-	-	-	-
11.75	-	-	-	-	-	-	-	-	-	-	-	-
12.00	-	-	-	-	-	-	-	-	-	-	-	-
12.25	2,000	2,000	-	-	-	-	-	-	-	-	-	-
12.50	-	-	-	-	-	-	-	-	-	-	-	-
12.75	1,200	845	-	-	-	-	-	-	-	-	-	-
13.00	-	-	-	-	-	-	-	-	-	-	-	-
13.25	-	-	-	-	-	-	-	-	-	-	-	-
13.50	-	-	-	-	-	-	-	-	-	-	-	-
13.75	3,000	3,000	-	-	-	-	-	-	-	-	-	-
14.00	-	-	-	-	-	-	-	-	-	-	-	-
14.25	300	-	-	-	-	-	-	-	-	-	-	-
14.50	-	-	-	-	-	-	-	-	-	-	-	-
14.75	262	-	-	-	-	-	-	-	-	-	-	-
15.00	400	-	-	-	-	-	-	-	-	-	-	-
15.25	4,591	-	-	-	-	-	-	-	-	-	-	-
15.50	21,384	1,500	-	-	-	-	-	-	-	-	-	-
15.75	6,427	17,951	-	-	-	-	-	-	-	-	-	-
16.00	8,212	2,958	-	-	-	-	400	-	-	-	400	400
16.25	11,205	4,900	-	-	-	-	23	-	-	-	23	23
16.50	22,680	10,286	-	-	-	-	2,021	-	-	-	2,021	2,021
16.75	2,287	10,686	-	-	-	-	-	-	-	-	-	-
17.00	11,651	6,873	-	-	-	-	9,604	-	-	-	9,604	9,604
17.25	1,197	5,608	-	-	-	-	8,913	-	-	-	8,913	8,913
17.50	753	12,802	-	-	-	-	1,133	-	-	-	1,133	1,133
17.75	1,712	166	-	-	-	-	6,028	-	-	-	6,028	6,028
18.00	-	11,256	-	-	-	-	10,769	-	-	-	10,769	10,769
18.25	-	400	-	-	-	-	795	-	-	-	795	795
18.50	-	281	-	-	-	-	5,222	-	-	-	5,222	5,222
18.75	1,109	1,558	-	-	-	-	72	-	-	-	72	72
19.00	-	-	-	-	-	-	1,587	-	-	-	1,587	1,587
19.25	-	1,066	-	-	-	-	2,681	-	-	-	2,681	2,681
19.50	-	-	-	-	-	-	3,705	-	-	-	3,705	3,705
19.75	-	-	-	-	-	-	4,289	-	-	-	4,289	4,289
20.00	-	-	-	-	-	-	2,737	-	-	-	2,737	2,737
20.25	-	-	-	-	-	-	7,934	-	-	-	7,934	7,934
20.50	-	-	-	-	-	-	1,875	-	2	-	1,877	1,877
20.75	-	-	-	-	-	-	7	-	-	-	7	7
21.00	-	-	-	-	-	-	-	-	-	-	-	-
21.25	-	-	-	-	-	-	1,547	-	-	-	1,547	1,547
21.50	-	-	-	-	-	-	1,500	-	-	-	1,500	1,500
21.75	-	-	-	-	-	-	-	-	-	-	-	-
22.00	-	-	-	-	-	-	-	-	-	-	-	-
22.25	-	-	-	-	-	-	4,145	-	-	-	4,145	4,145
22.50	-	-	-	-	-	-	-	-	-	-	-	-
22.75	-	-	-	-	-	-	2,792	-	-	-	2,792	2,792
23.00	-	-	-	-	-	-	125	-	-	-	125	125
23.25	-	-	-	-	-	-	-	-	-	-	-	-
23.50	-	-	-	-	-	-	-	-	-	-	-	-
23.75	-	-	-	-	-	-	-	-	-	-	-	-
24.00	-	-	-	-	-	-	-	-	-	-	-	-
24.25	-	-	-	-	-	-	-	-	-	-	-	-
24.50	-	-	-	-	-	-	700	-	-	-	700	700
24.75	-	-	-	-	-	-	3,000	-	-	-	3,000	3,000
25.00 & above	-	-	-	-	-	-	100	-	-	-	100	100
Total	103,484	96,478	20	283,792	-	-	85,436	-	576	-	369,804	369,824

*01.00 stands for 00.25 to 01.00

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*08.00 stands for 07.25 to 08.00

3.5 Advances Classified by Size
All
As on

Size of Account (Rs.)	Domestic									
	Non-Residents		Government		Non Financial Public Sector Enterprises		NBFIs		Private Sector (Business)	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	-	-	21	-	79	-	152	0	113,294	1,185
25,000 to 50,000	-	-	-	-	1	0	2	0	96,974	3,562
50,000 to 100,000	-	-	1	0	3	0	5	0	95,853	6,784
100,000 to 150,000	-	-	1	0	1	0	5	1	101,419	12,047
150,000 to 200,000	-	-	1	0	2	0	2	0	67,009	11,468
200,000 to 300,000	-	-	2	0	5	1	21	5	106,305	25,457
300,000 to 400,000	-	-	1	215	1	0	6	2	168,231	57,114
400,000 to 500,000	-	-	-	-	3	1	13	6	54,060	24,098
500,000 to 750,000	-	-	2	1	1	1	44	27	66,676	40,212
750,000 to 1,000,000	-	-	-	-	6	5	40	35	41,636	36,793
1,000,000 to 2,000,000	-	-	7	9	17	26	443	714	64,369	88,864
2,000,000 to 3,000,000	-	-	7	17	15	38	112	279	26,992	66,597
3,000,000 to 4,000,000	-	-	3	12	11	39	50	172	12,931	44,635
4,000,000 to 5,000,000	-	-	-	-	10	46	42	183	10,259	46,279
5,000,000 to 6,000,000	-	-	2	11	6	33	18	97	7,103	38,335
6,000,000 to 7,000,000	-	-	3	19	8	51	17	112	4,437	28,743
7,000,000 to 8,000,000	-	-	-	-	10	77	17	126	4,250	31,839
8,000,000 to 9,000,000	-	-	1	8	6	51	3	26	6,051	50,706
9,000,000 to 10,000,000	-	-	1	9	8	76	13	124	3,582	34,319
10,000,000 to 100,000,000	1	20	58	2,489	151	6,761	218	7,855	39,454	1,246,504
100,000,000 to 500,000,000	-	-	51	12,312	143	40,138	131	32,488	9,372	2,016,430
500,000,000 to 1,000,000,000	-	-	18	13,573	63	46,352	42	28,805	1,440	978,275
1,000,000,000 to 5,000,000,000	-	-	32	76,964	106	256,880	44	87,425	964	1,799,583
5,000,000,000 to 10,000,000,000	-	-	14	102,279	46	309,384	16	87,487	40	248,050
10,000,000,000 & Over	-	-	32	1,228,049	44	846,579	6	94,972	7	87,433
Total	1	20	258	1,435,969	746	1,506,539	1,462	340,944	1,102,708	7,025,313

*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

**of Accounts and Borrowers
Banks
31st March, 2023**

(Million Rupees)

Constituents										
Trust Funds & Non Profit Organizations		Personal		Other		Sub Total		Total		Size of Account * (Rs.)
No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
5	-	635,875	3,294	515	9	749,941	4,487	749,941	4,487	Less Than 25,000
-	-	1,043,203	34,722	1,480	66	1,141,660	38,350	1,141,660	38,350	25,000 to 50,000
-	-	464,501	29,786	2,143	93	562,506	36,664	562,506	36,664	50,000 to 100,000
-	-	147,434	18,255	303	7	249,163	30,310	249,163	30,310	100,000 to 150,000
3	1	110,802	19,208	230	27	178,049	30,705	178,049	30,705	150,000 to 200,000
1	0	154,138	37,867	468	117	260,940	63,448	260,940	63,448	200,000 to 300,000
6	2	79,129	27,109	301	58	247,675	84,500	247,675	84,500	300,000 to 400,000
1	0	50,625	22,558	107	53	104,809	46,717	104,809	46,717	400,000 to 500,000
4	3	226,576	147,358	26	18	293,329	187,620	293,329	187,620	500,000 to 750,000
6	5	66,283	57,825	36	37	108,007	94,700	108,007	94,700	750,000 to 1,000,000
31	47	180,688	247,727	105	45	245,660	337,433	245,660	337,433	1,000,000 to 2,000,000
15	35	43,089	105,250	29	42	70,259	172,259	70,259	172,259	2,000,000 to 3,000,000
7	25	15,749	54,452	1	4	28,752	99,337	28,752	99,337	3,000,000 to 4,000,000
5	22	10,217	45,671	5	6	20,538	92,208	20,538	92,208	4,000,000 to 5,000,000
13	70	8,086	44,509	1	6	15,229	83,062	15,229	83,062	5,000,000 to 6,000,000
5	33	3,727	24,152	1	6	8,198	53,115	8,198	53,115	6,000,000 to 7,000,000
4	30	2,971	22,262	1	8	7,253	54,343	7,253	54,343	7,000,000 to 8,000,000
3	26	2,269	19,238	1	8	8,334	70,063	8,334	70,063	8,000,000 to 9,000,000
4	37	3,347	32,183	1	10	6,956	66,758	6,956	66,758	9,000,000 to 10,000,000
44	1,874	5,942	117,408	11	472	45,878	1,383,364	45,879	1,383,384	10,000,000 to 100,000,000
16	3,407	78	12,635	12	1,759	9,803	2,119,169	9,803	2,119,169	100,000,000 to 500,000,000
6	3,956	1	689	-	-	1,570	1,071,649	1,570	1,071,649	500,000,000 to 1,000,000,000
4	4,980	2	4,773	-	-	1,152	2,230,604	1,152	2,230,604	1,000,000,000 to 5,000,000,000
-	-	-	-	-	-	116	747,200	116	747,200	5,000,000,000 to 10,000,000,000
-	-	-	-	-	-	89	2,257,033	89	2,257,033	10,000,000,000 & Over
183	14,553	3,254,732	1,128,932	5,777	2,850	4,365,866	11,455,100	4,365,867	11,455,120	Total

3.6 Advances Classified by Tenure/Maturity

All Banks

(Million Rupees)

Loan Tenure	Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
1. Short Term	2,608,145	6,173,170	2,646,388	5,939,440
1.1. Overnight	17,766	235,900	25,240	333,889
1.2. 2 days to 7 days	2,275	123,654	2,457	44,945
1.3. For 8 days & above but < 1 month	24,277	251,301	26,436	296,047
1.4. For 1 month & above but < 3 month	610,025	657,451	726,727	670,902
1.5. For 3 months & over but < 6 months	86,074	1,303,497	66,312	1,040,207
1.6. For 6 months & over but < one year	1,867,728	3,601,366	1,799,216	3,553,451
2. Medium Term	407,367	1,219,552	337,114	1,014,243
2.1. For one year & over but < 2 years	165,726	830,712	115,341	497,452
2.2. For 2 years & over but < 3 years	241,641	388,840	221,773	516,791
3. Long Term	1,323,474	4,171,309	1,382,365	4,501,437
3.1. For 3 years & over but < 4 years	301,195	617,450	351,768	904,396
3.2. For 4 years & over but < 5 years	249,399	772,910	241,545	583,494
3.3. For 5 years & over but < 7 years	583,086	1,240,624	578,914	1,268,783
3.4. For 7 years & over but < 10 years	93,750	732,243	110,757	816,648
3.5. For 10 years & over but < 15 years	24,804	518,150	28,936	605,577
3.6. For 15 years & over but < 20 years	20,227	115,929	19,321	148,777
3.7. For 20 years & over but < 25 years	47,952	152,186	48,727	155,312
3.8. For 25 years & over but < 30 years	2,872	12,147	2,239	8,969
3.9. For 30 years and over	189	9,671	158	9,480
Total	4,338,986	11,564,031	4,365,867	11,455,120

3.7 Advances Classified by Nature*

All Banks

(Million Rupees)

Nature	Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
1. CONVENTIONAL	3,915,303	8,402,224	3,903,604	8,217,261
2. ISLAMIC	423,683	3,161,808	462,263	3,237,859
A. Ijara Finance	77,878	131,679	87,152	129,358
B. Diminishing Musharaka	83,094	857,516	80,715	830,349
C. Istisna	5,929	324,911	5,695	330,682
D. Mudaraba	74	1,634	74	1,634
E. Murabaha	12,570	135,486	11,550	177,000
F. Musawamah finance	25,565	129,245	25,531	105,643
G. Musharaka Finance	22,897	335,563	21,741	330,746
H. Salam Finance	1,596	40,805	1,266	59,615
I. Commodity Murabahah / Tawwaruq	142,314	12,574	173,936	15,955
J. Advance against financing	1,093	8,519	1,071	8,792
K. Other Islamic Modes of Financing	50,673	1,183,878	53,532	1,248,086
Total	4,338,986	11,564,031	4,365,867	11,455,120

* Nature refers to Conventional/Islamic financing.

of Interest/Return and Rate of Margin
Banks
31st March, 2023

(Million Rupees)

50.00	55.00	60.00	65.00	70.00	Rate of Margin						Total	Rate of Int./Return
					75.00	80.00	85.00	90.00	95.00	99.99		
68,555	2,996	6,608	4,701	2,003	3,441	1,352	1,285	978	1,295	939	741,151	00.00
-	-	-	-	-	-	-	41	136	81	-	8,418	01.00*
489	1,388	433	786	967	127	974	0	526	3	0	178,165	02.00*
1,325	2,292	953	1,533	423	1,230	253	184	289	288	288	336,216	03.00*
1,708	123	218	726	108	42	34	34	203	56	400	198,818	04.00*
46,168	1,409	2,275	1,428	744	297	234	143	132	78	400	361,788	05.00*
2,162	44	43	4	37	56	36	209	46	56	6	44,643	06.00*
1,858	273	97	378	43	50	147	18	-	41	103	76,808	07.00*
6	21	-	-	1	133	35	-	1	-	-	321,376	08.00*
28	-	-	0	-	-	114	-	-	-	-	38,472	09.00*
1,930	575	1,323	2,686	1,069	1,025	217	397	52	54	114	145,538	10.00*
26	3	9	17	0	-	2	-	-	-	0	5,290	10.25
11	36	22	8	5	23	-	2	1	0	-	2,059	10.50
203	2	6	4	1	2	1	1	-	-	1	37,891	10.75
157	76	130	14	41	23	232	54	13	78	1	153,243	11.00
52	5	1	7	-	18	1	23	1	1	-	1,852	11.25
25	74	14	52	35	24	13	16	15	0	34	51,659	11.50
33	10	1	8	50	7	1	52	2	80	0	2,780	11.75
1,384	116	60	36	44	13	7	16	17	50	42	25,491	12.00
349	14	16	-	7	-	18	12	0	1	41	4,141	12.25
330	112	37	33	16	57	45	8	5	7	0	18,857	12.50
854	68	31	4	28	24	1	-	12	4	-	26,773	12.75
561	383	39	901	23	29	19	6	5	18	1	57,500	13.00
569	80	33	11	45	30	11	3	-	2	0	85,334	13.25
406	35	22	109	22	7	20	-	8	5	1,829	19,795	13.50
629	82	127	22	6	28	35	10	4	2	0	17,858	13.75
7,919	1,087	110	421	471	134	61	70	27	1,074	0	117,237	14.00
174	13	8	29	4	12	-	8	1	0	59	5,116	14.25
437	6	40	68	1	9	43	1	2	27	0	60,797	14.50
240	16	16	11	2	5	26	6	14	0	0	24,728	14.75
278	1,075	272	15	-	8	1	18	6	8	1	31,790	15.00
15,856	106	125	90	64	164	27	4	9	1	3	74,356	15.25
192	17	3	9	86	15	19	16	19	12	0	14,378	15.50
35,431	81	24	9	13	26	33	35	24	62	15	72,199	15.75
891	170	190	11	43	22	47	1	2	3	0	88,045	16.00
3,093	1,654	212	107	352	119	12	53	49	122	8	124,357	16.25
1,118	423	221	1,018	15	34	1,133	106	10	108	0	297,292	16.50
2,076	120	100	69	53	363	89	45	34	81	19	160,066	16.75
7,352	1,487	6,589	1,998	3,132	615	1,261	997	457	125	366	825,272	17.00
3,696	784	238	44	1,766	524	3,033	549	223	117	44	487,692	17.25
79,080	1,823	947	51	976	1,737	447	42	554	227	0	448,449	17.50
10,614	982	915	1,546	483	172	1,488	347	159	701	302	352,561	17.75
5,041	2,145	1,305	4,199	2,118	1,079	403	220	263	582	80	419,839	18.00
1,364	1,706	1,710	482	1,091	64	675	740	202	566	1	245,846	18.25
5,308	1,965	1,150	1,802	305	295	615	311	313	923	137	267,205	18.50
6,715	3,661	1,031	287	301	462	97	108	85	112	318	173,673	18.75
2,271	598	1,130	733	827	922	521	374	716	772	56	234,572	19.00
1,020	559	371	294	545	258	196	283	105	79	1	182,333	19.25
2,827	2,471	3,031	1,048	392	285	496	1,609	215	402	585	364,008	19.50
2,565	1,248	555	705	542	552	522	673	118	417	661	183,513	19.75
2,969	1,327	1,306	358	580	768	254	319	449	502	1,026	359,671	20.00
2,688	855	490	294	333	831	394	92	55	48	1	187,941	20.25
3,529	1,184	21,333	842	282	180	177	171	115	69	29	258,656	20.50
1,824	435	431	4,820	219	108	279	58	457	21	12	224,720	20.75
13,824	502	388	295	292	287	924	128	259	170	879	229,746	21.00
4,565	315	1,411	1,195	449	219	402	157	37	141	3	144,740	21.25
4,898	3,508	2,688	1,451	550	72	55	64	45	98	7	141,208	21.50
1,198	922	440	286	246	134	63	96	29	38	23	79,163	21.75
2,237	2,315	280	1,427	289	163	420	276	223	228	5	264,300	22.00
1,015	3,332	538	291	295	163	1,411	202	419	24	222	189,535	22.25
3,327	148	7,480	1,532	256	138	363	112	133	130	113	330,925	22.50
1,056	751	443	249	73	76	60	46	68	4	1	63,215	22.75
9,446	3,621	657	414	1,221	229	1,620	259	529	192	25	151,953	23.00
302	1,111	313	242	276	89	786	125	65	174	36	36,863	23.25
644	177	351	82	63	83	59	116	50	37	0	160,028	23.50
262	167	591	95	113	698	45	46	55	25	1	32,835	23.75
529	157	522	121	186	502	119	187	236	15	1	42,526	24.00
676	241	856	170	54	56	36	12	9	189	3	14,954	24.25
407	151	133	126	89	53	89	55	193	13	6	20,711	24.50
122	163	104	90	118	139	60	9	29	5	0	7,872	24.75
1,492	845	618	389	377	401	407	201	113	171	9	296,322	25.00 & over
382,381	56,642	74,164	43,285	25,659	19,945	23,072	11,857	9,623	11,014	9,258	11,455,120	Total

3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Gold, Bullion, Gold and Silver Ornaments, Precious Metals								
00.00	112,052	36,615	4,896	3,070	-	-	116,948	39,685
05.00	-	-	-	-	-	-	-	-
10.00	1	0	1	51	-	-	2	51
15.00	-	-	1	4	-	-	1	4
20.00	16,523	4,886	241	470	-	-	16,764	5,356
25.00	11,231	15,170	3,132	2,209	-	-	14,363	17,379
35.00	2,086	1,127	5,835	2,723	-	-	7,921	3,850
45.00	13,234	258	1	0	-	-	13,235	259
55.00	70,101	35,331	2	2	-	-	70,103	35,333
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	124	63	-	-	124	63
99.99	-	-	-	-	-	-	-	-
Total	225,228	93,387.6	14,233	8,592.7	-	-	239,461	101,980.2
Weighted Average		24.50		17.80				23.93
Securities Shares and Other Financial Instruments - To Stock Exchange								
00.00	6	252	38	939	-	-	44	1,191
05.00	-	-	123	123	-	-	123	123
10.00	-	-	149	11,301	-	-	149	11,301
15.00	-	-	33	3,748	-	-	33	3,748
20.00	-	-	16	5,133	-	-	16	5,133
25.00	3	958	26	12,892	-	-	29	13,850
35.00	6	953	50	4,751	-	-	56	5,704
45.00	2	291	34	3,659	-	-	36	3,950
55.00	1	-	15	2,325	-	-	16	2,325
65.00	-	-	2	3,142	-	-	2	3,142
75.00	-	-	1	20	-	-	1	20
85.00	-	-	1	105	-	-	1	105
95.00	-	-	1	2	-	-	1	2
99.99	-	-	1	9	-	-	1	9
Total	18	2,454.0	490	48,148.1	-	-	508	50,602.1
Weighted Average		26.54		25.32				25.38
Securities Shares and Other Financial Instruments - To Others								
00.00	4	295	16	2,092	-	-	20	2,387
05.00	-	-	35	21	-	-	35	21
10.00	73	16,993	51	2,867	-	-	124	19,860
15.00	3	1,087	19	1,874	-	-	22	2,961
20.00	8	2,281	32	7,509	-	-	40	9,790
25.00	141	32,203	26	2,691	-	-	167	34,895
35.00	15	2,298	88	8,698	-	-	103	10,996
45.00	3	22	37	3,232	-	-	40	3,254
55.00	4	62	23	2,348	-	-	27	2,409
65.00	-	-	6	27,549	-	-	6	27,549
75.00	-	-	2	4	-	-	2	4
85.00	-	-	3	15	-	-	3	15
95.00	-	-	1	0	-	-	1	0
99.99	-	-	1	-	-	-	1	-
Total	251	55,241.0	340	58,900.2	-	-	591	114,141.2
Weighted Average		20.09		41.60				31.19
Merchandise - Food Items								
00.00	42	6,079	4,533	220,456	-	-	4,575	226,535
05.00	-	-	-	2,342	-	-	2,342	22,509
10.00	9	228	3,141	114,608	-	-	3,150	114,836
15.00	40	6,484	2,041	55,385	-	-	2,081	61,869
20.00	259	8,397	1,903	75,245	-	-	2,162	83,642
25.00	537	43,205	3,642	119,507	-	-	4,179	162,712
35.00	89	2,102	2,875	60,748	-	-	2,964	62,850
45.00	54	648	682	44,260	-	-	736	44,908
55.00	159	101,823	188	49,735	-	-	347	151,559
65.00	-	-	189	9,147	-	-	189	9,147
75.00	-	-	103	3,903	-	-	103	3,903
85.00	-	-	110	2,809	-	-	110	2,809
95.00	-	-	42	2,005	-	-	42	2,005
99.99	-	-	5	131	-	-	5	131
Total	1,189	168,966.0	21,796	780,449.1	-	-	22,985	949,415.1
Weighted Average		38.64		18.09				21.74

