

3.1 Scheduled Banks' Liabilities and Assets*

(End period: Million Rupees)

Item	Dec-22 ^R	Mar-23	Jun-23 ^P
Assets	36,185,736	39,063,232	41,190,125
I. Currency and Deposits	1,911,697	2,563,604	3,145,879
1. Currency	504,466	572,480	606,313
2. Transferable Deposits	1,208,126	1,698,944	2,235,440
3. Restricted/ compulsory deposits	52,508	64,499	67,121
4. Other Deposits	146,596	227,681	237,005
II. Securities (other than shares)	18,001,795	19,432,925	20,972,221
1. Short-term	3,740,267	4,038,250	5,222,184
2. Long-term	14,261,527	15,394,675	15,750,038
III. Loans extended (Advances)	13,405,996	13,765,756	13,555,377
1. Short-term	8,416,260	8,791,190	8,028,597
A) Money at call	166,672	114,653	174,486
B) Reverse Repo	907,253	1,361,195	639,590
C) Bills purchased and discounted	310,387	343,622	370,030
D) Other short-term advances	7,031,947	6,971,720	6,844,491
2. Long-term	4,989,736	4,974,566	5,526,781
IV. Shares and other equity	504,179	545,370	572,165
1. Quoted	187,847	181,304	189,070
2. Non quoted	313,566	359,955	379,216
3. Investment fund shares	2,766	-	3,879
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	17,044	40,815	13,398
VII. Other accounts receivable	1,228,236	1,547,074	1,703,872
1. Trade credit and advances	-	-	-
2. Others	1,228,236	1,547,074	1,703,872
A) Dividends receivable resident sector	167	774	206
B) Settlement accounts resident sector	33,251	28,864	34,232
C) Items in the process of collection	692	2,559	546
D) Miscellaneous assets residents sector	1,188,427	1,507,302	1,661,066
E) Other non- resident accounts receivable	5,699	7,575	7,822
VIII. Non-financial assets	1,116,790	1,167,689	1,227,213
1. Produced assets	839,318	860,057	907,454
A) Tangible fixed assets	737,593	755,987	799,128
a) Dwellings	144,043	146,504	151,096
i) Building on freehold land	5,699	5,712	5,758
ii) Building on leasehold land	138,344	140,792	145,338
b) Other buildings and structures	275,431	281,737	306,957
i) Building on freehold land	90,098	89,941	90,984
ii) Building on leasehold land	185,333	191,796	215,974
c) Machinery and equipment	259,900	268,943	278,048
i) Transport equipments	20,222	20,901	22,589
ii) Furniture & Fixtures	36,272	37,014	36,648
iii) Office equipments	153,733	158,836	164,142
iv) Other machinery & equipments	49,673	52,191	54,669
d) Other tangible fixed assets n.e.s	58,220	58,804	63,026
B) Intangible fixed assets	96,238	97,858	100,029
a) Computer software	60,749	62,473	64,641
b) Other intangible fixed assets n.e.s	35,489	35,385	35,389
C) Inventories	5,487	6,212	8,296
D) Valuables	-	-	-
2. Non-produced assets	277,472	307,631	319,759
A) Tangible non-produced assets	254,948	285,495	297,960
a) Land	164,710	190,170	196,164
i) Land underlying Buildings and structures	157,876	183,336	196,164
1. Freehold land	59,832	79,657	78,955
2. Leasehold land	98,044	103,679	117,208
ii) Recreational land	6,834	6,834	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	90,238	95,325	101,796
B) Intangible non-produced assets	22,524	22,136	21,799
a) Leases and other transferable contracts	16,032	16,269	16,179
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,279	3,654	3,407

3.1 Scheduled Banks' Liabilities and Assets*

(End period: Million Rupees)

