

3.1 Scheduled Banks' Liabilities and Assets

(Million Rupees)

LIABILITIES/ASSETS	2018	2019		2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec	Jun	Dec ^P
Liabilities							
Capital	540,526.2	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8
Reserves	823,318.0	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3
Demand Deposits	10,769,866.5	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8	15,995,829.7	16,774,719.1
(a) Scheduled Banks	321,407.5	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1
(b) Others	10,448,459.0	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0
Time Deposits	2,767,548.0	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3	3,594,928.4	4,024,780.9
(a) Scheduled Banks	32,006.7	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9
(b) Others	2,735,541.3	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1
Borrowings from	2,753,934.3	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2	4,034,320.3	4,546,378.7
(a). State Bank of Pakistan	1,486,523.2	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4
(b) Banks Abroad	456,353.1	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0
(c) Other Scheduled Banks	811,058.1	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0
(d) Other Institutions		12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3
Head Office and Inter-Bank Adjustment	599,983.9	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5
Other Liabilities	5,627,575.4	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4
Total Liabilities / Assets	23,882,752.3	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8	28,389,403.8	30,389,303.7
Assets							
Cash	1,474,534.4	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1	2,206,951.6	2,212,152.1
(a) Notes, Coins and Silver	266,498.9	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9
(b) Balances with State Bank of Pakistan	863,230.2	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3
(c) Balances with Other Scheduled Banks	344,805.3	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9
(c) Balances with Other Institution		1,000.0	-	-	-	-	500.0
Balances held Abroad	100,843.9	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3
Bills Purchased and Discounted	258,592.3	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0
Advances to	7,897,077.9	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6	8,879,416.8	10,045,396.9
(a) Scheduled Banks	178,206.3	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0
(b) Others	7,718,871.6	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9
Investment in Securities and Shares	7,830,932.1	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8	13,779,334.1	14,255,370.8
(a) Federal Government Securities	2,034,409.0	2,289,925.0	3,286,756.0	4,079,653.6	5,368,246.0	5,949,738.0	7,060,987.2
(b) Treasury Bills	4,724,514.0	4,413,307.5	4,348,350.5	5,171,021.6	4,528,862.4	6,050,306.2	4,874,637.1
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,844.8	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0
(e) Others	922,164.3	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4
Bank Premises	367,292.6	397,735.1	457,557.9	486,161.1	534,891.3	557,526.6	663,344.7
Head Office and Inter-Bank Adjustment	164,378.3	20,953.5	145,955.1	34,258.1	26,183.6	136,481.3	331,746.1
Other Assets	5,789,100.8	1,945,925.2	2,189,962.1	2,141,130.6	2,119,224.5	2,313,749.8	2,295,344.7
Contingent Liabilities/Assets as per contra	8,492,174.6	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3	12,414,102.7	13,464,078.2

Source: Statistics & Data Warehouse Department, SBP

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in million Rupees)

END OF PERIOD	2019		2020				2021			
	Dec		Jun		Dec ^R		Jun		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	34,925,595	4,883,431.7	37,883,340	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9
Call Deposits	281,671	181,750.2	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6
Other Deposits Accounts	34,144	287,044.4	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3
Saving Deposits	20,670,395	6,132,676.9	19,935,310	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9
FIXED DEPOSITS	1,659,241	3,159,215.7	1,705,183	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1
Less Than 6 months	553,843	1,222,756.9	512,497	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6
For 6 months & over but less than 1 year	147,517	476,507.2	165,169	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5
For 1 year & over but less than 2 years	363,733	1,083,987.9	434,109	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6
For 2 years & over but less than 3 years	124,424	92,195.1	72,645	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9
For 3 years & over but less than 4 years	62,122	84,140.0	70,242	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0
For 4 years & over but less than 5 years	53,952	10,405.4	66,164	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8
For 5 years & over	353,650	189,223.0	384,357	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7
All Deposits	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8

Note: Accounts in Numbers.

Source: Statistics & Data Warehouse Department, SBP

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019	2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec ^P
1. FOREIGN CONSTITUENTS	264,107.4	308,067.4	352,773.8	408,322.4	502,351.3
I. Official	37,165.2	41,942.0	50,546.5	59,330.2	83,938.6
II. Business	84,208.7	91,340.8	93,377.1	101,727.7	119,382.9
III. Personal	142,733.5	174,784.6	208,850.2	247,264.5	299,029.8
2. DOMESTIC CONSTITUENTS	14,380,011.5	15,897,322.1	16,978,161.1	18,726,716.2	19,764,519.4
I. GOVERNMENT	2,070,645.2	2,388,494.4	2,412,971.3	2,800,964.3	2,995,839.3
a. Federal Government	1,206,225.9	1,366,085.7	1,389,921.6	1,658,996.8	1,836,797.2
b. Provincial Governments	766,111.2	917,846.0	899,934.0	1,006,889.9	1,022,776.3
c. Local Bodies	98,308.1	104,562.8	123,115.8	135,077.5	136,265.9
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,034,577.2	1,106,046.4	1,141,763.3	1,274,090.4	1,339,213.9
a. Agriculture, hunting and forestry	660.0	983.0	1,171.3	1,455.0	1,602.8
b. Services	80,109.9	97,817.0	115,837.4	127,710.1	143,925.8
c. Utilities	395,283.1	351,386.5	368,651.7	437,191.5	424,346.0
d. Transport, storage and communications	193,044.0	205,642.2	194,174.2	212,629.0	232,022.2
e. Manufacturing	163,511.5	178,853.4	198,400.9	196,086.8	197,593.6
f. Mining and Quarrying	127,530.3	140,206.1	133,024.4	155,175.9	172,016.9
g. Construction	5,140.6	10,840.5	18,422.4	36,180.9	34,025.3
h. Commerce and Trade	21,709.0	47,137.1	39,535.0	30,239.4	42,474.8
i. Others	47,588.7	73,180.6	72,546.0	77,421.7	91,206.5
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	622,569.7	545,107.9	737,743.8	868,085.3	1,011,035.0
a. Mutual Funds and AMCs	243,172.6	311,225.9	389,830.9	423,266.6	509,210.7
b. Insurance & Pension Funds	177,198.2	93,316.9	145,354.7	165,042.7	204,120.4
c. MFIs and DFIs	30,894.7	27,900.9	30,398.2	48,933.7	74,467.2
d. Stock Exchange & Brokerage Houses	23,592.5	25,245.5	46,222.3	43,280.7	52,637.6
e. Modarabas	5,830.8	5,681.9	3,569.2	3,692.2	3,053.4
f. Other NBFIs	141,880.8	81,736.8	122,368.6	183,869.3	167,545.6
IV. PRIVATE SECTOR (BUSINESS)	3,034,010.3	3,363,712.0	3,708,015.2	4,245,330.6	4,417,796.5
a. Agriculture, forestry and fishing	208,236.9	212,877.2	224,095.7	225,889.8	234,498.8
01. Crop and animal production, hunting and related service activities	205,820.4	209,835.2	221,840.6	223,680.0	231,913.4
i. Growing of Wheat, Rice, Sugar Cane & Cotton	135,834.6	130,598.9	134,080.4	137,983.9	137,070.9
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,397.8	7,884.9	8,633.3	8,340.2	8,910.2
iii. Growing of other fruits, vegetables and crops	37,752.0	40,626.7	42,384.9	37,973.2	39,276.9
iv. Raising of livestock and other related activities	11,371.4	14,417.4	18,668.3	24,066.2	24,834.0
v. Other agricultural support activities	13,247.4	16,222.2	17,865.2	15,243.4	21,695.6
vi. Hunting, trapping and related service activities	217.1	85.0	208.5	73.1	125.8
02 - Forestry and logging	787.3	1,716.5	935.1	574.6	552.7
03 - Fishing and aquaculture	1,629.2	1,325.6	1,320.0	1,635.2	2,032.7
b. Mining and quarrying	151,876.9	149,134.4	171,122.7	176,117.0	175,900.1
01 - Mining of coal and lignite	21,206.2	24,655.0	25,791.2	42,985.9	42,197.8
02 - Extraction of crude petroleum and natural gas	121,346.1	115,025.0	129,152.7	121,454.8	119,240.5
03 - Mining of metal ores	2,816.5	2,315.8	2,127.2	2,004.3	2,254.3
04-Other mining and quarrying	6,319.3	6,993.4	13,869.8	9,463.5	11,865.2
05- Mining support service activities	188.7	145.1	181.7	208.5	342.2
c. Manufacturing	830,886.0	852,658.7	1,046,672.6	1,213,175.9	1,316,337.8
01 - Manufacture of food products	126,205.0	135,735.5	167,590.2	165,496.2	201,766.9
02 - Manufacture of beverages	20,137.2	19,264.4	19,003.4	30,629.8	27,567.4
03 - Manufacture of tobacco products	6,957.5	10,683.8	13,797.8	17,159.8	18,464.7
04 - Manufacture of textiles	127,740.1	133,036.5	177,012.3	200,489.4	201,051.2
i. Preparation and spinning of textile fibers	38,458.6	43,865.4	47,996.3	68,583.0	67,056.1
ii. Weaving of textiles	14,619.0	15,490.3	17,533.3	17,871.3	21,953.9
iii. Finishing of textiles	11,354.4	12,547.3	12,484.0	19,558.0	21,054.6
iv. Manufacture of knitted and crocheted fabrics	9,907.8	11,031.6	13,952.7	13,488.3	12,660.7
v. Manufacture of made-up textile articles, except apparel	18,172.1	21,534.6	23,705.9	25,917.0	25,897.5
vi. Manufacture of carpets and rugs	1,014.1	1,045.9	1,045.4	1,461.1	1,215.5
vii. Manufacture of other textiles n.e.c.	34,214.0	27,521.4	60,294.7	53,610.7	51,212.9
05 - Manufacture of wearing apparel	28,920.5	33,644.8	45,032.8	43,501.9	44,459.9
06 - Manufacture of leather and related products	12,569.7	13,913.1	18,517.3	16,917.6	17,718.0
i. Tanning and dressing of leather; dressing and dyeing of fur	3,857.8	3,904.8	4,780.6	4,486.6	4,509.5
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,367.3	2,135.6	2,666.7	2,815.2	2,285.5
iii. Manufacture of footwear	7,344.6	7,872.7	11,070.0	9,615.9	10,922.9
a). Leather wear	6,708.0	7,120.8	10,279.9	8,402.6	9,729.6
b). Rubber and Plastic wear	636.6	752.0	790.0	1,213.2	1,193.3

3.3 Classification of Scheduled Banks' Deposits by Category of Deposit Holders

(End of Period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2019	2020		2021	
	Dec	Jun	Dec	Jun ^R	Dec ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1,802.2	2,056.4	2,802.9	2,482.6	3,062.7
08 - Manufacture of paper and paper products	4,048.0	4,055.7	6,655.1	9,099.7	10,768.3
09 - Printing and reproduction of recorded media	6,584.8	8,856.9	8,588.0	11,937.5	11,988.8
10 - Manufacture of coke and refined petroleum products	67,293.6	76,100.8	76,118.6	89,447.8	94,056.2
11 - Manufacture of chemicals and chemical products	100,197.0	100,850.9	122,409.0	165,028.1	182,061.4
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	39,956.6	43,416.4	45,162.9	50,026.3	50,535.5
13 - Manufacture of rubber and plastics products	8,377.9	9,153.1	13,265.5	19,736.3	17,506.8
14 - Manufacture of other non-metallic mineral products	27,713.1	33,516.2	25,473.0	29,297.8	35,232.9
15 - Manufacture of basic metals	23,710.2	25,460.3	30,912.4	39,520.3	37,954.1
16. Manufacture of fabricated metal products, except machinery and equipment	6,181.4	7,883.3	10,479.2	9,858.6	9,586.7
17 - Manufacture of computer, electronic and optical products	12,087.7	14,671.5	15,595.7	18,526.0	22,025.4
18 - Manufacture of electrical equipment	82,110.4	35,573.4	42,318.0	46,906.9	51,611.5
19 - Manufacture of machinery and equipment	14,502.8	13,373.0	22,177.5	26,751.0	26,650.1
20 - Manufacture of motor vehicles, trailers and semi-trailers	43,581.9	65,862.7	97,898.2	129,771.2	147,216.5
21 - Manufacture of other transport equipment	14,355.8	7,368.7	16,635.4	13,042.8	10,241.8
22 - Manufacture of furniture	2,013.8	2,040.1	2,817.9	2,785.4	2,898.6
23. Other manufacturing	51,926.6	54,023.7	64,203.9	72,735.9	90,014.5
24 - Repair and installation of machinery and equipment	1,912.1	2,117.5	2,205.4	2,026.9	1,898.2
d. Electricity, gas, steam and air conditioning supply	103,646.0	155,024.8	156,232.6	164,687.1	192,738.8
e. Water supply; sewerage, waste management and remediation activities	5,519.2	7,204.7	7,400.3	7,473.0	7,633.7
f. Construction	254,889.7	338,530.8	325,732.5	446,027.7	361,598.3
01 - Construction of buildings	126,114.9	154,120.1	169,989.5	251,525.7	210,587.5
02 - Civil engineering	101,823.8	152,984.3	126,276.3	147,453.5	111,068.2
03 - Specialized construction activities	26,951.0	31,426.4	29,466.7	47,048.5	39,942.6
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	439,763.6	518,256.8	603,360.4	680,770.9	710,973.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	30,277.0	32,888.7	37,824.7	41,325.1	44,582.9
02 - Wholesale trade, except of motor vehicles and motorcycles	170,756.7	220,059.0	245,326.9	274,940.2	229,288.7
03 - Retail trade, except of motor vehicles and motorcycles	238,729.8	265,309.1	320,208.7	364,505.6	437,102.2
h. Transportation and storage	121,438.3	119,851.4	96,805.6	126,697.0	171,409.3
i. Accommodation and food service activities	18,845.2	19,262.9	17,220.9	20,134.1	23,758.1
j. Real estate activities	94,044.7	97,743.4	130,413.9	169,542.5	207,963.0
k. Professional, scientific and technical activities	92,533.6	107,770.6	116,365.3	112,497.5	113,664.6
01 - Legal and accounting activities	15,594.4	17,649.2	20,991.9	18,095.7	31,455.4
02 - Activities of head offices; management consultancy activities	4,258.2	6,625.4	5,632.0	5,618.0	3,349.6
03 - Architectural and engineering activities; technical testing and analysis	10,973.4	19,487.9	23,593.9	20,686.3	20,975.3
04 - Scientific research and development	4,610.4	5,961.5	4,633.8	5,385.9	6,288.1
05 - Advertising and market research	6,479.2	6,939.6	7,232.8	9,612.8	11,629.9
06 - Other professional, scientific and technical activities	49,990.8	50,155.8	53,339.8	51,734.7	39,015.1
07 - Veterinary activities	627.2	951.0	941.2	1,364.2	951.1
l. Administrative and support service activities	106,279.9	91,246.8	90,175.0	101,804.9	105,837.0
01 - Rental and leasing activities	1,786.5	1,789.7	2,319.2	2,270.6	2,831.5
02 - Employment activities	388.3	387.2	1,180.5	609.0	775.3
03 - Travel agency, tour operator, reservation service and related activities	12,437.8	12,464.6	13,020.9	12,272.9	18,382.0
04 - Security and investigation activities	2,681.5	3,177.5	3,042.4	3,902.0	3,522.9
05. Services to buildings and landscape activities	1,894.8	1,803.3	2,740.1	3,503.5	3,182.8
06 - Office administrative, office support and other business support activities	87,091.1	71,624.5	67,872.0	79,247.0	77,142.5
m. Education	87,501.2	81,726.5	87,882.9	100,977.2	99,498.6
n. Human health and social work activities	46,154.9	49,666.9	61,854.5	76,516.9	82,607.2
o. Arts, entertainment and recreation	1,089.5	1,256.2	1,613.1	2,326.4	1,854.3
p. Other service activities	346,427.5	436,850.7	430,256.5	460,264.6	450,479.4
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	382,135.2	398,842.8	449,904.5	455,579.3	517,331.6
VI. PERSONAL	7,208,121.3	8,064,407.1	8,488,125.4	9,035,496.8	9,443,867.1
VII. OTHER	27,952.5	30,711.3	39,637.6	47,169.6	39,435.9
TOTAL	14,644,118.8	16,205,389.5	17,330,934.8	19,135,038.6	20,266,870.8

Source: Statistics & Data Warehouse Department, SBP

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 31st December, 2021(Provisional)

(End of Period: Million Rupees
Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	FOREIGN CONSTITUENTS		DOMESTIC CONSTITUENTS							
			Government		Non-Financial Public Sector		NBFC'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 5,000	407,615	361.9	74,548	134.7	4,829	1.6	2,489	2.3	1,155,424	2,687.4
5,000 to 10,000	77,657	545.9	30,377	217.5	348	2.3	836	5.8	378,768	2,625.9
10,000 to 20,000	68,066	904.1	43,670	634.0	418	5.7	975	13.3	313,471	4,567.4
20,000 to 25,000	17,349	387.3	18,830	422.3	180	4.0	365	8.2	117,515	2,632.6
25,000 to 30,000	13,567	361.0	17,695	486.2	121	3.3	210	5.6	125,474	3,419.1
30,000 to 40,000	29,341	1,009.9	40,098	1,417.9	128	4.4	273	9.4	229,525	8,045.8
40,000 to 50,000	15,404	718.9	26,743	1,195.7	135	5.9	217	9.6	205,502	9,285.0
50,000 to 60,000	9,234	497.3	18,447	1,014.3	170	9.6	189	10.2	244,742	13,590.1
60,000 to 70,000	8,549	545.0	17,602	1,144.7	51	3.2	161	10.4	192,509	12,487.0
70,000 to 80,000	7,234	527.8	10,461	782.6	64	4.8	142	10.6	159,495	11,896.0
80,000 to 90,000	6,258	527.3	11,525	981.8	68	5.7	110	9.3	188,427	15,954.1
90,000 to 100,000	6,544	616.3	8,798	840.9	100	9.6	138	13.0	158,976	15,111.6
100,000 to 200,000	63,947	8,901.7	36,069	5,017.1	495	70.4	960	137.8	923,609	133,542.8
200,000 to 300,000	68,436	15,650.4	17,711	4,290.9	355	88.0	505	124.5	463,552	113,084.4
300,000 to 400,000	35,176	12,594.0	10,069	3,547.7	177	60.5	418	143.9	288,259	99,946.3
400,000 to 500,000	19,851	8,768.0	6,808	3,057.8	155	69.1	428	189.5	202,788	90,732.2
500,000 to 600,000	22,619	12,341.4	5,150	2,829.3	109	59.7	232	126.1	139,356	75,809.8
600,000 to 700,000	9,303	6,063.6	6,416	4,199.6	222	142.9	168	108.7	97,442	63,256.3
700,000 to 800,000	12,392	9,323.8	4,040	2,999.3	119	89.5	159	118.7	79,127	59,176.7
800,000 to 900,000	14,332	11,917.8	3,570	3,028.7	91	77.3	161	137.4	57,275	48,622.6
900,000 to 1,000,000	8,860	8,419.0	2,608	2,494.9	100	95.1	122	115.5	50,872	48,229.0
1,000,000 to 2,000,000	45,093	62,089.4	16,344	23,261.8	661	958.4	1,022	1,483.0	209,743	288,905.3
2,000,000 to 3,000,000	14,809	36,123.0	8,736	21,299.7	409	1,006.4	735	1,863.4	62,451	150,304.6
3,000,000 to 4,000,000	7,828	27,092.0	4,085	14,022.2	401	1,422.1	421	1,473.4	30,286	104,109.4
4,000,000 to 5,000,000	4,962	22,265.6	2,800	12,394.7	204	910.1	329	1,499.7	17,510	78,110.8
5,000,000 to 6,000,000	2,643	14,350.9	2,642	14,495.6	243	1,337.6	317	1,748.4	12,849	69,552.0
6,000,000 to 7,000,000	1,656	10,674.5	2,023	13,121.9	142	925.6	197	1,273.1	7,506	48,521.6
7,000,000 to 8,000,000	1,279	9,488.8	1,531	11,484.5	146	1,082.8	258	1,969.2	5,816	43,565.5
8,000,000 to 9,000,000	1,093	9,290.7	1,463	12,369.4	95	807.2	164	1,400.8	4,698	39,758.3
9,000,000 to 10,000,000	607	5,730.6	904	8,613.5	83	785.2	102	971.4	3,492	32,955.4
10,000,000 and over	5,470	204,263.1	23,260	2,824,037.9	3,457	1,329,165.7	3,309	996,042.8	37,221	2,727,311.2
TOTAL	1,007,174	502,351.3	475,023	2,995,839.3	14,276	1,339,213.9	16,112	1,011,035.0	6,163,680	4,417,796.5

3.4 Classification of Scheduled Banks' Deposits by Category of Deposit Holder and Size of Account

As on 31st December, 2021(Provisional)

(End of Period: Million Rupees
Number of Accounts in Unit)

SIZE OF ACCOUNTS (Rs.)	DOMESTIC CONSTITUENTS								TOTAL	
	Trust Funds		Personal		Others		Sub Total			
	No of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No of Accounts	Amount
Less than 5,000	13,893	26.2	8,288,738	6,390.0	44,326	56.9	9,584,247	9,299.2	9,991,862	9,661.1
5,000 to 10,000	8,226	59.1	741,806	5,502.3	6,629	45.9	1,166,990	8,459.0	1,244,647	9,004.9
10,000 to 20,000	9,096	133.8	2,046,174	31,390.7	13,083	182.1	2,426,887	36,926.9	2,494,953	37,831.1
20,000 to 25,000	3,225	71.4	1,125,033	25,444.3	6,971	153.9	1,272,119	28,736.7	1,289,468	29,124.0
25,000 to 30,000	1,246	34.1	1,259,416	34,644.8	24,170	679.4	1,428,332	39,272.5	1,441,899	39,633.5
30,000 to 40,000	3,554	118.8	2,859,827	99,832.7	11,510	406.2	3,144,915	109,835.3	3,174,256	110,845.2
40,000 to 50,000	2,291	102.9	3,128,303	141,253.4	13,183	590.2	3,376,374	152,442.8	3,391,778	153,161.8
50,000 to 60,000	2,922	166.8	3,357,740	184,999.1	25,150	1,409.4	3,649,360	201,199.5	3,658,594	201,696.8
60,000 to 70,000	2,250	143.4	3,298,258	213,966.9	17,993	1,119.8	3,528,824	228,875.4	3,537,373	229,420.5
70,000 to 80,000	1,036	76.6	2,924,218	219,177.5	12,247	898.9	3,107,663	232,847.1	3,114,897	233,375.0
80,000 to 90,000	1,103	93.5	2,649,086	224,662.1	6,881	572.4	2,857,200	242,279.0	2,863,458	242,806.2
90,000 to 100,000	638	60.3	2,359,353	223,900.0	6,909	658.2	2,534,912	240,593.5	2,541,456	241,209.9
100,000 to 200,000	24,896	3,680.9	13,319,417	1,880,997.5	18,131	2,556.7	14,323,577	2,026,003.1	14,387,524	2,034,904.8
200,000 to 300,000	15,977	3,824.2	4,959,865	1,203,203.3	6,268	1,555.4	5,464,233	1,326,170.7	5,532,669	1,341,821.1
300,000 to 400,000	11,538	3,968.4	2,148,050	737,132.8	2,554	885.1	2,461,065	845,684.7	2,496,241	858,278.8
400,000 to 500,000	5,492	2,467.2	1,101,746	488,586.4	1,056	465.2	1,318,473	585,567.4	1,338,324	594,335.4
500,000 to 600,000	3,489	1,912.9	656,695	357,870.1	2,105	1,109.2	807,136	439,717.2	829,755	452,058.6
600,000 to 700,000	1,879	1,217.4	397,862	256,889.9	908	580.4	504,897	326,395.1	514,200	332,458.7
700,000 to 800,000	2,170	1,614.3	250,107	187,171.7	458	344.1	336,180	251,514.4	348,572	260,838.2
800,000 to 900,000	973	837.6	173,993	147,525.8	582	488.1	236,645	200,717.5	250,977	212,635.3
900,000 to 1,000,000	967	919.6	131,900	125,064.3	1,557	1,528.0	188,126	178,446.5	196,986	186,865.5
1,000,000 to 2,000,000	4,811	6,677.6	581,648	793,179.9	3,541	4,570.6	817,770	1,119,036.6	862,863	1,181,126.1
2,000,000 to 3,000,000	2,259	5,605.0	163,857	396,954.2	272	635.8	238,719	577,669.1	253,528	613,792.1
3,000,000 to 4,000,000	1,920	6,601.5	69,570	239,002.0	236	881.8	106,919	367,512.5	114,747	394,604.5
4,000,000 to 5,000,000	967	4,278.3	28,752	126,671.3	138	601.2	50,700	224,466.1	55,662	246,731.8
5,000,000 to 6,000,000	942	5,044.1	18,468	99,677.0	51	276.9	35,512	192,131.6	38,155	206,482.5
6,000,000 to 7,000,000	578	3,753.2	9,550	61,244.7	66	415.7	20,062	129,255.9	21,718	139,930.4
7,000,000 to 8,000,000	661	4,912.3	7,562	56,439.7	36	272.0	16,010	119,726.1	17,289	129,214.8
8,000,000 to 9,000,000	356	2,984.5	5,580	47,193.2	12	103.7	12,368	104,617.0	13,461	113,907.8
9,000,000 to 10,000,000	325	3,057.9	3,965	37,344.5	14	133.5	8,885	83,861.4	9,492	89,592.0
10,000,000 and over	6,131	452,887.5	26,544	790,555.0	406	15,259.1	100,328	9,135,259.3	105,798	9,339,522.4
TOTAL	135,811	517,331.6	58,093,083	9,443,867.1	227,443	39,435.9	65,125,428	19,764,519.4	66,132,602	20,266,870.8