**3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023**

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Merchandise - Raw Materials								
00.00	127	11,676	2,293	167,412	1	40	2,421	179,127
05.00	1	5	1,032	8,080	-	-	1,033	8,085
10.00	27	1,092	965	40,928	-	-	992	42,020
15.00	17	93	956	98,424	-	-	973	98,517
20.00	244	7,734	1,058	39,037	-	-	1,302	46,771
25.00	11,970	120,753	1,346	83,245	-	-	13,316	203,998
35.00	153	3,886	1,050	60,329	-	-	1,203	64,215
45.00	60	449	692	49,225	-	-	752	49,674
55.00	553	6,952	171	11,114	-	-	724	18,066
65.00	-	-	92	7,730	-	-	92	7,730
75.00	-	-	40	5,324	-	-	40	5,324
85.00	-	-	141	2,714	-	-	141	2,714
95.00	-	-	96	1,405	-	-	96	1,405
99.99	-	-	18	384	3	1,019	21	1,403
Total	13,152	152,639.7	9,950	575,350.8	4	1,058.9	23,106	729,049.4
Weighted Average		24.09		18.41		96.23		19.71
Merchandise - Finished/Manufactured Goods								
00.00	119	10,322	2,728	207,099	16	1,024	2,863	218,445
05.00	-	-	624	9,182	-	-	624	9,182
10.00	47	1,253	2,199	84,790	-	-	2,246	86,044
15.00	69	4,345	2,083	162,917	-	-	2,152	167,262
20.00	748	15,450	4,282	100,889	-	-	5,030	116,339
25.00	1,628	121,142	6,192	287,868	-	-	7,820	409,011
35.00	149	7,319	2,830	182,240	-	-	2,979	189,559
45.00	90	4,143	1,860	43,688	-	-	1,950	47,831
55.00	460	14,129	382	23,712	-	-	842	37,840
65.00	1	97	383	21,955	-	-	384	22,053
75.00	-	-	177	8,843	-	-	177	8,843
85.00	-	-	259	4,638	-	-	259	4,638
95.00	8	315	222	3,908	-	-	230	4,222
99.99	26	102	23	1,531	3	335	52	1,968
Total	3,345	178,617.6	24,244	1,143,260.0	19	1,358.4	27,608	1,323,236.0
Weighted Average		25.50		21.18		24.64		21.77
Fixed Assets Including Machinery								
00.00	8,145	92,683	84,168	147,380	88	136	92,401	240,199
05.00	-	-	5,068	25,098	-	-	5,068	25,098
10.00	237	2,261	81,563	163,539	-	-	81,800	165,801
15.00	11,139	17,066	8,704	150,095	-	-	19,843	167,161
20.00	6,077	28,313	46,749	301,277	-	-	52,826	329,590
25.00	8,364	125,156	62,354	702,988	4	3,124	70,722	831,268
35.00	24,853	19,025	33,311	158,149	-	-	58,164	177,174
45.00	8,978	6,900	19,993	74,973	-	-	28,971	81,874
55.00	295	16,602	17,910	62,446	-	-	18,205	79,048
65.00	16	91	7,305	25,838	-	-	7,321	25,929
75.00	5	305	5,284	10,273	-	-	5,289	10,578
85.00	2	242	4,126	13,809	-	-	4,128	14,050
95.00	4	209	2,872	3,711	-	-	2,876	3,919
99.99	1	-	437	169	-	-	438	169
Total	68,116	308,852.3	379,844	1,839,744.8	92	3,259.8	448,052	2,151,856.9
Weighted Average		18.56		23.26		23.96		22.58
Real Estate - Land								
00.00	2,638	16,836	876	11,353	19	565	3,533	28,754
05.00	-	-	25	63	-	-	25	63
10.00	32	702	2,694	14,711	-	-	2,726	15,413
15.00	732	1,120	1,736	39,264	-	-	2,468	40,384
20.00	99	9,745	6,586	55,057	-	-	6,685	64,802
25.00	3,045	64,379	7,492	122,055	2	680	10,539	187,114
35.00	275	6,033	5,536	65,607	2	180	5,813	71,820
45.00	697	4,563	2,950	19,299	-	-	3,647	23,862
55.00	230	3,492	11,367	20,221	-	-	11,597	23,714
65.00	-	-	548	4,360	-	-	548	4,360
75.00	1	19	398	4,060	-	-	399	4,079
85.00	-	-	206	931	-	-	206	931
95.00	1	1	670	1,574	-	-	671	1,575
99.99	-	-	278	1,108	-	-	278	1,108
Total	7,750	106,891.6	41,362	359,662.8	23	1,425.1	49,135	467,979.5
Weighted Average		22.29		26.94		16.35		25.85

**3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023**

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Real Estate - Building								
00.00	7,968	69,152	18,406	119,808	138	355	26,512	189,315
05.00	3	27	1,863	14,513	-	-	1,866	14,540
10.00	138	1,619	13,779	92,891	-	-	13,917	94,510
15.00	7,931	5,879	9,267	125,535	2	14	17,200	131,428
20.00	997	21,213	10,622	164,248	10	59	11,629	185,521
25.00	836	52,294	10,478	159,157	3	3,024	11,317	214,475
35.00	73	13,552	6,139	81,696	-	-	6,212	95,248
45.00	163	5,633	3,732	71,472	-	-	3,895	77,105
55.00	30,077	51,664	1,592	21,859	-	-	31,669	73,523
65.00	19	608	1,088	15,404	-	-	1,107	16,012
75.00	17	419	979	10,795	-	-	996	11,213
85.00	22	734	859	8,445	-	-	881	9,179
95.00	39	472	736	4,655	-	-	775	5,128
99.99	12	18	174	1,460	-	-	186	1,478
Total	48,295	223,283.5	79,714	891,939.1	153	3,451.6	128,162	1,118,674.3
Weighted Average		23.42		22.28		22.30		22.51
Against Fixed Deposits								
00.00	28	47	1,483	5,115	2	281	1,513	5,443
05.00	-	-	292	3,353	-	-	292	3,353
10.00	7	85	17,951	367,350	1	0	17,959	367,435
15.00	45	629	213	7,770	-	-	258	8,399
20.00	49	3,209	2,499	28,828	-	-	2,548	32,037
25.00	122	9,032	2,738	15,126	-	-	2,860	24,158
35.00	7	528	366	10,729	-	-	373	11,257
45.00	21	431	331	4,251	-	-	352	4,681
55.00	4	29	543	1,481	-	-	547	1,509
65.00	-	-	170	383	-	-	170	383
75.00	-	-	101	319	-	-	101	319
85.00	-	-	103	187	-	-	103	187
95.00	-	-	152	1,783	-	-	152	1,783
99.99	-	-	38	78	-	-	38	78
Total	283	13,989.8	26,980	446,749.8	3	281.3	27,266	461,020.9
Weighted Average		24.09		12.50		0.02		12.85
Against Insurance Policies								
00.00	-	-	7	6	-	-	7	6
05.00	-	-	4	1	-	-	4	1
10.00	7	22	3	699	-	-	10	722
15.00	1	7	1	13	-	-	2	21
20.00	3	7	10	74	-	-	13	81
25.00	17	46	42	1,030	-	-	59	1,076
35.00	7	33	8	16	-	-	15	50
45.00	3	17	3	47	-	-	6	65
55.00	24	85	10	147	-	-	34	233
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	62	219.4	88	2,035.0	-	-	150	2,254.4
Weighted Average		34.71		22.09		-		23.31
Other Secured Advances								
00.00	2,094	44,010	48,377	502,056	36	289,630	50,507	835,696
05.00	-	-	48,838	98,358	-	-	48,838	98,358
10.00	689	661	6,941	60,789	5	4	7,635	61,454
15.00	135	652	1,220	162,868	3	4	1,358	163,523
20.00	4,620	7,494	1,475	203,431	6	11,355	6,101	222,281
25.00	321	57,397	1,697	139,958	60	24,156	2,078	221,511
35.00	21	2,114	472	4,311	6	360	499	6,785
45.00	233	536	343	6,047	-	-	576	6,583
55.00	702	6,372	96	924	-	-	798	7,296
65.00	-	-	23	1,014	-	-	23	1,014
75.00	-	-	17	954	-	-	17	954
85.00	-	-	12	47	-	-	12	47
95.00	1	1	15	237	-	-	16	238
99.99	1	1	24	2,899	-	-	25	2,899
Total	8,817	119,237.4	109,550	1,183,891.5	116	325,508.8	118,483	1,628,637.7
Weighted Average		16.90		10.14		2.59		9.13

**3.9 Advances Classified by Securities and Rate of Margin
Commercial Banks
As on 31st March, 2023**

(Million Rupees)

Rate of Margin	Public Sector Banks		Domestic Private Banks		Foreign Banks		All Banks	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Advances Secured by Guarantee(s)								
00.00	223,779	587,124	45,099	1,339,595	71	28,775	268,949	1,955,495
05.00	-	-	-	-	-	-	-	-
10.00	866	553	56	25,008	1	3,895	923	29,456
15.00	4	4,664	9	20,008	-	-	13	24,672
20.00	1	250	42	830	-	-	43	1,080
25.00	1,061	3,863	8	12	1	800	1,070	4,675
35.00	-	-	20	35	-	-	20	35
45.00	-	-	4	8,403	-	-	4	8,403
55.00	1,136	3,654	26	2,451	-	-	1,162	6,105
65.00	1	-	-	-	-	-	1	-
75.00	-	-	1	0	-	-	1	0
85.00	-	-	1	0	-	-	1	0
95.00	-	-	4	21	-	-	4	21
99.99	-	-	-	-	-	-	-	-
Total	226,848	600,107.7	45,270	1,396,364.2	73	33,470.5	272,191	2,029,942.3
Weighted Average		0.60		0.75		1.76		0.72
Unsecured Advances								
00.00	69,904	13,486	1,836,912	159,868	20	9	1,906,836	173,364
05.00	-	-	-	-	-	-	-	-
10.00	3	6	537,779	19,572	-	-	537,782	19,578
15.00	-	-	-	-	-	-	-	-
20.00	-	-	-	-	-	-	-	-
25.00	-	-	43,271	10,463	-	-	43,271	10,463
35.00	-	-	-	-	-	-	-	-
45.00	-	-	-	-	-	-	-	-
55.00	-	-	-	-	-	-	-	-
65.00	-	-	-	-	-	-	-	-
75.00	-	-	-	-	-	-	-	-
85.00	-	-	-	-	-	-	-	-
95.00	-	-	-	-	-	-	-	-
99.99	-	-	-	-	-	-	-	-
Total	69,907	13,491.8	2,417,962	189,903.2	20	9.5	2,487,889	203,404.4
Weighted Average		0.00		2.41		-		2.25
Grand Total	673,261	2,037,379	3,171,823	8,924,991	503	369,824	3,845,587	11,332,194
Weighted Average		16.83		16.16		3.28		15.86

3.10 Security and Nature* wise Weighted Average Lending/Financing Rates All Banks

(Percent)

As at the End of	Precious Metal	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	Total Advances**	
Conventional Banking										
2022	Sep	17.20	14.12	12.39	12.94	12.17	13.05	14.87	29.65	13.75
		(17.20)	(13.96)	(12.15)	(12.53)	(12.16)	(12.88)	(15.04)	(29.65)	(13.43)
2023	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
		(17.72)	(15.38)	(13.90)	(13.32)	(12.90)	(13.97)	(16.74)	(31.49)	(14.70)
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
		(13.22)	(17.68)	(14.70)	(15.14)	(13.49)	(15.46)	(17.73)	(30.85)	(15.66)
Islamic Banking										
2022	Sep	-	15.18	11.58	12.77	11.66	7.91	13.96	24.25	12.57
		-	(15.24)	(11.51)	(12.70)	(11.46)	(7.75)	(12.35)	(24.25)	(11.95)
2023	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
		-	(14.58)	(12.73)	(13.89)	(12.63)	(11.04)	(13.25)	(27.70)	(13.17)
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
		-	(18.11)	(14.61)	(15.81)	(13.68)	(11.13)	(15.23)	(30.20)	(14.90)
Overall Banking										
2022	Sep	17.20	14.21	12.15	12.88	12.01	12.39	14.62	29.36	13.41
		(17.20)	(14.07)	(11.97)	(12.59)	(11.94)	(12.27)	(14.43)	(29.36)	(13.02)
2023	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
		(17.72)	(15.32)	(13.58)	(13.52)	(12.81)	(13.66)	(15.87)	(31.24)	(14.28)
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
		(13.22)	(17.71)	(14.68)	(15.38)	(13.55)	(14.94)	(17.05)	(30.78)	(15.44)

* Nature refers to Conventional/Islamic financing.

** Weighted average rates shown in parentheses represent Private Sector.

3.11 Advances Classified by Category of Financing

All Banks

(Million Rupees)

Category of Financing	Dec-22 ^R		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
1. Export financing	9,862	864,756	9,498	846,780
1.1. Export finance schemes	5,800	712,889	5,398	675,806
1.2. Others	4,062	151,867	4,100	170,974
2. Import financing	10,937	519,946	9,560	543,759
3. Government self employment schemes	40,644	37,583	42,488	39,198
4. Working capital/short term	2,852,052	5,293,470	2,871,857	5,269,936
4.1. Small Loans	1,150,856	371,531	1,133,962	370,251
4.2. Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of KPK and FATA	-	-	-	-
4.3. Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Refinance Scheme for Payment of Wages & Salaries to the Workers and Employees of Business Concerns (Islamic and Conventional)	1,727	25,056	241	4,951
4.4. Others	1,699,469	4,896,883	1,737,654	4,894,734
5. Fixed investment/long term	1,425,491	4,848,276	1,432,464	4,755,446
5.1. Long Term Financing Facility (LTFF and ILTF), Temporary Economic Refinance Facility (TERF and ITERF)	22,509	653,041	23,029	660,035
5.2. Financing Power Plants Using Renewable Energy	2,164	91,048	2,218	89,338
5.3. Refinance Scheme for Revitalization of SMEs in KPK, Gilgit-Baltistan & FATA, Refinance Facility for Combating COVID – 19 (RFCC and IRFCC)	45	1,267	45	1,109
5.4. Refinancing Facility for Modernization of SMEs, Refinance and Credit Guarantee Scheme for Women Entrepreneurs	1,207	3,524	1,211	3,607
5.5. Financing Facility for Storage of Agricultural Produce (FFSAP)	140	3,420	144	3,326
5.6. Small Loans	302,302	248,753	311,732	243,901
5.7. Others	984,817	3,152,101	981,258	3,037,351
5.8. Financing for Construction Purposes	111,631	643,714	112,193	662,236
5.9. Machinery	676	51,409	634	54,542
Total	4,338,986	11,564,031	4,365,867	11,455,120

Scheduled Banks

Bills Purchased and Discounted

4.1 Classification of Bills Purchased and Discounted

All Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	503
2. DOMESTIC CONSTITUENTS	139,957	53,403	206,858	400,218	148,366	45,435	156,050	349,850	141,071	42,715	188,422	372,208
I. GOVERNMENT	-	459	-	459	-	77	-	77	17	172	-	189
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	19,877	192	0	20,069	20,881	491	0	21,372	15,049	720	0	15,768
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	120,080	52,741	206,857	379,679	127,484	44,854	156,050	328,388	126,005	41,823	188,422	356,250
A. Agriculture, forestry and fishing	10	26	341	377	10	83	173	265	10	148	449	606
B. Mining and quarrying	-	1,322	706	2,027	-	1,322	19	1,341	7	1,322	-	1,329
C. Manufacturing	71,995	40,386	184,654	297,035	80,361	33,912	139,485	253,758	74,556	27,572	171,767	273,896
1 - Manufacture of food products	4,899	4,881	6,184	15,964	8,411	9,133	6,791	24,336	10,536	6,010	8,359	24,905
2 - Manufacture of beverages	100	507	4	611	100	526	-	626	100	539	6	646
3 - Manufacture of textiles	44,695	17,702	139,536	201,934	37,076	9,329	104,112	150,518	38,027	7,475	130,462	175,964
4 - Manufacture of wearing apparel	638	2,802	28,001	31,441	719	1,677	20,617	23,013	1,023	1,633	23,861	26,516
5 - Manufacture of leather and related products	50	1,468	3,417	4,935	-	577	2,803	3,381	-	543	3,208	3,751
6 - Manufacture of paper and paper products	25	1,516	151	1,692	33	505	251	789	51	357	495	903
7 - Manufacture of coke and refined petroleum products	5,580	480	-	6,061	15,046	2,336	-	17,382	9,375	5,265	401	15,041
8 - Manufacture of chemicals and chemical products	11,066	2,656	655	14,377	9,529	4,737	579	14,844	10,332	1,500	453	12,285
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	88	368	58	513	121	93	62	276	120	271	107	498
10 - Manufacture of rubber and plastics products	69	785	290	1,145	567	627	318	1,512	364	496	288	1,148
11 - Manufacture of other non-metallic mineral products	136	328	2,078	2,542	149	236	507	892	53	351	1,222	1,626
12 - Manufacture of basic metals	275	3,039	-	3,314	258	1,307	-	1,566	147	649	-	796
13 - Manufacture of fabricated metal products, except machinery and equipment	378	176	9	563	312	61	16	389	304	0	-	304
14 - Manufacture of computer, electronic and optical products	253	-	-	253	126	250	15	391	209	-	-	209
15 - Manufacture of electrical equipment	142	1,909	167	2,217	165	1,054	76	1,295	100	787	76	963
16 - Manufacture of machinery and equipment	110	-	514	624	-	24	638	662	15	10	771	796
17 - Manufacture of motor vehicles, trailers and semi-trailers	589	1,455	556	2,599	560	1,226	487	2,273	620	1,189	595	2,404
18 - Manufacture of furniture	225	66	8	299	225	32	-	257	-	7	-	7
19 - Other manufacturing n.e.s	2,678	248	3,025	5,951	6,964	182	2,213	9,359	3,180	490	1,463	5,134
D. Electricity, gas, steam and air conditioning supply	4,754	362	100	5,217	3,697	216	200	4,113	6,014	-	232	6,246
E. Water supply; sewerage, waste management and remediation activities	425	-	-	425	230	-	-	230	272	-	-	272
F. Construction	618	240	32	889	255	373	48	676	25	381	38	444
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,971	8,166	19,940	44,077	17,888	6,729	15,154	39,770	20,139	10,327	15,012	45,478
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	818	31	849	-	12	31	43	-	0	31	32
2 - Wholesale trade, except of motor vehicles and motorcycles	5,537	6,294	3,849	15,680	6,181	5,838	3,558	15,576	7,921	9,620	3,646	21,186
3 - Retail trade, except of motor vehicles and motorcycles	10,435	1,054	16,059	27,548	11,706	879	11,565	24,151	12,218	706	11,335	24,260
H. Transportation and storage	6	1,835	100	1,941	7	1,772	100	1,879	10	1,814	100	1,924
I. Accommodation and food service activities	-	-	-	-	-	-	118	118	-	3	-	3
J. Information and communication	12,614	121	624	13,358	12,985	144	267	13,397	13,432	104	168	13,704
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	3,382	250	203	3,834	2,408	14	147	2,569	1,996	75	27	2,098
M. Administrative and support service activities	3,665	30	127	3,822	4,114	67	285	4,466	4,007	75	498	4,579
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	4	-	4	-	4	-	4	-	4	-	4
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	6,640	-	32	6,672	5,531	218	53	5,802	5,537	-	131	5,668
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	11	-	11	-	12	-	12	-	0	-	0
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	139,957	53,403	206,858	400,218	148,366	45,435	156,050	349,850	141,071	42,715	188,925	372,711

4.1.1 Classification of Bills Purchased and Discounted

Public Sector Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	41,328	13,363	9,248	63,940	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913
I. GOVERNMENT	-	-	-	-	-	-	-	-	17	-	-	17
ENTERPRISES	8,606	192	-	8,798	10,036	491	-	10,527	10,305	720	-	11,024
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	32,722	13,171	9,248	55,141	37,700	5,002	7,804	50,506	36,098	13,172	10,602	59,872
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322	-	1,322
C. Manufacturing	27,185	11,804	9,119	48,108	32,279	3,636	7,598	43,513	30,009	6,699	10,273	46,981
1 - Manufacture of food products	1,846	-	901	2,746	1,752	-	898	2,650	1,479	-	898	2,377
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	15,326	8,891	6,359	30,576	15,036	2,261	5,652	22,949	16,473	1,914	7,401	25,788
4 - Manufacture of wearing apparel	7	-	176	183	56	-	116	172	36	-	119	155
5 - Manufacture of leather and related products	-	1,144	81	1,225	-	365	127	492	-	362	206	567
6 - Manufacture of paper and paper products	-	993	151	1,143	-	314	128	442	-	305	229	533
7 - Manufacture of coke and refined petroleum products	4,663	-	-	4,663	9,861	-	-	9,861	5,243	3,293	-	8,535
8 - Manufacture of chemical and allied products	5,284	-	-	5,284	5,454	-	-	5,454	6,659	-	-	6,659
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	34	5	38	-	34	-	34	-	75	-	75
10 - Manufacture of rubber and plastics products	-	-	-	-	-	-	-	-	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	236	755	992	-	236	419	655	-	270	1,107	1,377
12 - Manufacture of basic metals	-	0	-	0	-	0	-	0	-	0	-	0
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	10	-	-	10	10	-	-	10	10	-	-	10
15 - Manufacture of electrical equipment	50	-	31	81	100	-	31	131	100	-	31	131
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	506	-	506	-	426	-	426	-	480	-	480
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	-	-	660	660	10	-	226	236	10	-	282	292
D. Electricity, gas, steam and air conditioning supply	815	-	-	815	761	-	-	761	959	-	-	959
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	2,034	46	100	2,179	1,927	45	181	2,152	2,293	5,151	219	7,663
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	2,003	-	100	2,102	1,897	-	181	2,077	2,196	5,106	219	7,521
3 - Retail trade, except of motor vehicles and motorcycles	31	46	-	77	30	45	-	75	97	45	-	142
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	2,434	-	-	2,434	2,434	-	-	2,434	2,537	-	-	2,537
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	99	-	-	99	99	-	-	99	299	-	-	299
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	155	-	30	185	200	-	25	225	-	-	111	111
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	41,328	13,363	9,248	63,940	47,736	5,493	7,804	61,033	46,420	13,891	10,602	70,913