Source: Statistics & Data Warehouse Department, SBP

3.5 Province/Region and Categories of Deposit Holders*

		(Billion Rupees)								
Provinces/ Regions	Category	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	14.33	338.45	352.77	19.20	389.12	408.32	25.66	476.70	502.35
	Government	209.99	2,202.98	2,412.97	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84
	Non-Financial Public Sector Enterprises	48.67	1,093.09	1,141.76	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21
	NBFCs & Financial Auxiliaries	10.41	727.34	737.74	6.07	862.02	868.09	3.35	1,007.68	1,011.04
	Private Sector (Business)	292.22	3,415.80	3,708.02	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80
	Trust Funds & Non Profit Organizations	10.08	439.82	449.90	10.11	445.47	455.58	11.51	505.83	517.33
	Personal/Individuals	1,447.14	7,040.98	8,488.13	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87
	Others	7.30	32.33	39.64	10.07	37.10	47.17	7.30	32.14	39.44
	Total	2,040.14	15,290.80	17,330.93	1,958.67	17,176.37	19,135.04	1,976.89	18,289.98	20,266.87
Punjab	Foreign Constituents	11.09	114.27	125.36	14.58	138.43	153.02	19.25	172.77	192.02
	Government	52.87	1,102.63	1,155.51	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97
	Non-Financial Public Sector Enterprises	23.27	398.03	421.30	2.65	523.07	525.72	2.51	481.79	484.30
	NBFCs & Financial Auxiliaries	6.07	74.33	80.40	1.73	66.15	67.88	0.71	84.98	85.69
	Private Sector (Business)	164.34	1,424.81	1,589.15	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99
	Trust Funds & Non Profit Organizations	4.81	162.69	167.50	4.99	161.33	166.32	6.75	172.66	179.41
	Personal/Individuals	788.91	3,481.48	4,270.39	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62
	Others	2.62	11.15	13.77	1.00	11.70	12.70	1.37	8.55	9.92
	Total	1,053.99	6,769.40	7,823.38	1,073.26	7,512.55	8,585.81	1,089.43	7,853.49	8,942.92
Sindh	Foreign Constituents	0.23	157.63	157.86	0.33	180.69	181.02	0.28	226.50	226.78
	Government	47.98	339.79	387.78	20.20	377.04	397.24	11.50	460.67	472.17
	Non-Financial Public Sector Enterprises	3.39	424.58	427.97	4.00	433.06	437.06	4.96	476.93	481.89
	NBFCs & Financial Auxiliaries	2.76	626.11	628.87	2.52	756.19	758.71	1.06	871.62	872.68
	Private Sector (Business)	44.80	1,343.16	1,387.95	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43
	Trust Funds & Non Profit Organizations	2.40	165.86	168.25	1.50	185.70	187.20	1.56	241.85	243.41
	Personal/Individuals	142.69	2,182.13	2,324.82	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45
	Others	1.81	7.42	9.23	0.34	5.56	5.90	0.10	6.37	6.47
	Total	246.06	5,246.68	5,492.74	216.33	5,716.27	5,932.60	207.31	6,273.97	6,481.28
Khyber Pakhtunkhwa	Foreign Constituents	1.42	8.47	9.90	2.31	9.02	11.34	3.33	10.81	14.14
	Government	34.77	302.32	337.09	13.15	379.80	392.95	17.47	360.72	378.19
	Non-Financial Public Sector Enterprises	4.70	27.02	31.71	0.59	28.96	29.55	0.53	25.55	26.07
	NBFCs & Financial Auxiliaries	0.14	3.28	3.42	0.25	3.18	3.44	0.03	2.49	2.51
	Private Sector (Business)	39.49	117.96	157.45	35.24	131.08	166.32	30.15	126.98	157.14
	Trust Funds & Non Profit Organizations	1.47	18.03	19.49	2.00	8.68	10.68	1.47	8.14	9.60
	Personal/Individuals	227.18	500.44	727.62	243.23	534.42	777.65	269.46	607.62	877.08
	Others	1.01	9.78	10.79	1.18	12.82	14.00	0.95	10.24	11.18
	Total	310.18	987.29	1,297.47	297.95	1,107.97	1,405.92	323.38	1,152.53	1,475.91
Balochistan	Foreign Constituents	0.02	0.46	0.48	0.01	0.52	0.53	0.02	0.92	0.94
	Government	44.60	94.24	138.84	20.68	105.98	126.66	16.61	119.25	135.86
	Non-Financial Public Sector Enterprises	11.95	21.79	33.74	0.72	17.86	18.59	0.81	13.46	14.27
	NBFCs & Financial Auxiliaries	0.41	0.18	0.59	0.00	0.06	0.06	0.00	0.64	0.64
	Private Sector (Business)	14.13	50.96	65.08	14.02	66.81	80.83	15.97	65.92	81.88
	Trust Funds & Non Profit Organizations	0.28	4.21	4.49	0.28	3.83	4.11	0.11	3.79	3.90
	Personal/Individuals	91.65	132.36	224.01	50.55	148.75	199.30	56.41	148.37	204.78
	Others	1.56	0.39	1.95	7.24	0.56	7.80	3.61	0.70	4.30
	Total	164.57	304.59	469.17	93.50	344.37	437.87	93.54	353.04	446.58
Islamabad	Foreign Constituents	0.18	53.35	53.53	0.27	55.94	56.21	0.32	60.39	60.71
	Government	2.68	327.86	330.53	9.81	653.34	663.15	4.08	701.87	705.94
	Non-Financial Public Sector Enterprises	0.03	220.89	220.92	0.00	259.10	259.10	0.25	325.50	325.75
	NBFCs & Financial Auxiliaries	0.00	17.98	17.98	0.00	23.65	23.65	0.25	35.40	35.65
	Private Sector (Business)	3.76	444.92	448.68	3.40	496.20	499.60	2.44	506.32	508.76
	Trust Funds & Non Profit Organizations	0.26	87.09	87.35	0.54	84.03	84.57	0.81	77.64	78.45
	Personal/Individuals	17.72	537.96	555.68	20.62	596.39	617.00	17.80	604.47	622.28
	Others	0.03	2.61	2.64	0.19	5.93	6.12	0.52	6.12	6.64
	Total	24.65	1,692.65	1,717.30	34.83	2,174.56	2,209.40	26.48	2,317.71	2,344.19
FATA	Foreign Constituents	0.05	0.25	0.30	0.05	0.11	0.17	0.19	0.02	0.21
	Government	2.35	0.28	2.63	3.77	1.98	5.75	2.90	0.32	3.22
	Non-Financial Public Sector Enterprises	0.27	0.17	0.44	0.09	0.05	0.14	0.03	0.05	0.08
	NBFCs & Financial Auxiliaries	0.00	0.06	0.06	0.03	0.02	0.05	0.00	0.04	0.04
	Private Sector (Business)	3.58	1.73	5.31	3.97	1.81	5.78	3.91	0.88	4.80
	Trust Funds & Non Profit Organizations	0.02	0.03	0.05	0.01	0.04	0.06	0.02	0.03	0.05
	Personal/Individuals	18.40	9.75	28.15	18.36	9.82	28.17	21.90	8.80	30.70
	Others	0.22	-	0.22	0.11	0.27	0.38	0.57	0.13	0.70
	Total	24.88	12.26	37.14	26.37	14.11	40.48	29.51	10.27	39.78

* End Position.

3.5 Province/Region and Categories of Deposits Holders*

(Billion Rupees)

Provinces/ Regions	Category	Dec-2020			Jun-2021			Dec-2021 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	0.01	0.10	0.11	0.01	0.14	0.15	0.03	0.11	0.14
	Government	8.84	8.97	17.82	5.88	20.18	26.06	5.42	18.55	23.96
	Non-Financial Public Sector Enterprises	0.09	0.29	0.38	0.15	2.61	2.76	0.12	4.94	5.06
	NBFCs & Financial Auxiliaries	0.69	2.19	2.88	1.51	5.58	7.09	1.26	3.88	5.14
	Private Sector (Business)	8.65	5.12	13.77	19.39	6.37	25.76	2.55	9.21	11.77
	Trust Funds & Non Profit Organizations	0.17	0.51	0.69	0.13	0.40	0.52	0.15	0.53	0.68
	Personal/Individuals	11.06	20.18	31.24	14.02	24.81	38.82	14.82	27.55	42.37
	Others	0.06	0.03	0.09	0.00	0.00	0.00	0.00	0.00	0.00
	Total	29.57	37.40	66.97	41.09	60.07	101.16	24.35	64.77	89.12
AJK	Foreign Constituents	1.32	3.91	5.23	1.63	4.27	5.90	2.24	5.17	7.41
	Government	15.90	26.89	42.78	1.41	21.28	22.69	1.61	19.92	21.53
	Non-Financial Public Sector Enterprises	4.98	0.33	5.31	0.36	0.81	1.18	0.34	1.46	1.80
	NBFCs & Financial Auxiliaries	0.34	3.21	3.55	0.03	7.18	7.21	0.04	8.64	8.68
	Private Sector (Business)	13.48	27.15	40.62	11.93	27.82	39.75	16.28	30.74	47.03
	Trust Funds & Non Profit Organizations	0.69	1.40	2.09	0.67	1.46	2.13	0.64	1.19	1.83
	Personal/Individuals	149.54	176.67	326.21	159.31	183.37	342.67	161.55	197.04	358.59
	Others	0.00	0.96	0.96	0.00	0.26	0.27	0.18	0.03	0.21
	Total	186.24	240.52	426.76	175.34	246.46	421.80	182.89	264.20	447.08

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: 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 as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations, which are controlled by government, which may be exercised 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.

NBFCs & Fin Aux: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

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

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

Personal: This includes Bank Employees and Consumer Financing which 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 which are not classified elsewhere.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec ^R		Jun		Dec ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	5,950,352	14,744.7	8,350,635	12,426.5	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1
5,000 to 10,000	1,523,803	11,381.9	1,595,595	11,888.7	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9
10,000 to 20,000	3,380,173	51,612.4	2,767,189	41,701.3	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1
20,000 to 25,000	1,639,634	36,918.7	1,468,791	33,122.4	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0
25,000 to 30,000	1,734,693	47,854.5	1,664,607	45,636.8	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5
30,000 to 40,000	3,705,949	130,342.5	3,135,150	109,740.1	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2
40,000 to 50,000	4,078,923	183,156.5	3,669,565	165,754.3	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8
50,000 to 60,000	3,608,220	198,160.6	3,397,349	186,565.4	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8
60,000 to 70,000	3,330,444	216,097.1	3,233,964	210,026.4	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5
70,000 to 80,000	2,873,331	214,981.2	3,064,749	229,715.7	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0
80,000 to 90,000	2,599,650	220,971.9	2,568,926	218,029.2	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2
90,000 to 100,000	2,286,372	216,904.0	2,338,936	221,957.8	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9
100,000 to 200,000	12,224,834	1,710,058.4	12,664,882	1,779,428.9	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8
200,000 to 300,000	3,750,906	907,305.9	4,295,092	1,036,952.9	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1
300,000 to 400,000	1,669,253	575,588.3	1,911,081	657,442.6	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8
400,000 to 500,000	851,818	378,532.8	968,142	432,004.4	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4
500,000 to 600,000	483,519	263,711.6	573,898	312,899.4	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6
600,000 to 700,000	320,378	206,799.3	380,846	245,694.7	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7
700,000 to 800,000	211,923	158,341.8	265,686	198,584.4	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2
800,000 to 900,000	176,690	149,456.1	201,609	170,629.3	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3
900,000 to 1,000,000	133,229	126,303.7	162,622	153,769.5	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5
1,000,000 to 2,000,000	585,482	810,823.7	686,458	946,987.0	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1
2,000,000 to 3,000,000	179,966	435,207.4	212,188	512,062.2	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1
3,000,000 to 4,000,000	73,871	253,023.7	90,113	309,557.5	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5
4,000,000 to 5,000,000	38,082	169,840.3	49,798	221,306.1	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8
5,000,000 to 6,000,000	28,000	151,169.5	39,819	213,776.4	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5
6,000,000 to 7,000,000	15,485	99,998.9	22,561	144,721.2	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4
7,000,000 to 8,000,000	14,395	107,728.6	14,967	111,533.4	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8
8,000,000 to 9,000,000	10,025	84,999.7	13,258	112,288.3	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8
9,000,000 to 10,000,000	7,966	75,341.2	9,830	92,844.5	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0
10,000,000 and over	83,680	6,436,761.9	92,205	7,066,342.2	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4
TOTAL	57,571,046	14,644,118.8	59,910,511	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8

Source: Statistics & Data Warehouse Department, SBP

Note:-

1. 'Size of Account' represents different classes constituted for classification of all deposits on the basis of the average amount of deposits.
Each deposit account is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of account holder which falls in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all deposits falling in the particular class.

3.7 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	110,930	460.3	88,570	313.2	76,831	417.0	132,600	506.3	65,210	182.4
10,000 to 20,000	41,290	541.1	633,598	10,319.8	418,698	7,575.6	193,955	2,999.3	329,436	5,901.5
20,000 to 25,000	441,122	8,933.7	56,943	1,284.5	376,285	8,746.5	719,629	15,532.4	591,260	13,568.7
25,000 to 30,000	29,679	816.3	52,171	1,444.8	191,028	5,048.8	99,684	2,772.4	87,084	2,274.9
30,000 to 40,000	234,725	7,621.8	329,166	11,186.2	83,863	2,897.7	124,401	4,612.7	247,497	8,238.4
40,000 to 50,000	259,087	12,013.6	215,522	9,638.5	272,837	12,268.0	181,704	8,210.9	90,630	4,018.9
50,000 to 60,000	134,227	7,487.0	78,449	4,266.9	156,761	8,314.4	162,751	8,632.3	160,744	8,488.1
60,000 to 70,000	53,390	3,436.9	61,880	3,978.1	42,636	2,777.1	54,561	3,558.9	72,299	4,652.5
70,000 to 80,000	82,811	6,067.0	34,851	2,637.9	131,162	9,918.3	45,637	3,387.0	51,060	3,786.4
80,000 to 90,000	28,752	2,468.7	53,393	4,566.8	77,763	6,600.3	52,796	4,517.5	55,709	4,726.7
90,000 to 100,000	53,828	5,148.6	54,716	5,204.8	75,509	7,162.3	68,866	6,601.0	49,995	4,769.9
100,000 to 200,000	765,536	112,356.9	750,359	112,570.5	653,415	96,861.3	762,642	106,349.6	614,146	87,984.3
200,000 to 300,000	456,229	108,252.4	431,500	104,285.3	348,982	84,629.9	366,549	88,646.1	377,286	90,032.6
300,000 to 400,000	165,554	57,299.7	148,298	51,517.0	146,827	51,096.8	157,384	54,432.8	130,693	44,643.2
400,000 to 500,000	148,670	67,085.7	86,439	38,642.7	158,547	71,167.8	128,799	57,743.5	117,002	52,810.3
500,000 to 600,000	81,304	44,494.3	76,675	41,880.1	83,107	45,540.2	75,192	40,762.2	79,421	43,169.7
600,000 to 700,000	82,843	53,599.3	51,851	33,397.1	100,596	65,666.1	51,227	33,221.4	76,644	49,898.7
700,000 to 800,000	60,677	45,385.2	61,027	45,494.8	66,175	49,264.6	65,201	49,515.0	133,475	101,909.6
800,000 to 900,000	42,809	36,359.8	39,067	33,011.1	42,950	36,323.6	51,825	44,082.4	64,722	54,898.2
900,000 to 1,000,000	31,660	30,037.2	40,346	38,114.1	32,974	31,418.0	32,777	31,147.6	58,511	56,053.0
1,000,000 to 2,000,000	114,500	157,976.7	136,833	184,149.9	140,938	197,235.7	188,823	264,387.7	234,560	326,860.8
2,000,000 to 3,000,000	43,020	104,439.6	35,689	86,334.7	42,261	103,722.2	57,028	140,368.0	65,405	158,851.7
3,000,000 to 4,000,000	20,404	69,920.4	18,033	63,505.1	20,594	71,369.0	23,691	81,985.9	23,855	82,276.7
4,000,000 to 5,000,000	12,899	58,321.9	13,969	63,603.7	16,346	72,730.3	17,540	79,498.1	18,471	83,710.0
5,000,000 to 6,000,000	7,956	43,301.5	8,317	45,608.3	10,173	55,738.8	11,222	60,608.7	14,388	77,276.5
6,000,000 to 7,000,000	6,774	44,056.6	5,248	34,053.3	5,928	38,293.0	7,382	47,642.9	7,115	46,115.3
7,000,000 to 8,000,000	4,889	36,622.9	5,236	39,185.6	5,254	39,238.2	4,708	35,370.0	5,874	44,138.6
8,000,000 to 9,000,000	3,826	32,459.9	3,777	32,018.7	3,722	31,501.1	4,317	36,618.7	4,180	35,363.7
9,000,000 to 10,000,000	3,891	37,182.2	3,599	34,453.3	3,847	36,806.6	4,722	45,085.7	4,678	44,767.9
10,000,000 to 100,000,000	37,021	1,134,052.3	38,419	1,171,472.1	41,817	1,287,734.1	43,905	1,325,947.4	50,641	1,548,930.1
100,000,000 to 500,000,000	7,560	1,616,216.7	7,687	1,649,783.5	7,946	1,674,631.3	8,120	1,722,062.6	9,085	1,946,511.8
500,000,000 and above	2,119	4,046,502.9	2,087	4,005,540.1	2,095	4,030,820.4	2,275	4,284,014.9	2,510	4,773,535.3
TOTAL	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913	8,690,821.7	3,893,586	9,810,346.2

Source: Statistics & Data Warehouse Department, SBP

Note: -

1. 'Size of Account' represents different classes constituted for classification of all advances on the basis of the average amount of advances. Each loan is then classified in these classes according to its average amount.
2. 'No of Accounts' represents the total number of advances which fall in the respective class on the basis of its average amount.
3. 'Amount' represents the total amount of all advances falling in the particular class

3.8 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	85,483	381.9	57,696	239.7	46,270	337.4	95,471	406.2	39,573	114.2
10,000 to 20,000	32,599	420.0	628,605	10,242.9	412,935	7,491.9	187,358	2,889.3	322,477	5,791.2
20,000 to 25,000	435,369	8,807.5	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7	585,143	13,429.5
25,000 to 30,000	26,538	727.6	45,418	1,253.0	179,448	4,734.0	93,538	2,604.6	73,616	1,913.8
30,000 to 40,000	223,524	7,227.7	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9	239,405	7,957.1
40,000 to 50,000	253,986	11,785.8	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3	84,555	3,746.1
50,000 to 60,000	127,141	7,100.6	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4	157,072	8,289.9
60,000 to 70,000	45,781	2,931.6	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0	68,101	4,382.2
70,000 to 80,000	76,275	5,577.3	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2	44,096	3,262.4
80,000 to 90,000	21,711	1,869.3	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7	45,533	3,862.7
90,000 to 100,000	42,266	4,051.8	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0	35,608	3,391.1
100,000 to 200,000	460,608	64,656.0	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0	368,952	50,934.1
200,000 to 300,000	232,242	54,719.0	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6	198,201	46,579.1
300,000 to 400,000	79,608	27,922.7	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6	65,315	22,408.1
400,000 to 500,000	132,309	59,905.3	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1	95,907	43,505.3
500,000 to 600,000	75,385	41,245.4	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8	73,231	39,814.8
600,000 to 700,000	76,609	49,554.7	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2	74,625	48,606.9
700,000 to 800,000	58,572	43,848.9	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5	131,769	100,643.5
800,000 to 900,000	42,302	35,929.4	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1	63,321	53,707.3
900,000 to 1,000,000	31,285	29,677.0	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2	57,510	55,117.0
1,000,000 to 2,000,000	113,031	156,029.4	135,143	181,713.2	136,268	190,545.8	186,854	261,566.2	233,135	324,924.5
2,000,000 to 3,000,000	42,695	103,646.4	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5	64,988	157,845.4
3,000,000 to 4,000,000	20,174	69,139.5	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3	23,695	81,728.1
4,000,000 to 5,000,000	12,837	58,045.8	13,878	63,210.7	16,210	72,115.9	17,437	79,037.0	18,358	83,200.8
5,000,000 to 6,000,000	7,869	42,832.8	8,308	45,560.2	10,078	55,225.3	11,173	60,347.0	14,324	76,926.6
6,000,000 to 7,000,000	6,738	43,821.3	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7	7,105	46,050.8
7,000,000 to 8,000,000	4,847	36,301.1	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4	5,829	43,801.6
8,000,000 to 9,000,000	3,802	32,254.6	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8	4,170	35,275.6
9,000,000 to 10,000,000	3,877	37,047.9	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7	4,660	44,597.6
10,000,000 to 100,000,000	36,945	1,132,381.8	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2	50,560	1,547,437.5
100,000,000 to 500,000,000	7,559	1,616,074.5	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3	9,084	1,946,377.1
500,000,000 and above	2,118	4,045,650.9	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9	2,510	4,773,535.3
TOTAL	2,822,085	7,831,565.7	2,911,672	7,813,491.0	3,129,559	8,095,738.4	3,232,371	8,553,467.4	3,262,428	9,679,157.0

Source: Statistics & Data Warehouse Department, SBP

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 31st December, 2021(Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less than 10	-	-	9	0.0	17	-	33	0.0	40,064	80.4	5	0.0	20,180	94.0	4,902	7.9	65,210	182.4
10 to 20	-	-	-	-	-	-	1	0.0	39,706	521.0	-	-	289,635	5,379.1	94	1.3	329,436	5,901.5
20 to 25	-	-	-	-	-	-	1	0.0	11,682	261.4	-	-	579,539	13,306.3	38	0.9	591,260	13,568.7
25 to 30	-	-	-	-	-	-	1	0.0	17,744	480.8	-	-	69,281	1,792.5	58	1.6	87,084	2,274.9
30, to 40,	-	-	-	-	-	-	1	0.0	11,557	402.9	-	-	235,815	7,831.0	124	4.4	247,497	8,238.4
40 to 50	-	-	-	-	-	-	7	0.3	18,707	828.2	-	-	71,872	3,188.5	44	1.9	90,630	4,018.9
50 to 60	-	-	-	-	3	0.2	-	-	16,827	894.6	-	-	143,822	7,588.1	92	5.2	160,744	8,488.1
60 to 70	-	-	-	-	6	0.4	1	0.1	16,270	1,034.8	-	-	56,016	3,616.8	6	0.4	72,299	4,652.5
70 to 80	-	-	-	-	9	0.7	6	0.5	18,706	1,407.3	-	-	32,315	2,376.2	24	1.8	51,060	3,786.4
80 to 90	-	-	-	-	11	1.0	-	-	22,707	1,922.7	-	-	32,959	2,800.3	32	2.7	55,709	4,726.7
90 to 100	-	-	-	-	7	0.6	1	0.1	19,368	1,846.4	-	-	30,619	2,922.7	-	-	49,995	4,769.9
100 to 200	-	-	-	-	27	4.1	16	2.2	333,082	48,032.3	-	-	280,985	39,940.2	36	5.4	614,146	87,984.3
200 to 300	-	-	-	-	62	14.1	38	9.3	235,818	57,011.6	13	2.8	141,307	32,983.6	48	11.2	377,286	90,032.6
300 to 400	-	-	16	5.1	14	4.7	3	1.2	89,678	30,393.2	9	2.9	40,958	14,230.8	15	5.3	130,693	44,643.2
400 to 500	-	-	-	-	8	3.5	50	21.3	37,939	16,861.5	1	0.4	78,998	35,920.8	6	2.9	117,002	52,810.3
500 to 600	-	-	-	-	3	1.7	29	15.3	23,455	12,696.8	1	0.6	55,930	30,453.7	3	1.7	79,421	43,169.7
600 to 700	-	-	1	0.7	2	1.3	23	14.7	13,572	8,799.2	1	0.7	63,036	41,076.2	9	5.8	76,644	49,989.7
700 to 800	-	-	6	4.5	1	0.7	17	12.2	15,526	11,571.3	3	2.4	117,875	90,283.2	47	35.2	133,475	101,909.6
800 to 900	-	-	-	-	1	0.9	27	22.5	22,336	18,895.7	-	-	42,353	35,975.0	5	4.2	64,722	54,898.2
900 to 1,000	-	-	-	-	-	-	12	11.4	31,956	30,775.6	-	-	26,534	25,257.4	9	8.6	58,511	56,053.0
1,000 to 2,000	1	1.8	3	4.8	20	28.9	554	877.9	61,145	84,249.0	38	58.5	172,763	241,585.7	36	54.2	234,560	326,860.8
2,000 to 3,000	-	-	1	3.0	12	29.3	133	325.5	22,314	54,521.2	12	30.3	42,884	103,825.5	49	116.9	65,405	158,851.7
3,000 to 4,000	-	-	8	30.3	5	18.2	72	241.0	12,724	44,184.5	2	6.4	11,019	37,710.8	25	85.6	23,855	82,276.7
4,000 to 5,000	-	-	6	24.8	5	23.2	26	117.7	9,293	41,860.8	5	23.5	9,126	41,615.9	10	44.1	18,471	83,710.0
5,000 to 6,000	-	-	3	15.5	5	28.1	11	60.1	6,197	33,845.3	1	5.4	8,168	43,305.5	3	16.7	14,388	77,276.5
6,000 to 7,000	-	-	2	12.7	1	6.2	12	78.8	4,512	29,286.1	-	-	2,588	16,731.5	-	-	7,115	46,115.3
7,000 to 8,000	6	43.5	-	-	-	-	12	89.2	4,605	34,620.9	4	29.6	1,247	9,355.4	-	-	5,874	44,138.6
8,000 to 9,000	-	-	-	-	2	17.5	5	42.6	3,235	27,357.7	-	-	935	7,920.1	3	25.8	4,180	35,363.7
9,000 to 10,000	-	-	-	-	3	27.8	3	28.8	3,832	36,705.8	20	185.3	818	7,801.7	2	18.6	4,678	44,767.9
10,000 to 100,000	-	-	46	1,823.8	342	14,129.4	175	6,020.3	46,150	1,444,792.2	94	3,624.3	3,828	78,328.1	6	212.0	50,641	1,548,930.1
100,000 to 500,000	-	-	37	10,496.3	214	57,370.0	146	36,098.1	8,621	1,829,367.6	14	3,982.6	46	7,243.9	7	1,953.3	9,085	1,946,511.8
500,000 and above	2	3,501.1	107	967,227.7	252	1,163,362.7	88	109,921.8	2,046	2,506,757.2	7	6,049.4	8	16,715.3	-	-	2,510	4,773,535.3
TOTAL	9	3,546.5	245	979,649.0	1,032	1,235,075.0	1,504	154,012.9	1,221,374	6,412,266.2	230	14,004.9	2,663,459	1,009,156.1	5,733	2,635.6	3,893,586	9,810,346.2

Source: Statistics & Data Warehouse Department, SBP

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2020		2021				
	Dec	Jun			Dec ^F		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	2,420.4	2,846.0	2,846.0	-	3,546.5	3,546.5	-
2. DOMESTIC CONSTITUENTS	8,241,094.8	8,687,975.7	8,550,621.3	137,354.3	9,806,799.8	9,675,610.5	131,189.3
I. GOVERNMENT	821,531.5	995,216.0	994,216.0	1,000.0	979,649.0	979,649.0	-
a. Federal Government	277,732.8	287,364.5	287,364.5	-	364,404.4	364,404.4	-
01. Commodity Operations	201,087.0	210,913.3	210,913.3	-	281,777.3	281,777.3	-
02. Others	76,645.8	76,451.2	76,451.2	-	82,627.2	82,627.2	-
b. Provincial Governments	543,798.7	707,851.5	706,851.5	1,000.0	615,244.6	615,244.6	-
01. Commodity Operations	532,646.6	700,734.2	699,734.2	1,000.0	607,643.9	607,643.9	-
02. Others	11,152.1	7,117.4	7,117.4	-	7,600.7	7,600.7	-
c. Local Bodies	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,138,214.2	1,104,543.4	1,104,543.4	-	1,235,075.0	1,235,075.0	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-
02. Services	773.4	807.7	807.7	-	786.6	786.6	-
03. Utilities	686,783.4	670,176.4	670,176.4	-	658,379.1	658,379.1	-
04. Transport, storage and communications	289,169.4	297,193.3	297,193.3	-	307,231.5	307,231.5	-
05. Manufacturing	81,121.9	69,980.7	69,980.7	-	89,231.4	89,231.4	-
06. Mining and Quarrying	-	-	-	-	-	-	-
07. Construction	11,908.9	11,995.0	11,995.0	-	15,940.4	15,940.4	-
08. Commerce and Trade	54,514.8	52,614.7	52,614.7	-	161,547.5	161,547.5	-
09. Others	13,942.4	1,775.7	1,775.7	-	1,958.5	1,958.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	114,591.5	124,534.1	124,339.7	194.4	154,012.9	153,812.4	200.6
01. Mutual Funds and AMCs	3,066.0	3,045.3	3,045.3	-	6,003.4	6,003.4	-
02. Insurance & Pension Funds	4,475.0	4,468.1	4,468.1	-	5,215.9	5,215.9	-
03. MFIs and DFIs	55,924.0	56,692.8	56,692.8	-	74,645.7	74,645.7	-
04. Stock Exchange & Brokerage Houses	14,642.7	16,893.0	16,893.0	-	19,351.3	19,351.3	-
05. Modarabas	4,009.4	3,647.9	3,647.9	-	4,566.6	4,566.6	-
06. Other NBFIs	32,474.3	39,787.1	39,592.7	194.4	44,230.0	44,029.5	200.6
IV. PRIVATE SECTOR (BUSINESS)	5,362,494.8	5,559,655.7	5,425,820.8	133,834.9	6,412,266.2	6,283,497.3	128,768.9
a. Agriculture, forestry and fishing	291,382.7	291,864.1	177,924.0	113,940.1	322,406.9	214,902.5	107,504.4
01. Crop and animal production, hunting and related service activities	289,803.6	290,384.4	176,490.5	113,893.9	320,640.1	213,186.6	107,453.5
i. Growing of Wheat, Rice, Sugar Cane & Cotton	129,892.4	138,334.5	95,568.8	42,765.7	159,314.0	119,971.9	39,342.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	22,999.5	21,258.2	5,550.2	15,708.0	18,254.8	5,255.9	12,998.9
iii. Growing of other fruits, vegetables and crops	7,762.3	7,702.1	6,613.7	1,088.5	9,078.8	7,996.8	1,082.1
iv. Raising of livestock and other related activities	96,094.6	95,050.7	49,036.6	46,014.1	99,538.0	52,955.9	46,582.1
v. Other agricultural support activities	33,051.4	28,035.4	19,717.8	8,317.6	34,451.0	27,002.6	7,448.4
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	91.1	87.0	80.1	6.9	81.5	69.6	11.9
03 - Fishing and aquaculture	1,488.0	1,392.8	1,353.4	39.3	1,685.3	1,646.3	39.0
b. Mining and quarrying	78,208.6	65,790.8	65,781.8	9.1	64,921.8	64,912.8	9.1
01. Mining of coal and lignite	33,114.8	36,783.4	36,783.4	..	39,511.5	39,511.5	..
02. Extraction of crude petroleum and natural gas	41,814.1	26,873.4	26,873.4	-	23,280.8	23,280.8	-
03. Mining of metal ores	673.9	375.1	375.1	-	588.5	588.5	-
04. Other mining and quarrying	2,573.3	1,727.7	1,718.6	9.0	1,511.5	1,502.5	9.0
05. Mining support service activities	32.6	31.3	31.3	-	29.5	29.5	-
c. Manufacturing	3,292,231.6	3,442,203.7	3,429,881.9	12,321.8	4,110,411.8	4,096,861.9	13,550.0
01. Manufacture of food products	778,938.8	886,748.5	875,728.9	11,019.5	935,046.3	922,813.8	12,232.5
02. Manufacture of beverages	28,244.2	26,429.1	26,402.0	27.1	35,790.8	35,764.8	26.0
03. Manufacture of tobacco products	1,174.4	3,023.1	2,977.4	45.7	3,629.5	3,580.6	48.9
04. Manufacture of textiles	1,087,303.8	1,060,776.0	1,060,586.8	189.1	1,388,780.7	1,388,597.6	183.0
i. Preparation and spinning of textile fibers	399,432.2	352,944.8	352,930.6	14.2	460,536.7	460,536.3	0.4
ii. Weaving of textiles	202,314.8	215,340.7	215,267.5	73.3	283,338.4	283,246.8	91.7
iii. Finishing of textiles	180,289.9	194,948.0	194,938.2	9.8	264,356.0	264,346.2	9.8
iv. Manufacture of knitted and crocheted fabrics	36,203.2	39,920.8	39,880.1	40.7	46,552.4	46,511.7	40.7
v. Manufacture of made-up textile articles, except apparel	163,757.1	150,177.2	150,171.4	5.9	195,280.0	195,274.5	5.4
vi. Manufacture of carpets and rugs	2,477.5	2,233.9	2,223.0	10.9	2,119.1	2,116.2	2.9
vii. Manufacture of other textiles n.e.c.	102,829.2	105,210.5	105,176.2	34.3	136,597.9	136,565.8	32.1
05. Manufacture of wearing apparel	136,166.7	149,597.6	149,378.1	219.4	172,370.9	172,140.9	229.9
06. Manufacture of leather and related products	33,801.9	36,630.6	36,567.3	63.3	42,526.5	42,464.5	62.0
i. Tanning and dressing of leather; dressing and dyeing of fur	7,670.4	7,296.3	7,269.9	26.4	7,595.1	7,568.9	26.2
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,417.6	1,712.5	1,712.5	-	1,694.1	1,694.1	-
iii. Manufacture of footwear	24,713.9	27,621.9	27,584.9	36.9	33,237.3	33,201.4	35.9
a). Leather wear	21,727.7	24,107.1	24,070.5	36.7	27,759.1	27,723.3	35.9
b). Rubber and Plastic wear	2,986.2	3,514.7	3,514.5	0.3	5,478.2	5,478.1	..

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2020	2021					
	Dec	Jun ^R			Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4,632.8	5,607.6	5,591.6	16.0	6,697.5	6,682.5	15.0
08. Manufacture of paper and paper products	42,756.6	49,988.8	49,947.0	41.8	74,965.7	74,921.6	44.1
09. Printing and reproduction of recorded media	14,950.2	15,971.0	15,950.3	20.7	12,907.3	12,886.8	20.5
10. Manufacture of coke and refined petroleum products	112,853.1	107,404.2	107,404.2	-	143,498.7	143,498.7	-
11. Manufacture of chemicals and chemical products	264,017.8	274,866.9	274,770.2	96.7	313,608.7	313,512.4	96.3
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,151.8	79,090.9	79,085.6	5.3	75,707.3	75,702.1	5.3
13. Manufacture of rubber and plastics products	45,889.9	51,071.8	51,014.8	57.0	73,951.4	73,892.9	58.5
14. Manufacture of other non-metallic mineral products	212,298.6	215,817.0	215,767.3	49.7	238,683.0	238,643.9	39.1
15. Manufacture of basic metals	177,294.4	192,457.1	192,285.7	171.4	250,231.2	250,055.1	176.2
16. Manufacture of fabricated metal products, except machinery and equipment	33,704.3	32,595.7	32,576.4	19.3	36,669.6	36,651.4	18.2
17. Manufacture of computer, electronic and optical products	4,603.8	3,590.0	3,587.1	2.9	6,165.3	6,157.5	7.7
18. Manufacture of electrical equipment	117,296.2	127,486.4	127,450.7	35.7	147,888.0	147,848.8	39.2
19. Manufacture of machinery and equipment	13,200.2	12,788.0	12,769.0	19.0	15,913.9	15,894.6	19.3
20. Manufacture of motor vehicles, trailers and semi-trailers	43,929.5	46,080.3	46,070.7	9.5	65,294.5	65,287.4	7.1
21. Manufacture of other transport equipment	13,778.8	18,491.8	18,491.4	0.4	21,444.9	21,444.6	0.3
22. Manufacture of furniture	3,884.6	3,461.6	3,381.4	80.2	4,167.9	4,084.5	83.4
23 Other manufacturing	41,994.6	41,861.1	41,729.1	132.0	44,078.2	43,940.9	137.3
24. Repair and installation of machinery and equipment	364.7	368.7	368.7	-	394.3	394.3	-
d. Electricity, gas, steam and air conditioning supply	532,076.2	558,562.7	558,540.0	22.7	587,622.0	587,604.1	17.9
e. Water supply; sewerage, waste management and remediation activities	23,204.2	24,150.4	24,148.9	1.4	29,072.2	29,070.9	1.3
f. Construction	145,073.6	153,525.4	153,218.5	306.8	185,191.0	184,913.3	277.8
01. Construction of buildings	87,957.9	106,380.7	106,131.6	249.1	140,259.0	140,026.0	233.0
02. Civil engineering	55,809.6	45,600.8	45,543.0	57.8	42,078.8	42,034.0	44.8
03. Specialized construction activities	1,306.2	1,543.9	1,543.9	-	2,853.2	2,853.2	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	437,793.8	432,401.8	428,357.6	4,044.3	484,151.9	480,105.2	4,046.7
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	27,192.7	28,777.3	28,366.8	410.4	34,909.0	34,506.3	402.7
02. Wholesale trade, except of motor vehicles and motorcycles	247,996.4	239,884.5	239,663.8	220.7	280,224.2	280,009.9	214.3
03. Retail trade, except of motor vehicles and motorcycles	162,604.8	163,740.1	160,326.9	3,413.2	169,018.7	165,588.9	3,429.7
h. Transportation and storage	119,825.0	113,663.6	110,978.9	2,684.6	125,039.4	122,203.9	2,835.6
i. Accommodation and food service activities	43,058.7	42,888.2	42,735.4	152.8	42,902.1	42,752.6	149.4
j. Information and communication	160,045.3	174,550.7	174,511.9	38.8	196,378.7	196,337.6	41.1
k. Real estate activities	24,868.8	30,892.2	30,891.4	0.8	34,655.0	34,654.1	0.8
l. Professional, scientific and technical activities	51,611.2	48,700.0	48,690.9	9.1	47,873.8	47,865.2	8.6
m. Administrative and support service activities	56,148.8	59,839.6	59,718.0	121.6	58,850.6	58,714.0	136.6
n. Education	31,436.0	32,301.4	32,194.6	106.8	38,692.1	38,573.2	118.9
o. Human health and social work activities	18,082.3	19,890.1	19,853.9	36.2	19,626.6	19,591.7	34.9
p. Arts, entertainment and recreation	3,307.6	3,099.2	3,091.3	7.9	3,111.1	3,103.8	7.3
q. Other service activities	54,140.2	65,331.7	65,301.7	30.0	61,359.0	61,330.4	28.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	19,281.7	15,023.1	14,988.1	35.0	14,004.9	13,978.9	26.0
VI. PERSONAL	783,094.1	885,860.4	883,892.8	1,967.7	1,009,156.1	1,007,265.4	1,890.8
a. Bank Employees	163,675.7	177,131.0	175,191.5	1,939.5	193,081.8	191,219.5	1,862.2
b. Consumer Financing	618,612.1	707,916.6	707,888.5	28.1	815,379.6	815,351.0	28.5
01. For house building	86,184.2	103,630.8	103,630.8	-	143,802.1	143,802.1	-
02. For transport i.e., purchase of car etc	256,386.2	308,095.7	308,092.1	3.6	353,639.0	353,636.7	2.3
03. Credit cards	51,493.7	55,073.6	55,073.6	-	65,143.5	65,143.5	-
04. Consumers durable	6,206.7	6,080.5	6,072.7	7.8	7,809.1	7,801.2	7.8
05. Personal loans	218,341.3	235,036.0	235,019.3	16.8	244,985.9	244,967.5	18.4
c. Other	806.4	812.8	812.8	-	694.8	694.8	-
VII. OTHER	1,887.1	3,142.9	2,820.6	322.4	2,635.6	2,332.5	303.0
TOTAL	8,243,515.2	8,690,821.7	8,553,467.4	137,354.3	9,810,346.2	9,679,157.0	131,189.3