4.1.2 Classification of Bills Purchased and Discounted

Domestic Private Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	503
2. DOMESTIC CONSTITUENTS	94,626	37,841	197,609	330,076	91,399	38,418	148,180	277,998	88,570	28,824	177,755	295,149
I. GOVERNMENT ENTERPRISES	-	459	-	459	-	77	-	77	-	172	-	172
III. NON-BANK FINANCIAL INSTITUTIONS	11,271	-	0	11,271	10,845	-	0	10,845	4,744	-	0	4,744
IV. PRIVATE SECTOR (BUSINESS)	83,355	37,371	197,609	318,335	80,554	38,328	148,180	267,063	83,826	28,652	177,755	290,232
A. Agriculture, forestry and fishing	10	26	341	377	10	83	173	265	10	148	449	606
B. Mining and quarrying	-	-	706	706	-	-	19	19	7	-	-	7
C. Manufacturing	40,853	26,461	175,535	242,850	38,886	29,080	131,822	199,788	38,526	20,873	161,429	220,828
1 - Manufacture of food products	1,512	4,881	5,283	11,676	3,895	9,133	5,893	18,921	5,815	6,010	7,461	19,285
2 - Manufacture of beverages	100	507	4	611	100	526	-	626	100	539	6	646
3 - Manufacture of textiles	29,370	7,813	133,178	170,360	22,040	6,765	98,394	127,199	21,554	5,561	122,996	150,110
4 - Manufacture of wearing apparel	631	2,802	27,825	31,258	663	1,677	20,501	22,841	987	1,633	23,742	26,361
5 - Manufacture of leather and related products	50	324	3,336	3,710	-	213	2,676	2,888	-	181	3,002	3,184
6 - Manufacture of paper and paper products	25	523	-	548	33	192	123	347	51	53	267	370
7 - Manufacture of coke and refined petroleum products	918	480	-	1,398	5,185	2,336	-	7,521	4,132	1,973	401	6,506
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,547	2,360	655	8,562	3,950	4,564	579	9,092	3,611	1,500	453	5,564
10 - Manufacture of rubber and plastics products	88	334	53	475	121	59	62	242	120	196	107	423
11 - Manufacture of other non-metallic mineral products	69	519	290	878	567	467	318	1,352	364	496	288	1,148
12 - Manufacture of basic metals	136	92	1,322	1,550	149	-	88	237	53	81	115	249
13. Manufacture of fabricated metal products, except machinery and equipment	275	2,872	-	3,147	258	874	-	1,132	147	648	-	796
14 - Manufacture of computer, electronic and optical products	378	176	9	563	312	61	16	389	304	0	-	304
15 - Manufacture of electrical equipment	243	-	-	243	116	250	15	381	199	-	-	199
16 - Manufacture of machinery and equipment	92	1,515	135	1,742	65	927	45	1,037	-	787	45	831
17 - Manufacture of motor vehicles, trailers and semi-trailers	110	-	514	624	-	24	638	662	15	10	771	796
18 - Manufacture of furniture	589	949	556	2,094	560	800	487	1,847	620	709	595	1,924
19. Other manufacturing n.e.s	225	66	8	299	225	32	-	257	-	7	-	7
D. Electricity, gas, steam and air conditioning supply	498	248	2,365	3,111	649	182	1,987	2,818	455	490	1,181	2,126
E. Water supply; sewerage, waste management and remediation activities	3,939	362	100	4,402	2,935	216	200	3,352	5,055	-	232	5,287
F. Construction	425	-	-	425	230	-	-	230	272	-	-	272
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	618	240	32	889	255	373	48	676	25	381	38	444
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	13,938	8,042	19,840	41,819	15,960	6,357	14,973	37,291	17,846	5,176	14,794	37,815
2 - Wholesale trade, except of motor vehicles and motorcycles	-	818	31	849	-	12	31	43	-	0	31	32
3 - Retail trade, except of motor vehicles and motorcycles	3,534	6,215	3,749	13,499	4,284	5,511	3,377	13,172	5,724	4,514	3,427	13,665
H. Transportation and storage	10,404	1,008	16,059	27,471	11,676	834	11,565	24,076	12,121	662	11,335	24,118
I. Accommodation and food service activities	6	1,835	100	1,941	7	1,772	100	1,879	10	1,814	100	1,924
J. Information and communication	-	-	-	-	-	-	118	118	-	3	-	3
K. Real estate activities	10,141	121	624	10,886	10,517	144	267	10,929	10,835	104	168	11,107
L. Professional, scientific and technical activities	-	-	-	-	-	-	-	-	-	-	-	-
M. Administrative and support service activities	3,374	250	203	3,826	2,408	14	147	2,569	1,996	75	27	2,098
N. Education	3,565	30	127	3,722	4,014	67	285	4,366	3,707	75	498	4,280
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	4	-	4	-	4	-	4	-	4	-	4
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	6,485	-	2	6,488	5,331	218	28	5,577	5,537	-	20	5,557
VI. PERSONAL	-	11	-	11	-	12	-	12	-	0	-	0
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	94,626	37,841	197,609	330,076	91,399	38,418	148,180	277,998	88,570	28,824	178,257	295,651

4.1.3 Classification of Bills Purchased and Discounted

Foreign Banks

(Million Rupees)

Borrower	Sep-22				Dec-22				Mar-23			
	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total	Inland Bills	Import Bills	Foreign Bills	Total
	1. FOREIGN CONSTITUENTS	-	-	-	-	-	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,003	2,200	0	6,203	9,230	1,523	66	10,819	6,081	-	66	6,147
I. GOVERNMENT ENTERPRISES	-	-	-	-	-	-	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	-	-	-	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	4,003	2,200	0	6,203	9,230	1,523	66	10,819	6,081	-	66	6,147
A. Agriculture, forestry and fishing	-	-	-	-	-	-	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-	-	-	-	-	-	-
C. Manufacturing	3,957	2,121	0	6,077	9,196	1,197	66	10,458	6,021	-	66	6,087
1 - Manufacture of food products	1,541	-	-	1,541	2,765	-	-	2,765	3,243	-	-	3,243
2 - Manufacture of beverages	-	-	-	-	-	-	-	-	-	-	-	-
3 - Manufacture of textiles	-	999	0	999	-	304	66	370	-	-	66	66
4 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-
5 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-
6 - Manufacture of paper and paper products	-	-	-	-	-	-	-	-	-	-	-	-
7 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-	-	-	-	-	-	-
8 - Manufacture of chemical and allied products	235	295	-	531	126	173	-	299	62	-	-	62
9 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-
10 - Manufacture of rubber and plastics products	-	266	-	266	-	160	-	160	-	-	-	-
11 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-	-	-	-	-	-	-
12 - Manufacture of basic metals	-	167	-	167	-	433	-	433	-	-	-	-
13 - Manufacture of fabricated metal products, except machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
14 - Manufacture of computer, electronic and optical products	-	-	-	-	-	-	-	-	-	-	-	-
15 - Manufacture of electrical equipment	-	394	-	394	-	126	-	126	-	-	-	-
16 - Manufacture of machinery and equipment	-	-	-	-	-	-	-	-	-	-	-	-
17 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-	-	-	-	-	-	-
18 - Manufacture of furniture	-	-	-	-	-	-	-	-	-	-	-	-
19 - Other manufacturing n.e.s	2,180	-	-	2,180	6,305	-	-	6,305	2,716	-	-	2,716
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-	-	-	-	-	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	79	-	79	-	327	-	327	-	-	-	-
1 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
2 - Wholesale trade, except of motor vehicles and motorcycles	-	79	-	79	-	327	-	327	-	-	-	-
3 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-	-	-	-	-	-	-
H. Transportation and storage	-	-	-	-	-	-	-	-	-	-	-	-
I. Accommodation and food service activities	-	-	-	-	-	-	-	-	-	-	-	-
J. Information and communication	39	-	-	39	34	-	-	34	60	-	-	60
K. Real estate activities	-	-	-	-	-	-	-	-	-	-	-	-
L. Professional, scientific and technical activities	8	-	-	8	-	-	-	-	-	-	-	-
M. Administrative and support service activities	-	-	-	-	-	-	-	-	-	-	-	-
N. Education	-	-	-	-	-	-	-	-	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-	-	-	-	-	-	-
Q. Other service activities	-	-	-	-	-	-	-	-	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-	-	-	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,003	2,200	0	6,203	9,230	1,523	66	10,819	6,081	-	66	6,147

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million 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	14,372,986	14,796,986	14,507,475	14,650,657	15,112,733	14,782,136	15,907,263	16,396,787	16,127,163
1) Treasury Bills	4,851,925	5,076,611	4,891,189	3,637,634	3,820,564	3,671,232	3,922,956	4,106,382	3,956,793
2) Pakistan Investment Bonds (PIBs)	9,507,107	9,706,266	9,602,279	11,001,359	11,280,504	11,098,987	11,973,008	12,279,107	12,158,818
a. Fixed Rate	4,342,856	4,594,571	4,304,447	3,374,963	3,546,805	3,349,690	4,171,962	4,353,261	4,217,799
b. Floating Rate	5,164,251	5,111,695	5,297,832	7,626,396	7,733,699	7,749,297	7,801,046	7,925,845	7,941,020
3) Others	13,953	14,109	14,007	11,665	11,665	11,917	11,299	11,299	11,551
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	366,397	266,550	367,948	372,188	945,435	369,770	396,664	267,250	399,197
1) Quoted On The Stock Exchange	189,508	98,346	191,961	197,399	778,999	187,327	191,677	68,147	184,924
of which:									
Financial Institutions	18,185	13,326	21,378	19,547	12,714	21,981	18,752	12,812	20,958
NFPSEs	24,897	10,681	23,661	25,892	7,726	24,083	25,019	5,599	22,926
Private Sector	120,831	60,079	124,341	124,209	48,418	117,579	119,158	39,807	116,579
2) Unquoted On The Stock Exchange	176,889	168,204	175,987	174,789	166,436	182,443	204,987	199,103	214,273
of which:									
Financial Institutions	19,548	20,742	18,545	16,765	17,529	16,882	19,391	17,178	21,360
NFPSEs	1,384	1,377	1,384	100,878	101,158	108,381	117,179	117,058	124,495
Private Sector	12,723	11,986	12,688	14,680	12,856	14,694	10,585	8,177	12,582
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	1	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	89,593	89,621	90,319	96,087	99,028	98,750	98,336	100,814	101,631
IX. MUTUAL FUNDS	13,817	12,624	13,817	13,439	12,231	13,444	12,592	10,990	12,598
X. OTHERS	6,401	6,401	6,962	5,641	5,641	5,879	6,334	6,334	6,694
XI. Islamic Banking Products - Investments	2,865,469	2,867,127	2,993,757	3,083,735	2,974,150	3,166,046	3,152,826	7,145,057	3,305,817
a. Government Islamic Securities	2,344,620	2,346,637	2,413,594	2,576,374	2,582,580	2,617,163	2,635,135	6,634,680	2,729,337
1. GOP Ijara Sukuk	2,266,889	2,266,646	2,331,169	2,491,299	2,495,881	2,526,950	2,523,122	6,520,400	2,610,692
a. Variable Rental Rate	1,894,755	1,894,036	1,950,035	1,976,824	1,980,251	2,003,039	1,892,550	5,905,122	1,956,780
b. Fixed Rental Rate	372,134	372,611	381,134	514,475	515,630	523,911	630,572	615,278	653,912
2. Bai Muajjal - Government	23,276	23,276	27,438	23,789	23,789	28,549	23,789	23,789	29,175
3. Islamic Naya Pakistan Certificate	38,644	38,644	39,176	44,975	45,000	45,352	68,042	68,042	69,288
4. Other	15,811	18,071	15,811	16,312	17,911	16,312	20,181	22,448	20,181
b. Corporate Sukuks	487,926	487,568	545,654	472,464	356,584	513,008	481,879	474,566	539,007
1) Diminishing Musharaka Sukuk	149,489	148,529	155,093	143,361	143,244	146,718	148,201	145,225	153,277
2) Ijaraha Sukuk	189,328	188,899	232,909	189,735	73,386	220,428	190,356	187,861	240,539
3) Modaraba Sukuk	9,542	9,542	9,859	9,303	9,303	9,444	10,954	10,954	11,327
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	139,567	140,598	147,793	130,066	130,651	136,419	132,368	130,526	133,864
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,441	6,441	6,625	6,023	6,023	6,119	7,233	7,233	7,404
h. Other Islamic Mode of Investments	26,482	26,482	27,884	28,874	28,964	29,756	28,580	28,579	30,069
Total	17,714,672	18,039,317	17,980,287	18,221,756	19,149,223	18,436,034	19,574,025	23,927,237	19,953,109

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million 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	4,154,981	4,314,429	4,159,857	4,646,873	4,818,410	4,639,623	5,205,825	5,374,086	5,245,111
1) Treasury Bills	1,867,514	1,972,096	1,897,597	1,304,986	1,391,707	1,338,186	1,071,758	1,148,933	1,105,169
2) Pakistan Investment Bonds (PIBs)	2,287,467	2,342,334	2,262,260	3,341,888	3,426,703	3,301,437	4,134,066	4,225,154	4,139,942
a. Fixed Rate	1,892,253	1,946,448	1,857,175	736,047	752,005	697,328	943,620	991,565	948,931
b. Floating Rate	395,214	395,886	405,085	2,605,841	2,674,698	2,604,109	3,190,446	3,233,589	3,191,011
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	76,327	32,528	77,707	84,133	37,074	79,608	76,410	9,827	79,797
1) Quoted On The Stock Exchange	64,431	20,825	66,628	70,673	24,972	66,127	66,248	5,932	66,345
of which:									
Financial Institutions	3,204	1,232	2,906	2,883	863	2,378	2,948	624	2,250
NFPSEs	9,495	2,159	9,937	9,841	2,554	9,723	8,661	720	9,572
Private Sector	44,161	14,285	47,702	48,749	18,067	46,703	45,164	3,219	46,893
2) Unquoted On The Stock Exchange	11,896	11,703	11,079	13,460	12,103	13,480	10,162	3,895	13,453
of which:									
Financial Institutions	3,582	4,557	2,745	1,926	2,601	1,926	2,709	982	4,073
NFPSEs	96	96	96	719	1,008	719	119	1	202
Private Sector	5,246	5,319	5,246	7,855	6,764	7,855	4,401	1,520	6,225
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	30,462	31,347	30,396	32,319	33,391	32,797	31,767	32,298	31,925
IX. MUTUAL FUNDS	67	68	69	67	68	73	67	68	76
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	131,990	135,086	136,653	137,500	140,463	139,895	145,846	4,139,820	144,685
a. Government Islamic Securities	84,803	84,629	86,273	93,937	93,773	94,219	96,476	4,092,321	97,682
1. GOP Ijara Sukuk	80,836	80,662	82,235	89,134	88,969	89,353	89,235	4,085,080	90,298
a. Variable Rental Rate	75,432	75,312	76,703	64,248	64,230	64,402	69,245	4,065,230	70,186
b. Fixed Rental Rate	5,404	5,350	5,532	24,886	24,739	24,951	19,990	19,850	20,112
2. Bai Muajjal - Government	51	51	61	51	51	62	51	51	63
3. Islamic Naya Pakistan Certificate	3,915	3,915	3,977	4,753	4,753	4,805	7,190	7,190	7,321
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	22,146	25,416	23,936	20,321	23,449	21,389	27,547	25,676	23,414
1) Diminishing Musharaka Sukuk	6,392	8,712	6,612	5,907	8,437	5,982	5,842	5,842	6,060
2) Ijarah Sukuk	150	150	155	150	150	153	150	150	158
3) Modaraba Sukuk	825	825	836	825	825	838	2,761	2,761	2,822
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	14,779	15,729	16,333	13,439	14,037	14,416	18,794	16,924	14,373
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	24,953	24,953	26,356	23,153	23,153	24,199	21,735	21,735	23,501
Total	4,393,829	4,513,459	4,404,683	4,900,893	5,029,407	4,891,996	5,459,916	9,556,100	5,501,594

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million 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	9,417,015	9,651,150	9,545,850	9,228,963	9,494,947	9,368,254	9,798,411	10,097,607	9,981,837
1) Treasury Bills	2,249,407	2,339,490	2,257,942	1,638,210	1,710,863	1,639,515	2,045,626	2,129,486	2,048,996
2) Pakistan Investment Bonds (PIBs)	7,153,655	7,297,551	7,273,901	7,579,088	7,772,420	7,716,821	7,741,486	7,956,822	7,921,290
a. Fixed Rate	2,425,454	2,621,273	2,421,989	2,613,864	2,767,950	2,626,964	3,202,795	3,334,846	3,243,190
b. Floating Rate	4,728,201	4,676,277	4,851,912	4,965,224	5,004,470	5,089,857	4,538,691	4,621,975	4,678,100
3) Others	13,953	14,109	14,007	11,665	11,665	11,917	11,299	11,299	11,551
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	290,069	234,022	290,242	288,056	908,360	290,162	320,254	257,423	319,400
1) Quoted On The Stock Exchange	125,076	77,521	125,333	126,726	754,027	121,200	125,429	62,214	118,579
of which:									
Financial Institutions	14,981	12,093	18,472	16,664	11,852	19,603	15,804	12,188	18,707
NFPSEs	15,402	8,522	13,724	16,051	5,172	14,360	16,358	4,879	13,354
Private Sector	76,670	45,793	76,639	75,460	30,351	70,876	73,994	36,589	69,685
2) Unquoted On The Stock Exchange	164,993	156,501	164,908	161,329	154,333	168,962	194,825	195,209	200,821
of which:									
Financial Institutions	15,965	16,184	15,800	14,839	14,928	14,956	16,682	16,197	17,288
NFPSEs	1,288	1,281	1,288	100,159	100,151	107,661	117,059	117,057	124,293
Private Sector	7,477	6,667	7,441	6,826	6,092	6,839	6,184	6,656	6,356
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	4	4	4	-	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	59,131	58,273	59,924	63,768	65,638	65,954	66,569	68,516	69,706
IX. MUTUAL FUNDS	13,750	12,556	13,748	13,372	12,164	13,372	12,525	10,923	12,522
X. OTHERS	6,401	6,401	6,961	5,641	5,641	5,879	6,333	6,333	6,694
XI. Islamic Banking Products - Investments	2,733,479	2,732,041	2,857,104	2,946,235	2,833,687	3,026,151	3,006,980	3,005,238	3,161,133
a. Government Islamic Securities	2,259,817	2,262,008	2,327,321	2,482,436	2,488,807	2,522,944	2,538,659	2,542,359	2,631,655
1. GOP Ijara Sukuk	2,186,053	2,185,984	2,248,934	2,402,165	2,406,912	2,437,597	2,433,887	2,435,321	2,520,394
a. Variable Rental Rate	1,819,322	1,818,723	1,873,333	1,912,576	1,916,021	1,938,637	1,823,306	1,839,893	1,886,594
b. Fixed Rental Rate	366,731	367,261	375,602	489,589	490,890	498,959	610,582	595,428	633,800
2. Bai Muajjal - Government	23,225	23,225	27,377	23,738	23,738	28,488	23,738	23,738	29,113
3. Islamic Naya Pakistan Certificate	34,729	34,729	35,199	40,222	40,247	40,548	60,852	60,852	61,967
4. Other	15,811	18,071	15,811	16,312	17,911	16,312	20,181	22,448	20,181
b. Corporate Sukuks	465,780	462,152	521,718	452,143	333,135	491,620	454,332	448,889	515,594
1) Diminishing Musharaka Sukuk	143,097	139,817	148,481	137,454	134,807	140,736	142,359	139,383	147,217
2) Ijarah Sukuk	189,178	188,749	232,754	189,585	73,236	220,275	190,206	187,711	240,380
3) Modaraba Sukuk	8,717	8,717	9,023	8,478	8,478	8,606	8,193	8,193	8,505
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	124,788	124,869	131,460	116,627	116,614	122,002	113,574	113,602	119,491
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,353	6,353	6,537	5,935	5,935	6,031	7,145	7,145	7,316
h. Other Islamic Mode of Investments	1,528	1,528	1,528	5,721	5,810	5,557	6,845	6,845	6,568
Total	12,519,854	12,694,451	12,773,836	12,546,042	13,320,440	12,769,779	13,211,082	13,446,043	13,551,300

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million 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	800,990	831,407	801,768	774,821	799,376	774,259	903,027	925,094	900,215
1) Treasury Bills	735,004	765,026	735,650	694,438	717,994	693,530	805,571	827,963	802,629
2) Pakistan Investment Bonds (PIBs)	65,985	66,381	66,118	80,383	81,381	80,728	97,456	97,131	97,586
a. Fixed Rate	25,150	26,850	25,283	25,053	26,850	25,398	25,547	26,850	25,677
b. Floating Rate	40,835	39,531	40,835	55,330	54,531	55,330	71,909	70,281	71,909
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	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	800,990	831,407	801,768	774,821	799,376	774,259	903,027	925,094	900,215

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 months	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	1,322,995	1,704,829	2,049,507	1,569,531	1,675,836	1,928,427	10,251,125	1,798,543	727,071
1) Treasury Bills	927,714	1,428,296	684,744	632,514	283,525	-	3,956,793	-	-
2) Pakistan Investment Bonds (PIBs)	383,730	276,533	1,364,762	937,017	1,392,311	1,928,427	6,282,780	1,798,543	727,071
a. Fixed Rate	90,959	58	305,495	74,555	439,579	394,774	1,305,419	968,659	442,471
b. Floating Rate	292,771	276,475	1,059,267	862,462	952,732	1,533,653	4,977,361	829,883	284,600
3) Others	11,551	-	-	-	-	-	11,551	-	-
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	41,593	503	204	46	-	-	42,346	-	-
1) Quoted On The Stock Exchange	36,145	503	0	18	-	-	36,666	-	-
Financial Institutions	4,403	-	-	15	-	-	4,418	-	-
NFPSEs	3,427	-	-	-	-	-	3,427	-	-
Private Sector	22,238	304	0	4	-	-	22,545	-	-
2) Unquoted On The Stock Exchange	5,448	-	204	28	-	-	5,680	-	-
Financial Institutions	1,943	-	123	26	-	-	2,092	-	-
NFPSEs	543	-	-	-	-	-	543	-	-
Private Sector	2,788	-	-	1	-	-	2,790	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	5	-	-
VIII. TERM FINANCE CERTIFICATES	4,116	8	372	14,087	1,832	3,064	23,479	5,211	5,352
IX. MUTUAL FUNDS	8,233	-	-	1	-	-	8,234	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	62,934	63	4,919	1,921	119,772	142,168	331,775	173,353	87,889
a. Government Islamic Securities	62,189	63	-	-	118,736	124,311	305,298	158,258	82,307
1) GOP Ijara Sukuk	15,190	-	-	-	118,736	124,311	258,237	129,145	69,772
a. Variable Rental Rate	-	-	-	-	3,393	89,326	92,720	99,948	69,698
b. Fixed Rental Rate	15,190	-	-	-	115,342	34,984	165,517	29,198	74
2) Bai Muajjal - Government	-	63	-	-	-	-	63	29,113	-
3) Islamic Naya Pakistan Certificate	46,998	-	-	-	-	-	46,998	-	-
4) Other	-	-	-	-	-	-	-	-	12,535
b. Corporate Sukuks	675	-	-	1,921	1,036	17,857	21,489	5,888	5,582
1) Diminishing Musharaka Sukuk	-	-	-	-	-	5,744	5,744	3,673	511
2) Ijarah Sukuk	-	-	-	-	-	9,202	9,202	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,548	2,548	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	675	-	-	1,921	1,036	362	3,995	2,215	5,071
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,919	-	-	-	4,989	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	9,206	-
Total	1,439,879	1,705,403	2,055,001	1,585,587	1,797,440	2,073,658	10,656,969	1,977,107	820,312

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

March, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,818,326	667,050	823,537	35,046	6,466	-	-	-	5,876,038	16,127,163
-	-	-	-	-	-	-	-	-	3,956,793
1,818,326	667,050	823,537	35,046	6,466	-	-	-	5,876,038	12,158,818
768,847	239,439	451,451	35,046	6,466	-	-	-	2,912,379	4,217,799
1,049,479	427,610	372,086	-	-	-	-	-	2,963,658	7,941,020
-	-	-	-	-	-	-	-	-	11,551
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	2,735	107,067	-	1,154	28,739	216,851	-	356,852	399,197
-	10	9,263	-	400	2,522	136,063	-	148,258	184,924
-	-	180	-	-	450	15,910	-	16,540	20,958
-	-	1,233	-	-	410	17,856	-	19,499	22,926
-	10	6,343	-	-	1,336	86,345	-	94,033	116,579
306	2,725	97,804	-	754	26,217	80,789	-	208,594	214,273
300	1,847	1,268	-	750	111	14,992	-	19,268	21,360
-	-	96,362	-	-	26,103	1,488	-	123,953	124,495
6	878	126	-	-	3	8,779	-	9,792	12,582
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
11,064	22,668	11,939	6,550	-	4,481	7,878	3,009	78,151	101,631
-	-	1,797	-	-	484	2,082	-	4,364	12,598
258	472	2,720	3,244	-	-	-	-	6,694	6,694
2,174,733	259,825	232,426	13,491	88	20,958	10,274	1,004	2,974,042	3,305,817
2,151,511	2,935	3,652	-	-	20,550	4,826	-	2,424,039	2,729,337
2,148,529	183	-	-	-	-	4,826	-	2,352,456	2,610,692
1,689,406	183	-	-	-	-	4,826	-	1,864,061	1,956,780
459,123	-	-	-	-	-	-	-	488,395	653,912
-	-	-	-	-	-	-	-	29,113	29,175
1,739	-	-	-	-	20,550	-	-	22,290	69,288
1,242	2,751	3,652	-	-	-	-	-	20,181	20,181
18,157	250,665	220,239	10,448	-	408	5,127	1,004	517,518	539,007
5,115	29,259	97,712	10,448	-	102	715	-	147,533	153,277
368	162,579	68,389	-	-	-	-	-	231,337	240,539
2,402	2,388	2,237	-	-	-	1,752	-	8,779	11,327
-	-	-	-	-	-	-	-	-	-
10,272	56,439	51,901	-	-	307	2,660	1,004	129,869	133,864
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
425	-	1,902	-	88	-	-	-	2,415	7,404
4,640	6,226	6,633	3,043	-	-	321	-	30,069	30,069
4,004,687	952,749	1,179,487	58,330	7,708	54,662	237,086	4,012	9,296,140	19,953,109