Source: Statistics & Data Warehouse Department, SBP

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2020	2021					
	Dec	Jun			Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	57,992.9	65,494.8	65,494.8	-	87,910.5	87,910.5	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	87,940.9	92,249.4	92,239.9	9.5	125,865.7	125,859.4	6.3
I. Quoted on Stock Exchange	47,744.0	57,370.7	57,370.7	-	70,727.9	70,727.9	-
01. To Stock Brokers And Dealers	26,166.6	32,070.8	32,070.8	-	32,607.9	32,607.9	-
a. Government and Others Trustee Securities	508.2	494.6	494.6	-	1,596.3	1,596.3	-
b. Shares and Debentures	23,409.9	30,677.5	30,677.5	-	30,502.3	30,502.3	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	2,248.5	898.7	898.7	-	509.2	509.2	-
02. To Others	21,577.4	25,300.0	25,300.0	-	38,120.0	38,120.0	-
a. Government and Other Trustee Securities	1,522.8	1,362.4	1,362.4	-	2,039.9	2,039.9	-
b. Shares and Debentures	17,237.9	21,111.5	21,111.5	-	20,957.7	20,957.7	-
c. Participation Term Certificates (PTC)	22.7	17.1	17.1	-	9.2	9.2	-
d. Others	2,794.0	2,809.0	2,809.0	-	15,113.3	15,113.3	-
II. Unquoted on The Stock Exchange	40,196.9	34,878.6	34,869.2	9.5	55,137.8	55,131.6	6.3
01. To Stock Brokers And Dealers	28,048.9	14,551.0	14,551.0	-	15,834.8	15,834.8	-
a. Government and Other Trustee Securities	0.4	14.6	14.6	-	0.4	0.4	-
b. Shares and Debentures	11,949.1	14,023.2	14,023.2	-	14,960.1	14,960.1	-
c. Participation Term Certificates (PTC)	9.1	20.7	20.7	-	-	-	-
d. Others	16,090.3	492.5	492.5	-	874.4	874.4	-
02. To Others	12,147.9	20,327.6	20,318.1	9.5	39,303.0	39,296.7	6.3
a. Government and Other Trustee Securities	6,328.9	13,088.3	13,078.9	9.5	14,836.1	14,829.9	6.3
b. Shares and Debentures	3,795.0	2,793.1	2,793.1	-	4,413.1	4,413.1	-
c. Participation Term Certificates (PTC)	599.9	138.1	138.1	-	15.6	15.6	-
d. Others	1,424.1	4,308.1	4,308.1	-	20,038.2	20,038.2	-
3. MERCHANDISE	1,912,185.2	2,053,075.1	2,052,075.1	1,000.0	2,434,049.1	2,434,049.1	0.1
I. Food Items	523,251.6	625,482.3	624,482.3	1,000.0	695,792.4	695,792.3	0.1
01. Wheat	123,585.3	203,459.3	202,459.3	1,000.0	250,235.6	250,235.6	-
02. Rice and Paddy	114,044.9	102,105.8	102,105.8	-	125,482.9	125,482.9	-
03. Other Grains and Pulses	5,172.8	5,420.0	5,420.0	-	9,741.5	9,741.5	0.1
a. Indigenous	4,304.2	3,963.4	3,963.4	-	9,058.7	9,058.7	0.1
b. Imported	868.6	1,456.6	1,456.6	-	682.8	682.8	-
04. Edible Oils	76,515.7	69,290.9	69,290.9	-	79,021.2	79,021.2	-
a. Indigenous	63,865.8	61,731.7	61,731.7	-	68,992.9	68,992.9	-
b. Imported	12,650.0	7,559.2	7,559.2	-	10,028.3	10,028.3	-
05. Sugar	119,978.0	151,452.8	151,452.8	-	132,212.3	132,212.3	-
a. Indigenous	101,677.5	150,122.0	150,122.0	-	130,136.9	130,136.9	-
b. Imported	18,300.5	1,330.8	1,330.8	-	2,075.4	2,075.4	-
06. Kariana and Spices	4,197.6	4,635.1	4,635.1	-	10,849.3	10,849.3	-
07. Fish and Fish Preparations	209.2	107.0	107.0	-	291.4	291.4	-
08. Other Food Items	79,547.9	89,011.3	89,011.3	-	87,958.1	87,958.1	-
a. Indigenous	77,487.7	87,343.4	87,343.4	-	85,703.9	85,703.9	-
b. Imported	2,060.2	1,668.0	1,668.0	-	2,254.2	2,254.2	-
II. Raw Materials	568,947.8	570,984.9	570,984.9	-	692,117.2	692,117.2	-
01. Cotton Raw	117,825.0	114,607.5	114,607.5	-	152,104.5	152,104.5	-
a. Indigenous	99,087.7	96,552.2	96,552.2	-	131,430.5	131,430.5	-
b. Imported	18,737.2	18,055.4	18,055.4	-	20,674.0	20,674.0	-
02. Synthetic Fibers	20,681.9	21,482.8	21,482.8	-	24,073.5	24,073.5	-
a. Indigenous	19,233.8	19,790.9	19,790.9	-	22,479.5	22,479.5	-
b. Imported	1,448.1	1,691.8	1,691.8	-	1,594.0	1,594.0	-
03. Fertilizers	75,410.6	78,355.7	78,355.7	-	68,585.4	68,585.4	-
a. Indigenous	65,759.9	74,187.2	74,187.2	-	61,464.9	61,464.9	-
b. Imported	9,650.7	4,168.5	4,168.5	-	7,120.5	7,120.5	-
04. Petroleum Crude	102,675.4	94,512.1	94,512.1	-	131,783.8	131,783.8	-
a. Indigenous	88,976.0	73,799.7	73,799.7	-	101,474.9	101,474.9	-
b. Imported	13,699.4	20,712.5	20,712.5	-	30,308.9	30,308.9	-
05. Iron and Steel	99,623.0	101,581.6	101,581.6	-	134,857.1	134,857.1	-
a. Indigenous	56,235.6	64,727.9	64,727.9	-	88,329.8	88,329.8	-
b. Imported	43,387.4	36,853.7	36,853.7	-	46,527.4	46,527.4	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2020		2021				
	Dec	Jun			Dec ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	7.0	3.7	3.7	-	1.5	1.5	-
07. Hides and Skins	2,787.4	2,768.9	2,768.9	-	2,755.8	2,755.8	-
08. Oil Seeds	9,160.6	14,591.3	14,591.3	-	16,569.6	16,569.6	-
09. Pesticides and Insecticides	2,784.2	3,967.4	3,967.4	-	2,280.7	2,280.7	-
a. Indigenous	2,735.7	3,958.3	3,958.3	-	2,280.4	2,280.4	-
b. Imported	48.6	9.0	9.0	-	0.3	0.3	-
10. Other Raw Materials	137,992.6	139,114.1	139,114.1	-	159,105.3	159,105.3	-
a. Indigenous	118,923.7	121,051.6	121,051.6	-	135,852.8	135,852.8	-
b. Imported	19,068.9	18,062.5	18,062.5	-	23,252.5	23,252.5	-
III. Finished / Manufactured Goods	819,985.8	856,607.9	856,607.9	-	1,046,139.6	1,046,139.6	-
01. Cotton Textiles	135,220.5	140,843.6	140,843.6	-	189,759.7	189,759.7	-
a. Indigenous	118,485.6	134,987.1	134,987.1	-	182,300.3	182,300.3	-
b. Imported	16,734.8	5,856.6	5,856.6	-	7,459.4	7,459.4	-
02. Cotton Yarn	89,284.8	84,325.4	84,325.4	-	99,273.1	99,273.1	-
a. Indigenous	82,870.2	83,400.2	83,400.2	-	98,179.0	98,179.0	-
b. Imported	6,414.6	925.2	925.2	-	1,094.0	1,094.0	-
03. Other Textiles	138,325.4	138,060.1	138,060.1	-	190,078.1	190,078.1	-
a. Indigenous	129,956.0	136,706.7	136,706.7	-	188,118.7	188,118.7	-
b. Imported	8,369.4	1,353.5	1,353.5	-	1,959.4	1,959.4	-
04. Machinery	44,307.0	45,734.6	45,734.6	-	60,770.1	60,770.1	-
a. Locally Manufactured	18,715.6	22,538.9	22,538.9	-	29,964.5	29,964.5	-
b. Imported	25,591.5	23,195.7	23,195.7	-	30,805.7	30,805.7	-
05. Handloom Products	37.9	197.7	197.7	-	11.0	11.0	-
06. Carpets and Rugs	1,695.5	2,131.1	2,131.1	-	2,958.8	2,958.8	-
07. Readymade Garments	43,428.8	53,310.3	53,310.3	-	54,983.8	54,983.8	-
08. Cement and Cement Products	101,671.3	105,483.6	105,483.6	-	110,688.2	110,688.2	-
a. Indigenous	97,008.4	101,230.2	101,230.2	-	106,018.3	106,018.3	-
b. Imported	4,662.9	4,253.4	4,253.4	-	4,669.9	4,669.9	-
09. Sports Goods	898.4	1,029.5	1,029.5	-	1,103.2	1,103.2	-
10. Surgical Instruments	6,949.6	7,316.5	7,316.5	-	12,247.0	12,247.0	-
11. Chemicals and Dyes	49,918.6	49,047.8	49,047.8	-	64,092.5	64,092.5	-
12. Other Finished Goods	208,248.1	229,127.7	229,127.7	-	260,174.2	260,174.2	-
a. Indigenous	193,220.2	212,073.4	212,073.4	-	235,826.1	235,826.1	-
b. Imported	15,027.9	17,054.3	17,054.3	-	24,348.0	24,348.0	-
4. FIXED ASSETS	1,390,877.7	1,575,239.0	1,574,607.8	631.1	1,866,578.3	1,865,691.2	887.1
I. Transport equipment's	582,160.3	658,867.4	658,242.0	625.4	807,703.0	807,097.9	605.0
II. Furniture & Fixtures	10,664.7	14,110.3	14,110.3	-	20,785.6	20,785.6	-
III. Office equipment's	55,663.2	58,332.0	58,332.0	-	60,709.2	60,709.2	-
IV. Other machinery & equipment's	742,389.6	843,929.4	843,923.6	5.8	977,380.6	977,098.5	282.1
5. REAL ESTATE	1,287,257.0	1,406,200.9	1,285,052.0	121,149.0	1,558,743.9	1,434,133.9	124,610.0
I. Land	533,701.6	526,818.3	407,720.8	119,097.5	578,507.5	455,885.3	122,622.2
II. Buildings	753,555.4	879,382.6	877,331.2	2,051.4	980,236.4	978,248.6	1,987.8
01. Residential	425,965.0	486,556.4	485,605.3	951.1	525,434.0	524,550.0	884.0
02. Non-Residential	327,590.4	392,826.2	391,725.8	1,100.4	454,802.4	453,698.6	1,103.8
a. Commercial	198,885.0	219,204.5	218,415.7	788.8	237,810.2	237,013.9	796.3
b. Industrial	82,530.5	122,444.3	122,169.8	274.5	152,595.5	152,319.5	276.0
c. Other	46,174.9	51,177.4	51,140.3	37.1	64,396.7	64,365.2	31.4
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	386,140.4	437,126.6	437,041.6	85.1	474,103.3	474,009.2	94.1
I. Bank Deposits	380,782.6	431,995.0	431,910.0	85.0	469,985.0	469,890.9	94.0
II. Insurance Policies	5,357.8	5,131.7	5,131.6	0.1	4,118.4	4,118.3	0.1
7. OTHERS	2,978,214.5	2,910,169.0	2,896,962.9	13,206.1	3,094,091.4	3,089,409.5	4,681.9
I. Other Secured Advances	1,134,426.2	980,496.6	973,017.7	7,478.9	1,115,116.3	1,114,723.1	393.3
II. Advances Secured By Guarantee(s)	1,843,788.2	1,929,672.4	1,923,945.2	5,727.1	1,978,975.0	1,974,686.4	4,288.6
01. Institutional Guarantee(s)	1,639,186.2	1,718,968.5	1,718,815.5	153.0	1,776,895.7	1,776,760.8	134.9
02. Individual Guarantee(s)	204,602.0	210,703.8	205,129.7	5,574.1	202,079.3	197,925.6	4,153.7
8. Unsecured Advances	142,906.8	151,266.8	149,993.2	1,273.6	169,004.0	168,094.3	909.8
TOTAL	8,243,515.2	8,690,821.7	8,553,467.4	137,354.3	9,810,346.2	9,679,157.0	131,189.3

Source: Statistics & Data Warehouse Department, SBP

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2019		2020				2021			
	Dec		Jun		Dec		Jun ^R		Dec ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,940,474	2,533,903.3	1,504,154	2,930,258.6	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997	2,944,784.4
5	63,260	168,235.5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259	212,582.7
10	497,473	516,852.0	684,469	615,766.4	369,807	848,519.1	226,473	830,332.6	332,931	899,489.8
15	78,744	610,615.6	35,249	555,600.2	27,779	389,588.1	45,334	578,464.1	23,770	583,295.8
20	630,071	1,378,971.7	831,894	949,032.2	1,302,782	879,075.6	1,206,414	913,273.1	1,168,136	1,227,867.0
25	163,814	1,616,235.5	254,861	1,608,044.6	193,327	2,037,116.1	807,316	2,616,994.3	348,720	2,621,924.1
30	61,290	296,892.3	75,568	387,949.1	55,005	402,857.5	39,966	389,001.0	88,253	300,864.5
33.33	531	4,500.1	3,308	5,956.9	828	10,628.3	158	12,091.7	10,822	22,567.5
35	19,059	231,125.1	8,720	140,850.2	11,003	150,613.4	21,402	141,543.2	23,564	188,111.0
40	61,894	207,684.2	110,456	163,952.5	33,954	155,117.1	11,204	153,035.0	40,567	267,019.5
45	3,590	51,336.9	3,211	114,819.0	3,603	69,020.7	6,440	62,896.0	7,873	72,408.0
50	39,195	224,784.1	64,904	201,991.9	51,527	196,362.8	17,236	136,354.9	34,097	188,270.5
55	2,382	32,357.4	1,937	24,134.1	1,566	31,055.3	2,061	50,216.3	4,347	58,675.8
60	2,350	33,077.6	2,054	30,024.6	1,727	36,000.7	1,710	32,757.9	4,192	44,204.8
65	1,399	31,621.1	1,199	27,913.1	1,514	37,695.6	1,445	32,392.8	3,924	57,258.6
70	1,389	8,454.9	712	7,749.0	1,162	35,004.6	990	10,488.8	3,468	25,353.2
75	808	23,508.7	8,694	20,700.1	890	16,690.9	907	18,233.6	3,230	26,350.6
80	791	6,273.0	531	5,496.8	839	9,819.9	744	8,103.3	2,968	19,767.0
85	352	2,544.3	370	1,794.0	715	13,816.5	616	11,883.4	2,582	17,760.6
90	555	8,244.5	750	5,933.8	1,430	10,372.5	1,445	8,863.8	3,464	12,258.0
95	428	3,020.3	347	3,364.1	714	10,030.1	805	8,676.4	1,629	9,503.1
99.99	133	681.0	200	6,602.1	444	3,152.2	390	8,568.5	3,793	10,030.1
TOTAL	3,569,982	7,990,919.1	3,623,715	7,963,462.7	3,837,867	8,243,515.2	3,901,913.0	8,690,821.7	3,893,586	9,810,346.2

Source: Statistics & Data Warehouse Department, SBP

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22 ^P
A. Agriculture, forestry, and fishing	280,216	292,274	306,111	307,277	322,865	303,877	308,066	314,637
Trade finance	2,530	3,292	5,642	4,834	4,599	4,584	4,739	5,790
Working capital	206,444	222,729	231,374	234,056	245,316	229,085	231,913	233,158
Fixed investment	70,000	61,804	62,727	62,018	65,852	63,961	64,562	65,740
Construction Financing	64	142	1,134	1,134	1,151	1,146	1,146	1,157
Other	1,179	4,307	5,234	5,235	5,947	5,100	5,706	8,791
B. Mining and quarrying	82,989	67,175	61,682	56,158	66,306	67,284	61,995	68,300
Trade finance	3,013	3,849	2,582	611	1,561	1,737	1,998	1,534
Working capital	31,380	17,321	10,259	7,580	17,585	14,139	8,673	15,318
Fixed investment	47,126	44,684	47,516	46,645	45,838	50,086	50,002	50,089
Construction Financing	-	-	-	-	-	-	-	-
Other	1,470	1,322	1,325	1,323	1,322	1,322	1,322	1,358
C. Manufacturing	3,290,273	3,548,472	3,737,750	3,907,468	4,219,333	4,180,601	4,232,003	4,337,459
Trade finance	815,336	888,353	990,245	1,028,963	1,067,344	1,069,054	1,057,875	1,102,307
Working capital	1,398,919	1,434,218	1,458,966	1,551,929	1,779,990	1,721,788	1,757,020	1,779,367
Fixed investment	974,187	1,115,474	1,179,808	1,214,562	1,251,296	1,271,902	1,298,799	1,328,740
Construction Financing	3,220	8,783	13,521	14,569	15,962	16,103	17,546	17,602
Other	98,611	101,645	95,209	97,445	104,741	101,754	100,762	109,444
D. Electricity, gas, steam and air conditioning supply	491,843	558,695	592,435	593,959	590,511	555,863	558,077	588,690
Trade finance	3,835	5,769	8,246	9,378	8,444	8,212	8,877	8,867
Working capital	230,299	237,775	253,142	247,245	243,681	210,331	203,479	232,428
Fixed investment	254,737	314,017	329,850	329,683	334,567	333,770	339,204	340,392
Construction Financing	1,390	1,001	966	966	927	927	927	891
Other	1,581	133	231	6,688	2,892	2,622	5,590	6,112
E. Water supply; sewerage, waste management and remediation activities	15,076	24,150	36,319	31,849	29,072	30,458	29,174	24,986
Trade finance	7,647	9,383	17,279	15,093	14,721	17,739	14,914	12,116
Working capital	3,571	9,786	13,535	11,241	10,109	8,320	9,862	8,300
Fixed investment	3,857	4,976	5,447	5,456	4,184	4,150	4,136	4,352
Construction Financing	-	-	53	53	53	53	53	53
Other	1	6	5	5	5	197	210	165
F. Construction	129,561	154,443	156,378	157,885	185,577	170,150	166,905	185,397
Trade finance	900	425	451	693	496	182	215	335
Working capital	14,512	17,640	16,285	17,086	18,398	16,845	15,050	16,881
Fixed investment	45,362	28,625	25,692	25,095	24,947	23,265	22,684	22,822
Construction Financing	68,176	106,783	113,432	114,690	141,232	129,362	128,245	144,650
Other	612	970	519	323	505	495	712	709
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	429,343	452,581	470,952	479,901	508,001	492,051	493,695	498,638
Trade finance	62,383	63,282	69,341	81,319	74,226	69,695	74,982	70,804
Working capital	258,224	267,944	275,275	276,847	303,917	298,101	290,951	297,743
Fixed investment	79,821	89,861	86,596	85,656	88,610	90,272	90,003	91,787
Construction Financing	2,608	3,323	4,252	4,150	4,424	4,393	4,817	5,124
Other	26,307	28,171	35,488	31,929	36,823	29,590	32,943	33,181
H. Transportation and storage	119,607	113,666	114,546	119,268	125,044	123,874	124,014	127,691
Trade finance	4,245	364	2,044	1,870	3,754	3,347	3,445	3,449
Working capital	42,596	40,703	39,958	44,382	45,913	44,559	44,559	46,620
Fixed investment	72,054	70,929	69,908	69,895	71,871	72,304	71,400	71,964
Construction Financing	295	346	578	614	891	885	984	1,005
Other	418	1,324	2,057	2,507	2,616	2,779	3,627	4,654
I. Accommodation and food service activities	37,049	42,889	42,408	43,529	42,981	40,977	41,159	41,255
Trade finance	131	751	776	1,069	865	1,007	936	904
Working capital	13,860	13,504	13,336	14,386	13,733	11,712	11,980	10,861
Fixed investment	16,558	16,289	15,949	15,147	16,005	15,994	16,099	17,053
Construction Financing	6,487	11,507	11,454	11,901	11,266	11,195	11,225	11,457
Other	12	839	893	1,027	1,112	1,069	920	978

3.13 Private Sector Business and Type of Financing-Overall

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Oct-21	Nov-21 ^R	Dec-21 ^R	Jan-22	Feb-22 ^P	Mar-22 ^P
J. Information and communication	159,242	185,367	201,660	204,626	206,468	198,646	201,379	252,152
Trade finance	4,288	4,798	4,646	4,914	5,835	5,615	5,923	8,632
Working capital	27,108	35,665	26,072	24,259	21,604	15,911	17,898	24,885
Fixed investment	119,502	133,688	162,093	166,507	168,499	166,468	167,009	206,099
Construction Financing	-	284	280	278	299	297	296	294
Other	8,343	10,932	8,570	8,668	10,231	10,354	10,253	12,242
K. Real estate activities	29,439	30,892	31,169	31,691	34,655	35,011	35,216	36,765
Trade finance	-	-	-	-	-	9	79	-
Working capital	3,185	2,141	2,864	3,102	3,119	2,989	3,304	2,957
Fixed investment	11,093	8,350	7,649	7,635	7,821	7,814	7,917	8,065
Construction Financing	15,161	20,388	20,639	20,937	23,673	24,157	23,859	25,686
Other	-	13	18	18	42	42	57	56
L. Professional, scientific and technical activities	51,080	50,820	48,580	46,979	49,943	48,694	50,046	50,273
Trade finance	6,783	9,697	9,143	9,136	8,637	8,514	8,873	9,533
Working capital	28,474	28,375	25,827	25,167	27,553	27,186	28,140	26,141
Fixed investment	12,766	10,346	10,808	10,503	11,366	10,356	10,009	11,196
Construction Financing	1,052	271	259	254	243	234	228	219
Other	2,004	2,132	2,542	1,919	2,144	2,405	2,796	3,184
M. Administrative and support service activities	62,187	64,558	63,938	58,123	62,712	62,808	61,713	60,613
Trade finance	8,002	8,306	6,960	4,907	6,005	6,677	5,595	5,426
Working capital	33,186	30,041	31,000	29,535	33,894	33,870	33,273	31,850
Fixed investment	15,796	20,092	19,803	16,702	16,910	16,306	16,389	16,648
Construction Financing	-	353	225	225	188	188	188	220
Other	5,203	5,766	5,950	6,755	5,715	5,768	6,269	6,468
N. Education	22,496	32,301	33,667	33,596	38,692	34,443	34,842	36,715
Trade finance	-	20	18	18	18	17	17	17
Working capital	8,261	12,900	12,210	12,649	13,340	11,111	10,823	11,521
Fixed investment	12,550	10,705	10,031	9,866	10,940	10,925	11,490	11,144
Construction Financing	1,665	8,564	11,271	10,922	14,255	12,251	12,373	13,895
Other	20	113	138	142	139	140	140	139
O. Human health and social work activities	14,602	19,911	18,790	18,448	19,747	18,903	18,745	19,082
Trade finance	120	15	0	0	0	0	0	4
Working capital	4,237	5,739	4,932	4,882	5,134	4,593	4,624	4,754
Fixed investment	8,148	8,878	8,754	8,574	9,263	9,133	9,047	8,936
Construction Financing	2,064	5,195	5,019	4,885	5,128	5,070	4,965	5,271
Other	34	84	85	107	221	108	109	117
P. Arts, entertainment, and recreation	2,535	3,099	3,157	3,114	3,111	3,101	3,095	2,894
Trade finance	1	1	1	1	1	1	1	1
Working capital	1,997	790	890	898	933	998	1,016	921
Fixed investment	537	2,307	2,117	2,066	2,035	1,957	1,937	1,831
Construction Financing	-	-	145	145	139	143	137	137
Other	-	2	3	3	3	3	4	5
Q. Other service activities	53,499	71,136	62,542	65,185	67,614	64,665	66,161	69,097
Trade finance	698	5,948	1,678	1,983	1,483	1,637	1,492	1,775
Working capital	25,248	31,119	25,616	27,430	30,555	26,623	26,549	27,984
Fixed investment	21,282	23,776	24,394	24,821	24,857	25,411	26,811	27,501
Construction Financing	44	3,701	3,644	3,639	3,526	3,544	3,544	3,450
Other	6,228	6,592	7,210	7,312	7,194	7,450	7,765	8,386
Total	5,271,037	5,712,430	5,982,084	6,159,057	6,572,634	6,431,407	6,486,286	6,714,641

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financings, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f June 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22^P
A. Agriculture, forestry, and fishing	1,801	11,688	13,848	16,979	17,881	17,086	17,432	18,012
Trade finance	-	32	65	40	40	-	-	-
Working capital	1,119	9,176	10,563	12,888	13,401	12,688	12,679	12,756
Fixed investment	646	1,882	2,313	2,875	2,901	3,042	3,252	3,658
Construction Financing	2	5	4	4	4	4	4	16
Other	34	592	903	1,171	1,535	1,352	1,497	1,582
B. Mining and quarrying	2,207	1,469	1,403	1,351	1,373	1,341	1,285	1,366
Trade finance	356	80	80	50	80	75	53	39
Working capital	947	840	781	759	727	702	778	761
Fixed investment	904	550	541	542	565	563	454	565
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	1	1	1	1	1	1
C. Manufacturing	175,941	190,503	204,235	222,354	237,988	227,132	221,654	216,995
Trade finance	24,933	28,846	28,512	28,755	31,104	31,100	30,236	31,610
Working capital	123,782	136,324	148,688	165,579	178,405	167,114	162,255	155,324
Fixed investment	24,444	22,844	24,252	25,117	25,332	26,048	25,992	27,070
Construction Financing	118	264	400	392	390	401	481	385
Other	2,664	2,225	2,383	2,511	2,757	2,469	2,690	2,606
D. Electricity, gas, steam and air conditioning supply	9,152	1,701	1,549	1,405	1,458	1,741	1,714	1,776
Trade finance	91	88	82	68	46	146	145	147
Working capital	8,515	1,000	954	894	942	1,073	1,102	1,124
Fixed investment	543	610	509	439	465	518	464	500
Construction Financing	-	-	-	-	-	-	-	-
Other	2	2	4	4	4	4	4	4
E. Water supply; sewerage, waste management and remediation activities	194	177	1,163	1,514	308	1,238	985	606
Trade finance	40	-	-	-	-	-	-	-
Working capital	46	61	1,067	1,406	194	1,130	882	490
Fixed investment	107	111	90	103	108	102	98	110
Construction Financing	-	-	-	-	-	-	-	-
Other	1	6	5	5	5	6	6	6
F. Construction	13,891	15,770	15,400	15,670	16,288	14,940	15,316	16,229
Trade finance	97	30	2	2	9	9	13	32
Working capital	4,758	5,073	5,295	5,275	5,443	5,145	5,247	5,210
Fixed investment	3,462	1,696	1,534	1,559	1,551	1,528	1,514	1,682
Construction Financing	5,567	8,293	8,465	8,723	9,126	8,125	8,383	9,159
Other	7	678	104	111	159	133	158	145
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	133,990	142,905	147,576	151,804	162,638	160,516	162,131	163,369
Trade finance	7,326	6,292	6,829	7,786	7,393	7,233	7,118	7,097
Working capital	110,479	113,124	115,449	117,744	123,931	122,679	123,956	124,561
Fixed investment	14,125	17,585	18,875	19,538	19,832	21,122	20,924	21,079
Construction Financing	287	351	339	336	388	381	818	609
Other	1,774	5,553	6,085	6,399	11,094	9,100	9,315	10,023
H. Transportation and storage	32,213	24,294	21,253	21,435	21,935	21,990	21,903	22,445
Trade finance	105	28	28	28	28	23	23	23
Working capital	2,761	2,599	2,522	2,676	2,685	2,545	2,612	2,624
Fixed investment	28,893	20,348	16,814	16,642	16,966	17,025	16,559	16,823
Construction Financing	186	158	372	407	421	419	470	466
Other	267	1,162	1,518	1,682	1,836	1,977	2,239	2,509
I. Accommodation and food service activities	2,428	4,709	4,444	4,769	4,867	4,772	4,515	4,617
Trade finance	26	26	26	26	26	26	162	205
Working capital	1,574	2,370	1,960	2,115	2,056	1,955	1,670	1,633
Fixed investment	610	976	805	845	908	916	962	1,062
Construction Financing	207	498	785	776	846	838	834	819
Other	12	839	868	1,008	1,032	1,038	887	897

3.14 Private Sector Business and Type of Financing-SMEs

(End of period: Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-20	Jun-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22 ^P
J. Information and communication	6,555	4,586	4,179	4,581	4,594	4,508	4,571	4,624
Trade finance	227	158	209	214	187	198	273	251
Working capital	2,009	2,790	2,304	2,403	2,413	2,393	2,321	2,178
Fixed investment	4,288	1,279	1,326	1,577	1,584	1,472	1,539	1,763
Construction Financing	-	284	280	278	299	297	296	294
Other	31	74	61	109	110	148	141	138
K. Real estate activities	1,477	1,815	1,571	1,698	1,877	1,795	1,926	2,793
Trade finance	-	-	-	-	-	9	79	-
Working capital	325	306	392	370	431	368	402	435
Fixed investment	1,080	1,070	784	823	791	786	807	1,009
Construction Financing	71	426	378	489	613	590	581	1,292
Other	-	13	18	16	42	42	57	56
L. Professional, scientific and technical activities	16,468	15,146	14,639	14,992	16,040	15,739	15,472	16,077
Trade finance	421	1,755	1,694	1,730	1,847	1,703	1,767	1,809
Working capital	11,788	9,705	9,965	9,739	10,308	9,433	9,390	9,397
Fixed investment	3,834	2,564	1,747	1,946	2,091	2,539	2,074	2,259
Construction Financing	305	241	181	177	173	169	165	160
Other	120	881	1,052	1,400	1,621	1,895	2,075	2,451
M. Administrative and support service activities	13,207	12,320	11,393	12,255	12,811	12,481	12,703	12,636
Trade finance	1,447	1,019	734	877	885	871	940	894
Working capital	8,209	7,073	6,816	7,195	7,676	7,044	7,005	7,105
Fixed investment	3,294	3,384	2,610	2,642	2,598	2,723	2,823	2,403
Construction Financing	-	-	-	-	-	-	-	-
Other	258	845	1,232	1,540	1,651	1,843	1,935	2,234
N. Education	2,577	3,623	2,810	2,585	2,696	2,546	2,563	2,545
Trade finance	-	20	18	18	18	17	17	17
Working capital	1,385	1,736	1,227	1,160	1,148	1,037	990	990
Fixed investment	1,076	1,345	1,108	1,072	1,173	1,141	1,208	1,184
Construction Financing	96	408	325	225	224	217	215	221
Other	20	113	132	110	133	135	134	134
O. Human health and social work activities	2,396	3,166	2,286	2,450	2,430	2,236	2,124	2,080
Trade finance	119	-	-	-	-	-	-	-
Working capital	1,285	1,151	943	897	1,107	938	947	865
Fixed investment	911	1,431	1,128	1,083	1,077	1,069	949	995
Construction Financing	67	504	135	382	129	125	123	126
Other	13	80	80	89	117	104	105	95
P. Arts, entertainment, and recreation	205	941	293	306	316	306	332	307
Trade finance	1	1	1	1	1	1	1	1
Working capital	165	507	215	224	231	222	207	180
Fixed investment	39	431	75	80	81	76	117	117
Construction Financing	-	-	-	-	-	4	4	4
Other	-	2	3	2	3	3	4	5
Q. Other service activities	23,266	30,454	30,925	30,742	32,232	32,846	33,403	33,831
Trade finance	109	669	701	727	576	676	615	587
Working capital	12,020	13,766	12,329	11,895	12,738	12,523	12,269	12,392
Fixed investment	10,552	14,826	16,804	17,057	17,708	18,170	19,051	19,477
Construction Financing	44	227	225	220	219	238	218	79
Other	540	967	867	842	990	1,238	1,250	1,296
Total	437,969	465,266	478,967	506,890	537,731	523,211	520,029	520,306

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
3. Islamic Financing, Advances (against Murabaha etc) inventories and other related items previously reported under Other Assets has been reclassified as credit w.e.f Jun 2014.
4. Construction financing is included in the type of finance with reference to IH&SMEFD Circular letter No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
5. Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
6. Details of the changes/revisions are available in "Revision note" on SBP web at www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

3.15 Province/Region and Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jul-Dec 2020	Punjab	5,476.55	5,296.47	96.71	180.08	3.29	361.76	5,658.23	37.94	103.32
	Sindh	8,259.14	7,879.41	95.40	379.72	4.60	151.27	8,030.68	53.85	97.23
	KPK	80.30	76.27	94.99	4.03	5.01	67.86	144.13	0.97	179.49
	Balochistan	13.76	13.51	98.22	0.25	1.78	72.66	86.17	0.58	626.35
	Islamabad	1,063.82	861.42	80.97	202.40	19.03	110.53	971.95	6.52	91.36
	FATA	0.14	0.13	96.08	0.01	3.92	0.09	0.22	..	162.04
	Gilgit Baltistan	5.65	5.58	98.84	0.07	1.16	0.01	5.59	0.04	99.00
	AJK	13.43	13.31	99.10	0.12	0.90	2.49	15.80	0.11	117.63
Total		14,912.78	14,146.12	94.86	766.66	5.14	766.66	14,912.78	100.00	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	0.00	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec ^r 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Statistics & Data Warehouse Department, SBP

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec 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."
2. Place of Disbursements" refers to the place from where the funds are being issued by scheduled banks to the borrowers.
3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement and Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Jul-Dec 2020		Jan-Jun 2021 ^P		Jul-Dec 2021 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,296.47	96.71	5,868.65	96.56	6,681.41	96.39
	Sindh	82.30	1.50	106.04	1.74	102.99	1.49
	KPK	8.35	0.15	8.31	0.14	8.51	0.12
	Balochistan	0.65	0.01	1.01	0.02	0.70	0.01
	Islamabad	87.43	1.60	91.95	1.51	136.12	1.96
	FATA	0.05	..	0.06	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.05	..
AJK	1.29	0.02	1.48	0.02	2.16	0.03	
Punjab Total		5,476.55	100.00	6,077.52	100.00	6,931.94	100.00
Sindh	Punjab	248.54	3.01	235.33	2.89	400.17	3.72
	Sindh	7,879.41	95.40	7,795.79	95.90	10,211.73	94.91
	KPK	38.20	0.46	28.64	0.35	40.73	0.38
	Balochistan	71.65	0.87	48.90	0.60	84.91	0.79
	Islamabad	20.28	0.25	19.25	0.24	18.28	0.17
	FATA	..	..	-	-	2.80	0.03
	Gilgit-Baltistan	..	..	..	..	..	..
AJK	1.04	0.01	1.43	0.02	0.55	0.01	
Sindh Total		8,259.14	100.00	8,129.34	100.00	10,759.16	100.00
KPK	Punjab	0.60	0.75	0.80	0.97	10.56	9.09
	Sindh	0.64	0.80	0.73	0.88	1.10	0.95
	KPK	76.27	94.99	78.26	94.48	101.31	87.23
	Balochistan	..	0.01	0.01	0.01	..	..
	Islamabad	2.74	3.41	2.91	3.51	3.03	2.61
	FATA	0.03	0.04	0.02	0.03	0.01	0.01
	Gilgit-Baltistan	..	..	-	-	-	-
AJK	0.01	0.01	0.10	0.12	0.13	0.11	
KPK Total		80.30	100.00	82.83	100.00	116.15	100.00
Balochistan	Punjab	0.01	0.06	0.01	0.02	-	-
	Sindh	0.23	1.67	2.65	9.37	2.14	7.84
	KPK	..	0.03	-	-	-	-
	Balochistan	13.51	98.22	25.64	90.59	25.21	92.16
	Islamabad	..	0.03	..	0.01	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
AJK	..	..	-	-	-	-
Balochistan Total		13.76	100.00	28.30	100.00	27.36	100.00
Islamabad	Punjab	112.53	10.58	127.85	10.87	186.81	12.44
	Sindh	68.10	6.40	78.79	6.70	87.53	5.83
	KPK	21.29	2.00	33.21	2.82	32.38	2.16
	Balochistan	0.32	0.03	0.40	0.03	0.39	0.03
	Islamabad	861.42	80.97	935.73	79.55	1,194.50	79.54
	FATA	..	..	..	..	..	..
	Gilgit-Baltistan	..	..	0.01	..	0.02	..
AJK	0.15	0.01	0.22	0.02	0.12	0.01	
Islamabad Total		1,063.82	100.00	1,176.21	100.00	1,501.76	100.00
FATA Total		0.14	100.00	0.33	100.00	0.55	100.00
Gilgit-Baltistan	Punjab	0.01	0.20	..	0.02	0.01	0.17
	Sindh	..	0.01	-	-	-	-
	KPK	-	-	0.01	0.10	-	-
	Balochistan	0.03	0.52	0.02	0.40	..	0.05
	Islamabad	0.02	0.38	0.23	3.91	0.36	4.83
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.58	98.84	5.71	95.57	7.09	94.95
AJK	..	0.05	-	-	-	-	
Gilgit-Baltistan Total		5.65	100.00	5.97	100.00	7.46	100.00
AJK	Punjab	0.07	0.52	0.04	0.20	0.02	0.11
	Sindh	..	0.01	..	0.01	-	-
	KPK	..	0.01	..	..	..	..
	Balochistan	-	-	-	-	-	-
	Islamabad	0.05	0.36	0.12	0.62	0.06	0.34
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
AJK	13.31	99.10	18.92	99.17	17.58	99.54	
AJK Total		13.43	100.00	19.08	100.00	17.66	100.00
Grand Total		14,912.78		15,519.58		19,362.04	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off

Source: Statistics & Data Warehouse Department, SBP

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec 2020		Jan-Jun 2021		Jul-Dec 2021 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	5,296.47	93.61	5,868.65	94.16	6,681.41	91.79
	Sindh	248.54	4.39	235.33	3.78	400.17	5.50
	KPK	0.60	0.01	0.80	0.01	10.56	0.15
	Balochistan	0.01	..	0.01	..	-	-
	Islamabad	112.53	1.99	127.85	2.05	186.81	2.57
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.01	..	..	..	0.01	..
	AJK	0.07	..	0.04	..	0.02	..
Punjab Total		5,658.23	100.00	6,232.68	100.00	7,278.98	100.00
Sindh	Punjab	82.30	1.02	106.04	1.33	102.99	0.99
	Sindh	7,879.41	98.12	7,795.79	97.64	10,211.73	98.14
	KPK	0.64	0.01	0.73	0.01	1.10	0.01
	Balochistan	0.23	..	2.65	0.03	2.14	0.02
	Islamabad	68.10	0.85	78.79	0.99	87.53	0.84
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	..	..	..	..	-	-
Sindh Total		8,030.68	100.00	7,984.00	100.00	10,405.50	100.00
KPK	Punjab	8.35	5.79	8.31	5.60	8.51	4.65
	Sindh	38.20	26.50	28.64	19.30	40.73	22.26
	KPK	76.27	52.92	78.26	52.72	101.31	55.36
	Balochistan	..	..	-	-	-	-
	Islamabad	21.29	14.77	33.21	22.37	32.38	17.69
	FATA	0.01	..	0.02	0.01	0.07	0.04
	Gilgit-Baltistan	-	-	0.01	..	-	-
	AJK	..	..	..	..	..	..
KPK Total		144.13	100.00	148.45	100.00	183.00	100.00
Balochistan	Punjab	0.65	0.75	1.01	1.34	0.70	0.63
	Sindh	71.65	83.15	48.90	64.35	84.91	76.35
	KPK	..	..	0.01	0.02	..	..
	Balochistan	13.51	15.68	25.64	33.74	25.21	22.67
	Islamabad	0.32	0.38	0.40	0.53	0.39	0.35
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	0.03	0.03	0.02	0.03	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		86.17	100.00	75.98	100.00	111.22	100.00
Islamabad	Punjab	87.43	9.00	91.95	8.76	136.12	10.07
	Sindh	20.28	2.09	19.25	1.83	18.28	1.35
	KPK	2.74	0.28	2.91	0.28	3.03	0.22
	Balochistan	..	..	..	..	-	-
	Islamabad	861.42	88.63	935.73	89.10	1,194.50	88.33
	FATA	-	-	0.02	..	0.01	..
	Gilgit-Baltistan	0.02	..	0.23	0.02	0.36	0.03
	AJK	0.05	..	0.12	0.01	0.06	..
Islamabad Total		971.95	100.00	1,050.20	100.00	1,352.36	100.00
FATA	Punjab	0.05	23.50	0.06	17.03	..	0.01
	Sindh	..	0.22	-	-	2.80	85.10
	KPK	0.03	15.39	0.02	6.16	0.01	0.40
	Balochistan	-	-	-	-	-	-
	Islamabad	..	1.59	..	0.96	..	0.09
	FATA	0.13	59.30	0.29	75.85	0.47	14.40
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		0.22	100.00	0.38	100.00	3.29	100.00
Gilgit Baltistan	Punjab	..	0.08	0.01	0.09	0.05	0.67
	Sindh	..	0.03	..	0.03	..	..
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.03	0.01	0.13	0.02	0.24
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	5.58	99.84	5.71	99.75	7.09	99.08
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		5.59	100.00	5.72	100.00	7.15	100.00
AJK	Punjab	1.29	8.14	1.48	6.70	2.16	10.49
	Sindh	1.04	6.60	1.43	6.47	0.55	2.69
	KPK	0.01	0.06	0.10	0.43	0.13	0.64
	Balochistan	..	..	-	-	-	-
	Islamabad	0.15	0.94	0.22	1.01	0.12	0.60
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	0.02	-	-	-	-
	AJK	13.31	84.25	18.92	85.38	17.58	85.58
AJK Total		15.80	100.00	22.16	100.00	20.55	100.00
Grand Total		14,912.78		15,519.58		19,362.04	

Numbers are rounded to the Nearest Billion, Totals may differ due to rounding off
 - : Value is zero; 0.00 : Amount in less than 5.0 million

Source: Statistics & Data Warehouse Department, SBP

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	2.42	2.42	-	2.85	2.85	-	3.55	3.55
	Government	0.44	821.09	821.53	0.28	994.94	995.22	0.66	978.99	979.65
	Non-Financial Public Sector Enterprises	-	1,138.21	1,138.21	-	1,104.54	1,104.54	-	1,235.07	1,235.07
	NBFCs & Financial Auxiliaries	0.02	114.57	114.59	0.02	124.51	124.53	0.02	153.99	154.01
	Private Sector (Business)	247.63	5,114.87	5,362.49	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27
	Trust Funds & Non Profit Organizations	0.01	19.28	19.28	..	15.02	15.02	..	14.00	14.00
	Personal/Individuals	73.54	709.55	783.09	81.48	804.38	885.86	81.99	927.17	1,009.16
	Others	1.04	0.84	1.89	1.44	1.71	3.14	0.96	1.68	2.64
	Total	322.68	7,920.83	8,243.52	328.06	8,362.76	8,690.82	356.07	9,454.27	9,810.35
Punjab	Foreign Constituents	-	-	-	-	-	-	-	..	..
	Government	-	464.14	464.14	-	623.90	623.90	-	616.39	616.39
	Non-Financial Public Sector Enterprises	-	265.25	265.25	-	293.43	293.43	-	339.97	339.97
	NBFCs & Financial Auxiliaries	-	13.65	13.65	-	21.59	21.59	-	26.91	26.91
	Private Sector (Business)	178.92	2,251.85	2,430.76	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79
	Trust Funds & Non Profit Organizations	0.01	2.91	2.91	..	2.83	2.84	..	2.73	2.73
	Personal/Individuals	20.81	236.72	257.53	23.08	282.03	305.12	45.11	348.93	394.04
	Others	0.01	0.33	0.34	..	0.32	0.32	0.01	0.30	0.31
	Total	199.74	3,234.85	3,434.59	200.69	3,605.18	3,805.87	233.40	4,009.75	4,243.15
Sindh	Foreign Constituents	-	2.34	2.34	-	2.85	2.85	-	3.54	3.54
	Government	0.38	294.25	294.63	0.28	307.41	307.68	0.66	279.97	280.63
	Non-Financial Public Sector Enterprises	-	589.53	589.53	-	488.19	488.19	-	599.33	599.33
	NBFCs & Financial Auxiliaries	0.02	86.83	86.86	0.02	77.19	77.22	0.02	100.26	100.28
	Private Sector (Business)	58.85	2,433.84	2,492.69	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33
	Trust Funds & Non Profit Organizations	-	5.55	5.55	-	4.92	4.92	-	3.96	3.96
	Personal/Individuals	43.20	405.73	448.93	47.76	446.45	494.20	16.00	492.78	508.78
	Others	0.73	0.51	1.24	1.13	1.39	2.52	0.17	1.38	1.55
	Total	103.19	3,818.59	3,921.78	106.13	3,766.62	3,872.74	83.53	4,328.87	4,412.40
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	0.01	0.01	-	0.01	0.01
	Non-Financial Public Sector Enterprises	-	29.66	29.66	-	25.67	25.67	-	25.07	25.07
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.08	38.97	44.05	5.36	38.99	44.35	7.92	55.38	63.30
	Trust Funds & Non Profit Organizations	-	0.20	0.20	-	0.19	0.19	-	0.17	0.17
	Personal/Individuals	2.86	22.91	25.77	3.22	25.63	28.85	8.21	29.42	37.63
	Others	-	-	-	-	-	-	0.48	-	0.48
	Total	7.94	91.80	99.74	8.58	90.55	99.13	16.61	110.11	126.72
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	0.06	3.01	3.07	-	3.01	3.01	-	2.67	2.67
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.73	4.69	7.42	2.64	4.34	6.98	6.20	5.43	11.63
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.17	3.90	8.07	4.60	4.37	8.98	8.98	4.42	13.40
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	Total	7.26	11.59	18.85	7.54	11.72	19.26	15.48	12.52	27.99
Islamabad	Foreign Constituents	-	0.08	0.08	-	-	-	-	-	-
	Government	-	59.69	59.69	-	60.62	60.62	-	79.96	79.96
	Non-Financial Public Sector Enterprises	-	253.53	253.53	-	297.01	297.01	-	270.70	270.70
	NBFCs & Financial Auxiliaries	-	14.03	14.03	-	25.67	25.67	-	26.76	26.76
	Private Sector (Business)	0.69	378.97	379.66	0.61	444.79	445.41	0.50	550.34	550.84
	Trust Funds & Non Profit Organizations	-	10.61	10.61	-	7.07	7.07	-	7.14	7.14
	Personal/Individuals	0.44	33.19	33.63	0.57	38.16	38.73	0.67	44.94	45.62
	Others	-	-	-	-	-	-	-	..	..
	Total	1.13	750.09	751.22	1.18	873.32	874.50	1.17	979.85	981.02
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.12	0.10	0.22	0.16	0.10	0.26	0.24	0.10	0.34
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.17	0.42	0.59	0.24	0.48	0.72	0.34	0.18	0.51
	Others	-	-	-	-	-	-	-	-	-
	Total	0.29	0.52	0.81	0.40	0.58	0.98	0.58	0.28	0.86

* End Position.

3.18 Province/Region and Categories of Advances by Borrowers* (Outstanding Position)

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2020			Jun-2021			Dec-2021 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	0.25	0.25	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.81	1.52	2.33	0.99	1.81	2.80	1.28	2.02	3.30
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.74	2.30	3.04	0.83	2.57	3.40	0.15	0.48	0.63
	Others	-	-	-	-	-	-	-	-	-
	Total	1.55	4.08	5.62	1.82	4.63	6.45	1.43	2.50	3.93
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.42	4.93	5.36	0.54	5.47	6.01	1.34	4.39	5.73
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.16	4.38	5.53	1.18	4.68	5.87	2.53	6.01	8.55
	Others	-	-	-	-	-	-	-	-	-
	Total	1.58	9.32	10.90	1.73	10.16	11.88	3.87	10.41	14.28

* End Position.

Source: Statistics & Data Warehouse Department, SBP

"Urban area" means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilization is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: 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 as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations, which are controlled by government, which may be exercised 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.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

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

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

Personal: This includes Bank Employees and Consumer Financing which 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 which are not classified elsewhere.

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY21									
Jul-Sep									
Punjab	152,889	23,767	149,821	19,795	11,584	41,254	4,799	61,104	53,554
Sindh	22,149	5,899	26,472	3,358	2,100	14,123	800	13,022	27,333
Khyber Pakhtunkhwa	4,080	740	4,677	1,212	477	2,778	157	225	556
Balochistan	721	140	1,177	39	24	167	32	51	951
Azad Jammu Kashmir	95	22	77	-	-	-	16	282	29
Gilgit Baltistan	83	16	234	-	-	10	1	8	25
All Pakistan	180,017	30,584	182,458	24,404	14,186	58,333	5,805	74,692	82,448
Jul-Dec									
Punjab	481,529	71,184	150,994	43,257	27,402	40,928	9,777	165,226	71,224
Sindh	64,814	19,569	27,809	7,592	6,588	14,266	1,608	33,946	37,608
Khyber Pakhtunkhwa	9,496	1,822	4,912	2,327	1,383	3,005	320	788	733
Balochistan	2,132	465	1,204	81	57	171	55	120	975
Azad Jammu Kashmir	148	33	81	-	-	-	29	654	27
Gilgit Baltistan	260	56	202	3	1	7	4	27	25
All Pakistan	558,379	93,128	185,202	53,260	35,430	58,376	11,793	200,761	110,593
Jul-Mar									
Punjab	670,328	109,755	152,248	56,481	43,451	38,686	12,670	251,569	58,647
Sindh	110,644	35,629	28,035	10,882	10,295	13,572	2,290	48,098	28,613
Khyber Pakhtunkhwa	14,803	3,557	5,455	3,124	2,405	2,759	384	983	592
Balochistan	4,169	796	1,308	95	78	167	63	155	973
Azad Jammu Kashmir	209	43	79	-	-	-	35	897	35
Gilgit Baltistan	1,488	185	292	3	1	6	10	34	27
All Pakistan	801,641	149,965	187,417	70,585	56,230	55,191	15,452	301,735	88,887
Jul-Jun									
Punjab	976,238	156,142	153,764	65,516	61,043	38,815	14,497	384,234	71,247
Sindh	146,512	63,096	32,450	12,667	14,490	13,972	2,556	66,345	29,600
Khyber Pakhtunkhwa	21,067	5,092	5,778	3,601	3,048	1,841	423	1,456	591
Balochistan	5,353	1,207	1,398	123	133	174	74	214	961
Azad Jammu Kashmir	477	64	486	1	1	1	35	1,225	43
Gilgit Baltistan	3,265	382	442	6	2	4	15	39	27
All Pakistan	1,152,912	225,982	194,318	81,914	78,716	54,806	17,600	453,514	102,468
FY22									
Jul-Sep									
Punjab	117,606	29,293	151,216	16,426	16,146	40,694	4,301	59,708	51,586
Sindh	19,665	19,786	34,612	3,183	3,227	10,601	1,333	13,833	12,359
Khyber Pakhtunkhwa	3,957	822	5,442	844	519	1,886	112	241	577.06
Balochistan	498	227	1,441	42	33.868	184.66	31	127.934	253.218
Azad Jammu Kashmir	245	24.932	88.481	-	-	1	9	227	43.492
Gilgit Baltistan	1,286	154.832	529.11	1	0.999	11.398	-	-	19.542
All Pakistan	143,257	50,308	193,329	20,496	19,927	53,378	5,786	74,137	64,838

3.19 Province/Region and Categories of Loans for Agriculture (Disbursements and Outstanding)

(Amount in Million Rupees)

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 21									
Jul-Sep									
Punjab	233,293	24,698	123,375	8,026	92,541	99,666	418,802	213,694	467,670
Sindh	49,866	3,746	21,467	368	12,199	6,988	76,541	36,967	96,383
Khyber Pakhtunkhwa	8,749	1,446	5,480	116	83	923	14,314	2,971	14,414
Balochistan	244	15	106	2	18	22	1,038	247	2,423
Azad Jammu Kashmir	1,582	212	1,311	18	4	304	1,711	520	1,720
Gilgit Baltistan	753	114	775	53	17	479	890	156	1,524
All Pakistan	294,487	30,231	152,515	8,583	104,862	108,382	513,296	254,555	584,135
Jul-Dec									
Punjab	539,009	56,667	124,805	53,576	197,116	92,469	1,127,148	517,594	480,419
Sindh	110,119	8,639	21,430	1,641	20,055	6,383	185,774	88,796	107,497
Khyber Pakhtunkhwa	17,563	3,226	6,009	1,076	525	1,005	30,782	7,744	15,663
Balochistan	641	49	114	39	37	28	2,948	728	2,492
Azad Jammu Kashmir	3,288	473	1,238	756	107	327	4,221	1,267	1,673
Gilgit Baltistan	2,251	385	880	805	307	684	3,323	775	1,797
All Pakistan	672,871	69,439	154,476	57,893	218,146	100,896	1,354,196	616,905	609,543
Jul-Mar									
Punjab	754,325	82,259	122,210	75,448	313,398	107,316	1,569,252	800,432	479,107
Sindh	168,533	13,508	21,763	2,466	28,821	8,152	294,815	136,349	100,135
Khyber Pakhtunkhwa	24,739	4,824	6,310	1,711	798	1,050	44,761	12,567	16,165
Balochistan	898	74	124	52	59	35	5,277	1,162	2,607
Azad Jammu Kashmir	5,145	722	1,215	1,052	187	339	6,441	1,850	1,669
Gilgit Baltistan	3,812	675	1,039	1,128	443	784	6,441	1,338	2,148
All Pakistan	957,452	102,063	152,661	81,857	343,706	117,676	1,926,987	953,699	601,831
Jul-Jun									
Punjab	997,200	112,060	125,400	101,117	424,916	106,671	2,154,568	1,138,395	495,897
Sindh	206,197	18,124	23,196	3,197	41,267	9,383	371,129	203,322	108,601
Khyber Pakhtunkhwa	31,911	6,789	6,720	2,333	1,101	1,114	59,335	17,486	16,043
Balochistan	1,586	123	154	65	80	42	7,201	1,757	2,729
Azad Jammu Kashmir	12,693	1,326	1,169	1,207	246	335	14,413	2,862	2,034
Gilgit Baltistan	5,409	991	1,216	1,556	635	931	10,251	2,048	2,619
All Pakistan	1,254,996	139,413	157,855	109,475	468,245	118,476	2,616,897	1,365,870	627,924
FY 22									
Jul-Sep									
Punjab	244,254	30,594	127,379	15,241	98,492	106,544	397,828	234,232	477,418
Sindh	40,335	4,245	22,316	512	10,839	10,769	65,028	51,930	90,656
Khyber Pakhtunkhwa	8,811	2,015	7,142	408	222	1,147	14,132	3,819	16,194
Balochistan	300	31,772	170,721	23	39,825	53	894	461	2,103
Azad Jammu Kashmir	6,765	564	1,783	104	19,412	332,857	7,123	836	2,249
Gilgit Baltistan	1,573	346,191	1,398	213	97,155	982,094	3,073	599	2,941
All Pakistan	302,038	37,795	160,189	16,501	109,708	119,827	488,078	291,876	591,561