5.2.1 Classification of Investments in

Public Sector
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	964,515	570,271	1,192,531	698,032	688,685	489,280	4,603,314	355,400	8,517
1) Treasury Bills	580,785	448,391	24,707	1,898	49,388	-	1,105,169	-	-
2) Pakistan Investment Bonds (PIBs)	383,730	121,880	1,167,824	696,134	639,297	489,280	3,498,145	355,400	8,517
a. Fixed Rate	90,959	9	129,752	74,186	243,497	26,034	564,438	177,995	480
b. Floating Rate	292,771	121,871	1,038,071	621,948	395,800	463,246	2,933,707	177,405	8,037
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	15,147	503	-	46	-	-	15,696	-	-
1) Quoted On The Stock Exchange	12,303	503	-	18	-	-	12,824	-	-
Financial Institutions	367	-	-	15	-	-	382	-	-
NFPSEs	1,063	-	-	-	-	-	1,063	-	-
Private Sector	8,697	304	-	4	-	-	9,005	-	-
2) Unquoted On The Stock Exchange	2,844	-	-	28	-	-	2,872	-	-
Financial Institutions	165	-	-	26	-	-	191	-	-
NFPSEs	12	-	-	-	-	-	12	-	-
Private Sector	2,642	-	-	1	-	-	2,643	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	1	-	-
VIII. TERM FINANCE CERTIFICATES	3,422	8	364	-	596	1,728	6,118	945	2,593
IX. MUTUAL FUNDS	75	-	-	1	-	-	76	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	7,600	63	-	1,420	-	2,256	11,338	9,456	21,955
a. Government Islamic Securities	7,321	63	-	-	-	284	7,668	-	21,360
1) GOP Ijara Sukuk	-	-	-	-	-	284	284	-	21,360
a. Variable Rental Rate	-	-	-	-	-	-	-	-	21,360
b. Fixed Rental Rate	-	-	-	-	-	284	284	-	-
2) Bai Muajjal - Government	-	63	-	-	-	-	63	-	-
3) Islamic Naya Pakistan Certificate	7,321	-	-	-	-	-	7,321	-	-
4) Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	279	-	-	1,420	-	1,972	3,671	249	595
1) Diminishing Musharaka Sukuk	-	-	-	-	-	1,470	1,470	249	158
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	502	502	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	279	-	-	1,420	-	-	1,699	-	437
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	9,206	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	990,759	570,845	1,192,894	699,499	689,281	493,264	4,636,542	365,801	33,065

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

March, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
120,417	1,429	149,678	-	6,355	-	-	-	641,797	5,245,111
-	-	-	-	-	-	-	-	-	1,105,169
120,417	1,429	149,678	-	6,355	-	-	-	641,797	4,139,942
54,825	1,429	143,410	-	6,355	-	-	-	384,494	948,931
65,592	-	6,268	-	-	-	-	-	257,303	3,191,011
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	10	-	-	1,154	-	62,937	-	64,101	79,797
-	10	-	-	400	-	53,110	-	53,520	66,345
-	-	-	-	-	-	1,869	-	1,869	2,250
-	-	-	-	-	-	8,509	-	8,509	9,572
-	10	-	-	-	-	37,879	-	37,889	46,893
-	-	-	-	754	-	9,827	-	10,581	13,453
-	-	-	-	750	-	3,131	-	3,881	4,073
-	-	-	-	-	-	190	-	190	202
-	-	-	-	-	-	3,582	-	3,582	6,225
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1
4,626	4,576	7,873	-	-	-	5,194	-	25,807	31,925
-	-	-	-	-	-	-	-	-	76
-	-	-	-	-	-	-	-	-	0
74,403	7,897	12,507	3,043	88	-	3,997	-	133,347	144,685
68,471	183	-	-	-	-	-	-	90,014	97,682
68,471	183	-	-	-	-	-	-	90,014	90,298
48,643	183	-	-	-	-	-	-	70,186	70,186
19,828	-	-	-	-	-	-	-	19,828	20,112
-	-	-	-	-	-	-	-	-	63
-	-	-	-	-	-	-	-	-	7,321
-	-	-	-	-	-	-	-	-	-
5,280	4,069	5,874	-	-	-	3,676	-	19,743	23,414
60	472	3,651	-	-	-	-	-	4,590	6,060
-	158	-	-	-	-	-	-	158	158
-	438	767	-	-	-	1,115	-	2,320	2,822
-	-	-	-	-	-	-	-	-	-
5,220	3,000	1,456	-	-	-	2,561	-	12,674	14,373
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88	88
652	3,645	6,633	3,043	-	-	321	-	23,501	23,501
199,447	13,913	170,058	3,043	7,597	-	72,128	-	865,052	5,501,594

**5.2.2 Classification of Investments in
Domestic Private
As on 31st**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	358,459	1,034,264	280,462	813,271	898,384	1,434,513	4,819,353	1,371,386	718,554
1) Treasury Bills	346,908	879,611	104,719	572,388	145,370	-	2,048,996	-	-
2) Pakistan Investment Bonds (PIBs)	-	154,653	175,743	240,883	753,014	1,434,513	2,758,806	1,371,386	718,554
a. Fixed Rate	-	49	175,743	369	196,081	364,105	736,348	769,621	441,991
b. Floating Rate	-	154,604	-	240,514	556,933	1,070,408	2,022,458	601,765	276,563
3) Others	11,551	-	-	-	-	-	11,551	-	-
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	26,446	-	204	-	-	-	26,649	-	-
1) Quoted On The Stock Exchange	23,842	-	0	-	-	-	23,842	-	-
Financial Institutions	4,036	-	-	-	-	-	4,036	-	-
NFPSEs	2,364	-	-	-	-	-	2,364	-	-
Private Sector	13,541	-	0	-	-	-	13,541	-	-
2) Unquoted On The Stock Exchange	2,604	-	204	-	-	-	2,808	-	-
Financial Institutions	1,778	-	123	-	-	-	1,901	-	-
NFPSEs	531	-	-	-	-	-	531	-	-
Private Sector	146	-	-	-	-	-	146	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	4	-	-
VIII. TERM FINANCE CERTIFICATES	694	-	9	14,087	1,236	1,336	17,362	4,266	2,759
IX. MUTUAL FUNDS	8,159	-	-	-	-	-	8,159	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	55,333	-	4,919	502	119,772	139,912	320,437	163,897	65,934
a. Government Islamic Securities	54,868	-	-	-	118,736	124,027	297,630	158,258	60,948
1) GOP Ijara Sukuk	15,190	-	-	-	118,736	124,027	257,953	129,145	48,412
a. Variable Rental Rate	-	-	-	-	3,393	89,326	92,720	99,948	48,338
b. Fixed Rental Rate	15,190	-	-	-	115,342	34,700	165,233	29,198	74
2) Bai Muajjal - Government	-	-	-	-	-	-	-	29,113	-
3) Islamic Naya Pakistan Certificate	39,677	-	-	-	-	-	39,677	-	-
4) Other	-	-	-	-	-	-	-	-	12,535
b. Corporate Sukuks	396	-	-	502	1,036	15,885	17,819	5,639	4,987
1) Diminishing Musharaka Sukuk	-	-	-	-	-	4,274	4,274	3,424	352
2) Ijarah Sukuk	-	-	-	-	-	9,202	9,202	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,047	2,047	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	396	-	-	502	1,036	362	2,296	2,215	4,634
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,919	-	-	-	4,989	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	449,099	1,034,264	285,593	827,859	1,019,392	1,575,761	5,191,968	1,539,549	787,247

Note: Investment shown in this table is based on market value.
*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

March, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,697,909	665,620	673,859	35,046	111	-	-	-	5,162,484	9,981,837
-	-	-	-	-	-	-	-	-	2,048,996
1,697,909	665,620	673,859	35,046	111	-	-	-	5,162,484	7,921,290
714,022	238,010	308,041	35,046	111	-	-	-	2,506,842	3,243,190
983,887	427,610	365,818	-	-	-	-	-	2,655,642	4,678,100
-	-	-	-	-	-	-	-	-	11,551
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	2,725	107,067	-	-	28,739	153,914	-	292,751	319,400
-	-	9,263	-	-	2,522	82,953	-	94,738	118,579
-	-	180	-	-	450	14,041	-	14,671	18,707
-	-	1,233	-	-	410	9,347	-	10,990	13,354
-	-	6,343	-	-	1,336	48,466	-	56,145	69,685
306	2,725	97,804	-	-	26,217	70,961	-	198,013	200,821
300	1,847	1,268	-	-	111	11,861	-	15,387	17,288
-	-	96,362	-	-	26,103	1,298	-	123,762	124,293
6	878	126	-	-	3	5,197	-	6,210	6,356
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	4
6,438	18,092	4,066	6,550	-	4,481	2,684	3,009	52,344	69,706
-	-	1,797	-	-	484	2,082	-	4,364	12,522
258	472	2,720	3,244	-	-	-	-	6,694	6,694
2,100,330	251,928	219,919	10,448	-	20,958	6,277	1,004	2,840,695	3,161,133
2,083,040	2,751	3,652	-	-	20,550	4,826	-	2,334,025	2,631,655
2,080,058	-	-	-	-	-	4,826	-	2,262,441	2,520,394
1,640,763	-	-	-	-	-	4,826	-	1,793,875	1,886,594
439,295	-	-	-	-	-	-	-	468,567	633,800
-	-	-	-	-	-	-	-	29,113	29,113
1,739	-	-	-	-	20,550	-	-	22,290	61,967
1,242	2,751	3,652	-	-	-	-	-	20,181	20,181
12,877	246,596	214,365	10,448	-	408	1,451	1,004	497,775	515,594
5,055	28,787	94,061	10,448	-	102	715	-	142,943	147,217
368	162,421	68,389	-	-	-	-	-	231,178	240,380
2,402	1,950	1,470	-	-	-	637	-	6,459	8,505
-	-	-	-	-	-	-	-	-	-
5,052	53,439	50,445	-	-	307	99	1,004	117,195	119,491
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
425	-	1,902	-	-	-	-	-	2,327	7,316
3,988	2,580	-	-	-	-	-	-	6,568	6,568
3,805,241	938,836	1,009,428	55,287	111	54,662	164,957	4,012	8,359,332	13,551,300

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years	I
	A	B	C	D	E	F	G	H		
I. Federal Government	21	100,295	576,514	58,228	88,767	4,634	828,459	71,756	-	-
1) Treasury Bills	21	100,295	555,318	58,228	88,767	-	802,629	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	21,196	-	-	4,634	25,830	71,756	-	-
a. Fixed Rate	-	-	-	-	-	4,634	4,634	21,043	-	-
b. Floating Rate	-	-	21,196	-	-	-	21,196	50,713	-	-
3) Others	-	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-	-
Total	21	100,295	576,514	58,228	88,767	4,634	828,459	71,756	-	-

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Regional Advances and Deposits

6.1 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	33.18	600.23	633.41	32.62	600.51	633.13	39.55	679.65	719.20
	Govt.	86.15	3,164.90	3,251.05	84.63	3,475.72	3,560.35	110.26	3,414.96	3,525.22
	NFPSEs	12.48	1,513.76	1,526.25	9.53	1,106.24	1,115.76	24.49	1,226.47	1,250.95
	NBFCs & Fin Aux.	1.64	902.46	904.09	1.75	757.68	759.44	1.36	851.41	852.77
	Private Sector	357.15	4,416.83	4,773.98	285.85	4,527.52	4,813.37	282.94	4,788.81	5,071.75
	Trust Fund	8.43	564.25	572.69	7.81	584.37	592.18	6.35	584.17	590.53
	Personal	1,614.37	8,755.52	10,369.89	1,618.05	8,894.13	10,512.18	1,632.81	9,157.63	10,790.44
	Others	7.63	47.86	55.49	5.26	50.00	55.26	11.47	36.58	48.05
	Total	2,121.03	19,965.81	22,086.84	2,045.50	19,996.17	22,041.66	2,109.22	20,739.67	22,848.89
	Punjab	Foreign	25.26	223.59	248.84	24.67	215.25	239.92	29.53	242.21
Govt.		21.77	1,359.74	1,381.51	22.52	1,341.07	1,363.58	43.63	1,386.16	1,429.79
NFPSEs		3.35	597.09	600.44	2.81	613.60	616.41	20.76	686.72	707.48
NBFCs & Fin Aux.		0.29	102.36	102.65	0.35	130.94	131.30	0.30	113.82	114.12
Private Sector		207.97	1,821.22	2,029.20	166.55	1,757.06	1,923.61	159.39	1,832.63	1,992.02
Trust Fund		4.83	187.39	192.22	3.83	217.90	221.74	2.80	208.57	211.37
Personal		904.31	4,410.46	5,314.77	924.70	4,463.11	5,387.81	946.70	4,670.31	5,617.01
Others		1.52	12.22	13.74	0.87	11.13	12.00	1.81	9.86	11.67
Total		1,169.31	8,714.06	9,883.37	1,146.31	8,750.06	9,896.37	1,204.91	9,150.28	10,355.19
Sindh		Foreign	1.17	277.06	278.23	1.52	288.35	289.87	2.10	325.30
	Govt.	11.50	491.40	502.90	10.90	767.52	778.42	15.15	728.25	743.39
	NFPSEs	5.49	487.06	492.55	4.85	229.95	234.80	1.66	247.56	249.22
	NBFCs & Fin Aux.	0.01	762.88	762.89	0.01	534.90	534.92	0.03	665.39	665.42
	Private Sector	67.80	1,814.77	1,882.57	55.95	2,054.18	2,110.13	58.04	2,186.14	2,244.17
	Trust Fund	1.27	267.08	268.35	1.38	259.80	261.18	1.48	274.93	276.41
	Personal	139.57	2,547.02	2,686.60	135.77	2,707.76	2,843.53	135.92	2,690.99	2,826.91
	Others	0.10	9.16	9.26	0.02	10.29	10.30	0.07	3.90	3.97
	Total	226.91	6,656.42	6,883.33	210.39	6,852.74	7,063.14	214.45	7,122.46	7,336.91
	Khyber Pakhtunkhwa	Foreign	3.31	14.96	18.27	3.07	16.52	19.58	3.59	17.57
Govt.		19.58	340.45	360.03	20.33	324.03	344.35	22.01	311.18	333.19
NFPSEs		0.67	36.51	37.18	0.73	27.02	27.75	0.54	41.84	42.37
NBFCs & Fin Aux.		0.02	2.12	2.15	0.04	50.02	50.06	0.03	30.68	30.71
Private Sector		45.57	146.94	192.50	38.01	123.81	161.82	38.85	119.48	158.33
Trust Fund		1.22	15.75	16.97	1.39	14.19	15.58	1.06	19.96	21.02
Personal		296.19	622.86	919.05	294.38	640.72	935.10	289.04	653.30	942.34
Others		2.00	18.86	20.86	2.16	21.18	23.35	1.97	16.02	17.99
Total		368.56	1,198.45	1,567.02	360.10	1,217.49	1,577.59	357.10	1,210.02	1,567.11

6.1 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0.03	1.23	1.25	0.03	1.41	1.43	0.01	1.61	1.62
	Govt.	16.24	129.02	145.26	19.00	125.61	144.61	17.39	131.20	148.59
	NFPSEs	0.48	20.02	20.50	0.57	17.95	18.52	0.48	17.16	17.64
	NBFCs & Fin Aux.	-	1.10	1.10	-	1.45	1.45	-	1.24	1.24
	Private Sector	13.32	64.11	77.44	12.46	60.91	73.37	14.45	58.39	72.85
	Trust Fund	0.14	4.96	5.10	0.13	4.72	4.84	0.09	4.73	4.82
	Personal	58.69	131.20	189.89	48.63	165.24	213.87	57.17	175.24	232.41
	Others	3.86	0.60	4.46	2.07	0.64	2.71	7.29	0.89	8.18
	Total	92.77	352.24	445.00	82.88	377.93	460.81	96.89	390.46	487.35
	Islamabad	Foreign	0.16	73.23	73.39	0.14	70.48	70.62	0.12	82.64
Govt.		2.88	806.82	809.70	3.12	882.36	885.48	1.66	822.35	824.01
NFPSEs		0.28	352.28	352.56	0.35	213.43	213.78	0.00	228.33	228.33
NBFCs & Fin Aux.		-	23.96	23.96	-	29.22	29.22	-	27.73	27.73
Private Sector		2.49	534.25	536.74	1.99	505.15	507.13	1.83	565.27	567.10
Trust Fund		0.41	87.03	87.44	0.58	86.09	86.67	0.49	74.20	74.69
Personal		18.12	805.29	823.41	17.17	683.02	700.19	16.48	693.28	709.76
Others		0.09	7.01	7.10	0.12	6.72	6.84	0.16	5.89	6.05
Total		24.42	2,689.88	2,714.30	23.46	2,476.46	2,499.92	20.74	2,499.70	2,520.44
Gilgit-Baltistan		Foreign	0.15	1.25	1.40	0.29	0.23	0.52	0.16	0.25
	Govt.	8.54	14.28	22.82	7.73	13.02	20.75	8.50	11.96	20.46
	NFPSEs	0.05	5.30	5.35	0.21	4.00	4.20	1.03	4.20	5.22
	NBFCs & Fin Aux.	1.29	4.34	5.62	1.29	4.91	6.20	0.94	7.09	8.03
	Private Sector	3.67	5.33	9.00	4.03	5.64	9.67	3.50	5.67	9.16
	Trust Fund	0.39	0.48	0.86	0.41	0.45	0.86	0.35	0.44	0.78
	Personal	17.18	28.31	45.49	17.21	27.52	44.73	14.64	36.89	51.53
	Others	0.05	0.00	0.06	0.02	0.01	0.03	0.02	0.01	0.03
	Total	31.32	59.28	90.60	31.19	55.78	86.97	29.13	66.50	95.63
	AJK	Foreign	3.10	8.92	12.02	2.91	8.27	11.18	4.03	10.07
Govt.		5.63	23.20	28.83	1.05	22.11	23.16	1.92	23.87	25.78
NFPSEs		2.16	15.50	17.66	0.01	0.29	0.30	0.02	0.66	0.68
NBFCs & Fin Aux.		0.03	5.70	5.73	0.06	6.23	6.29	0.06	5.45	5.51
Private Sector		16.34	30.20	46.54	6.86	20.77	27.63	6.88	21.23	28.11
Trust Fund		0.18	1.56	1.74	0.08	1.23	1.32	0.09	1.34	1.43
Personal		180.30	210.38	390.68	180.19	206.77	386.96	172.86	237.62	410.48
Others		0.00	0.02	0.02	0.00	0.02	0.03	0.15	0.01	0.16
Total		207.74	295.48	503.22	191.16	265.70	456.86	185.99	300.26	486.25

Note:

Outstanding Deposits show position of deposits held by banks at the end of the period.

6.2 Province/Region wise Advances by Borrowers
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0.01	0.01	-	0.01	0.01	-	0.02	0.02
	Govt.	0.35	1,195.07	1,195.42	30.64	1,182.32	1,212.96	29.94	1,406.03	1,435.97
	NFPSEs	19.69	1,295.42	1,315.12	-	1,350.36	1,350.36	-	1,506.54	1,506.54
	NBFCs & Fin Aux.	0.27	170.49	170.76	0.02	514.25	514.27	0.01	340.93	340.94
	Private Sector	234.82	6,614.26	6,849.07	243.28	7,080.97	7,324.26	295.50	6,729.81	7,025.31
	Trust Fund	-	13.57	13.57	-	16.34	16.34	-	14.55	14.55
	Personal	89.30	1,040.18	1,129.47	144.12	998.57	1,142.68	79.72	1,049.22	1,128.93
	Others	0.29	2.29	2.58	0.32	2.84	3.16	1.65	1.20	2.85
	Total	344.71	10,331.29	10,676.00	418.37	11,145.66	11,564.03	406.82	11,048.30	11,455.12
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	805.77	805.77	-	751.55	751.55	-	726.46	726.46
NFPSEs		-	344.44	344.44	-	394.53	394.53	-	444.16	444.16
NBFCs & Fin Aux.		0.25	29.68	29.93	-	29.28	29.28	-	36.06	36.06
Private Sector		170.90	2,898.49	3,069.39	185.12	3,099.48	3,284.60	193.74	2,885.41	3,079.15
Trust Fund		-	4.00	4.00	-	4.85	4.85	-	4.90	4.90
Personal		50.22	352.97	403.20	11.13	386.45	397.58	35.62	335.98	371.60
Others		0.04	0.33	0.37	0.07	0.48	0.55	1.40	0.41	1.81
Total		221.41	4,435.68	4,657.10	196.32	4,666.61	4,862.93	230.76	4,433.40	4,664.16
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	0.35	329.26	329.61	30.64	379.80	410.44	29.94	348.59	378.53
	NFPSEs	-	646.70	646.70	-	625.26	625.26	-	718.23	718.23
	NBFCs & Fin Aux.	0.02	112.61	112.62	0.02	324.85	324.87	0.01	187.22	187.23
	Private Sector	48.97	3,001.24	3,050.21	39.02	3,023.87	3,062.89	37.23	2,921.93	2,959.16
	Trust Fund	-	4.31	4.31	-	5.40	5.40	-	5.14	5.14
	Personal	25.87	611.89	637.76	4.05	507.51	511.56	26.67	599.98	626.65
	Others	-	1.95	1.95	-	2.36	2.36	-	0.79	0.79
	Total	75.21	4,707.96	4,783.17	73.72	4,869.05	4,942.78	93.86	4,781.88	4,875.74
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	0.00	0.00	-	21.05	21.05	-	22.05	22.05
NFPSEs		-	21.77	21.77	-	61.13	61.13	-	59.42	59.42
NBFCs & Fin Aux.		-	0.06	0.06	-	0.26	0.26	-	0.56	0.56
Private Sector		10.19	54.55	64.74	12.51	226.76	239.27	55.47	181.41	236.89
Trust Fund		-	0.30	0.30	-	0.27	0.27	-	0.26	0.26
Personal		4.99	22.61	27.61	127.46	56.60	184.06	7.54	69.91	77.44
Others		-	-	-	-	-	-	-	-	-
Total		15.18	99.30	114.48	139.97	366.06	506.03	63.01	333.62	396.63

6.2 Province/Region wise Advances by Borrowers
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1.96	1.96	-	1.94	1.94	-	1.96	1.96
	NFPSEs	19.69	-	19.69	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.55	4.60	6.15	3.28	5.30	8.58	4.66	5.49	10.15
	Trust Fund	-	-	-	-	-	-	-	0.18	0.18
	Personal	2.57	6.66	9.23	0.61	2.34	2.95	7.20	4.94	12.14
	Others	0.25	-	0.25	0.25	-	0.25	0.25	-	0.25
Total	24.06	13.22	37.28	4.14	9.58	13.72	12.11	12.57	24.68	
Islamabad	Foreign	-	0.01	0.01	-	0.01	0.01	-	0.02	0.02
	Govt.	-	58.08	58.08	-	27.99	27.99	-	306.96	306.96
	NFPSEs	-	282.51	282.51	-	269.45	269.45	-	284.72	284.72
	NBFCs & Fin Aux.	-	28.14	28.14	-	159.86	159.86	-	117.09	117.09
	Private Sector	0.22	633.48	633.70	0.24	699.41	699.65	0.24	709.74	709.98
	Trust Fund	-	4.96	4.96	-	5.83	5.83	-	4.06	4.06
	Personal	0.20	38.80	39.00	0.20	43.71	43.91	0.38	32.46	32.84
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
Total	0.41	1,045.99	1,046.41	0.44	1,206.25	1,206.69	0.62	1,455.07	1,455.68	
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.13	1.65	3.78	2.24	4.01	6.26	2.46	2.98	5.43
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.27	0.56	0.83	0.28	0.84	1.12	0.46	1.31	1.77
	Others	-	-	-	-	-	-	-	-	-
Total	2.40	2.21	4.61	2.52	4.85	7.37	2.92	4.28	7.21	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.86	20.24	21.11	0.87	22.13	23.00	1.70	22.84	24.54
	Trust Fund	-	0.00	0.00	-	-	-	-	-	-
	Personal	5.17	6.68	11.85	0.39	1.12	1.50	1.85	4.63	6.48
	Others	-	-	-	-	-	-	-	-	-
Total	6.03	26.93	32.96	1.26	23.25	24.50	3.54	27.48	31.02	

Notes:
"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland/ foreign/ import bills.