Source: Agricultural Credit & Microfinance Department

3.20 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

(End of Period: Million Rupees)

ECONOMIC GROUPS	2020			2021					
	Dec			Jun			Dec ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	91.9	55.4	-	172.9	-	-	290.4
2. DOMESTIC CONSTITUENTS	93,026.5	38,421.9	121,122.1	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0
I. GOVERNMENT	-	1,859.9	-	-	2,094.6	-	-	115.0	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	3,486.8	2,522.4	513.8	12,723.4	2,522.4	..	19,001.0	-	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	88,118.6	34,039.6	119,818.1	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0
a. Agriculture, forestry and fishing	9.7	47.7	10.7	9.7	94.4	2.0	9.7	143.2	341.3
b. Mining and quarrying	-	1,321.7	14.6	-	1,321.7	440.1	-	1,321.7	574.8
c. Manufacturing	49,769.6	26,544.4	110,819.9	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1
01 - Manufacture of food products	7,246.7	1,978.3	3,699.7	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0
02 - Manufacture of beverages	4.0	475.7	-	100.0	521.7	19.3	150.0	494.2	3.5
03 - Manufacture of textiles	24,142.3	9,832.8	80,806.4	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0
04 - Manufacture of wearing apparel	1,157.8	453.2	18,299.6	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3
05 - Manufacture of leather and related products	-	266.9	2,134.2	10.0	309.3	2,270.3	72.8	337.0	2,432.6
06 - Manufacture of paper and paper products	32.5	462.0	343.1	69.1	1,338.0	307.0	451.6	799.6	190.6
07 - Manufacture of coke and refined petroleum products	5,236.9	502.5	2,325.1	5,317.7	489.5	597.7	4,558.2	758.5	-
08 - Manufacture of chemicals and chemical products	8,124.6	2,711.5	8.9	11,419.8	2,608.7	-	6,961.9	2,944.9	-
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	98.5	158.9	112.9	37.5	179.8	133.5	121.7	323.3	-
10 - Manufacture of rubber and plastics products	173.7	303.2	259.9	288.3	597.4	412.1	210.3	510.0	88.1
11 - Manufacture of other non-metallic mineral products	13.5	4,109.2	1,807.2	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0
12 - Manufacture of basic metals	236.7	1,457.5	17.2	260.0	794.4	12.2	929.7	2,879.9	-
13 - Manufacture of fabricated metal products, except machinery and equipment	0.8	322.4	24.2	27.5	196.2	7.0	624.2	1,175.8	13.3
14 - Manufacture of computer, electronic and optical products	155.1	-	-	100.1	-	-	84.4	498.4	-
15 - Manufacture of electrical equipment	479.2	2,074.9	150.7	444.5	1,871.0	131.0	241.8	4,212.9	126.4
16 - Manufacture of machinery and equipment	196.9	4.1	81.4	24.2	54.4	198.0	6.1	46.2	575.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	587.7	1,205.1	17.7	626.4	1,205.5	77.0	657.4	1,270.3	322.6
18 - Manufacture of furniture	63.3	-	-	53.0	103.4	-	158.0	32.9	-
19. Other manufacturing	1,819.4	226.3	731.9	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4
d. Electricity, gas, steam and air conditioning supply	501.6	-	-	131.9	-	-	2,889.2	-	-
e. Water supply; sewerage, waste management and remediation activities	-	188.0	-	-	-	-	-	-	-
f. Construction	7.0	187.6	197.6	881.2	36.4	160.7	177.9	208.3	261.7
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	16,557.1	5,213.0	5,954.2	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	0.5	31.1	-	9.8	58.7	9.3	0.5	58.3
02 - Wholesale trade, except of motor vehicles and motorcycles	9,375.2	4,993.8	2,967.4	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2
03 - Retail trade, except of motor vehicles and motorcycles	7,181.9	218.8	2,955.7	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3
h. Transportation and storage	-	-	137.3	-	-	106.9	2.9	-	119.8
i. Accommodation and food service activities	-	-	-	-	-	-	-	77.7	65.3
j. Information and communication	7,532.5	0.3	1,761.7	10,810.7	5.2	68.7	10,043.6	45.6	103.0
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,798.9	471.7	122.1	1,758.2	362.3	106.3	1,765.0	304.3	87.4
m. Administrative and support service activities	5,698.8	56.4	755.6	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	100.0	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,243.4	4.6	44.5	5,789.1	15.4	74.5	6,255.3	-	149.6
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	-	-	-	0.2	-	-	19.2	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	1,421.1	-	790.2	-	-	-	-	-	-
TOTAL	93,026.5	38,421.9	121,214.0	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5

Source: Statistics & Data Warehouse Department, SBP

3.21 Classification of Scheduled Banks' Investments in Securities and Shares

(End of Period: Million Rupees)

SECURITIES / SHARES	2020			2021					
	Dec			Jun			Dec ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	4,528,862.4	4,616,623.3	4,546,929.2	6,050,306.2	6,160,529.2	6,063,721.8	4,874,637.1	5,149,275.4	4,879,580.7
01. Federal Government	4,528,862.2	4,616,623.2	4,546,929.1	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
II. FEDERAL BONDS	5,368,246.0	5,402,051.8	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.9	7,132,788.7
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,368,246.0	5,402,051.7	5,499,739.9	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	..	..	..	..	..	..	..	..	..
III. SHARES	311,573.3	228,957.6	338,236.7	299,420.7	200,663.6	332,193.5	305,998.7	199,822.9	327,906.0
01. Quoted On The Stock Exchange	178,061.7	78,594.3	199,088.0	176,079.4	67,020.7	203,023.2	171,455.9	61,397.4	185,898.5
a. Financial Institutions	22,985.8	14,102.4	23,792.5	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1
b. NFPSEs	20,427.6	5,111.3	18,939.5	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5
c. Private Sector	134,644.2	59,376.5	156,352.0	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0
02. Unquoted On The Stock Exchange	133,511.6	150,363.4	139,148.7	123,341.2	133,642.8	129,170.3	134,542.8	138,425.6	142,007.5
a. Financial Institutions	22,624.6	29,933.7	22,693.6	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7
b. NFPSEs	1,645.5	912.2	1,111.9	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4
c. Private Sector	71,682.6	81,958.5	71,730.6	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0
IV. DEBENTURES	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTMENTS	4,787.4	4,787.4	4,829.9	3,841.9	3,841.9	3,884.5	4,058.1	4,283.1	4,087.5
VII. TERM FINANCE CERTIFICATES	61,962.3	61,880.5	63,018.8	57,890.9	59,378.2	59,360.6	71,093.1	72,817.5	72,750.7
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	6,843.1	6,430.8	6,871.0	9,437.4	9,151.8	9,476.0	15,409.0	14,260.2	15,487.6
X. NIT UNITS	2,368.7	1,782.7	2,532.4	2,461.0	1,782.7	2,653.3	2,530.9	2,133.2	2,831.5
XI. OTHERS	81,994.0	81,962.6	84,026.8	88,866.3	88,833.2	91,403.1	67,551.0	66,905.7	70,239.2
XII. Islamic Banking Products - Investments	1,199,076.6	1,184,316.9	1,245,954.2	1,317,365.7	1,309,799.1	1,377,543.0	1,853,099.8	1,852,373.7	1,904,231.8
01. GOP Ijara Sukuk	638,612.8	627,022.4	660,603.9	748,897.5	747,397.1	780,993.8	1,293,211.3	1,297,536.5	1,325,223.5
02. Corporate Sukuks	510,006.8	505,375.3	531,701.4	508,822.0	505,782.3	533,452.1	510,853.2	507,046.2	528,884.8
a. Diminishing Musharaka Sukuk	150,968.1	150,094.4	153,122.9	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3
b. Ijarah Sukuk	183,019.4	180,323.0	198,564.9	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8
c. Modaraba Sukuk	17,645.9	17,645.9	18,007.1	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5
d. Wakala Sukuk	60.4	425.0	61.5	30.3	425.0	30.9	-	-	-
e. Any other	158,313.0	156,887.1	161,944.8	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,506.9	1,467.6	1,467.6	1,531.8	1,467.6	1,467.6	1,479.6
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	88.1	88.1	88.1	3,188.1	3,188.1	3,222.2
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	3,487.8	6,495.2	4,159.8	6,027.1	4,682.6	6,889.6	3,622.4	3,269.4	4,202.8
10. Other Mode of Investments – Long Term	45,413.5	43,868.3	47,894.2	52,063.5	50,381.4	54,587.6	40,757.2	39,865.9	41,218.8
TOTAL	11,565,719.8	11,588,799.7	11,792,144.9	13,779,334.1	13,827,323.0	14,013,122.9	14,255,370.8	14,200,513.5	14,409,909.7

Source: Statistics & Data Warehouse Department, SBP

* Note: -As per BPRD circular letter No. 5 of 2016, Federal Government Securities include the amount of Bai Muajjal of Government of Pakistan Ijara Sukuk. Totals may differ due to rounding off.

3.22 Scheduled Banks' Deposits by Rates of Interest (Conventional Banking)

(Million Rupees)

RATE OF RETURN	2020		2021	
	Jun	Dec ^R	Jun ^R	Dec ^P
00.00	4,620,441.6	5,173,150.97	5,496,085.5	5,372,382.3
01.00*	547,999.9	562,690.44	590,932.3	55,685.6
02.00*	18,753.8	45,072.51	27,485.1	103,577.7
03.00*	59,719.9	42,891.76	106,050.7	41,856.7
04.00*	49,854.8	83,809.46	81,465.1	37,582.8
05.00*	140,670.0	267,239.95	264,661.0	126,164.7
05.25	84,272.7	16,842.25	14,788.7	89,090.2
05.50	130,552.7	4,451,168.28	5,209,455.0	311,434.1
05.75	60,546.6	1,080,746.84	1,040,462.9	105,950.8
06.00	268,209.8	140,867.29	282,316.0	140,133.3
06.25	113,083.6	161,866.71	347,355.9	77,137.0
06.50	5,262,425.6	660,309.01	650,017.8	17,614.2
06.75	724,586.2	196,794.73	218,206.7	90,755.7
07.00	248,937.6	211,800.73	158,476.4	82,511.6
07.25	54,058.7	175,320.58	209,764.5	4,489,190.1
07.50	160,748.3	177,339.97	239,044.8	1,209,268.6
07.75	72,261.2	27,533.19	135,488.3	523,915.9
08.00	52,718.6	238,712.25	75,569.7	289,960.7
08.25	28,499.8	11,870.08	195,914.0	307,530.7
08.50	12,264.0	108,257.74	6,156.4	182,304.7
08.75	2,741.5	1,962.69	1,398.4	119,883.0
09.00	4,506.3	2,545.57	10,416.5	73,078.7
09.25	1,200.4	446.24	231.4	180,211.6
09.50	54,508.5	5,312.34	5,496.8	65,025.4
09.75	10,769.3	3,895.38	6,640.4	56,052.3
10.00	3,831.5	3,534.17	1,413.2	48,936.3
10.25	8,698.8	7,031.22	2,448.2	134,261.2
10.50	8,096.7	56,540.38	16,427.7	224,107.7
10.75	2,214.3	16,332.30	13,385.5	47,502.2
11.00	2,179.6	9,369.16	6,355.8	63,031.1
11.25	3,352.8	16,684.40	4,756.1	50,270.1
11.50	11,776.3	13,339.84	5,103.7	85,059.0
11.75	1,758.4	5,494.34	948.2	140,756.2
12.00	29,802.2	34,774.61	10,989.8	73,355.4
12.25	21,795.3	16,125.46	5,940.6	25,639.9
12.50	16,989.9	13,622.32	8,961.2	62,678.7
12.75	5,846.9	12,453.94	4,953.2	4,454.0
13.00	107,142.2	24,608.65	967.2	9,199.6
13.25	23,067.7	17,041.60	1,759.1	1,429.0
13.50	52,020.5	2,853.30	357.5	345.9
13.75	61,660.8	1,421.40	11.4	626.0
14.00	62,376.4	1,594.68	1,211.8	1,591.4
14.25	90,551.7	65.89	25.1	2.0
14.50	-	596.85	83.4	405.2
14.75	-	-	-	-
15.00 & above	-	2,256.44	1,074.9	1,448.2
Total	13,297,493.7	14,104,187.88	15,461,053.8	15,123,397.6

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Statistics & Data Warehouse Department, SBP

3.23 Scheduled Banks' Deposits by Rates of Return (Islamic Banking)

(Million Rupees)

RATE OF RETURN	2020		2021	
	Jun	Dec ^R	Jun ^R	Dec ^P
00.00	1,007,811.7	1,101,758.5	1,338,904.2	1,812,179.4
01.00*	203,140.1	722,890.5	781,389.3	776,363.8
02.00*	17,848.2	10,619.2	11,969.5	10,598.2
03.00*	101,607.2	575,552.0	625,277.7	138,693.5
04.00*	492,129.0	214,015.1	285,835.3	653,947.8
05.00*	126,304.5	226,470.8	281,049.6	363,114.1
05.25	24,738.9	48,702.8	48,919.3	62,413.2
05.50	147,006.8	219,721.7	215,974.1	44,999.2
05.75	21,649.0	77,370.1	158,900.0	28,559.9
06.00	60,318.6	61,914.7	52,315.8	44,260.1
06.25	40,963.7	41,405.8	61,137.6	39,805.2
06.50	245,377.5	141,887.5	31,479.6	61,256.1
06.75	29,410.7	49,209.2	51,903.6	33,755.1
07.00	73,711.8	94,084.8	72,834.7	159,383.5
07.25	61,989.8	94,435.5	111,177.8	196,887.9
07.50	86,065.6	19,083.7	49,833.7	162,474.3
07.75	17,561.7	2,520.5	14,123.8	43,238.1
08.00	11,026.2	5,309.1	8,221.2	102,670.9
08.25	49,798.9	523.9	167.6	50,961.6
08.50	6,410.8	3,489.4	20.7	48,125.1
08.75	3,081.3	528.4	432.6	37,511.8
09.00	9,498.3	13,184.4	58.2	69,538.4
09.25	30,945.5	27.5	21.9	40,740.8
09.50	12,970.8	17.2	12.9	26,061.6
09.75	1,286.7	49.6	28.8	10,684.5
10.00	582.8	198.6	28.8	13,955.9
10.25	1,054.6	32.3	0.4	46,206.5
10.50	2,387.9	99.3	15.0	27,709.1
10.75	18.7	8.1	1.4	10,697.4
11.00	546.0	263.8	22.8	9,790.5
11.25	210.0	99.6	1.0	2,044.1
11.50	750.4	422.4	5.0	6,049.5
11.75	1,492.8	287.7	-	3,083.5
12.00	3,616.8	1,130.2	3.9	2,918.7
12.25	1,180.2	209.6	-	548.8
12.50	1,735.3	567.9	37.0	1,921.0
12.75	2,461.7	34.0	-	118.2
13.00	2,625.0	98.4	12.2	202.5
13.25	1,079.8	-	-	-
13.50	2,043.7	-	-	-
13.75	952.5	-	-	-
14.00	2,404.5	-	-	-
14.25	100.0	-	-	-
14.50	-	-	-	3.4
14.75	-	-	-	-
15.00 & above	-	-	-	-
Total	2,907,895.8	3,728,223.8	4,202,117.1	5,143,473.2

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.24 Scheduled Banks' Advances by Rates of Interest (Conventional Banking)

(End of period : Million Rupees)

RATE OF RETURN	2020				2021			
	Jun ^R		Dec ^R		Jun ^R		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	387,835.0	383,295.5	513,005.5	391,627.9	382,862.0	360,371.0	451,097.3	378,749.6
01.00*	13,021.3	11,269.5	56,830.3	39,610.7	54,474.8	39,397.1	50,340.0	42,859.6
02.00*	29,036.6	27,969.9	74,937.1	71,817.2	87,649.1	75,357.9	131,886.0	107,240.7
03.00*	540,855.5	540,735.9	673,824.3	622,682.6	664,297.2	613,421.2	755,035.8	665,492.9
04.00*	130,327.8	115,911.3	98,893.2	61,569.1	113,138.8	72,253.7	188,134.6	87,951.7
05.00*	91,318.1	91,304.6	90,848.2	40,537.4	117,681.2	56,543.8	139,698.3	79,433.7
06.00*	58,363.5	44,750.1	69,270.6	50,229.6	133,551.2	121,097.1	54,390.1	37,656.5
07.00*	12,445.0	12,065.2	64,887.7	31,501.5	161,572.1	38,897.7	211,363.2	9,379.8
08.00*	235,876.3	164,592.6	1,722,159.2	885,154.2	1,726,100.3	937,704.9	633,017.0	312,038.9
08.25	300,418.2	125,858.3	486,163.5	293,046.5	415,565.8	238,927.0	154,898.3	133,945.1
08.50	176,052.3	131,572.4	277,259.2	180,725.7	520,398.7	349,105.8	209,000.6	177,752.8
08.75	300,050.0	149,291.7	322,548.3	184,172.8	231,657.5	156,154.4	185,714.4	171,530.7
09.00	186,657.7	110,520.7	189,641.4	127,501.1	295,954.1	181,095.6	140,051.9	99,302.8
09.25	223,632.6	153,025.7	151,241.8	126,103.2	136,601.1	109,448.4	171,248.5	119,260.7
09.50	93,752.4	72,950.1	52,741.0	44,786.8	181,351.7	164,576.5	211,939.6	130,358.4
09.75	148,522.8	85,906.2	162,982.9	85,022.9	72,310.0	56,695.4	187,808.1	131,764.9
10.00	45,135.8	42,573.4	80,532.3	76,566.0	100,433.8	81,134.6	198,540.8	180,997.9
10.25	86,291.8	78,738.2	139,514.3	91,475.9	65,887.7	43,145.1	182,689.3	143,430.8
10.50	31,547.1	29,962.3	37,476.8	31,874.4	167,568.4	101,392.6	223,435.6	183,166.2
10.75	48,415.6	45,849.0	143,316.3	95,409.7	36,414.4	22,346.4	269,030.8	132,602.5
11.00	43,464.6	42,369.2	31,422.9	27,728.3	122,975.8	95,530.1	228,902.8	98,279.2
11.25	124,111.9	90,400.7	36,763.5	30,777.3	22,757.9	11,148.3	165,406.2	144,126.1
11.50	105,473.8	66,196.6	25,997.6	19,065.0	58,702.6	51,760.0	321,190.3	141,793.4
11.75	249,407.5	86,474.3	18,749.4	12,250.8	15,239.5	6,421.0	165,731.7	122,610.0
12.00	240,038.8	124,431.2	96,164.3	85,935.6	48,301.6	15,495.0	163,937.6	94,279.1
12.25	315,253.7	134,732.6	66,528.2	57,062.5	19,151.0	11,239.4	69,753.0	56,456.6
12.50	139,364.0	54,013.8	17,703.1	14,321.9	30,312.5	24,277.8	114,536.9	88,473.9
12.75	95,068.7	76,027.8	15,135.3	9,048.0	46,751.3	40,623.0	59,474.1	48,606.3
13.00	242,801.1	189,972.8	96,860.5	91,098.1	60,991.8	22,328.0	101,106.8	78,130.7
13.25	122,993.4	80,764.7	18,152.4	14,728.8	15,127.0	11,980.2	43,610.4	39,615.4
13.50	39,488.5	37,471.4	47,921.7	41,485.3	41,324.8	37,164.7	79,655.9	65,976.8
13.75	66,890.0	55,584.0	7,794.1	5,214.9	12,248.2	9,883.1	34,285.1	28,115.2
14.00	142,069.1	104,784.3	63,563.3	60,712.3	32,994.5	15,863.5	105,684.9	73,827.1
14.25	136,894.1	101,737.3	10,064.2	8,714.7	8,100.5	6,626.1	10,484.5	7,333.1
14.50	74,717.2	70,668.8	4,715.1	2,825.0	14,566.4	9,356.4	18,972.2	12,322.6
14.75	82,516.5	80,571.8	19,492.5	13,915.2	10,013.3	8,626.8	19,604.4	14,600.8
15.00	44,647.6	41,062.7	26,382.7	19,191.0	9,852.3	3,910.5	9,532.5	6,094.3
15.25	180,538.1	100,477.6	19,565.7	2,830.3	1,595.8	1,106.2	19,224.7	15,973.7
15.50	31,756.4	23,859.6	80,810.1	63,044.2	17,204.8	6,590.3	22,068.6	6,247.2
15.75	29,453.8	29,453.8	3,517.3	1,792.7	1,954.0	1,623.5	6,620.5	4,443.5
16.00	32,413.1	31,458.9	11,946.1	6,431.9	11,874.4	4,544.6	15,013.6	5,345.0
16.25	62,783.6	62,782.5	7,129.7	6,552.5	19,057.5	885.8	20,389.0	3,179.2
16.50	42,077.1	42,067.8	27,415.4	23,918.6	24,440.7	22,911.5	27,954.8	26,688.9
16.75	8,514.4	8,514.4	3,937.8	3,613.4	3,001.3	2,704.2	10,242.9	9,168.4
17.00	10,301.4	10,301.4	7,836.9	841.7	8,700.3	1,476.5	7,433.6	974.9
17.25	10,282.0	10,222.3	1,235.9	168.9	570.6	229.0	1,880.9	960.6
17.50	14,207.7	14,207.7	10,683.8	6,541.3	11,928.7	198.6	5,385.4	4,578.1
17.75	8,012.5	8,012.5	1,121.8	161.1	1,349.4	58.7	876.0	371.4
18.00	16,445.7	16,445.7	25,009.7	2,573.0	114,361.5	2,116.7	51,078.5	1,921.3
18.25	43,596.0	34,862.6	15,524.1	1,185.9	3,247.1	2,512.1	6,655.1	6,497.4
18.50	13,994.1	13,994.1	5,488.4	1,643.9	743.9	164.1	821.9	345.1
18.75	24,631.2	24,631.2	790.6	442.9	1,353.9	1,182.9	2,537.0	1,880.4
19.00	103,775.6	103,775.6	1,989.6	161.6	2,808.4	213.6	21,004.1	434.8
19.25	14,494.4	14,369.6	653.4	419.6	348.1	18.8	317.6	61.2
19.50	10,745.5	10,745.5	2,803.0	1,306.3	8,424.9	1,344.4	876.5	79.5
19.75	15,217.9	15,217.9	1,058.6	994.0	824.7	667.1	779.5	674.3
20.00 & above	144,535.4	144,535.4	129,576.0	6,334.9	138,327.9	8,542.8	168,272.8	14,481.2
TOTAL	6,222,531.8	4,575,343.4	6,369,578.6	4,176,448.3	6,606,999.2	4,260,391.4	6,850,622.5	4,549,863.2

Source: Statistics & Data Warehouse Department, SBP

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

3.25 Scheduled Banks' Advances by Rates of Return (Islamic Banking)

(End of Period: Million Rupees)