Regional Statistics on Disbursement and Utilization of Advances of Scheduled Banks

7.1 Province/Region-wise Disbursement and Utilization

(Billion Rs.)

Period	Province/ Region	Total Disbursement		Utilization in Same Region		Utilized in Other Regions		Disbursed from Other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
		Amount	%age	Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	%age	
Jan-Mar 2023	Punjab	4,543.29	36.07	4,368.60	96.15	174.69	3.85	144.47	4,513.07	35.83	99.33
	Sindh	6,351.03	50.42	6,213.17	97.83	137.86	2.17	159.76	6,372.94	50.60	100.34
	KPK	260.63	2.07	259.13	99.43	1.50	0.57	65.70	324.83	2.58	124.63
	Balochistan	9.79	0.08	9.58	97.90	0.21	2.10	49.97	59.55	0.47	608.32
	Islamabad	1,417.33	11.25	1,286.61	90.78	130.72	9.22	19.62	1,306.22	10.37	92.16
	Gilgit-Baltistan	4.70	0.04	4.67	99.49	0.02	0.51	0.58	5.26	0.04	111.89
	AJK	9.13	0.07	9.11	99.84	0.01	0.16	4.92	14.03	0.11	153.67
	Total	12,595.90	100.00	12,150.89	96.47	445.02	3.53	445.02	12,595.90	100.00	

Notes:

1. Totals may differ due to rounding off.

2. - : Value is zero, .. : Amount is less than 5.0 million.

“Gross disbursements” mean the amounts disbursed by banks during the period 1st Jan - 31st Mar either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period.

“Place of Disbursements” refers to the place from where the funds are being issued by scheduled banks to the borrowers.

“Place of Utilization” refers to the place where the funds are being utilized by borrower.

7.2 Province/Region-wise Advances by place of Disbursement and Utilization

(Billion Rs.)

Place of Disbursement	Place of Utilization	Jan-Mar 2023	
		Amount	%age
Punjab	Punjab	4,368.60	96.15
	Sindh	142.54	3.14
	KPK	9.85	0.22
	Balochistan	0.33	0.01
	Islamabad	18.60	0.41
	Gilgit-Baltistan	0.08	-
	AJK	3.28	0.07
Punjab Total		4,543.29	100.00
Sindh	Punjab	54.78	0.86
	Sindh	6,213.17	97.83
	KPK	31.02	0.49
	Balochistan	49.62	0.78
	Islamabad	0.36	0.01
	Gilgit-Baltistan	0.49	0.01
	AJK	1.60	0.03
Sindh Total		6,351.03	100.00
KPK	Punjab	0.16	0.06
	Sindh	0.68	0.26
	KPK	259.14	99.43
	Balochistan	-	-
	Islamabad	0.64	0.24
	Gilgit-Baltistan	-	-
	AJK	0.01	..
KPK Total		260.63	100.00
Balochistan	Punjab	..	-
	Sindh	0.20	2.09
	KPK	..	0.01
	Balochistan	9.58	97.90
	Islamabad	-	-
	Gilgit-Baltistan	-	-
	AJK	-	-
Balochistan Total		9.79	100.00
Islamabad	Punjab	89.51	6.32
	Sindh	16.34	1.15
	KPK	24.82	1.75
	Balochistan	0.02	-
	Islamabad	1,286.61	90.78
	Gilgit-Baltistan	0.01	-
	AJK	0.02	-
Islamabad Total		1,417.33	100.00
Gilgit-Baltistan	Punjab	..	0.09
	Sindh	-	-
	KPK	..	-
	Balochistan	..	0.01
	Islamabad	0.02	0.41
	Gilgit-Baltistan	4.67	99.49
	AJK	-	-
Gilgit-Baltistan Total		4.70	100.00
AJK	Punjab	0.01	0.11
	Sindh	..	-
	KPK	..	0.01
	Balochistan	-	-
	Islamabad	..	0.04
	Gilgit-Baltistan	-	-
	AJK	9.11	99.84
AJK Total		9.13	100.00
Grand Total		12,595.90	

Notes:

1. Totals may differ due to rounding off.
2. - : Value is zero, .. : Amount is less than 5.0 million.

7.3 Province/Region-wise Advances by Place of Utilization and Disburs

(Billion Rs.)

Place of Utilization	Place of Disbursement	Jan-Mar 2023	
		Amount	%age
Punjab	Punjab	4,368.60	96.80
	Sindh	54.78	1.21
	KPK	0.16	-
	Balochistan	..	-
	Islamabad	89.51	1.98
	Gilgit-Baltistan	..	-
	AJK	0.01	-
Punjab Total		4,513.07	100.00
Sindh	Punjab	142.54	2.24
	Sindh	6,213.17	97.49
	KPK	0.68	0.01
	Balochistan	0.20	-
	Islamabad	16.34	0.26
	Gilgit-Baltistan	-	-
	AJK	..	-
Sindh Total		6,372.94	100.00
KPK	Punjab	9.85	3.03
	Sindh	31.02	9.55
	KPK	259.14	79.78
	Balochistan
	Islamabad	24.82	7.64
	Gilgit-Baltistan
	AJK
KPK Total		324.83	100.000
Balochistan	Punjab	0.33	0.55
	Sindh	49.62	83.32
	KPK	-	-
	Balochistan	9.58	16.09
	Islamabad	0.02	0.03
	Gilgit-Baltistan	..	-
	AJK	-	-
Balochistan Total		59.55	100.00
Islamabad	Punjab	18.60	1.42
	Sindh	0.36	0.03
	KPK	0.64	0.05
	Balochistan	-	-
	Islamabad	1,286.61	98.50
	Gilgit-Baltistan	0.02	-
	AJK	..	-
Islamabad Total		1,306.22	100.00
Gilgit-Baltistan	Punjab	0.08	1.59
	Sindh	0.49	9.24
	KPK	-	-
	Balochistan	-	-
	Islamabad	0.01	0.25
	Gilgit-Baltistan	4.67	88.92
	AJK	-	-
Gilgit-Baltistan Total		5.26	100.00
AJK	Punjab	3.28	23.38
	Sindh	1.60	11.43
	KPK	0.01	0.07
	Balochistan	-	-
	Islamabad	0.02	0.15
	Gilgit-Baltistan	-	-
	AJK	9.11	64.97
AJK Total		14.03	100.00
Grand Total		12,595.90	

Notes:

1. Totals may differ due to rounding off.
2. - : Value is zero, .. : Amount is less than 5.0 million.

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	3974105	5017302
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	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
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
1. 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
Microfinance

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	34,123	114,000	27,290	-	-	35,311
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
63 - Information service activities	7,423	372,927	33,807	-	-	145,596
K. Real estate 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
75 - Veterinary activities	1,021	1,057	190,238	309	-	222,986
M. Administrative and support service activities	547,752	630,429	6,372	-	-	17,518
77 - Rental and leasing activities	5,928	16,422	3	-	-	49
78 - Employment activities	701	107	75,958	4	-	42,099
79 - Travel agency, tour operator, reservation service and related activities	136,988	133,451	46,116	-	-	21,045
80 - Security and investigation activities	43,805	56,573	512	-	-	42,188
81 - Services to buildings and landscape activities	24,723	21,217	61,277	305	-	100,087
82 - Office administrative, office support and other business support activities	335,607	402,657	182,634	9,135	-	609,438
N. Education	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
11,021	412,020	292,001	130,000	29	20,100	20	-	10,120	94,012
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

(Million Rupees)

Provinces/Regions	Category	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	46,902	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 Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
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	270	126,345	1,010	705,005	1,014	150,252
(b) Industrial	-	-	-	-	-	-
(c) Others	17,465	14,237,637	7,129	4,524,121	112,976	29,514,243
VI. Fixed Deposits and Insurance Policies	2,002	510,237	2,190	612,405	2,147	563,391
A. Bank Deposits	2,002	510,237	2,190	612,405	2,147	563,391
1. Security Deposits	53	15,532	-	-	-	-
2. Term Deposits (TDRs)	1,793	460,709	2,018	547,445	2,010	530,988
3. Other Deposits	156	33,996	172	64,960	137	32,403
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 (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)	2,088,022	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

(Thousand Rupees)

Borrower	Sep-22		Dec-22		Mar-23	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
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

(Thousand Rupees)

Borrower	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	-	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**

(Million Rupees)

Provinces/Regions	Category	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

(Million Rupees)

Provinces/Regions	Category	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 INVESTEMENTS	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. 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

Development Finance Institutions

9.1 Assets and Liabilities

Development Finance Institutions

(Thousand Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Assets	977,865,676	1,408,644,256	1,665,162,799
I. Currency and Deposits	10,314,924	11,383,577	9,989,369
1. Currency	14,925	12,370	18,242
2. Transferable Deposits	2,080,204	2,527,037	2,541,149
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	8,219,795	8,844,170	7,429,978
II. Securities(other than shares)	726,419,315	1,113,837,886	1,357,019,518
1. Short-term	430,882,115	605,587,749	747,494,354
2. Long-term	295,537,200	508,250,137	609,525,164
III. Loans extended (Advances)¹	164,673,317	199,234,276	202,692,540
1. Short-term	26,311,459	54,495,251	56,978,194
A) Money at call	-	-	6,108,481
B) Reverse Repo	3,057,600	21,664,492	18,872,795
C) Bills purchased and discounted	-	-	-
D) Other short-term advances and financial leases	23,253,859	32,830,759	31,996,918
2. Long-term	138,361,858	144,739,025	145,714,346
IV. Shares and other equity	47,274,417	49,946,791	52,336,983
1. Quoted	41,525,774	44,153,664	46,332,507
2. Non quoted	5,748,643	5,793,127	5,742,464
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	21,427,989	26,126,838	32,837,660
1. Trade credit and advances	-	-	-
2. Others	21,427,989	26,126,842	32,837,660
A) Dividends receivable resident sector	3,759	-	1,628,164
B) Settlement accounts resident sector	21,050	21,568	153,647
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	21,403,180	26,105,270	31,055,849
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	7,755,714	8,114,888	10,286,729
1. Produced assets	7,394,523	7,911,697	10,137,030
A) Tangible fixed assets	7,136,962	7,638,424	9,905,785
a) Dwellings	4,171,874	4,225,548	4,425,964
i) Building on freehold land	345,429	398,735	597,960
ii) Building on leasehold land	3,826,445	3,826,813	3,828,004
b) Other buildings and structures	898,763	989,396	2,324,838
i) Building on freehold land	36,751	36,751	36,751
ii) Building on leasehold land	862,012	952,645	2,288,087
c) Machinery and equipment	1,061,898	1,397,446	1,705,728
i) Transport equipments	318,279	617,486	880,545
ii) Furniture & Fixtures	258,664	279,347	293,756
iii) Office equipments	414,464	422,794	456,988
iv) Other machinery & equipments	70,491	77,819	74,439
d) Other tangible fixed assets n.e.s	1,004,427	1,026,034	1,449,255
B) Intangible fixed assets	257,561	273,273	231,245
a) Computer software	257,561	273,273	231,245
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	361,191	203,191	149,699
A) Tangible non-produced assets	307,699	149,699	149,699
a) Land	307,699	149,699	149,699
i) Land underlying Buildings and structures	307,699	149,699	149,699
1. Freehold land	147,748	147,748	147,748
2. Leasehold land	159,951	1,951	1,951
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	-	-	-
B) Intangible non-produced assets	53,492	53,492	-
a) Leases and other transferable contracts	53,492	53,492	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

9.1 Assets and Liabilities
Development Finance Institutions

(Thousand Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	977,865,676	1,408,644,256	1,665,162,799
I. Deposits²	32,454,461	39,319,151	34,159,556
1. Transferable Deposits	1,550,963	1,846,302	2,130,890
2. Restricted/ compulsory deposits	132,444	125,544	117,460
3. Other deposits	30,771,054	37,347,305	31,911,206
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	768,188,081	1,189,543,966	1,444,566,731
1. Short-term	663,049,089	1,005,334,675	1,366,944,767
A) Money at call	16,490,005	19,407,679	28,558,652
B) Repurchase agreements (Repo)	619,099,891	787,105,082	1,161,274,797
C) Other short-term borrowings and financial leases	27,459,193	198,821,914	177,111,318
2. Long-term borrowings	105,138,992	184,209,291	77,621,964
IV. Financial Derivatives	-	-	-
V. Other accounts payable	43,102,053	43,069,040	47,787,320
1. Provision for losses	16,515,929	15,733,007	16,588,683
A) Provision for loan losses-Specific	12,725,922	12,593,365	12,939,056
B) Provision for loan losses-General	-	968,658	1,483,605
C) Provision for other losses	3,790,007	2,170,984	2,166,022
2. Accumulated Depreciation	1,519,164	1,525,076	1,615,002
3. Other accounts payable other resident Sectors	25,066,960	25,810,957	28,978,635
A) Dividends payable	-	605,000	-
B) Settlement accounts	2,082,096	2,368,114	2,713,870
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	22,984,864	23,442,843	25,659,765
a) Suspense account	7,346,799	7,471,289	7,423,264
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	3,180,304	3,463,126	2,840,178
d) Accrued wages	439,380	625,619	244,818
e) Accrued rent	-	-	-
f) Accrued taxes	7,207,301	7,390,555	7,842,161
g) Other miscellaneous liability items	4,811,080	4,492,254	7,309,344
4. Other non- resident accounts payable	-	-	605,000
A) Dividends payable non-residents	-	-	605,000
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	-	8,641,333	-
VII. Shares and other equity	134,121,081	128,070,766	138,649,192
1. Quoted	-	-	-
2. Non quoted	78,332,968	72,182,968	78,332,968
3. Investment fund shares	-	-	-
4. Retained earnings	30,403,129	30,666,608	39,041,079
5. Current year result	5,446,088	9,606,379	2,337,375
6. General and special reserve	22,457,366	20,264,915	25,069,307
7. Valuation adjustments	(2,518,470)	(4,650,104)	(6,131,537)
IX. Contingencies and Commitments³	-	117,219,668	125,165,907
1. Guarantees	-	8,084,227	6,456,187
2. Commitments	-	107,070,508	117,437,623
A) Letter of Credit	-	1,626,247	1,631,787
B) Forward government Securities Transactions	-	54,990,115	14,965,221
C) Forward lending	-	2,485,027	1,117,000
D) Commitments for acquisition of :	-	45,168	36,129
i. Fixed assets	-	10,322	7,100
ii. Intangible assets	-	34,846	29,029
E) Other commitments	-	47,923,951	99,687,486
3. Other contingent liabilities	-	2,064,933	1,272,097

Notes:

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

3: This data has been collected on the presented format from December 2022.

9.2 Profit and Loss Accounts
Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
I. Net Mark-UP/Retrun/Interest Income	3,931,202	3,589,410
A) MARK-UP/RETURN/INTEREST EARNED	41,481,925	52,814,297
1) Loans and advances	5,043,213	5,501,933
2) Investments	35,845,274	45,255,983
3) Lendings to financial institutions	447,661	939,973
4) Balances with banks	145,645	144,570
5) Income from inter-office lending	132	971,838
6) Other	-	-
B. MARK-UP/RETURN/INTEREST EXPENSED	37,550,723	49,224,887
1) Deposits	623,209	1,982,958
2) Borrowings	36,900,149	46,287,877
3) Subordinated debt	-	-
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	27,201	8,530
6) Expense on inter-office borrowing	164	322
7) Other	-	945,200
II. Net Non Mark-UP/Retrun/Interest Income	10,089,894	9,631,910
A) Non Mark-UP/Retrun/Interest Income	6,158,692	6,042,500
I. FEE & COMMISSION INCOME	158,935	104,855
1) Branch banking customer fees	-	-
2) Consumer finance related fees	1,402	8,741
3) Card related fees (debit and credit cards)	-	-
4) Credit related fees	44,334	51,565
5) Investment banking fee	49,640	12,629
6) Commission on trade	446	262
7) Commission on guarantees	7,563	9,022
8) Commission on cash management	-	-
9) Commission on remittances including home remittances	-	-
10) Commission on utility bills	-	-
11) Commission income - Bancassurance	-	-
12) Rent on lockers	-	-
13) Commission on investments services	-	-
14) Other Commission	55,550	22,636
II. Dividend Income	696,277	305,990
III. Foreign exchange income	(25,788)	858,414
IV. Income from derivatives	-	-
V. Gain on securities	64,240	(71,078)
1) Realised	89,721	(59,175)
2) Unrealised - held for trading	(25,481)	(11,903)
VI. Other Income	5,265,028	4,844,319
1) Rent on property	92,377	100,608
2) Gain on sale of fixed assets-net	23,932	5,692
3) Loss on termination of lease liability against right of use assets	-	-
4) Gain on sale of non banking assets - net	97	-
5) Other	5,148,622	4,738,019

9.2 Profit and Loss Accounts
Development Finance Institutions

(Thousand Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	1,991,080	1,943,874
1. Operating expenses	1,926,834	1,812,997
1) Total compensation expense	1,150,629	1,274,143
2) Property expense	201,644	226,489
(a) Rent and taxes	9,388	14,966
(b) Insurance	3,470	6,851
(c) Utilities cost	35,730	22,839
(d) Lease rental	-	-
(e) Fuel expense generators	1,769	1,809
(f) Security (including guards)	8,524	8,042
(g) Repair and maintenance (including janitorial charges)	78,752	69,081
(h) Depreciation on right-of-use assets	38,672	50,625
(i) Depreciation	25,339	52,276
3) Information technology expenses	46,049	23,678
4) Other operating expenses	528,512	288,687
2. Workers welfare fund	132,562	106,102
3. Other charges	(68,316)	24,775
1) Penalties imposed by State Bank of Pakistan	500	-
2) Penalties imposed by other regulatory bodies (to be specified)	-	-
3) Others (to be specified, if material)	(68,816)	24,775
III. Profit before provisions	8,098,814	7,688,036
Provisions / (reversals) and write offs - net	1,074,511	(457,698)
1) (Reversals) / provisions against balance with Banks	-	345
2) (Reversals) / provisions for diminution in value of investments	469,920	(21,236)
3) (Reversals) / provisions against loans & advances	576,518	(446,064)
4) (Reversals) / provisions against off balance sheet items	-	9,168
5) Reversals against other assets	28,073	89
6) Recovery of written off / charged off bad debts	-	-
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	7,024,303	8,145,734
Taxation	1,965,840	2,146,477
1) Current	1,571,014	1,479,863
2) Prior Years	47,752	-
3) Deferred	347,074	666,614
V. PROFIT AFTER TAXATION	5,058,463	5,999,257
VI. Number of Employees*	1,124	1,130
1. Permanent	867	875
2. Contractual	257	255

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

9.3 Deposits Distributed by Type of Accounts

Development Finance Institutions

(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	-	-	-	-	-	-
II. Call Deposits	-	-	-	-	-	-
III. Other Deposit Accounts	-	-	-	-	-	-
IV. Saving Deposits	-	-	-	-	-	-
V. Fixed or Term Deposits	427	31,826,531	497	38,115,989	498	33,356,619
1) Less Than Three Months	83	2,245,984	113	7,085,915	176	9,061,752
2) For Three Months and Over but Less Than Six Months	149	6,569,358	146	4,942,354	138	5,473,410
3) For Six Months and Over but Less Than One Year	87	10,082,507	107	12,526,046	76	4,021,557
4) For One Year & Over but Less Than Two Years	107	12,828,682	130	13,461,674	107	14,699,900
5) For Two Years & Over but Less Than Three Years	-	-	-	-	-	-
6) For Three Years & Over but Less Than Four Years	-	-	-	-	-	-
7) For Four Years & Over but Less Than Five Years	-	-	-	-	-	-
8) For Five Years & Over but Less Than Ten Years	1	100,000	1	100,000	1	100,000
9) For Ten Years and Over	-	-	-	-	-	-
Total	427	31,826,531	497	38,115,989	498	33,356,619

9.4 Deposits Distributed by Category
Development

Category of Deposit Holder	Sep-22	Dec-22	Mar-23			
	Total Deposits	Total Deposits	Current Deposits	Call Deposits	Other Deposit Accounts	Saving Deposits
1. FOREIGN CONSTITUENTS	949,360	980,396	-	-	-	-
1) Official	949,360	980,396	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	980,396	-	-	-	-
2) Business	-	-	-	-	-	-
a) Trust Funds and Non Profit Organizations	-	-	-	-	-	-
b) Other	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	30,877,171	37,135,593	-	-	-	-
I. GOVERNMENT	1,167,683	9,326,258	-	-	-	-
A. Federal Government	798,467	8,886,467	-	-	-	-
B. Provincial Governments	369,216	439,791	-	-	-	-
C. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	11,893,302	5,499,396	-	-	-	-
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	6,120,000	-	-	-	-	-
Utilities	-	345,000	-	-	-	-
Transport, storage and communications	3,150,000	4,020,000	-	-	-	-
Manufacturing	2,177,900	1,102,900	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	30,402	31,496	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	415,000	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS	8,237,388	10,262,806	-	-	-	-
Mutual Funds and AMCs	-	3,000,000	-	-	-	-
Insurance & Pension Funds	400,000	400,000	-	-	-	-
MFIs and DFIs	1,080,500	80,500	-	-	-	-
Stock Exchange & Brokerage Houses	546,888	578,306	-	-	-	-
Modarabas	-	-	-	-	-	-
Other NBFIs	6,210,000	6,204,000	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	5,860,900	8,111,721	-	-	-	-
A. Agriculture, forestry and fishing	53,010	284,510	-	-	-	-
I. Crop and animal production, hunting and related service activities	53,010	284,510	-	-	-	-
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	-	-
Growing of tropical, subtropical, pome and stone fruits & vegetables	-	-	-	-	-	-
Growing of other fruits, vegetables and crops	-	200,000	-	-	-	-
Raising of livestock and other related activities	-	-	-	-	-	-
Other agricultural support activities	53,010	84,510	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	785,000	-	-	-	-	-
05 - Mining of coal and lignite	-	-	-	-	-	-
06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-
07 - Mining of metal ores	-	-	-	-	-	-
08-Other mining and quarrying	785,000	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	3,453,830	3,577,881	-	-	-	-
10 - Manufacture of food products	238,756	316,923	-	-	-	-
11 - Manufacture of beverages	-	-	-	-	-	-
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	210,000	379,000	-	-	-	-
Preparation and spinning of textile fibres	-	-	-	-	-	-
Weaving of textiles	-	-	-	-	-	-
Finishing of textiles	-	-	-	-	-	-
Manufacture of knitted and crocheted fabrics	-	-	-	-	-	-
Manufacture of made-up textile articles, except apparel	100,000	264,000	-	-	-	-
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	110,000	115,000	-	-	-	-
14 - Manufacture of wearing apparel	-	-	-	-	-	-
15 - Manufacture of leather and related products	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
1,014,376	-	-	-	-	-	-	-	1,014,376	1,014,376
1,014,376	-	-	-	-	-	-	-	1,014,376	1,014,376
-	-	-	-	-	-	-	-	-	-
1,014,376	-	-	-	-	-	-	-	1,014,376	1,014,376
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
13,520,786	4,021,557	14,699,900	-	-	-	100,000	-	32,342,243	32,342,243
431,571	500,000	10,818,370	-	-	-	-	-	11,749,941	11,749,941
-	500,000	10,818,370	-	-	-	-	-	11,318,370	11,318,370
431,571	-	-	-	-	-	-	-	431,571	431,571
-	-	-	-	-	-	-	-	-	-
2,447,385	1,300,000	602,900	-	-	-	-	-	4,350,285	4,350,285
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,915,000	1,300,000	-	-	-	-	-	-	3,215,000	3,215,000
500,000	-	602,900	-	-	-	-	-	1,102,900	1,102,900
-	-	-	-	-	-	-	-	-	-
32,385	-	-	-	-	-	-	-	32,385	32,385
-	-	-	-	-	-	-	-	-	-
5,192,462	27,000	-	-	-	-	-	-	5,219,462	5,219,462
4,000,000	-	-	-	-	-	-	-	4,000,000	4,000,000
400,000	-	-	-	-	-	-	-	400,000	400,000
48,500	27,000	-	-	-	-	-	-	75,500	75,500
595,962	-	-	-	-	-	-	-	595,962	595,962
-	-	-	-	-	-	-	-	-	-
148,000	-	-	-	-	-	-	-	148,000	148,000
3,039,209	1,078,649	3,056,055	-	-	-	100,000	-	7,273,913	7,273,913
-	45,000	84,510	-	-	-	-	-	129,510	129,510
-	45,000	84,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	45,000	84,510	-	-	-	-	-	129,510	129,510
-	-	-	-	-	-	-	-	-	-
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	500,000	-	-	-	-	-	500,000	500,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
903,179	350,083	2,042,967	-	-	-	100,000	-	3,396,229	3,396,229
272,446	-	-	-	-	-	-	-	272,446	272,446
-	-	-	-	-	-	-	-	-	-
366,000	-	15,000	-	-	-	100,000	-	481,000	481,000
35,000	-	-	-	-	-	-	-	35,000	35,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
321,000	-	-	-	-	-	-	-	321,000	321,000
-	-	-	-	-	-	-	-	-	-
10,000	-	15,000	-	-	-	100,000	-	125,000	125,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