RATE OF RETURN	2020				2021			
	Jun ^R		Dec ^R		Jun ^R		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	131,696.7	130,923.9	103,915.8	88,284.5	150,455.1	130,579.9	197,737.5	176,591.0
1.00*	1,209.1	1,209.1	16,903.1	9,482.6	15,250.7	7,936.6	6,233.2	6,111.4
2.00*	3,714.2	3,714.2	16,508.2	16,360.0	24,775.9	24,447.2	64,024.8	33,889.7
3.00*	131,502.3	131,502.3	188,789.1	184,856.1	191,598.4	187,267.8	238,546.7	232,354.9
4.00*	11,675.7	11,675.7	18,434.6	10,285.1	37,137.6	29,048.9	45,663.0	37,327.6
5.00*	16,933.9	16,933.9	24,066.3	18,115.7	41,334.7	32,986.5	68,864.8	48,888.7
6.00*	9,227.1	7,565.5	8,865.9	6,909.8	14,883.2	11,347.5	6,362.6	4,414.7
7.00*	13,322.2	8,539.1	71,881.5	17,270.3	24,419.0	8,079.2	254,343.6	2,942.9
8.00*	67,205.1	48,798.6	602,215.9	296,482.2	613,521.7	229,403.1	296,468.2	111,765.7
8.25	77,382.8	58,957.4	156,333.7	101,192.3	104,998.5	91,153.8	38,580.4	37,620.7
8.50	46,076.4	17,467.0	83,111.9	72,163.7	125,914.7	93,800.7	60,973.8	43,917.4
8.75	79,126.1	68,524.0	88,586.1	63,501.7	113,185.2	87,968.7	65,434.2	51,793.5
9.00	49,499.4	26,090.4	61,321.4	40,898.8	120,102.3	63,684.1	56,473.2	52,944.6
9.25	59,324.4	43,277.8	50,989.1	47,861.2	46,427.6	43,633.5	39,428.0	33,660.0
9.50	36,609.2	36,609.2	26,036.8	24,371.9	52,948.2	48,598.7	65,848.4	60,646.3
9.75	60,724.4	33,877.2	26,758.3	23,898.6	37,907.5	34,454.4	63,715.8	59,116.1
10.00	25,388.5	25,388.5	18,081.9	16,341.9	36,974.8	30,828.9	49,652.7	40,857.3
10.25	15,914.8	15,906.1	36,870.4	29,452.7	42,067.5	33,316.6	56,311.0	50,396.2
10.50	10,353.9	10,353.9	9,844.8	6,022.3	18,520.9	11,541.5	62,114.3	46,135.0
10.75	18,617.5	16,504.0	26,916.7	11,189.5	27,185.1	16,501.1	77,143.1	57,291.5
11.00	24,678.0	24,324.9	13,727.7	5,516.5	27,945.7	15,738.3	48,608.1	33,002.3
11.25	100,286.9	23,176.8	14,967.2	7,685.4	20,757.4	11,834.0	77,791.3	59,344.6
11.50	11,344.2	11,344.2	8,406.6	2,651.8	17,212.7	5,952.5	71,675.6	51,460.5
11.75	84,329.8	11,474.5	10,759.2	1,927.7	20,902.7	3,824.3	110,580.8	40,162.8
12.00	60,372.6	16,817.8	16,486.4	9,750.0	19,161.4	6,015.7	52,489.5	29,824.5
12.25	23,513.9	18,429.9	20,970.6	13,949.6	18,568.2	7,361.9	37,037.0	25,762.3
12.50	34,000.6	11,000.6	6,859.1	1,722.3	12,861.5	1,936.2	40,937.2	25,906.0
12.75	17,616.2	17,604.6	4,977.0	2,235.0	8,619.5	1,418.0	33,359.5	20,669.3
13.00	14,066.9	14,066.9	5,595.1	2,394.9	5,896.8	763.6	20,658.9	7,851.4
13.25	16,763.9	16,763.9	11,862.5	4,965.2	6,680.8	616.6	17,239.6	8,652.0
13.50	43,676.2	24,645.0	8,972.2	1,783.8	10,624.3	6,815.7	18,444.3	13,166.0
13.75	30,338.8	24,592.2	6,849.8	1,912.1	10,232.6	3,088.1	12,903.8	4,362.4
14.00	43,004.3	42,400.8	13,390.7	4,734.3	8,563.3	3,880.5	22,642.3	16,259.4
14.25	40,425.6	38,620.4	7,574.8	3,092.8	6,529.9	265.4	12,491.4	4,223.0
14.50	37,822.7	33,798.7	6,251.3	2,653.5	5,741.4	830.3	11,001.3	4,732.4
14.75	40,180.4	26,441.1	6,634.5	2,549.0	5,371.6	1,573.1	7,431.1	2,074.7
15.00	31,340.9	27,533.5	8,758.7	6,870.7	5,025.4	2,658.5	7,965.0	3,700.7
15.25	23,204.9	19,542.9	6,254.2	3,480.1	3,902.3	366.0	41,159.6	570.7
15.50	30,664.1	30,664.1	7,551.3	5,545.5	2,113.6	826.2	5,354.4	2,484.4
15.75	17,478.0	17,478.0	2,046.5	726.3	1,695.7	437.4	3,599.7	1,210.8
16.00	15,314.9	15,314.7	5,705.8	4,895.2	2,662.2	2,042.7	2,463.4	965.5
16.25	19,800.2	17,589.6	1,763.1	623.0	743.0	445.8	7,577.2	511.6
16.50	15,881.9	15,881.9	4,300.1	2,899.5	2,523.7	1,344.6	2,814.9	905.8
16.75	5,354.3	5,354.3	2,187.1	316.0	549.9	141.0	940.3	407.5
17.00	13,927.2	13,927.2	4,809.1	1,601.0	1,336.3	358.3	1,354.5	324.1
17.25	4,531.5	4,531.5	1,612.2	221.1	223.0	56.0	453.4	127.0
17.50	7,543.0	7,543.0	2,234.1	191.4	591.9	169.2	650.5	85.4
17.75	3,424.0	3,424.0	1,356.1	359.7	484.2	19.7	350.9	29.8
18.00	7,234.6	7,234.6	3,831.7	474.9	1,854.8	609.7	2,932.8	1,477.6
18.25	2,080.7	2,080.7	796.0	128.0	279.4	22.2	691.5	410.4
18.50	3,720.4	3,720.4	1,161.1	155.1	800.5	348.9	932.0	74.3
18.75	2,434.6	2,434.6	684.1	72.3	311.7	10.0	258.2	57.1
19.00	3,657.0	3,657.0	2,435.9	904.4	1,682.6	262.7	1,586.6	237.6
19.25	2,341.9	2,341.9	1,640.7	331.9	845.3	49.1	586.3	35.0
19.50	3,319.6	3,319.6	1,561.5	86.7	535.9	26.0	578.4	66.8
19.75	3,279.6	3,279.6	1,238.8	20.3	593.9	7.0	426.4	7.0
20.00 & over	36,473.1	36,473.1	11,292.2	1,678.7	9,788.9	570.1	11,516.3	933.3
TOTAL	1,740,930.9	1,312,646.1	1,873,936.6	1,186,046.4	2,083,822.5	1,299,264.2	2,503,403.7	1,550,741.1

Source: Statistics & Data Warehouse Department, SBP

* 1.00 stands for 0.25 to 1.00
 : : :
 : : :
 * 8.00 stands for 7.25 to 8.00

3.26 Scheduled Banks' Weighted Average Rates of Return on Deposits Overall – All Banks

TYPE OF DEPOSITS		(Percent per annum)			
		2020		2021	
		Jun	Dec ^R	Jun ^R	Dec ^P
I.	Call Deposits	3.25 (2.20)	3.96 (2.00)	3.20 (2.38)	5.03 (2.65)
II.	Saving Deposits	5.86 (67.29)	5.02 (67.56)	4.97 (68.05)	6.44 (66.87)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.57 (5.74)	6.20 (5.99)	5.94 (6.72)	8.29 (6.63)
	(b) 3 months and over				
	but less than 6 months	5.77 (5.91)	5.53 (5.83)	5.01 (6.04)	6.64 (5.69)
	(c) 6 months and over				
	but less than 1 year	6.17 (4.01)	4.63 (4.36)	5.22 (3.30)	5.87 (3.49)
	(d) 1 year and over but				
	less than 2 years	7.52 (11.63)	6.37 (11.09)	5.86 (10.64)	6.49 (12.01)
	(e) 2 years and over but				
	less than 3 years	7.26 (0.43)	6.99 (0.41)	7.07 (0.44)	6.56 (0.25)
	(f) 3 years and over but				
	less than 4 years	7.07 (0.87)	7.21 (0.76)	7.32 (0.73)	7.44 (0.68)
	(g) 4 years and over but				
	less than 5 years	5.42 (0.06)	6.15 (0.14)	5.45 (0.11)	5.22 (0.03)
	(h) 5 years and over	6.79 (1.86)	8.08 (1.86)	7.83 (1.58)	8.60 (1.70)
IV.	Overall				
	(i) Excluding current and other deposits	6.09	5.31	5.17	6.57
	(ii) Including current and other deposits	4.03	3.43	3.38	4.22

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.

3.27 Scheduled Banks' Weighted Average Rates of Return on Deposits Conventional Banking– All Banks

(Percent per annum)

TYPE OF DEPOSITS		2020		2021	
		Jun	Dec ^R	Jun ^R	Dec ^P
I.	Call Deposits	3.51 (2.48)	4.20 (2.30)	3.46 (2.71)	5.06 (2.18)
II.	Saving Deposits	6.25 (67.70)	5.28 (68.25)	5.28 (67.97)	6.93 (65.89)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.74 (6.04)	6.36 (6.11)	5.99 (6.95)	8.77 (8.15)
	(b) 3 months and over but less than 6 months	5.77 (6.52)	5.55 (6.13)	4.96 (6.43)	6.46 (7.02)
	(c) 6 months and over but less than 1 year	6.04 (3.71)	4.52 (3.63)	5.04 (2.72)	5.63 (3.02)
	(d) 1 year and over but less than 2 years	7.92 (10.87)	6.55 (10.79)	6.05 (10.70)	7.40 (10.87)
	(e) 2 years and over but less than 3 years	7.96 (0.27)	7.96 (0.29)	7.64 (0.34)	9.42 (0.22)
	(f) 3 years and over but less than 4 years	7.42 (0.73)	7.88 (0.63)	7.82 (0.63)	8.59 (0.66)
	(g) 4 years and over but less than 5 years	5.93 (0.06)	6.47 (0.16)	5.77 (0.13)	9.04 (0.12)
	(h) 5 years and over	6.60 (1.60)	8.48 (1.71)	8.10 (1.43)	9.66 (1.87)
IV.	Overall				
	(i) Excluding current and other deposits	6.37	5.53	5.40	7.09
	(ii) Including current and other deposits	4.22	3.55	3.55	4.71

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.

3.28 Scheduled Banks' Weighted Average Rates of Return on Deposits Islamic Banking – All Banks

(Percent per annum)

TYPE OF DEPOSITS		2020		2021	
		Jun	Dec ^R	Jun ^R	Dec ^P
I.	Call Deposits	0.31 (0.98)	0.06 (0.65)	0.09 (0.98)	0.00 (0.75)
II.	Saving Deposits	4.08 (65.46)	3.79 (64.45)	3.65 (68.41)	4.46 (70.25)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.56 (4.39)	5.45 (5.46)	5.69 (5.72)	7.52 (6.61)
	(b) 3 months and over but less than 6 months	5.76 (3.21)	5.36 (4.53)	5.34 (4.33)	7.33 (4.79)
	(c) 6 months and over but less than 1 year	6.56 (5.30)	4.86 (7.63)	5.60 (5.83)	7.65 (3.83)
	(d) 1 year and over but less than 2 years	6.25 (15.01)	5.69 (12.41)	5.01 (10.37)	6.77 (10.32)
	(e) 2 years and over but less than 3 years	6.51 (1.13)	5.67 (0.95)	6.14 (0.88)	6.12 (0.59)
	(f) 3 years and over but less than 4 years	6.30 (1.49)	5.79 (1.35)	6.14 (1.16)	5.26 (0.63)
	(g) 4 years and over but less than 5 years	3.40 (0.06)	1.52 (0.05)	1.35 (0.04)	1.23 (0.04)
	(h) 5 years and over	7.25 (2.97)	6.87 (2.52)	7.09 (2.27)	7.77 (2.18)
IV.	Overall				
	(i) Excluding current and other deposits	4.78	4.36	4.19	5.21
	(ii) Including current and other deposits	3.15	2.84	2.65	3.14

Source: Statistics & Data Warehouse Department, SBP

Note: Figures in parentheses represent as percentage of total interest-bearing deposits excluding current and other deposits.

3.29 Scheduled Banks' Weighted Average Rates of Return / Interest on Advances

(Percent per annum)

AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2020	Jun	14.13	11.44	9.02	9.96	9.47	8.75	10.86	28.08	10.32
	Dec^R	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun^R	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec^P	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
II. CONVENTIONAL BANKING - ALL BANKS										
2020	Jun	14.13	10.79	8.87	9.60	9.25	8.65	10.96	28.20	10.30
	Dec^R	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun^R	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec^P	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
III. ISLAMIC BANKING-ALL BANKS										
2020	Jun^R	10.25	13.12	9.55	11.10	10.30	9.30	10.56	6.86	10.38
	Dec^R	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
2021	Jun^R	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	Dec^P	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14

Source: Statistics & Data Warehouse Department, SBP

3.30 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate*	
				w.e.f.	Rate
1-Apr-19	11.25	9.25	10.75	31-Jul-10	8.50
21-May-19	12.75	10.75	12.25	1-Oct-10	9.00
17-Jul-19	13.75	11.75	13.25	1-Jan-11	10.00
18-Mar-20	13.50	11.50	12.50	10-Sep-12	8.50
25-Mar-20	12.00	10.00	11.00	1-Jan-13	8.30
16-Apr-20	10.00	8.00	9.00	1-Feb-13	8.20
16-May-20	9.00	7.00	8.00	1-Apr-13	8.40
26-Jun-20	8.00	6.00	7.00	1-Jul-14	7.50
20-Sep-21	8.25	6.25	7.25	2-Feb-15	6.00
22-Nov-21	9.75	7.75	8.75	1-Jul-15	4.50
15-Dec-21	10.75	8.75	9.75	1-Jul-16	3.00
08-Apr-22	13.25	11.25	12.25	08-Apr-22	5.50

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
8-Jul-20	Upto 3 years	3.50	1.50	5.00
	Over 3 years and upto 5 years	2.50	2.50	5.00
	Over 5 years and upto 10 years	2.00	3.00	5.00

Financing Facility for Storage of Agri. Produce (FFSAP)

3-Aug-15	Up-to 3 years	3.50	2.50	6.00
	Over 3 years and upto 5 years	3.25	2.75	6.00
	Over 5 years and upto 7 years	2.50	3.50	6.00

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00
7	Refinance Facility for Combating COVID - 19 (RFCC)	17-Mar-20		Upto 5	0.00	3.00	3.00
8	Temporary Economic Refinance Facility (TERF)	8-Jul-20		Upto 10	1.00	4.00	5.00
9	SME Asaan Finance (SAAF) Scheme	16-Aug-21		as approved by Bank	1.00	8.00	9.00

PFI: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formally known as rate on SBP 3-Day Repo Facility. Since August 17, 2009 Via DMMD Circular # 01 of 2009, it was replaced with SBP O/N Reverse Repo Rate. It remained as SBP Policy rate till May 24, 2015.

2: Introduced with effect from August 17, 2009 Via DMMD Circular # 01 of 2009, it serves as a Floor for SBP Interest Rate Corridor.

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate.

*: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

3.31 Weighted Average Lending & Deposit Rates

(Percent per annum)

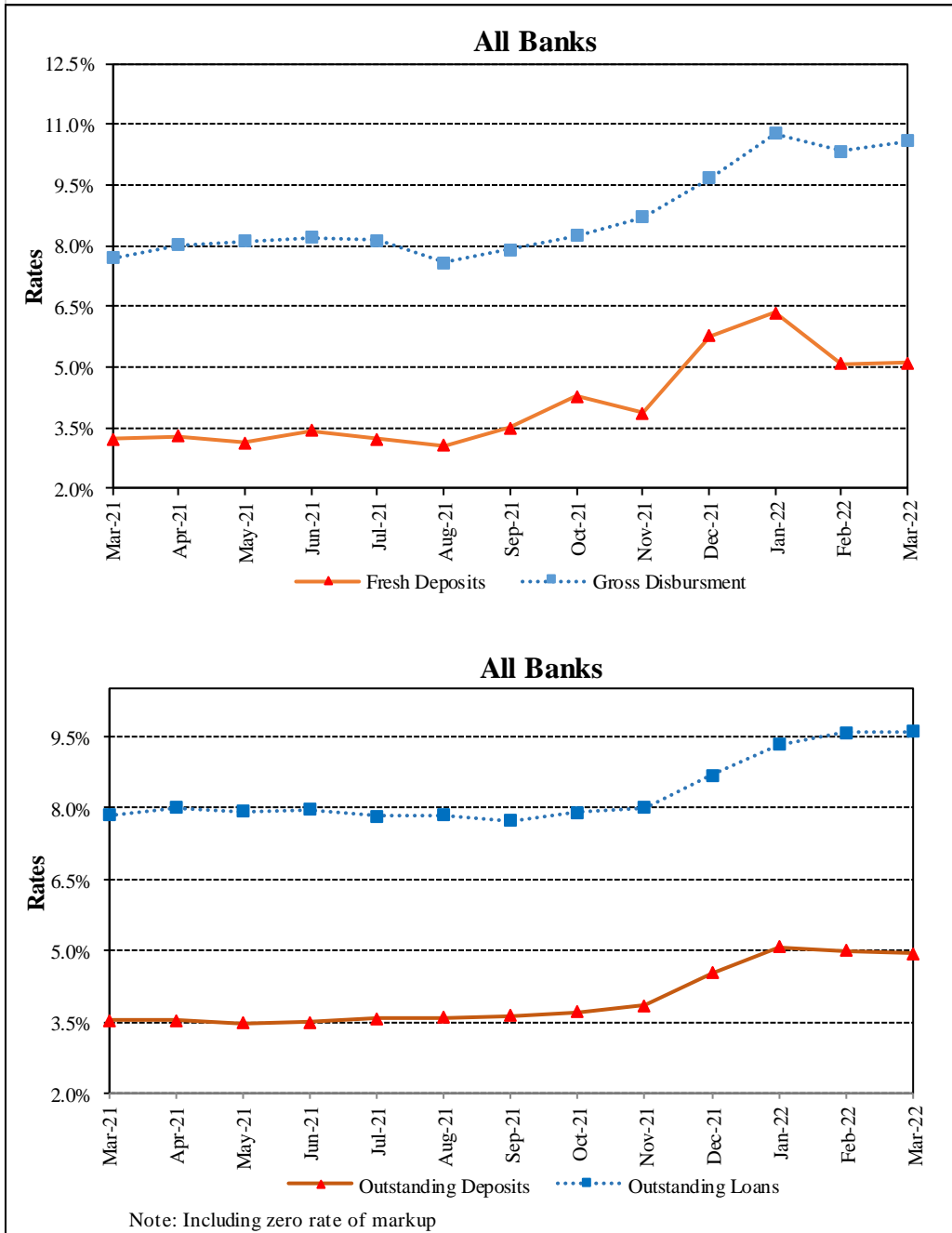
Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Nov-2021																
Public	8.63	9.49	8.66	9.56	8.25	8.24	9.55	9.56	4.62	4.97	6.19	6.19	4.34	4.64	6.05	6.04
Private	8.69	8.77	8.82	8.91	7.94	7.93	8.43	8.42	3.77	3.72	6.34	6.29	3.68	3.66	5.95	5.94
Foreign	8.48	8.48	8.49	8.49	8.45	8.48	8.62	8.64	3.82	4.95	5.73	6.37	4.86	5.20	6.04	6.51
Specialized	15.14	15.14	15.15	15.15	8.39	8.39	13.51	13.51	3.78	3.78	6.02	6.02	5.35	5.35	6.12	6.12
All Banks	8.70	8.80	8.81	8.94	8.01	8.00	8.68	8.68	3.87	3.89	6.29	6.28	3.84	3.88	5.98	5.97
Dec-2021																
Public	9.79	9.65	9.95	9.98	8.85	8.83	10.16	10.17	6.71	7.13	7.71	7.67	5.15	5.69	7.41	7.39
Private	9.63	9.60	9.84	9.82	8.61	8.59	9.11	9.09	5.56	5.51	7.52	7.47	4.43	4.40	7.21	7.19
Foreign	10.35	10.35	10.35	10.35	9.48	9.50	9.67	9.69	6.38	6.61	7.67	7.88	5.66	5.83	7.63	7.84
Specialized	16.84	16.84	16.85	16.85	9.27	9.27	14.31	14.31	5.74	5.74	8.27	8.27	6.92	6.92	8.23	8.23
All Banks	9.67	9.63	9.87	9.86	8.68	8.65	9.35	9.33	5.79	5.82	7.57	7.53	4.61	4.68	7.27	7.25
Jan-2022																
Public	10.54	10.99	10.61	11.16	9.35	9.34	10.78	10.78	8.20	8.33	8.77	8.76	6.16	6.46	8.35	8.34
Private	10.78	10.99	11.01	11.25	9.32	9.31	9.87	9.88	5.93	5.92	8.02	8.02	4.76	4.74	7.72	7.72
Foreign	10.87	10.87	10.87	10.87	10.61	10.64	10.81	10.84	5.88	7.32	7.99	8.49	6.21	6.52	8.11	8.48
Specialized	17.37	17.37	17.37	17.37	10.08	10.08	14.88	14.88	5.11	5.11	8.51	8.51	7.37	7.37	8.49	8.49
All Banks	10.78	11.00	11.00	11.26	9.34	9.34	10.09	10.10	6.34	6.39	8.19	8.19	5.08	5.12	7.88	7.88
Feb-2022																
Public	10.46	10.69	10.55	10.88	9.98	9.98	11.34	11.34	6.74	7.11	8.33	8.30	5.89	6.20	8.04	8.03
Private	10.32	10.47	10.48	10.66	9.46	9.46	10.03	10.04	4.88	4.85	8.33	8.31	4.73	4.72	7.78	7.78
Foreign	10.72	10.82	10.72	10.82	10.78	10.81	10.98	11.01	4.79	6.61	8.61	8.61	6.37	6.48	8.56	8.56
Specialized	17.25	17.25	17.25	17.25	10.41	10.41	15.32	15.32	3.72	3.72	8.70	8.70	7.40	7.40	8.51	8.51
All Banks	10.34	10.50	10.50	10.68	9.58	9.59	10.33	10.34	5.09	5.12	8.34	8.32	5.00	5.04	7.86	7.85
Mar-2022^P																
Public	11.60	11.91	11.77	12.14	9.27	9.26	11.23	11.24	5.94	6.28	8.67	8.65	5.70	6.05	8.10	8.09
Private	10.51	10.76	10.69	10.96	9.65	9.65	10.29	10.30	5.02	4.99	8.60	8.58	4.72	4.70	7.99	7.99
Foreign	11.20	11.29	11.20	11.29	11.06	11.08	11.23	11.26	4.32	6.67	7.72	8.68	6.02	6.38	8.16	8.69
Specialized	17.51	17.51	17.52	17.52	11.02	11.02	15.72	15.72	5.54	5.54	8.41	8.41	7.19	7.19	8.55	8.55
All Banks	10.59	10.83	10.77	11.03	9.61	9.60	10.52	10.53	5.10	5.15	8.59	8.59	4.94	4.98	8.02	8.02

Notes:

Source: Statistics & Data Warehouse Department, SBP

1. Gross Disbursement: Gross Disbursements include the amount disbursed against fresh loans and the loan re-priced, renewed or rolled over during the month. However, in case of running finance the disbursed amount means the maximum amount availed by the borrower at any point of time during the month.
2. Outstanding Position: The loans and advances recoverable from borrowers at the end of the month.
3. Fresh Deposits: Fresh Deposits include outstanding position of fresh deposits (new accounts) mobilized during the month and deposits re-priced or rolled over during the month.
4. Outstanding Deposits: The deposits held within the banks at the end of the month.
5. Loans & advances and deposits include interbank placements as well.