9.4 Deposits Distributed by Category
Development

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	-	-	-	-	-	-
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	-	-	-	-	-	-
a. Leather wear	-	-	-	-	-	-
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	-	-	-	-	-	-
17 - Manufacture of paper and paper products	-	-	-	-	-	-
18 - Printing and reproduction of recorded media	439,902	149,263	-	-	-	-
Printing and other service activities related to printing	326,787	32,330	-	-	-	-
Reproduction of recorded media	113,115	116,933	-	-	-	-
19 - Manufacture of coke and refined petroleum products	27,045	27,046	-	-	-	-
20 - Manufacture of chemicals and chemical products	337,700	348,864	-	-	-	-
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	342,889	467,889	-	-	-	-
22 - Manufacture of rubber and plastics products	850,000	900,000	-	-	-	-
23 - Manufacture of other non-metallic mineral products	-	-	-	-	-	-
24 - Manufacture of basic metals	-	-	-	-	-	-
25 - Manufacture of fabricated metal products, except machinery and equipment	50,000	50,000	-	-	-	-
26 - Manufacture of computer, electronic and optical products	600,000	600,000	-	-	-	-
27 - Manufacture of electrical equipment	26,124	26,124	-	-	-	-
28 - Manufacture of machinery and equipment	24,251	24,990	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	307,163	287,782	-	-	-	-
30 - Manufacture of other transport equipment	-	-	-	-	-	-
31 - Manufacture of furniture	-	-	-	-	-	-
32 - Other manufacturing	-	-	-	-	-	-
Manufacture of jewellery and related articles	-	-	-	-	-	-
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	-	-	-	-	-	-
33 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	12,723	2,151,302	-	-	-	-
Electric power generation, transmission and distribution	12,723	2,151,302	-	-	-	-
a) Hydal	-	-	-	-	-	-
b) Thermal	-	1,730,000	-	-	-	-
c) Coal Based	-	-	-	-	-	-
d) Wind	-	-	-	-	-	-
e) Solar	12,723	421,302	-	-	-	-
f) Other	-	-	-	-	-	-
Manufacture of gas; distribution of gaseous fuels through 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	-	-	-	-	-	-
F. Construction	-	-	-	-	-	-
41 - Construction of buildings	-	-	-	-	-	-
42 - Civil engineering	-	-	-	-	-	-
43 - Specialized construction activities	-	-	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
84,056	53,953	-	-	-	-	-	-	138,009	138,009
18,834	-	-	-	-	-	-	-	18,834	18,834
65,222	53,953	-	-	-	-	-	-	119,175	119,175
-	-	27,046	-	-	-	-	-	27,046	27,046
5,456	200,000	42,011	-	-	-	-	-	247,467	247,467
-	23,625	205,079	-	-	-	-	-	228,704	228,704
-	-	1,000,000	-	-	-	-	-	1,000,000	1,000,000
-	-	-	-	-	-	-	-	-	-
50,000	-	-	-	-	-	-	-	50,000	50,000
-	-	600,000	-	-	-	-	-	600,000	600,000
15,000	11,851	-	-	-	-	-	-	26,851	26,851
25,508	-	-	-	-	-	-	-	25,508	25,508
84,713	60,654	153,831	-	-	-	-	-	299,198	299,198
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
570,698	591,863	-	-	-	-	-	-	1,162,561	1,162,561
570,698	591,863	-	-	-	-	-	-	1,162,561	1,162,561
-	-	-	-	-	-	-	-	-	-
-	580,000	-	-	-	-	-	-	580,000	580,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
1,465	11,863	-	-	-	-	-	-	13,328	13,328
569,233	-	-	-	-	-	-	-	569,233	569,233
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
150,000	-	-	-	-	-	-	-	150,000	150,000
150,000	-	-	-	-	-	-	-	150,000	150,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-

**9.4 Deposits Distributed by Category
Development**

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	100,000	123,544	-	-	-	-
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	-	-	-	-	-
46 - Wholesale trade, except of motor vehicles and motorcycles	100,000	123,544	-	-	-	-
47 - Retail trade, except of motor vehicles and motorcycles	-	-	-	-	-	-
H. Transportation and storage	223,684	23,500	-	-	-	-
49 - Land transport and transport via pipelines	-	-	-	-	-	-
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	223,684	23,500	-	-	-	-
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	60,000	308,415	-	-	-	-
55 - Accommodation	60,000	308,415	-	-	-	-
56 - Food and beverage service activities	-	-	-	-	-	-
J. Information and communication	364,493	734,613	-	-	-	-
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	9,852	-	-	-	-	-
60 - Programming and broadcasting activities	-	-	-	-	-	-
61 - Telecommunications	113,141	130,000	-	-	-	-
62 - Computer programming, consultancy and related	106,500	469,613	-	-	-	-
63 - Information service activities	135,000	135,000	-	-	-	-
K. Real estate activities	1,236	23,365	-	-	-	-
L. Professional, scientific and technical activities	105,897	98,084	-	-	-	-
69 - Legal and accounting activities	-	-	-	-	-	-
70 - Activities of head offices; management consultancy	67,353	60,084	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	-	-	-	-	-	-
72 - Scientific research and development	-	-	-	-	-	-
73 - Advertising and market research	544	-	-	-	-	-
74 - Other professional, scientific and technical activities	38,000	38,000	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	255,000	265,000	-	-	-	-
77 - Rental and leasing activities	-	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	-	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	255,000	265,000	-	-	-	-
82 - Office administrative, office support and other business support activities	-	-	-	-	-	-
N. Education	215,359	343,499	-	-	-	-
O. Human health and social work activities	-	-	-	-	-	-
86 - Human health activities	-	-	-	-	-	-
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	230,668	178,008	-	-	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	974,785	1,198,234	-	-	-	-
A. Private Trusts and Non-profit Organizations	865,607	1,083,666	-	-	-	-
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	109,178	114,568	-	-	-	-
VI. PERSONAL	2,742,613	2,536,678	-	-	-	-
A. Salaried persons	1,178,949	1,159,419	-	-	-	-
B. Self employed	974,047	759,817	-	-	-	-
C. Other Personal	589,617	617,442	-	-	-	-
VII. OTHER	500	200,500	-	-	-	-
Total	31,826,531	38,115,989	-	-	-	-

of Deposit Holders and Type of Accounts

Finance Institutions

(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
123,544	-	-	-	-	-	-	-	123,544	123,544
-	-	-	-	-	-	-	-	-	-
123,544	-	-	-	-	-	-	-	123,544	123,544
6,500	7,500	9,500	-	-	-	-	-	23,500	23,500
-	-	-	-	-	-	-	-	-	-
6,500	7,500	9,500	-	-	-	-	-	23,500	23,500
-	-	-	-	-	-	-	-	-	-
436,202	50,000	135,000	-	-	-	-	-	621,202	621,202
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
152,066	-	-	-	-	-	-	-	152,066	152,066
284,136	50,000	-	-	-	-	-	-	334,136	334,136
22,516	-	135,000	-	-	-	-	-	135,000	135,000
76,411	11,462	1,236	-	-	-	-	-	23,752	23,752
23,162	11,462	35,000	-	-	-	-	-	122,873	122,873
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
53,249	-	-	-	-	-	-	-	69,624	69,624
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
275,000	-	-	-	-	-	-	-	275,000	275,000
-	-	-	-	-	-	-	-	-	-
328,588	22,741	94,834	-	-	-	-	-	446,163	446,163
121,571	-	-	-	-	-	-	-	121,571	121,571
121,571	-	-	-	-	-	-	-	121,571	121,571
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
25,000	-	153,008	-	-	-	-	-	178,008	178,008
1,085,413	220,768	40,536	-	-	-	-	-	1,346,717	1,346,717
979,245	198,768	40,536	-	-	-	-	-	1,218,549	1,218,549
106,168	22,000	-	-	-	-	-	-	128,168	128,168
1,324,146	895,140	181,539	-	-	-	-	-	2,400,825	2,400,825
724,811	359,862	94,251	-	-	-	-	-	1,178,924	1,178,924
229,063	223,213	30,954	-	-	-	-	-	483,230	483,230
370,272	312,065	56,334	-	-	-	-	-	738,671	738,671
600	-	500	-	-	-	-	-	1,100	1,100
14,535,162	4,021,557	14,699,900	-	-	-	100,000	-	33,356,619	33,356,619

9.5 Province/Region wise Deposits by Categories
Development Finance Institutions

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	949	949	-	980	980	-	1,014	1,014
	Govt.	-	1,168	1,168	-	9,326	9,326	-	11,750	11,750
	NFPSEs	-	11,893	11,893	-	5,499	5,499	-	4,350	4,350
	NBFCs & Fin Aux.	-	8,237	8,237	-	10,263	10,263	-	5,219	5,219
	Private Sector	-	5,861	5,861	-	8,112	8,112	-	7,274	7,274
	Trust Fund	-	975	975	-	1,198	1,198	-	1,347	1,347
	Personal	-	2,743	2,743	-	2,537	2,537	-	2,401	2,401
	Others	-	1	1	-	201	201	-	1	1
	Total	-	31,827	31,827	-	38,116	38,116	-	33,357	33,357
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	949	949	-	980	980	-	1,014	1,014
	Govt.	-	1,168	1,168	-	7,983	7,983	-	8,695	8,695
	NFPSEs	-	9,958	9,958	-	5,499	5,499	-	4,350	4,350
	NBFCs & Fin Aux.	-	8,237	8,237	-	10,263	10,263	-	5,219	5,219
	Private Sector	-	5,261	5,261	-	6,512	6,512	-	6,639	6,639
	Trust Fund	-	769	769	-	885	885	-	1,025	1,025
	Personal	-	2,743	2,743	-	2,537	2,537	-	2,401	2,401
	Others	-	1	1	-	1	1	-	1	1
	Total	-	29,086	29,086	-	34,660	34,660	-	29,345	29,345
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	1,343	1,343	-	3,055	3,055
	NFPSEs	-	1,935	1,935	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	600	600	-	1,600	1,600	-	635	635
	Trust Fund	-	206	206	-	313	313	-	322	322
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	200	200	-	-	-
	Total	-	2,741	2,741	-	3,456	3,456	-	4,012	4,012

**9.5 Province/Region wise Deposits by Categories
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	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	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

9.6 Deposits Distributed by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	-	-	4	-
5,000 to 10,000	-	-		
10,000 to 20,000	-	-		
20,000 to 25,000	14	280	14	280
25,000 to 30,000	-	-		
30,000 to 40,000	-	-		
40,000 to 50,000	-	-		
50,000 to 60,000	1	50		
60,000 to 70,000	-	-		
70,000 to 80,000	-	-		
80,000 to 90,000	-	-		
90,000 to 100,000	-	-		
100,000 to 200,000	7	848	10	1,262
200,000 to 300,000	9	2,140	12	2,785
300,000 to 400,000	5	1,673	8	2,635
400,000 to 500,000	5	2,125	3	1,267
500,000 to 600,000	14	7,286	15	8,123
600,000 to 700,000	4	2,428	8	4,926
700,000 to 800,000	3	2,150	5	3,605
800,000 to 900,000	4	3,223	4	3,229
900,000 to 1,000,000	3	2,851	1	949
1,000,000 to 2,000,000	64	79,950	68	100,674
2,000,000 to 3,000,000	33	74,190	34	83,762
3,000,000 to 4,000,000	18	58,831	24	81,802
4,000,000 to 5,000,000	9	37,601	12	53,072
5,000,000 to 6,000,000	34	178,608	34	193,306
6,000,000 to 7,000,000	12	74,379	13	89,150
7,000,000 to 8,000,000	4	29,451	6	43,341
8,000,000 to 9,000,000	11	90,393	10	84,027
9,000,000 to 10,000,000	7	65,008	10	93,812
10,000,000 to 100,000,000	153	5,821,784	135	4,625,380
100,000,000 & Over	83	31,580,740	68	27,879,232
Total	497	38,115,989	498	33,356,619

*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

9.7 Advances Classified by Securities

Development Finance Institutions

(Thousand Rupees)

Security	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. Gold, Bullion, Gold & Silver						
Ornaments and Precious Metals	-	-	-	-	-	-
II. Securities, Shares and Other						
Financial Instruments:	6	479,592	5	913,321	7	1,036,435
A. Quoted on the Stock Exchange:	3	59,354	3	59,154	2	9,054
1. To Stock Brokers and Dealers:	2	52,000	2	51,800	1	1,700
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	1	50,000	1	50,000	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	2,000	1	1,800	1	1,700
2. To Others:	1	7,354	1	7,354	1	7,354
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	1	7,354	1	7,354	1	7,354
B. Unquoted on the Stock Exchange:	3	420,238	2	854,167	5	1,027,381
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:	3	420,238	2	854,167	5	1,027,381
(a) Government and Other Trustee Securities	-	-	-	-	-	-
(b) Shares and Debentures	-	-	-	-	-	-
(c) Participation Term Certificates	-	-	-	-	-	-
(d) Others	3	420,238	2	854,167	5	1,027,381
III. Merchandise	37	5,617,547	31	6,007,740	43	5,775,661
A. Food Items:	3	732,500	2	750,000	4	800,000
1. Wheat	-	-	-	-	-	-
2. Rice and Paddy	2	170,000	1	250,000	1	250,000
3. Other Grains & Pulses:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Edible Oils:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
5. Sugar:	1	562,500	1	500,000	3	550,000
(a) Indigenous	1	562,500	1	500,000	3	550,000
(b) Imported	-	-	-	-	-	-
6. Kariana And Spices	-	-	-	-	-	-
7. Fish And Fish Preparations	-	-	-	-	-	-
8. Other Food Items:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
B. Raw Materials:	6	716,230	6	712,618	13	555,311
1. Cotton Raw:	2	353,980	2	300,000	8	276,903
(a) Indigenous	1	153,980	1	100,000	8	276,903
(b) Imported	1	200,000	1	200,000	-	-
2. Synthetic Fibers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Fertilizers:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Petroleum Crude:	1	12,250	2	15,250	3	15,250
(a) Indigenous	-	-	2	15,250	3	15,250
(b) Imported	1	12,250	-	-	-	-
5. Iron and Steel:	-	-	-	-	-	-

9.7 Advances Classified by Securities

Development Finance Institutions

(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:	3	350,000	2	397,368	2	263,158
(a) Indigenous	-	-	1	197,368	2	263,158
(b) Imported	3	350,000	1	200,000	-	-
C. Finished/Manufactured Goods:	28	4,168,817	23	4,545,122	26	4,420,350
1. Cotton Textiles:	6	375,000	1	375,000	-	-
(a) Indigenous	6	375,000	1	375,000	-	-
(b) Imported	-	-	-	-	-	-
2. Cotton Yarn:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
3. Other Textiles:	-	-	-	-	-	-
(a) Indigenous	-	-	-	-	-	-
(b) Imported	-	-	-	-	-	-
4. Machinery:	17	3,025,318	17	3,201,623	17	2,993,139
(a) Indigenous	-	-	1	247,610	1	162,390
(b) Imported	17	3,025,318	16	2,954,013	16	2,830,749
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	-	-	-	-	1	200,000
12. Other Finished Goods:	5	768,499	5	968,499	8	1,227,211
(a) Indigenous	3	740,000	4	940,000	5	1,174,896
(b) Imported	2	28,499	1	28,499	3	52,315
IV. Fixed Assets Including Machinery	1,512	86,269,529	1,435	95,243,742	1,725	95,907,901
A. Transport Equipments	380	463,181	348	747,992	365	786,239
B. Furniture & Fixtures	5	1,769,682	5	1,581,182	5	1,431,182
C. Office Equipments	5	175,000	4	174,241	4	173,451
D. Other Machinery & Equipments	1,122	83,861,666	1,078	92,740,327	1,351	93,517,029
V. Real Estate	37,083	42,698,750	36,576	43,801,370	35,923	43,976,312
A. Land	58	6,173,410	112	11,776,583	135	13,606,727
1. Residential	4	257,037	2	152,461	2	71,500
(a) House	4	257,037	2	152,461	2	71,500
(b) Flat	-	-	-	-	-	-
2. Non-Residential	54	5,916,373	110	11,624,122	133	13,535,227
(a) Commercial	5	988,000	3	221,333	19	687,102
(b) Industrial	19	2,134,631	19	2,150,180	32	3,566,654
(c) Agriculture	-	-	61	5,768,084	55	5,798,535
(c) Others	30	2,793,742	27	3,484,525	27	3,482,936
B. Buildings:	37,025	36,525,340	36,464	32,024,787	35,788	30,369,585
1. Residential	36,786	21,033,478	36,321	21,466,806	35,632	20,748,909
(a) House	36,491	20,005,253	36,017	20,404,026	35,325	19,700,114
(b) Flat	295	1,028,225	304	1,062,780	307	1,048,795
2. Non-Residential	239	15,491,862	143	10,557,981	156	9,620,676
(a) Commercial	95	7,884,956	74	8,092,066	84	7,392,617
(b) Industrial	16	1,869,052	12	1,799,694	11	1,677,792
(c) Agriculture	-	-	57	666,221	60	550,267
(c) Others	128	5,737,854	-	-	1	-
VI. Fixed Deposits and Insurance Policies	-	-	-	-	-	-
A. Bank Deposits	-	-	-	-	-	-
1. Security Deposits	-	-	-	-	-	-
2. Term Deposits (TDRs)	-	-	-	-	-	-
3. Other Deposits	-	-	-	-	-	-
B. Insurance Policies	-	-	-	-	-	-
VII. Others	312	15,791,215	329	20,968,673	208	19,809,743
A. Other Secured Advances	273	10,849,189	293	15,650,584	172	14,753,310
1. Receivables	12	177,778	1	177,778	1	133,333
2. Employees Benefits	54	815,146	56	812,823	52	14,275
3. Others	207	9,856,265	236	14,659,983	119	14,605,702
B. Advances Secured by Guarantee(s)	39	4,942,026	36	5,318,089	36	5,056,433
1. Institutional Guarantee(s)	4	4,565,741	5	4,940,741	5	4,678,241
2. Individual Guarantee(s)	35	376,285	31	377,348	31	378,192
VIII. Unsecured Advances	400	695,730	391	423,098	577	572,765
1. Credit Cards	-	-	-	-	-	-
2. Personal Loan	351	35,218	344	32,750	522	58,747
3. Others	49	660,512	47	390,348	55	514,018
Total	39,350	151,552,363	38,767	167,357,944	38,483	167,078,817

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	Sep-22		Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
1) Official	-	-	-	-	-	-
2) Business	-	-	-	-	-	-
3) Personal	-	-	-	-	-	-
II. DOMESTIC CONSTITUENTS	39,350	151,552,363	38,767	167,357,944	38,483	167,078,817
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)	5	4,565,741	5	4,940,741	5	4,678,241
Agriculture, hunting and forestry	-	-	-	-	-	-
Services	-	-	-	-	-	-
Utilities	-	-	-	-	-	-
Transport, storage and communications	4	4,565,741	5	4,940,741	5	4,678,241
Manufacturing	1	-	-	-	-	-
Mining and Quarrying	-	-	-	-	-	-
Construction	-	-	-	-	-	-
Commerce and Trade	-	-	-	-	-	-
Others	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	11	3,011,676	9	2,802,742	15	2,414,616
Mutual Funds and AMCs	-	-	-	-	-	-
Insurance & Pension Funds	-	-	-	-	-	-
MFIs and DFIs	2	1,762,500	2	1,575,000	2	1,425,000
Stock Exchange & Brokerage Houses	1	50,000	1	50,000	-	-
Modarabas	4	241,237	2	174,803	6	286,122
Other NBFIs	3	780,161	4	1,002,939	7	703,494
IV. PRIVATE SECTOR (BUSINESS)	1,584	123,484,796	1,466	138,976,025	1,819	138,399,525
A. Agriculture, forestry and fishing	75	1,906,472	58	1,908,798	74	1,907,942
1. Crop and animal production, hunting and related service activities	75	1,906,472	58	1,908,798	74	1,907,942
Growing of Wheat, Rice, Sugar Cane & Cotton	3	10,000	3	34,500	7	55,625
Growing of tropical, subtropical, pome and stone fruits & vegetables	4	56,250	2	56,250	2	62,750
Growing of other fruits, vegetables and crops	13	13,000	1	10,000	1	10,000
Raising of livestock and other related activities	7	1,411,159	6	1,395,059	6	1,394,759
Other agricultural support activities	48	416,063	46	412,989	58	384,808
Hunting, trapping and related service activities	-	-	-	-	-	-
02 - Forestry and logging	-	-	-	-	-	-
03 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	21	1,986,627	24	3,185,837	25	3,435,837
05 - Mining of coal and lignite	-	-	1	1,000,000	2	1,250,000
06 - Extraction of crude petroleum and natural gas	21	1,986,627	23	2,185,837	23	2,185,837
07 - Mining of metal ores	-	-	-	-	-	-
08 - Other mining and quarrying	-	-	-	-	-	-
09 - Mining support service activities	-	-	-	-	-	-
C. Manufacturing	1,032	83,897,784	1,017	92,081,947	1,301	91,948,174
10 - Manufacture of food products	190	16,226,716	196	18,036,617	283	19,283,949
11 - Manufacture of beverages	1	180,000	1	180,000	1	180,000
12 - Manufacture of tobacco products	-	-	-	-	-	-
13 - Manufacture of textiles	358	26,789,195	366	29,241,292	449	29,672,520
Preparation and spinning of textile fibres	77	6,854,522	87	8,250,825	134	8,613,158
Weaving of textiles	52	4,556,107	54	5,408,093	76	5,319,486
Finishing of textiles	52	4,908,386	47	4,944,625	46	4,577,741
Manufacture of knitted and crocheted fabrics	2	126,121	3	126,121	3	126,121
Manufacture of made-up textile articles, except apparel	157	9,875,741	158	10,093,038	177	10,632,384
Manufacture of carpets and rugs	-	-	-	-	-	-
Manufacture of other textiles n.e.c.	18	468,318	17	418,590	13	403,630
14 - Manufacture of wearing apparel	42	4,942,837	38	4,992,790	108	4,714,492
15 - Manufacture of leather and related products	5	88,601	4	87,793	4	86,672

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	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	2	80,000	1	80,000	1	80,000
Manufacture of luggage, handbags and the like, saddlery and harness	-	-	-	-	-	-
Manufacture of footwear	3	8,601	3	7,793	3	6,672
a. Leather wear	3	8,601	3	7,793	3	6,672
b. Rubber and Plastic wear	-	-	-	-	-	-
16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting	3	13,527	3	13,094	3	12,561
17 - Manufacture of paper and paper products	18	938,643	10	859,506	13	416,963
18 - Printing and reproduction of recorded media	85	714,215	58	760,550	67	824,685
Printing and other service activities related to printing	84	714,215	58	760,550	67	824,685
Reproduction of recorded media	1	-	-	-	-	-
19 - Manufacture of coke and refined petroleum products	4	796,875	3	777,500	3	736,875
20 - Manufacture of chemicals and chemical products	96	6,674,312	98	7,854,330	133	7,782,199
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	23	3,698,762	22	4,108,160	24	3,891,407
22 - Manufacture of rubber and plastics products	52	3,686,561	59	3,836,826	62	4,105,855
23 - Manufacture of other non-metallic mineral products	27	5,311,402	28	5,539,631	23	4,132,311
24 - Manufacture of basic metals	50	5,189,505	53	6,466,301	56	7,365,305
25. Manufacture of fabricated metal products, except machinery and equipment	22	1,055,677	23	1,038,483	15	968,647
26 - Manufacture of computer, electronic and optical products	7	2,500,000	8	2,850,000	8	2,766,896
27 - Manufacture of electrical equipment	22	3,560,279	22	3,849,644	22	3,468,745
28 - Manufacture of machinery and equipment	1	-	-	-	-	-
29 - Manufacture of motor vehicles, trailers and semi-trailers	13	838,075	14	887,688	14	861,669
30 - Manufacture of other transport equipment	4	602,448	3	582,892	3	574,586
31 - Manufacture of furniture	2	10,000	2	20,000	2	20,000
32. Other manufacturing	5	75,254	5	94,225	6	77,487
Manufacture of jewellery and related articles	1	20,000	1	40,000	1	20,000
Manufacture of imitation jewellery and related articles	-	-	-	-	-	-
Manufacture of musical instruments	-	-	-	-	-	-
Manufacture of sports goods	-	-	-	-	-	-
Manufacture of games and toys	-	-	-	-	-	-
Manufacture of medical and dental instruments and supplies	1	41,667	1	41,667	1	41,667
Manufacture of Handicrafts	-	-	-	-	-	-
Other manufacturing n.e.c.	3	13,587	3	12,558	4	15,820
33 - Repair and installation of machinery and equipment	2	4,900	1	4,625	2	4,350
D. Electricity, gas, steam and air conditioning supply	157	20,251,046	127	25,883,067	152	26,265,604
Electric power generation, transmission and distribution	151	18,841,931	121	24,549,335	146	24,973,776
a) Hydal	6	303,316	7	283,658	5	269,333
b) Thermal	68	4,698,986	22	8,232,527	30	5,925,958
c) Coal Based	12	8,538,497	17	10,519,158	19	10,925,567
d) Wind	35	2,699,845	33	2,620,010	34	2,532,375
e) Solar	13	786,942	26	787,070	39	781,889
f) Other	17	1,814,345	16	2,106,912	19	4,538,654
Manufacture of gas; distribution of gaseous fuels through mains	6	1,409,115	6	1,333,732	6	1,291,828
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	45	3,338,663	44	2,632,340	51	2,627,308
41 - Construction of buildings	8	794,196	8	713,209	10	710,406
42 - Civil engineering	37	2,544,467	36	1,919,131	41	1,916,902
43 - Specialized construction activities	-	-	-	-	-	-

9.8 Advances Classified by Borrowers

Development Finance Institutions

(Thousand Rupees)

Borrower	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	76	1,976,207	36	2,431,163	45	1,866,142
45 - Wholesale and retail trade and repair of motor vehicles and motorcycles	1	250,000	1	234,375	1	234,375
46 - Wholesale trade, except of motor vehicles and motorcycles	30	88,422	16	433,735	21	93,688
47 - Retail trade, except of motor vehicles and motorcycles	45	1,637,785	19	1,763,053	23	1,538,079
H. Transportation and storage	31	1,046,125	29	1,293,332	29	1,136,002
49 - Land transport and transport via pipelines	25	100,818	23	385,291	24	370,696
50 - Water transport	-	-	-	-	-	-
51 - Air transport	-	-	-	-	-	-
52 - Warehousing and support activities for transportation	6	945,307	6	908,041	5	765,306
53 - Courier activities other than national post activities	-	-	-	-	-	-
I. Accommodation and food service activities	25	2,908,142	14	2,812,919	15	2,648,215
55 - Accommodation	12	2,880,491	6	2,773,211	5	2,607,753
56 - Food and beverage service activities	13	27,651	8	39,708	10	40,462
J. Information and communication	28	3,173,033	30	3,543,979	31	3,605,164
58 - Publishing activities	-	-	-	-	-	-
59 - Motion picture, video and television programme production, sound recording and music publishing activities	3	76,645	2	76,555	2	72,211
60 - Programming and broadcasting activities	2	80,000	1	80,000	1	80,000
61 - Telecommunications	10	2,467,503	13	2,874,138	14	3,008,645
62 - Computer programming, consultancy and related activities	7	399,324	8	387,620	8	329,859
63 - Information service activities	6	149,561	6	125,666	6	114,449
K. Real estate activities	8	1,170,034	9	1,126,159	7	1,025,440
L. Professional, scientific and technical activities	3	42,125	3	68,826	2	35,705
69 - Legal and accounting activities	-	-	-	-	-	-
71 - Architectural and engineering activities; technical testing and analysis	1	16,999	2	45,999	1	15,249
72 - Scientific research and development	2	25,126	1	22,827	1	20,456
73 - Advertising and market research	-	-	-	-	-	-
74 - Other professional, scientific and technical activities	-	-	-	-	-	-
75 - Veterinary activities	-	-	-	-	-	-
M. Administrative and support service activities	5	95,635	2	94,511	2	93,357
77 - Rental and leasing activities	1	-	-	-	-	-
78 - Employment activities	-	-	-	-	-	-
79 - Travel agency, tour operator, reservation service and related activities	1	-	-	-	-	-
80 - Security and investigation activities	-	-	-	-	-	-
81 - Services to buildings and landscape activities	1	-	-	-	-	-
82 - Office administrative, office support and other business support activities	2	95,635	2	94,511	2	93,357
N. Education	37	1,170,784	29	1,302,835	32	1,230,910
O. Human health and social work activities	37	502,822	39	588,522	48	552,749
86 - Human health activities	37	502,822	39	588,522	48	552,749
87 - Residential care activities	-	-	-	-	-	-
88 - Social work activities with and without accommodation	-	-	-	-	-	-
P. Arts, entertainment and recreation	-	-	1	760	1	720
Q. Other service activities	4	19,297	4	21,030	4	20,256
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	2	20,000	2	15,010	1	10,000
A. Government Trusts and Non-profit Organizations	-	-	-	-	-	-
B. Private Trusts and Non-profit Organizations	-	-	-	-	-	-
C. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	2	20,000	2	15,010	1	10,000
VI. PERSONAL	37,747	19,958,866	37,284	20,394,499	36,627	19,889,582
A. Bank Employees	1,049	1,667,884	1,046	1,708,589	1,102	1,761,268
1) For house building	416	1,418,702	412	1,445,815	412	1,432,584
2) For transport i.e. purchase of car etc.	334	137,142	321	147,019	332	200,147
3) Other purposes	299	112,040	313	115,755	358	128,537
B. Consumer Financing	36,697	18,290,318	36,237	18,685,246	35,524	18,127,650
1) For house building	36,331	18,275,762	35,871	18,670,690	35,156	18,113,094
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	84	678	84	678
5) Personal loans	281	13,629	281	13,629	283	13,629
C) Other	1	664	1	664	1	664
VII. OTHER	1	511,284	1	228,927	16	1,686,853
Total	39,350	151,552,363.0	38,767	167,357,944	38,483	167,078,817

9.9 Advances Classified by Rate of Interest Development Finance Institutions

(Thousand Rupees)

Rate of Interest	Sep-22	Dec-22	Mar-23
0.00	11,647,902	11,457,021	15,032,404
1.00	-	-	-
2.00	-	-	-
3.00	9,062,548	8,237,645	8,556,567
4.00	11,144,315	11,737,215	10,706,180
5.00	12,599,833	13,001,988	13,005,829
6.00	3,566,461	3,994,969	3,888,010
7.00	3,745,487	3,804,538	4,010,240
8.00	523,103	1,521,479	1,254,019
9.00	284,714	383,757	246,017
10.00	680,705	906,351	641,581
11.00	345,852	24,843	14,332
12.00	2,796,403	2,694,939	2,359,120
13.00	1,976,571	1,732,216	1,445,096
14.00	556,463	119,440	4,018
15.00	1,803,966	1,523,139	1,047
16.00	6,659,437	474,647	67,342
17.00	27,013,819	14,675,176	2,158,313
18.00	31,910,918	35,242,329	5,929,355
19.00	21,280,106	33,848,253	9,955,220
20.00 & above	3,953,760	21,977,999	87,804,127
Total	151,552,363	167,357,944	167,078,817

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "18" means 17 (incl.) to 18 (excl.)

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	Sep-22			Dec-22			Mar-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	4,566	-	4,566	-	4,941	4,941	-	4,678	4,678
	NBFCs & Fin Aux.	3,012	-	3,012	-	2,803	2,803	-	2,415	2,415
	Private Sector	123,469	15	123,485	28	138,948	138,976	43	138,357	138,400
	Trust Fund	20	-	20	-	15	15	-	10	10
	Personal	1,148	18,811	19,959	19,233	1,161	20,394	18,760	1,129	19,890
	Others	511	-	511	-	229	229	-	1,687	1,687
	Total	132,726	18,827	151,552	19,261	148,097	167,358	18,803	148,276	167,079
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	6	-	6	13	-	13
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	8,969	8,969	9,212	-	9,212	8,948	-	8,948
Others		-	-	-	-	-	-	-	-	-
Total		-	8,969	8,969	9,218	-	9,218	8,961	-	8,961
Sindh		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	3,291	-	3,291	-	3,741	3,741	-	3,553	3,553
	NBFCs & Fin Aux.	2,784	-	2,784	-	2,575	2,575	-	2,281	2,281
	Private Sector	96,261	15	96,276	17	111,676	111,693	18	111,206	111,225
	Trust Fund	20	-	20	-	15	15	-	10	10
	Personal	934	5,952	6,886	5,954	954	6,908	5,846	952	6,798
	Others	511	-	511	-	229	229	-	1,687	1,687
	Total	103,801	5,967	109,768	5,971	119,189	125,161	5,864	119,690	125,554
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		-	-	-	-	-	-	-	-	-
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		-	1,786	1,786	1,851	-	1,851	1,789	-	1,789
Others		-	-	-	-	-	-	-	-	-
Total		-	1,786	1,786	1,851	-	1,851	1,789	-	1,789
Balochistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	107	107	106	-	106	103	-	103
	Others	-	-	-	-	-	-	-	-	-
	Total	-	107	107	106	-	106	103	-	103
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFPSEs		1,275	-	1,275	-	1,200	1,200	-	1,125	1,125
NBFCs & Fin Aux.		228	-	228	-	228	228	-	133	133
Private Sector		27,209	-	27,209	5	27,272	27,277	11	27,150	27,161
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		214	717	931	752	208	960	735	178	913
Others		-	-	-	-	-	-	-	-	-
Total		28,925	717	29,642	758	28,907	29,665	746	28,586	29,333

**9.10 Province/Region wise Advances by borrowers
Development Finance Institutions**

(Million Rupees)

Provinces/Regions	Category	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	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	1,217	1,217	1,289	-	1,289	1,268	-	1,268
	Others	-	-	-	-	-	-	-	-	-
Total	-	1,217	1,217	1,289	-	1,289	1,268	-	1,268	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	64	64	68	-	68	70	-	70
	Others	-	-	-	-	-	-	-	-	-
Total	-	64	64	68	-	68	70	-	70	

9.11 Advances Classified by Size of Accounts

Development Finance Institutions

(Thousand Rupees)

Size of Account (Rs.)	Dec-22		Mar-23	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 5,000	245	492	247	468
5,000 to 10,000	369	2,468	358	2,369
10,000 to 20,000	1,905	29,058	1,905	29,124
20,000 to 25,000	2,087	44,894	2,079	44,733
25,000 to 30,000	616	16,736	605	16,458
30,000 to 40,000	2,038	69,069	2,044	69,273
40,000 to 50,000	2,882	124,101	2,862	123,049
50,000 to 60,000	2,500	136,412	2,507	136,799
60,000 to 70,000	4,442	270,214	4,412	268,337
70,000 to 80,000	1,269	94,368	1,246	92,708
80,000 to 90,000	1,239	104,124	1,229	103,272
90,000 to 100,000	1,152	108,773	1,123	106,093
100,000 to 200,000	4,785	652,257	4,669	634,407
200,000 to 300,000	1,825	445,810	1,743	425,300
300,000 to 400,000	1,097	382,336	1,087	382,149
400,000 to 500,000	961	428,487	907	403,315
500,000 to 600,000	584	320,334	596	327,026
600,000 to 700,000	560	362,903	541	351,105
700,000 to 800,000	566	424,189	509	381,087
800,000 to 900,000	528	448,236	519	439,510
900,000 to 1,000,000	447	423,477	426	404,616
1,000,000 to 2,000,000	2,579	3,772,620	2,509	3,673,860
2,000,000 to 3,000,000	1,279	3,082,696	1,275	3,098,974
3,000,000 to 4,000,000	627	2,173,211	650	2,260,351
4,000,000 to 5,000,000	420	1,881,398	410	1,847,060
5,000,000 to 6,000,000	297	1,644,776	341	1,865,061
6,000,000 to 7,000,000	114	741,660	120	778,607
7,000,000 to 8,000,000	90	679,190	87	657,556
8,000,000 to 9,000,000	93	791,473	102	867,999
9,000,000 to 10,000,000	133	1,277,098	128	1,225,535
10,000,000 to 100,000,000	618	22,129,947	831	27,128,026
100,000,000 & Over	420	124,295,137	416	118,934,590
Total	38,767	167,357,944	38,483	167,078,817

*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

9.12 Classification of Investments in Securities and Shares

Development Finance Institutions

(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	688,939,730.4	704,140,391.0	690,298,605.4	1,026,193,891	1,193,206,471	1,077,810,025	1,305,124,449	1,350,180,786	1,319,372,559
1) Treasury Bills	418,675,770.8	432,145,729.0	422,310,696.0	591,688,751	612,108,323	597,961,825	732,603,747	767,463,360	738,656,645
2) Pakistan Investment Bonds (PIBs)	270,263,959.6	271,994,662.0	267,987,909.4	434,505,140	581,098,148	479,848,200	572,520,702	582,717,426	580,715,914
a. Fixed Rate	93,239,951.6	94,439,326.0	85,971,248.4	102,970,415	242,597,548	140,442,121	147,806,790	150,020,126	145,172,504
b. Floating Rate	177,024,008.0	177,555,336.0	182,016,661.0	331,534,725	338,500,600	339,406,079	424,713,912	432,697,300	435,543,410
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	18,351,529	25,941,164	46,413,945	20,290,758	26,581,260	49,680,823	19,293,874	25,462,795	52,074,970
1) Quoted On The Stock Exchange	13,189,486	13,859,841	40,665,301	15,134,842	14,474,314	43,887,696	14,139,807	13,357,698	46,332,506
of which:									
Financial Institutions	1,821,693	1,402,057	1,797,637	1,913,743	1,427,209	1,787,424	1,563,200	1,100,760	1,422,016
NFPSEs	764,778	300,012	609,643	771,651	314,352	628,052	699,980	242,681	523,478
Private Sector	5,689,176	5,271,553	7,254,188	7,576,757	5,650,176	7,356,640	6,919,563	4,806,984	6,694,726
2) Unquoted On The Stock Exchange	5,162,043	12,081,323	5,748,644	5,155,916	12,106,946	5,793,127	5,154,067	12,105,097	5,742,464
of which:									
Financial Institutions	1,453,257	8,375,018	2,487,758	1,444,607	8,398,118	2,532,241	1,454,420	8,407,931	2,496,282
NFPSEs	150,000	150,000	100,000	150,000	150,000	100,000	150,000	150,000	100,000
Private Sector	3,558,786	3,556,305	3,160,886	3,561,309	3,558,828	3,160,886	3,549,647	3,547,166	3,146,182
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	6,366.0	6,366.0	36,555.0	6,366	6,366	37,119	6,366	6,366	37,665
VII. CERTIFICATE OF INVESTMENTS	-	-	-	22,500	22,500	-	22,500	22,500	-
VIII. TERM FINANCE CERTIFICATES	20,377,340.5	20,599,378.5	22,401,455.5	25,570,750	25,714,246	27,449,881	24,970,017	25,004,105	26,753,262
IX. MUTUAL FUNDS	681,566.0	688,359.0	886,255.0	686,852	714,828	889,608	687,707	695,928	891,488
X. OTHERS	6,576,617.0	6,582,830.0	6,576,617.0	92,545	100,000	92,545	96,819	100,000	96,819
XI. Islamic Banking Products - Investments	7,506,197.0	7,506,218.0	7,712,492.0	9,534,701	9,598,383	9,771,272	12,202,056	10,978,829	11,239,562
a. Government Islamic Securities	6,479.0	6,500.0	6,811.0	-	-	-	1,500,000	1,503,000	1,503,000
1. GOP Ijara Sukuk	6,479.0	6,500.0	6,811.0	-	-	-	1,500,000	1,503,000	1,503,000
a. Variable Rental Rate (VRR)	-	-	-	-	-	-	1,500,000	1,503,000	1,503,000
b. Fixed Rental Rate (FRR)	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	6,904,564.0	6,904,564.0	7,110,527.0	9,418,960	9,482,642	9,655,531	10,580,973	9,354,746	9,615,479
1) Diminishing Musharaka Sukuk	6,222,254.0	6,222,254.0	6,422,402.0	7,243,323	7,243,323	7,427,601	6,687,386	6,675,518	6,832,596
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	614,359	600,000	614,359
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	682,310.0	682,310.0	688,125.0	2,175,637	2,239,319	2,227,930	3,279,228	2,079,228	2,168,524
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
g. Other Islamic Mode of Investments	595,154.0	595,154.0	595,154.0	115,741	115,741	115,741	121,083	121,083	121,083
Total	742,439,345.5	765,464,706.5	774,325,925.0	1,082,398,363	1,255,944,054	1,165,731,273	1,362,403,788	1,412,451,309	1,410,466,325

Appendices

Appendix-I (a)
Reporting Scheduled Banks, their Websites, No. of Branches & ATMs
by Group as on 31 Mar. 2023

Sr. No	Banking Group/Banks	Website	No. of Branches			No. of ATMs
			Conventional	Islamic	Total	
A)	Public Sector Commercial Banks		2,409	467	2,876	2,598
1	First Women Bank Ltd.	www.fwbl.com.pk	43	-	43	24
2	National Bank of Pakistan	www.nbp.com.pk	1,318	193	1,511	1,325
3	Sindh Bank Limited	www.sindhbank.com.pk	310	15	325	273
4	The Bank of Khyber	www.bok.com.pk	113	119	232	261
5	The Bank of Punjab	www.bop.com.pk	625	140	765	715
B)	Specialized Banks		660	5	665	200
1	SME Bank Limited.	www.smebank.org	13	-	13	-
2	The Punjab Provincial Cooperative Bank Ltd.	www.ppcbl.com.pk	151	-	151	151
3	Zarai Taraqati Bank Limited	www.ztbl.com.pk	496	5	501	49
C)	Domestic Private Banks		8,683	3,870	12,553	14,223
1	Al-Baraka Bank (Pakistan) Ltd.	www.albaraka.com.pk	-	170	170	177
2	Allied Bank Limited	www.abl.com	1,331	118	1,449	1,537
3	Askari Bank Limited	www.askaribank.com.pk	425	117	542	691
4	Bank Al-Falah Ltd.	www.bankalfalah.com	588	292	880	1,001
5	Bank Al-Habib Ltd.	www.bankalhabib.com	872	178	1,050	1,313
6	BankIslami Pakistan Limited	www.bankislami.com.pk	-	300	300	392
7	Dubai Islamic Banking Pakistan Limited	www.dibpak.com	-	235	235	228
8	Faysal Bank Ltd.	www.faysalbank.com	1	699	700	629
9	Habib Bank Ltd.	www.hbl.com	1,420	302	1,722	2,290
10	Habib Metropolitan Bank Limited	www.habibmetro.com	438	62	500	546
11	JS Bank Limited	www.jsbl.com	272	-	272	329
12	MCB Bank Limited	www.mcb.com.pk	1,436	-	1,436	1,472
13	MCB Islamic Bank Ltd.	www.mcbislamicbank.com	-	201	201	186
14	Meezan Bank Limited	www.meezanbank.com	-	972	972	1,098
15	Samba bank Ltd	www.samba.com.pk	47	-	47	50
16	Silk Bank Ltd.	www.silkbank.com.pk	82	23	105	110
17	Soneri Bank Ltd.	www.soneribank.com	364	40	404	379
18	Standard Chartered Bank (Pakistan) Ltd.	www.sc.com	38	2	40	149
19	Summit Bank Limited	www.summitbank.com.pk	179	14	193	213
20	United Bank Ltd.	www.ubl.com.pk	1,190	145	1,335	1,433
D)	Foreign Banks		9	-	9	3
1	Bank of China	www.bankofchina.com.pk	1	-	1	-
2	Citi Bank Pakistan	www.citibank.com.pk	3	-	3	-
3	Deutsche Bank AG	www.db.com	2	-	2	-
4	ICBC	www.icbc-ltd.com	3	-	3	3
Total:-			11,761	4,342	16,103	17,024

Appendix-I (b)
Reporting MFBs and DFIs, their Websites, No. of Branches & ATMs
As on 31 Mar. 2023

Sr. No	Microfinance Banks	Websites	No. of	
			Branches	ATMs
A)	Microfinance Banks			
1	Advans Pakistan Microfinance Bank Ltd.	www.advanspakistan.com	20	-
2	Apna Microfinance Bank	www.apnabank.com.pk	112	55
3	FINCA Microfinance Bank Ltd.	www.finca.pk	131	42
4	Khushhalibank Ltd.	www.khushhalibank.com.pk	209	125
5	Mobilink Microfinance Bank Ltd.	www.mobilinkbank.com	110	101
6	NRSP Microfinance Bank Ltd.	www.nrspbank.com	145	78
7	Pak Oman Microfinance Bank Ltd.	www.pomicro.com	64	-
8	Sindh Microfinance Bank	www.sindhmfbc.com	20	-
9	Telenor Microfinance Bank	www.telenor.com	62	64
10	HBL Microfinance Bank Ltd.	www.hblmfbc.com	187	100
11	U Microfinance Bank Ltd.	www.ubank.com.pk	309	240
Total:-			1,369	805
B)	Development Finance Institutions			
1	House Building Finance Company Ltd.	www.hbfc.com.pk	52	-
2	Saudi Pak Industrial & Agricultural Investment Company Ltd.	www.saudipak.com	1	-
3	Pak Kuwait Investment Company (Private) Ltd.	www.pkic.com	1	-
4	Pak Libya Holding Company Ltd.	www.paklibya.com.pk	1	-
5	Pak Oman Investment Company Ltd.	www.pakoman.com	1	-
6	Pak Brunei Investment Company Ltd.	www.pakbrunei.com.pk	1	-
7	Pair Investment Co. Ltd.	www.pairinvestment.com	1	-
8	Pak China Investment Co. Ltd.	www.pakchinainvest.com	1	-
Total:-			59	