Weighted Average Lending and Deposits Rates



3.32 Average Rates of Return on Advances of Specialized Agricultural Finance Institutions and Agriculture Lending of Commercial Banks

(Percent per annum)

Period	Zarai Taraqiati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2011-12	12.00 ⁴	13.80 ⁴	17.00	18.00	17.00 ³	16.00 ³
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20

Source: Agricultural Credit and Microfinance Department SBP

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs
2. Percent incentive is allowed to those borrowers who repay in time.
3. Mark up rates of comm. Banks are available since 2007-08.
4. ZTBL revised markup rates (average) in FY 2011-12.

3.33 Rates of Profit on National Saving Schemes

(Percent per annum)

S C H E M E	2021							2022		
	3 rd Mar	25 th Mar	7 th May	19 th May	17 th Jun	13 th Aug	10 th Dec	4 th Feb	22 nd Feb	25 th Mar
1. Saving Accounts										
(i) With cheque facilities	5.50	5.50	5.50	5.50	5.50	5.50	7.25	8.25	8.25	8.25
(ii) Without cheque facilities	5.50	5.50	5.50	5.50	5.50	5.50	7.25	8.25	8.25	8.25
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Saving Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.51	9.68	9.68	9.29	9.37	9.37	11.12	10.40	10.32	10.92
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.0	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Saving Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	8.40	8.80	8.70	8.00	8.00	8.20	10.40	10.00	10.00	11.00
(ii) Last period of complete 6 months	9.00	9.20	9.00	9.00	9.00	9.40	11.60	11.40	11.00	11.80
(b) Special Saving Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	9.00	9.36	9.24	8.64	8.76	8.76	10.80	10.32	10.20	11.04
8. Pensioner's Benefit Accounts⁷	11.28	11.52	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72
9. Behbood Saving Certificate⁸	11.28	11.52	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72
10. Short-Term Saving Certificate⁹										
(i) 3 Months	6.80	6.92	7.04	6.96	6.96	6.88	9.24	9.68	9.72	10.40
(ii) 6 Months	7.00	7.30	7.20	7.14	7.20	7.12	9.66	10.12	10.10	10.60
(iii) 1 year	7.35	7.40	7.40	7.30	7.30	7.30	10.26	10.20	10.14	10.70
11. Shuhada Family Welfare account¹⁰	11.28	11.52	11.52	11.04	11.04	11.04	12.96	12.24	12.24	12.72

Notes:

Source: Central Directorate of National Savings

- Khas Deposit Accounts or Certificates introduced w.e.f. 15-05-1973 and discontinued w.e.f. 04-02-1990. However, the existing deposits maturing on or after 5-02-1990 were allowed to rollover at 10% withholding tax at source upto 24-05-2000 vide Finance Divisions U.O.No. F.7 (1) AFA (DM)/96-726-727.
- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
- Defence Saving Certificates introduced w.e.f. 08-11-1966.
- National Deposit Accounts/ Certificates discontinued w.e.f. 01-03-1984 and w.e.f. 04-02-1990. Rollover facility have been provided to the existing deposits maturing on and after 5-02-1990 at 13% pa subject to 10% withholding tax upto 24-05-2000 vide Finance Division U .O.No. referred above.
- Special Saving Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
- Regular Income certificates introduced w.e.f 02-02-1993.
- Pensioner's Benefit Accounts introduced w.e.f 20-01-2003.
- The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
- Short Term Certificates (STSC) introduced w.e.f 1st July 2012
- Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.

3.34 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2017							
Q1	368,738	23,685,630	7,906	140,589	564,448	4,015	1,562,096
Q2	402,710	27,312,964	15,423	167,173	746,569	4,466	1,857,476
Q3	420,107	33,070,736	11,280	164,704	726,451	4,411	1,830,042
Q4	405,673	37,260,215	21,139	175,149	766,540	4,377	1,946,100
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932

Source: Agriculture Credit & Microfinance Department SBP

* Average Size of Transaction = Value of transactions during the quarter/ Number of transactions during the quarter (No. in thousands)

Branchless Banking or "BB" means conduct of banking activities as outlined in SBP Branchless Banking Regulations by Authorized Financial Institutions for customers having a branchless banking account. It does not include the information services already being provided by various FI's to their existing customers using channels like, phone, internet, SMS etc.

Branchless Banking account or "BB Account" means an account maintained by a consumer in a Financial Institution in which credits and debits may be affected by virtue of Electronic Fund Transfers and which is used to conduct branchless banking activities as outlined in SBP Branchless Banking Regulations.

Branchless Banking Agent means agent providing basic banking services, as described in SBP Branchless Banking Regulations to the customers of an FI on behalf of the FI under a valid agency agreement.

3.35 Telegraphic Transfers Issued and En-cashed by State Bank of Pakistan

(Million Rupees)

PERIOD		2018	2019	2020	2020		2021			
					Mar	Apr	Jan	Feb	Mar	Apr
Karachi	Issued	1,211,346	1,328,205	465,225	214,326	53,289	447	622	270	210
	En-cashed	1,806,973	2,271,515	3,085,544	134,339	308,125	165,229	233,018	153,189	48,003
Lahore	Issued	1,242,359	1,655,367	1,175,068	157,730	37,559	83,710	65,724	25,840	10,000
	En-cashed	520,000	671,300	240,300	92,000	1,300	-	-	-	-
Peshawar	Issued	180,642	207,155	211,438	1,332	4,226	16,574	20,852	15,818	2,770
	En-cashed	223,985	243,692	104,141	35,730	8,240	1,500	1,500	-	-
Quetta	Issued	24,811	41,827	55,081	1,314	1,010	4,393	6,948	5,172	5,763
	En-cashed	92,298	102,740	92,885	10,813	2,000	1,300	3,600	4,300	6,043
Faisalabad	Issued	141,062	138,959	162,277	13,907	7,089	11,081	16,839	29,227	6,794
	En-cashed	141,477	144,717	82,159	15,334	5,750	1,050	3,900	300	2,000
Rawalpindi	Issued	197,224	329,380	178,972	5,200	9,970	9,528	34,250	28,067	7,650
	En-cashed	279,744	273,453	85,999	39,441	9,600	-	600	-	-
Hyderabad	Issued	9,859	17,691	14,193	463	460	282	6,225	75	-
	En-cashed	54,986	47,037	39,511	17,582	9,180	-	-	-	-
Islamabad	Issued	367,102	476,134	953,338	19,560	256,845	34,290	75,065	24,235	7,020
	En-cashed	326,279	475,218	96,681	50,885	4,900	-	-	-	100
Multan	Issued	40,818	29,231	248,209	20,917	3,450	2,017	10,454	4,550	3,096
	En-cashed	93,808	106,767	71,538	37,511	15,000	1,300	1,503	-	-
Sialkot	Issued	18,004	12,531	23,069	931	146	50	123	2,088	1,000
	En-cashed	131,855	164,194	71,889	22,326	3,500	2,200	2,200	700	-
Sukkur	Issued	23,060	13,250	23,396	770	50	1,662	858	1,475	-
	En-cashed	88,728	66,739	20,422	8,857	3,200	-	-	-	-
D.I. Khan	Issued	102,919	13,654	13,004	400	500	701	700	1,000	360
	En-cashed	95,503	20,867	8,771	4,609	1,140	-	-	-	7
Bahawalpur	Issued	1,507	560	11,839	5,913	-	100	3	-	-
	En-cashed	37,872	51,990	29,456	6,513	5,250	3,460	100	-	-
Muzaffarabad	Issued	61,580	48,420	50,140	6,020	3,390	-	-	3,330	1,540
	En-cashed	5,221	8,715	4,187	2,905	120	-	-	15	-
Gujranwala	Issued	17,661	19,973	19,759	1,165	1,195	1,091	62	3,627	180
	En-cashed	89,990	155,738	50,371	19,866	3,300	1,600	650	-	-
TOTAL	Issued	3,639,954	4,332,336	3,605,006	449,947	379,179	165,926	238,724	144,774	46,383
	En-cashed	3,988,719	4,804,682	4,083,852	498,710	380,605	177,639	247,071	158,504	56,153

Source: SBP-BSC field offices

Note: Telegraphic Transfers data has been discontinued from 3rd May 2021 after centralization of commercial bank accounts "one bank one account" across the country and no bank is more required to transfer their funds through this facility.

3.36 Clearing House Statistics

(Thousand Cheques)
(Million Rupees)

PERIOD		2018	2019	2020	2021			2022		
					Oct	Nov	Dec	Jan	Feb	Mar
Karachi	No. of Cheques Cleared	30,786	24,637	18,524	1,571	1,693	1,699	1,677	1,678	1,900
	Amount	12,261,734	11,345,271	9,962,227	976,498	1,042,305	2,236,683	1,020,707	1,007,503	1,183,044
Lahore	No. of Cheques Cleared	10,223	9,081	7,503	672	725	747	659	651	757
	Amount	5,279,635	5,086,338	5,012,278	559,474	616,527	638,830	574,877	585,587	706,008
Peshawar	No. of Cheques Cleared	1,647	1,615	2,445	138	159	160	147	161	182
	Amount	1,177,565	1,290,981	1,306,671	177,142	149,095	184,774	157,224	176,984	204,462
Quetta	No. of Cheques Cleared	968	931	750	63	64	63	59	55	67
	Amount	669,773	801,875	793,655	95,425	69,555	68,854	65,296	55,395	80,041
Faisalabad	No. of Cheques Cleared	2,616	2,285	1,637	109	120	142	111	128	144
	Amount	1,565,985	1,469,097	1,434,471	134,449	136,710	209,989	135,790	166,593	197,933
Rawalpindi	No. of Cheques Cleared	2,514	2,282	1,981	179	195	202	185	183	211
	Amount	1,631,315	1,550,321	1,612,262	198,465	205,196	210,088	190,034	187,323	224,568
Hyderabad	No. of Cheques Cleared	179	93	43	7	5	5	4	7	8
	Amount	95,646	91,964	86,545	9,530	9,371	8,781	8,362	8,133	11,653
Islamabad	No. of Cheques Cleared	3,831	3,553	3,064	23	27	272	26	245	256
	Amount	3,980,015	4,025,485	4,055,736	1,408	1,795	404,167	12,435	416,330	394,131
Multan	No. of Cheques Cleared	1,984	1,074	958	83	93	93	84	83	97
	Amount	955,399	1,062,194	1,084,509	115,238	140,146	125,608	129,674	111,012	133,601
Sialkot	No. of Cheques Cleared	800	745	615	58	65	63	57	57	66
	Amount	381,439	421,540	463,815	56,706	59,411	62,623	69,122	57,341	66,155
Sukkur	No. of Cheques Cleared	1,136	699	589	55	50	50	49	47	54
	Amount	564,698	454,149	441,891	34,481	40,774	32,292	51,268	33,672	35,851
D.I. Khan	No. of Cheques Cleared	20	23	19	1	2	...	2	2	2
	Amount	17,927	17,736	16,769	1,270	886	...	2,066	1,515	1,724
Others	No. of Cheques Cleared	1,818	1,430	1,160	99	108	114	104	104	122
	Amount	1,044,504	975,694	1,164,114	103,855	107,330	114,361	123,017	106,660	130,031
TOTAL	No. of Cheques Cleared	58,522	48,448	39,288	3,058	3,306	3,496	3,164	3,400	3,868
	Amount	29,625,635	28,592,644	27,434,942	2,463,942	2,579,101	4,182,689	2,539,871	2,914,047	3,369,204

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21				FY22	
		Q1	Q2	Q3	Q4	Q1	Q2
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	15,978	16,165	16,081	16,170	16,321	16,571
Automated Teller Machines (ATM)	No.	15,770	16,041	16,175	16,355	16,546	16,709
Point of Sale (POS)	No.	52,924	62,480	67,099	71,907	79,134	92,153
2. Cards							
Credit Cards	No.	1,639,115	1,691,037	1,687,815	1,720,949	1,739,901	1,739,901
Debit Cards	No.	26,670,759	27,591,577	28,582,140	29,849,278	30,813,787	30,933,846
Proprietary ATMs only Cards	No.	6,978,079	7,245,554	6,426,981	5,771,429	4,803,567	4,781,926
Pre-Paid Cards	No.	135,596	133,298	126,322	127,670	125,369	125,369
Social Welfare Cards	No.	7,559,333	7,623,718	7,699,466	8,467,023	11,096,417	11,096,417
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	253,608	298,028	309,795	323,365	361,606	400,379
Amount	Million Rupees	19,124,405	21,476,297	22,485,021	23,400,046	27,189,235	33,381,731
4.1 ATM Transactions							
Number of Transactions	Thousands	134,926	152,567	153,452	157,760	163,733	173,575
Amount	Million Rupees	1,785,175	2,028,336	2,084,493	2,177,567	2,158,697	2,370,852
i. Cash Withdrawal							
Number of Transactions	Thousands	129,823	147,221	148,000	152,236	158,654	168,068
Amount	Million Rupees	1,603,850	1,827,622	1,885,768	1,975,250	1,976,720	2,138,479
ii. Cash Deposit							
Number of Transactions	Thousands	150	260	339	279	60	381
Amount	Million Rupees	9,343	20,459	28,950	24,494	7,265	38,006
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,347	1,255	1,375	1,438	1,455	1,312
Amount	Million Rupees	7,395	4,302	3,724	5,913	8,721	6,347
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,575	1,638	1,512	1,434	1,286	1,377
Amount	Million Rupees	61,593	63,698	59,937	58,096	55,029	63,108
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,026	2,185	2,222	2,367	2,277	2,437
Amount	Million Rupees	102,871	112,119	105,982	113,673	110,962	124,912
vi. Others							
Number of Transactions	Thousands	6	6	5	6	0	0
Amount	Million Rupees	123	135	131	141	0	0
4.2 POS Transactions							
Number of Transactions	Thousands	16,752	23,121	25,175	24,204	28,060	31,371
Amount	Million Rupees	92,332	115,021	125,421	122,189	134,861	178,109
4.3 RTOB Transactions							
Number of Transactions	Thousands	42,741	49,346	49,273	45,252	48,355	54,078
Amount	Million Rupees	15,238,478	16,904,227	17,398,116	17,767,514	20,816,399	25,453,209
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	9,234	10,725	10,591	9,749	10,319	11,511
Amount	Million Rupees	1,311,456	1,563,557	1,726,392	1,555,805	1,761,906	2,032,909
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	19,771	23,385	23,364	20,303	21,463	25,206
Amount	Million Rupees	3,184,940	3,591,391	3,705,767	3,574,185	3,901,998	4,555,206
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,736	15,236	15,319	15,200	16,572	17,361
Amount	Million Rupees	10,742,083	11,749,279	11,965,957	12,637,523	15,152,494	18,865,095
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	36,369	43,984	51,739	61,299	79,102	93,964
Amount	Million Rupees	908,691	1,116,984	1,297,940	1,591,590	2,161,173	2,926,586
i. Payment Through Mobile							
Number of Transactions	Thousands	1,919	1,977	1,595	2,411	4,020	5,602
Amount	Million Rupees	127,511	146,988	140,823	174,923	215,807	232,072
ii. Utility Bills Payment							
Number of Transactions	Thousands	12,894	13,928	15,770	17,484	17,779	18,124
Amount	Million Rupees	34,206	21,036	21,292	29,661	44,069	38,041
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	7,389	9,276	10,324	11,890	15,245	19,682
Amount	Million Rupees	320,103	398,482	451,699	532,552	748,085	1,262,750
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	14,167	18,802	24,049	29,514	42,059	50,555
Amount	Million Rupees	426,871	550,478	684,127	854,455	1,153,212	1,393,724

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21				FY22	
		Q1	Q2	Q3	Q4	Q1	Q2
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	45	43	39	40	40	38
Amount	Million Rupees	1,948	1,963	2,116	2,140	1,685	1,639
i. Payment Through Call Centre							
Number of Transactions	Thousands	32	32	30	29	25,423	25
Amount	Million Rupees	1,377	1,553	1,634	1,665	1,327	1,355
ii. Utility Bills Payment							
Number of Transactions	Thousands	8	6	5	7	12	10
Amount	Million Rupees	132	111	100	142	248	178
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	5	4	4	4	3	3
Amount	Million Rupees	429	292	377	330	109	105
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	10	7	5	4	1	1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	18,925	22,059	24,501	27,982	29,644	33,769
Amount	Million Rupees	1,085,871	1,293,077	1,561,670	1,720,666	1,894,149	2,424,648
i. Payment Through Internet							
Number of Transactions	Thousands	1,532	1,122	1,145	1,162	1,296	1,465
Amount	Million Rupees	166,696	178,136	160,254	167,204	172,239	196,749
ii. Utility Bills Payment							
Number of Transactions	Thousands	3,677	4,232	4,415	4,597	4,759	4,787
Amount	Million Rupees	63,474	99,331	144,629	157,003	124,657	116,248
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	6,540	7,818	8,595	9,834	10,360	11,241
Amount	Million Rupees	407,852	488,162	559,321	628,826	720,669	865,505
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	7,176	8,888	10,346	12,388	13,229	16,277
Amount	Million Rupees	447,849	527,447	697,466	767,632	876,584	1,246,145
4.7 e-Commerce							
Number of Transactions	Thousands	3,851	6,909	5,616	6,828	12,672	13,584
Amount	Million Rupees	11,909	16,688	15,265	18,381	22,272	26,688

Source: Payment System Policy and oversight Department, SBP

3.38 Real Time Gross Settlement Systems and Paper Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21						FY22			
	Q2		Q3		Q4		Q1		Q2	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	18,135	59,805	18,775	74,232	21,195	108,731	21,624	117,745	21,935	111,958
Inter Bank Fund Transfers	992,297	31,108	1,034,757	31,246	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240
Retails Cheques Clearing	15,866	4,074	14,983	3,892	14,592	5,440	14,452	4,614	16,413	5,117
Total	1,026,298	94,987	1,068,515	109,371	1,064,150	148,088	1,079,063	159,050	1,142,497	161,315

3.39 Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	22.4	4,378.0	25.7	4,587.5	24.5	4,639.4	22.4	4,882.3	This breakup data has been discontinued to be published by PSPOD
Cash withdrawals	36.1	4,858.2	38.3	5,306.8	36.9	5,356.9	35.5	5,322.4	
Intra Bank Funds Transfer through Cheques	8.9	14,138.2	9.6	14,634.4	9.6	15,077.2	9.0	15,886.5	
Inter Bank Funds Transfers (Clearing)	8.9	7,609.6	10.0	6,802.4	9.9	6,642.6	9.1	7,717.5	
Utilities Bills Payments	17.5	497.6	17.4	687.3	15.6	633.8	14.1	656.9	
Direct Debit (Standing Instructions)	0.6	2,240.5	0.7	2,351.8	0.6	2,447.6	0.7	2,662.2	
Pay Order/Demand Draft	2.7	1,990.3	3.1	2,390.4	3.0	2,385.0	2.7	2,821.5	
Others*	0.1	525.8	0.1	473.2	0.1	475.3	0.1	535.6	
Total	97.1	36,238.2	104.8	37,234.0	100.2	37,657.9	93.7	40,485.0	

3.40 Segment and Sector-wise Advances and Non-Performing Loans (NPLs)

(Amount in million Rupees)
Ratio in percent

SEGMENT	2021											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	6,492,816	635,705	9.8	6,621,260	636,811	9.6	6,964,404	663,284	9.5	7,731,109	653,988	8.5
SMEs Sector	447,618	77,336	17.3	438,351	76,977	17.6	430,274	77,134	17.9	518,631	76,534	14.8
Agriculture Sector	319,482	69,799	21.8	384,710	69,263	18.0	391,458	65,566	16.7	404,847	61,821	15.3
Consumer sector	677,698	31,461	4.6	717,351	30,393	4.2	771,802	31,735	4.1	820,928	30,263	3.7
<i>i. Credit Cards</i>	52,926	2,721	5.1	54,967	2,638	4.8	58,679	2,686	4.6	64,968	2,619	4.0
<i>ii. Auto loans</i>	284,554	4,730	1.7	307,550	4,560	1.5	334,725	4,297	1.3	351,437	4,155	1.2
<i>iii. Consumer durable</i>	1,285	60	4.7	1,294	60	4.7	1,467	62	4.3	1,771	66	3.7
<i>iv. Mortgage loans</i>	100,415	11,739	11.7	108,605	10,887	10.0	122,897	11,146	9.1	148,000	9,923	6.7
<i>v. Other personal loans</i>	238,518	12,211	5.1	244,935	12,248	5.0	254,035	13,543	5.3	254,752	13,499	5.3
Commodity Financing	826,036	8,377	1.0	1,023,108	8,351	0.8	990,750	8,521	0.9	990,803	8,090	0.8
Staff Loans	170,022	2,295	1.3	177,360	2,348	1.3	187,508	2,434	1.3	198,298	2,380	1.2
Others	175,775	25,336	14.4	201,393	26,645	13.2	217,078	28,690	13.2	240,752	27,131	11.3
Total	9,109,448	850,308	9.3	9,563,533	850,788	8.9	9,953,275	877,364	8.8	10,905,368	860,206	7.9

SECTOR	2021											
	Q1			Q2			Q3			Q4		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	608,957	72,956	12.0	851,094	72,654	8.5	835,340	71,435	8.6	931,704	67,446	7.2
Automobile / Transportation	148,267	17,101	11.5	163,700	17,484	10.7	174,282	17,612	10.1	194,677	17,341	8.9
Cement	192,923	6,146	3.2	200,045	5,747	2.9	206,294	5,745	2.8	213,275	5,477	2.6
Chemical & Pharmaceuticals	292,721	16,534	5.6	335,688	16,776	5.0	330,335	16,458	5.0	375,419	16,551	4.4
Electronics	119,868	23,265	19.4	124,346	22,851	18.4	133,794	23,768	17.8	150,523	24,110	16.0
Financial	228,624	11,353	5.0	268,393	11,870	4.4	285,690	12,502	4.4	337,473	10,495	3.1
Individuals	860,413	64,154	7.5	935,622	64,128	6.9	998,140	64,028	6.4	1,071,916	63,050	5.9
Insurance	5,778	135	2.3	5,959	68	1.1	7,341	62	0.8	6,421	62	1.0
Others	3,433,361	339,017	9.9	3,536,076	346,759	9.8	3,727,147	362,431	9.7	4,026,516	357,631	8.9
Production/Transmission of Energy	1,438,432	69,596	4.8	1,398,258	66,835	4.8	1,439,617	80,183	5.6	1,521,026	78,264	5.1
Shoes & Leather garments	37,999	5,456	14.4	39,508	5,743	14.5	42,396	5,760	13.6	43,635	5,476	12.5
Sugar	358,165	58,241	16.3	298,727	59,161	19.8	202,214	58,902	29.1	251,046	58,531	23.3
Textile	1,383,939	166,355	12.0	1,406,119	160,713	11.4	1,570,683	158,477	10.1	1,781,736	155,771	8.7
Total	9,109,448	850,308	9.3	9,563,533	850,788	8.9	9,953,275	877,364	8.8	10,905,368	860,206	7.9

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Sep-21			Dec-21		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	893,085	100,655	1.08	874,727	77,543	0.76
All Banks	877,364	97,112	1.06	860,206	75,347	0.74
Commercial Banks	828,298	78,803	0.87	811,680	57,204	0.57
Public Sector Commercial Banks	306,145	33,629	2.03	299,818	23,909	1.34
Local Private Banks	520,321	45,535	0.62	510,025	33,799	0.41
Foreign Banks	1,832	(361)	(0.49)	1,837	(504)	(0.56)
Specialized Banks	49,066	18,309	18.01	48,525	18,143	18.00
DFIs	15,721	3,543	3.02	14,521	2,196	1.56

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Sep 2021	Ended Dec 2021
All Banks & DFIs	17,726	34,911
All Banks	16,960	33,871
Commercial Banks	12,358	24,480
Public Sector Commercial Banks	3,013	8,862
Local Private Banks	9,355	15,623
Foreign Banks	(11)	(5)
Specialized Banks	4,602	9,392
DFIs	766	1,039

Note: Based on audited data submitted by the banks and DFIs.

Source: Financial Stability Department SBP