Appendix-II
Number of Reporting Scheduled Banks and their Branches
(1982-2023)

As on 31 st December	Pakistani Banks		Foreign Banks		Total	
	No. of Banks	No. of Branches	No. of Banks	No. of Branches	No. of Banks	No. of Branches
1982	9	7,248	23	58	32	7,306
1983	9	7,120	23	59	32	7,179
1984	9	6,997	23	59	32	7,056
1985	9	6,958	23	59	32	7,017
1986	9	6,988	22	62	31	7,050
1987	9	7,061	25	65	34	7,126
1988	9	7,168	28	65	37	7,233
1989	10	7,222	25	66	35	7,288
1990	10	7,372	27	67	37	7,439
1991	10	7,477	29	72	39	7,549
1992	20	7,574	27	70	47	7,644
1993	20	7,648	27	73	47	7,721
1994	23	8,055	26	79	49	8,134
1995	25	8,345	26	77	51	8,422
1996	25	8,450	27	82	52	8,532
1997	25	8,190	27	88	52	8,278
1998	25	7,867	27	93	52	7,960
1999	25	7,779	27	95	52	7,874
2000	24	7,741	25	87	49	7,828
2001	24	6,898	25	90	49	6,988
2002	24	6,869	22	80	46	6,949
2003	26	6,823	20	81	46	6,904
2004	27	6,959	17	90	44	7,049
2005	28	7,234	17	114	45	7,348
2006	32	7,644	13	60	45	7,704
2007	34	8,101	12	68	46	8,169
2008	33	8,655	13	89	46	8,744
2009	33	8,966	13	93	46	9,059
2010	34	9,281	12	58	46	9,339
2011	31	9,712	13	60	44	9,772
2012	31	10,262	7	33	38	10,295
2013	31	10,913	7	27	38	10,940
2014	31	11,533	6	18	37	11,551
2015	31	12,283	4	10	35	12,293
2016	30	12,983	4	10	34	12,993
2017	29	13,618	4	10	33	13,628
2018	29	14,109	5	10	34	14,119
2019	28	14,590	4	9	32	14,599
2020	28	14,841	4	9	32	14,850
2021	28	15,235	4	9	32	15,244
2022	28	16,063	4	9	32	16,072
2023	28	16,094	4	9	32	16,103

Appendix-III
Province-Wise Number of Scheduled Bank Branches
(2003-2023)

Year	Month	Azad Jammu & Kashmir	Balochistan	FATA*	Gilgit-Baltistan	Islamabad	Khyber-Pakhtunkhwa	Punjab	Sindh	Total
2003	June	336	267	50	36	134	847	3,822	1,424	6,916
	December	329	265	48	37	136	846	3,802	1,441	6,904
2004	June	324	262	48	37	138	840	3,791	1,442	6,882
	December	319	267	48	37	145	851	3,878	1,504	7,049
2005	June	319	267	49	37	154	854	3,910	1,515	7,105
	December	319	276	51	38	158	858	4,035	1,613	7,348
2006	June	319	278	50	37	163	864	4,071	1,639	7,421
	December	325	283	49	37	186	877	4,206	1,741	7,704
2007	June	329	283	49	37	190	882	4,229	1,756	7,755
	December	332	296	49	39	213	912	4,436	1,892	8,169
2008	June	338	303	49	39	223	922	4,521	1,948	8,343
	December	351	322	48	42	245	946	4,731	2,059	8,744
2009	June	354	321	48	42	247	948	4,747	2,076	8,783
	December	367	329	49	43	258	961	4,891	2,161	9,059
2010	June	372	331	49	43	260	961	4,914	2,166	9,096
	December	384	337	50	47	283	977	5,038	2,223	9,339
2011	June	388	337	48	47	287	992	5,052	2,248	9,399
	December	400	350	48	53	303	1,026	5,235	2,357	9,772
2012	June	403	350	49	54	309	1,034	5,260	2,388	9,847
	December	420	365	49	63	334	1,078	5,457	2,529	10,295
2013	June	420	368	49	68	339	1,087	5,481	2,549	10,361
	December	434	387	49	75	361	1,139	5,780	2,715	10,940
2014	June	433	388	48	75	363	1,143	5,802	2,732	10,984
	December	444	400	48	81	398	1,189	6,122	2,869	11,551
2015	June	452	405	49	81	404	1,199	6,208	2,918	11,716
	December	468	429	51	97	444	1,257	6,485	3,062	12,293
2016	June	471	434	52	98	448	1,266	6,555	3,100	12,424
	December	477	467	57	107	482	1,337	6,844	3,222	12,993
2017	June	474	471	61	108	487	1,346	6,868	3,224	13,039
	December	473	505	62	114	512	1,422	7,207	3,333	13,628
2018	June	473	510	-	115	515	1,430	7,306	3,343	13,692
	December	475	537	-	124	529	1,480	7,533	3,441	14,119
2019	June	477	544	-	125	533	1,489	7,580	3,449	14,197
	December	491	575	-	138	546	1,529	7,798	3,522	14,599
2020	June	494	586	-	138	554	1,548	7,851	3,530	14,701
	December	498	586	-	140	558	1,591	7,934	3,543	14,850
2021	June	497	589	-	138	566	1,611	7,979	3,543	14,923
	December	492	624	-	143	579	1,687	8,148	3,571	15,244
2022	June	487	641	-	146	589	1,745	8,288	3,607	15,503
	December	505	632	-	153	615	1,833	8,557	3,777	16,072
2023	March	504	648	-	152	619	1,821	8,591	3,768	16,103

*FATA has been merged into KPK from 2018 onward

Appendix-IV
District-Wise Scheduled Banks Branches as on
31 Mar. 2023

District	Conventional	Islamic	Total	District	Conventional	Islamic	Total
Abbottabad	84	31	115	Larkana	65	9	74
Astore	7	1	8	Lasbella	30	9	39
Attock	160	31	191	Layyah	52	14	66
Awaran	3		3	Lodhran	49	9	58
Badin	55	6	61	Loralai	16	9	25
Bagh	25	3	28	Lower Dir	34	33	67
Bahawalnagar	137	31	168	Mahmand Agency	7	2	9
Bahawalpur	177	47	224	Malakand	35	24	59
Bajaur Agency	11	8	19	Mandi Bahauddin	86	19	105
Bannu	80	27	107	Mansehra	81	24	105
Barkhan	3		3	Mardan	85	29	114
Batgram	9	7	16	Mastung	8	1	9
Bhakkar	47	9	56	Matiari	31	4	35
Bhimber	32	4	36	Mianwali	77	12	89
Bolan (Dhadar)	5		5	Mirpur	176	27	203
Bunner	28	18	46	Mirpur Khas	61	17	78
Chagai	5		5	Multan	269	129	398
Chakwal	119	29	148	Muzaffarabad	50	14	64
Charsadda	42	16	58	Muzaffargarh	125	24	149
Chiniot	60	10	70	N.Waziristan Agency	11	2	13
Chitral	29	12	41	Nagar	3		3
D.G.Khan	94	24	118	Nankana Sahib	63	9	72
D.I.Khan	69	18	87	Narowal	83	12	95
Dadu	53	8	61	Nasirabad	7	2	9
Dera Bughti	4		4	Naushro Feroze	70	11	81
Diamar	9	7	16	Neelum	2		2
Faisalabad	426	172	598	Noshki	11	5	16
Ghanchi	6		6	Nowshera	66	30	96
Ghizer	7	1	8	Okara	125	42	167
Ghotki	54	5	59	Orakzai Agency	3	1	4
Gilgit	54	16	70	Pakpattan	58	19	77
Gujranwala	294	102	396	Panjgoor	10	5	15
Gujrat	293	79	372	Peshawar	232	116	348
Gwadar	44	6	50	Pishin	13	10	23
Hafizabad	49	16	65	Quetta	148	77	225
Hangu	25	14	39	Rahim Yar Khan	218	61	279
Haripur	75	19	94	Rajan Pur	58	11	69
Harnai	2	1	3	Rawalpindi	515	204	719
Hattian Bala	4		4	Rawlakot (Poonch)	47	8	55
Haveli Kahuta	3		3	S.Waziristan Agency	2	2	4
Hunza	9		9	Sahiwal	142	43	185
Hyderabad	169	63	232	Sakardu	25	8	33
Islamabad	413	206	619	Sanghar	69	16	85
Jacobabad	24	3	27	Sargodha	204	54	258
Jaffarabad(Dera Allah Y	19	4	23	Shaheed Benazirabad	55	18	73
Jamshoro	42	6	48	Shangla	18	7	25
Jhang	110	16	126	Sheikhupura	153	45	198
Jhelum	157	23	180	Shikarpur	25	1	26
Kalat	10	1	11	Sialkot	335	96	431
Kamber/Shahdaktot	31	3	34	Sibi	20	3	23
Karachi	1,515	906	2,421	South Waziristan	1		1
Karak	25	6	31	Sudhnuthi	29	1	30
Kashmore	39	3	42	Sujawal	18		18
Kasur	111	29	140	Sukkur	101	17	118
Kech(Turbat)	30	5	35	Swabi	74	18	92
Khairpur	66	6	72	Swat	88	74	162
Khanewal	111	39	150	Tando Allahyar	26	6	32
Kharan	18	4	22	Tando Mohammad Khan	16	2	18
Khushab	69	12	81	Tank	11	2	13
Khuzdar	20	3	23	Tharparkar	16		16
Khyber Agency	17	10	27	Thatta	15	4	19
Killa Abdullah	13	8	21	Toba Tek Singh	110	32	142
Killa Saifullah	16	8	24	Tor Ghar	1	1	2
Kohat	31	9	40	Umerkot	32	5	37
Kohistan	12	3	15	Upper Dir	16	17	33
Kohlu	4		4	Vehari	119	31	150
Kotli	72	7	79	Washuk	2		2
Kurram Agency	21	5	26	Zhob	14	5	19
Lahore	1,073	626	1,699	Ziarat	4	3	7
Lakki Marwat	12	3	15				
Total:-	6,942	2,795	9,737	Total:-	4,821	1,545	6,366

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 Mar. 2023

District_Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Al-Baraka Bank	Dubai Islamic Bank	Faysal Bank	Total
Abbottabad	1	7	2	1	2	5	18
Attock	2	6	5	2	2	3	20
Badin		1	2			1	4
Bagh		1				1	2
Bahawalnagar	1	9	2	2		4	18
Bahawalpur	1	15	4	2	1	10	33
Bajaur Agency		1				1	2
Bannu	2	3	2		1	2	10
Batgram	1	1	1			1	4
Bhakkar		2	1			2	5
Bhimber		1				1	2
Bunner		1	1			1	3
Chakwal	2	3	8	2	1	2	18
Charsadda		2	1			2	5
Chiniot	1	2	1			2	6
Chitral	1	1	1	1		1	5
D.G.Khan	1	7		1	1	5	15
D.I.Khan	1	1	4	1	1	1	9
Dadu		2	3			2	7
Diamar		1	1	1	1	1	5
Faisalabad	7	49	4	5	10	34	109
Ghotki		2				2	4
Gilgit	1	1	2	1	1	3	9
Gujranwala	5	35	2	4	3	22	71
Gujrat	6	17	2	5	6	12	48
Gwadar	1	2			1	2	6
Hafizabad	1	3	1	1		3	9
Hangu		2	1			1	4
Haripur		4	3	1	1	2	11
Hyderabad	4	13	2	3	5	13	40
Islamabad	14	40	10	9	15	29	117
Jacobabad		1				1	2
Jaffarabad(Dera Allah Y		3					3
Jhang	1	4	1	1	2	2	11
Jhelum	1	6	2	1	1	3	14
Kalat		1					1
Kamber/Shahdaktot		2				1	3
Karachi	38	227	76	34	90	133	598
Karak	1	1					2
Kashmore		1	1			1	3
Kasur	1	6	1	3	2	6	19
Kech(Turbat)	1	1	1			1	4
Khairpur		2	1			2	5
Khanewal	3	8	2	3	1	8	25
Kharan		1					1
Khushab		3	1	1		2	7
Khuzdar		1				1	2
Khyber Agency	1	1				1	3
Killa Abdullah	1	2	1		1	1	6
Killa Saifullah	1	2	2			1	6
Kohat	1	1				1	3
Kotli		2				2	4
Kurram Agency		2				1	3
Lahore	35	136	39	28	37	116	391
Larkana		1	1	1	1	1	5
Lasbella		2				1	3
Layyah	1	4				2	7
Lodhran	1	3	1			2	7
Loralai	1	3	2			1	7
Lower Dir	3	2	3	1	1	1	11
Malakand	1	2	1	1		1	6
Mandi Bahauddin	1	5	1	1	1	5	14
Mansehra	1	5	3	1		2	12
Mardan	1	3				2	6
Mastung		1					1
Matiari		2	1			1	4
Mianwali		5	1			1	7
Mirpur	1	2	5	1	3	4	16
Mirpur Khas		4	2	1	1	2	10
Multan	3	30	5	4	5	24	71
Muzaffarabad	1	2	1	1	2	1	8
Muzaffargarh		8		1		8	17
Nankana Sahib		6				1	7
Narowal	1	3				3	7
Nasirabad		1				1	2
Naushro Feroze		4	1			2	7
Noshki		2	1		1		4
Nowshera	3	3	1	2		2	8
Okara	2	10	3	2	1	9	27
Pakpattan		3	2	2		3	10
Panjgoor		1	1			1	3
Peshawar	4	19	2	3	3	16	47
Pishin	1	1	2	1	1	2	7
Quetta	5	14	10	3	2	10	44
Rahim Yar Khan	3	16	3	4	1	8	35
Rajan Pur		4	2			3	9
Rawalpindi	11	49	14	7	10	35	126
Rawlakot (Poonch)		1	1			2	4
Sahiwal	2	11	2	2	1	9	27
Sakardu		1	1	1	1	1	5
Sanghar		4	2	2		5	13
Sargodha	5	15	3	2	1	8	34
Shaheed Benazirabad		5	1	2	1	3	12

Appendix-V
Distribution of Islamic Banks (Ful Fledged Islamic) Branches
By District as on 31 Mar. 2023

District_Name	MCB Islamic	Meezan Bank	BankIslami Pakistan	Al-Baraka Bank	Dubai Islamic Bank	Faysal Bank	Total
Shangla		1	1				2
Sheikhupura	2	7	2	1	2	11	25
Shikarpur		1					1
Sialkot	2	23	5	3	4	17	54
Sibi		1	1			1	3
Sukkur	1	4	2	1	1	2	11
Swabi		3		1		2	6
Swat	5	4	5	1	1	8	24
Tando Allahyar	1	2	1		1	1	6
Tando Mohammad Khan		1				1	2
Tank		1					1
Thatta		1	1				2
Toba Tek Singh	2	5	2	2	1	5	17
Umerkot	1	2				2	5
Upper Dir		1					1
Vehari	1	8	2	2	1	5	19
Zhob		1	1		1	1	4
Harnai			1				1
Kohistan			2			1	3
Ziarat			1				1
Astore						1	1
Ghizer						1	1
Jamshoro						3	3
Grand Total	201	972	300	170	235	700	2,578

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 31 Mar. 2023

District_Name	Allied Bank Limited	Ashari Bank Limited	Bank Al-Falah Ltd.	Bank Al-Habib Ltd.	Halib Bank Ltd.	Halib Metropolitan Bank Limited	National Bank of Pakistan	Silk Bank Ltd.	Sindh Bank Limited	Soneri Bank Ltd.	Sumit Bank Limited	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zenith Tarajati Bank Ltd. (Z.T.B.)	Total
Abbottabad	1	1	2	1	1	1	2					2		2		13
Bahawalnagar	1		3		3	1	1						4			13
Bahawalpur	1	1	2	1	2		3		1				1	2		14
Bannu	2	1	1	1	2		3			1		4	1	1		17
Chakwal	1	1	3	1	1		2						1	1		11
D.G.Khan	1	1	1	1	1		2						1	1		9
D.I.Khan	1		1	1	1		2			1		1	1			9
Faisalabad	8	4	17	3	10	3	9	1		1		1	4	2		63
Gilgit	1	1		1	2		1						1			7
Gujranwala	3	3	3	3	8	1	5			1			1	3		31
Gujrat	2	2	9	2	10	1	1		1			1	2			31
Hafizabad	1	2			2		1						1			7
Hyderabad	2	1	2	5	2	1	2			1	1		1	5		23
Islamabad	8	9	20	10	13	1	6	3		2	2	4	7	3	1	89
Jhelum	2		1	1	2		1						1	1		9
Karachi	14	25	54	55	60	20	18	7	4	8	5	3	8	27	1	309
Kasur	1		2		3		2						1	1		10
Khanewal	2		3		2	1	2						4			14
Kotli	1						2									3
Lahore	18	15	48	20	50	7	19	6	2	7	1	2	21	18	1	235
Lasbella	1		1		2		1					1				6
Layyah	1		2		1		1						1	1		7
Lower Dir	1	2	3	2	1	1	1			1		5	1	4		22
Mandi Bahauddin	1				2		1						1			5
Mardan	1	1	3	1	2		3	1	1			5	1	4		23
Mirpur	1				5		4		1							11
Mirpur Khas	2		1	1	1		2									7
Multan	6	2	14	6	7	1	6			1		1	8	5	1	58
Naushero Feroze	1			1	1									1		4
Nowshera	1		2		1	2	4			1		9	1	1		22
Okara	1	1	1	1	3		2					1	5			15
Pakpattan	1		1	1	2		1						2	1		9
Peshawar	5	4	9	9	7	3	5	1	1	3		15	2	4	1	69
Quetta	2	3	7	5	4		3	1	1	1		1	1	4		33
Rahim Yar Khan	2	1	4	3	3	1	6						3	3		26
Rawalpindi	3	11	16	4	13	1	7	2	1	5	1	2	9	3		78
Rawlakot (Poonch)	1				1	1							1			4
Sahiwal	2	1	1	1	2	1	2		1				4	1		16
Sargodha	2	1	5	1	5		2						2	2		20
Shaheed Benazirabad	1			1	1	1	2									6
Sheikhpura	4	2	6	2	2		1		1			1	1			20
Sialkot	3	6	9	3	9	2	5			1			1	3		42
Sukkur	1		1	1			2							1		6
Swat	1	2	5	6	9	3	3			2		8	2	9		50
Toba Tek Singh	1	1	4		4		1						4			15
Vehari	1		3	2	2		2						2			12
Attock	1	3	1	2	2		1			1				2		11
Charsadda	2			4			1					4				11
Chiniot	1				1		1						1			4
Hangu	1			1	1		3					3		1		10
Haripur	1	1	1	1	1		2					2				8
Jamshoro	1				1		1									3
Malakand	2	2		2	2	2	1					2	2	5		18
Mansehra	1	1	1	1	1		1	1				4	1	1		12
Shangla	1			1								1	1	1		5
Thatta	1						1									2
Buner			1	1	1		1					6	1	4		15
Jhang			1		1		2						1			5
Karak			1	1			1						1			4
Khushab			2		2								1			5
Mianwali			1		1		1						1	1		5
Muzaffarabad			1	1	2		1						1			6
Muzaffargarh			3		1	1	1							1		7
Nankana Sahib			1		1											2
Rajan Pur			1		1											2
Upper Dir			3	1		1						4	1	6		16
Bajaur Agency				1								2	1	2		6
Khuzdar				1												1
Khyber Agency				1	1		1					3		1		7
Kohat				1	1	1						2	1			6
Kurram Agency				1			1									2
Larkana				1	1		1							1		4
Narowal				1	1		2						1			5
Panjoor				2												2

Appendix-VI
Distribution of Stand-Alone Islamic Bank Branches
by District as on 31 Mar. 2023

District_Name	Allied Bank Limited	Ashari Bank Limited	Bank Al-Falah Ltd.	Bank Al-Habib Ltd.	Halib Bank Ltd.	Halib Metropolitan Bank Limited	National Bank of Pakistan	Silk Bank Ltd.	Sindh Bank Limited	Soneri Bank Ltd.	Summit Bank Limited	The Bank of Khyber	The Bank of Punjab	United Bank Ltd.	Zenith Tarajati Bank Ltd. (ZTBL)	Total
Pishin				1								1	1			3
Sanghar				1			2									3
Swabi				1	2		1			1		5	1	1		12
Bhakkar					1		1						1	1		4
Chitral					1		1				1	2	1	1		7
Khairpur					1											1
Killa Saifullah					1								1			2
Lodhran					1		1									2
S.Waziristan Agency					1							1				2
Sakardu					1						1		1			3
Sudhnuthi					1											1
Batgram						1	1					1				3
Jaffarabad(Dera Allah Y						1										1
Killa Abdullah						1								1		2
Badin							1					1				2
Bagh							1									1
Bhimber							1						1			2
Dadu							1									1
Jacobabad							1									1
Kharan							3									3
Mahmand Agency							1					1				2
N.Waziristan Agency							1					1				2
Ziarat							1						1			2
Diamar										1	1					2
Lakki Marwat												1	1	1		3
Loralai												2				2
Orakzai Agency							1					1				1
Tank												1				1
Tor Ghar												1				1
Zhob												1				1
Ghotki													1			1
Kech(Turbat)													1			1
Noshki													1			1
Grand Total	118	117	292	178	302	62	193	23	15	40	14	119	140	145	5	1,763

List of Acronyms

AMCs	Asset Management Companies
BPD	Banking Policy Department
BSD	Banking Supervision Department
CBOs	Community Based Organizations
COIs	Certificate of Investment
CODs	Certificate of Deposits
CSD	Core Statistics Department
DFIs	Development Finance Institutions
DSID	Data Services and Innovation Department
EFS	Export Finance Scheme
FED.	Federal Excise Duty
FFSAP	Financing Facility for Storage of Agricultural Produce
Fin Aux	Financial Auxiliaries
FRR	Fixed Rental Rate
GOP	Government of Pakistan
Govt.	Government
HY	Half Yearly
ILTF	Islamic Long Term Financing Facility
IRFCC	Islamic Refinance Facility for Combating COVID – 19
ISIC	International Standard Industrial Classification
ITERF	Islamic Temporary Economic Refinance Facility
LTF	Long Term Financing Facility
MEs	Medium Scale Enterprises
MFBs	Microfinance Banks
MFI	Microfinance Institutions
NBFCs	Non-Bank Financial Companies
NBFI	Non-Bank Financial Institutions
NFPSE	Non-Financial Public Sector Enterprises
NGOs	Non-government Organizations
NIT	National Investment Trust
NPI	Non-Profit Institutions
NPL	NonPerforming Loans
OTC	Over the Counter
PIBs	Pakistan Investment Bonds
PTCs	Participation Term Finance Certificates
Repo	Repurchase Agreement
RFCC	Refinance Facility for Combating COVID – 19
SBP	State Bank of Pakistan
SEs	Small Scale Enterprises
SME	Small and Medium Enterprises
TERF	Temporary Economic Refinance Facility
TFCs	Term Finance Certificates
VRR	Variable Rental Rate