Item	Dec-22 ^R	Mar-23	Jun-23 ^P
Liabilities	36,185,736	39,063,232	41,190,125
I. Deposits	23,309,382	24,270,048	26,363,171
1. Transferable Deposits	18,369,590	19,285,525	21,070,748
2. Restricted/ compulsory deposits	565,239	607,274	575,720
3. Other deposits	4,374,553	4,377,250	4,716,704
II. Securities (other than shares bonds/ debentures etc.)	126,983	126,838	129,486
1. Short-term	-	-	-
2. Long-term	126,983	126,838	129,486
III. Loans (Borrowings)	7,706,503	9,356,336	9,080,649
1. Short-term	7,280,928	8,871,336	8,210,779
A) Money at call	188,716	156,376	146,673
B) Repurchase agreements (Repo)	5,262,414	6,602,394	6,120,235
C) Other short-term borrowings	1,829,798	2,112,566	1,943,871
2. Long-term borrowings	425,575	485,000	869,871
IV. Financial Derivatives	28,749	45,971	34,708
V. Other accounts payable	2,817,810	3,040,105	2,786,787
1. Provision for losses	750,371	781,775	772,089
A) Provision for loan losses-Specific	678,077	700,990	691,678
B) Provision for loan losses-General	45,525	52,374	43,569
C) Provision for other losses	26,769	28,411	36,842
2. Accumulated Depreciation	327,047	337,066	346,376
3. Other accounts payable other resident Sectors	1,721,469	1,899,402	1,624,258
A) Dividends payable	15,735	22,971	9,993
B) Settlement accounts	17,200	48,747	73,569
C) Items in the process of collection	8,373	9,221	12,120
D) Miscellaneous liability items	1,680,160	1,818,463	1,528,577
a) Suspense account	81,883	69,551	94,163
b) Provision for expected costs	105,783	142,494	140,471
c) Deferred tax liabilities	10,790	17,611	14,539
d) Accrued wages	8,621	8,084	9,314
e) Accrued rent	504	525	560
f) Accrued taxes	497,991	522,105	534,923
g) Other miscellaneous liability items	974,589	1,058,093	734,606
4. Other non- resident accounts payable	18,923	21,862	44,064
A) Dividends payable non-residents	8,551	11,324	33,637
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,372	10,538	10,426
VI. Insurance, pension, and standardized guarantee schemes	-	-	327,824
VII. Shares and other equity	2,196,308	2,223,933	2,467,499
1. Quoted	386,281	386,171	399,145
2. Non quoted	249,310	260,299	263,942
3. Investment fund shares	-	-	-
4. Retained earnings	430,988	598,546	544,142
5. Current year result	495,824	325,963	499,348
6. General and special reserve	537,060	569,327	602,236
7. Valuation adjustments	96,845	83,627	158,686
IX. Contingencies and Commitments	14,963,609	16,705,969	16,842,070
1. Guarantees	2,834,599	3,243,411	3,212,210
2. Commitments	11,892,576	13,276,369	13,444,164
A) Letter of Credit	3,982,318	4,096,991	4,625,867
B) Forward Foreign Exchange Transactions	6,209,169	7,325,441	7,001,352
C) Forward government Securities Transactions	342,855	312,692	270,816
D) Derivatives	79,940	113,761	114,389
E) Forward lending	395,307	495,233	399,537
F) Operating leases	340	318	299
G) Commitments for acquisition of :	38,493	39,717	38,460
i. Fixed assets	28,617	28,440	30,956
ii. Intangible assets	9,876	11,277	7,504
H) Other commitments	844,153	892,217	993,445
3. Other contingent liabilities	236,435	186,189	185,695

Source: Core Statistics Department

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.8 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in table 3.2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

* This data has been collected on the new format w.e.f. December 2022 and being published on quarterly basis w.e.f. March 2023.

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

(Amount in Million Rupees)
(No. of Accounts in Unit)

END OF PERIOD	2022				2023			
	Jun		Dec		Mar		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	47,035,068	7,816,902.7	55,804,736	7,788,266.0	60,689,469	8,495,614.9	62,400,727	8,986,948.4
Call Deposits	378,285	342,069.9	343,437	334,225.6	314,481	372,155.7	307,811	503,164.0
Other Deposits Accounts	148,052	535,874.4	124,991	642,840.8	105,137	551,983.5	160,692	681,292.1
Saving Deposits	19,065,793	9,132,503.5	20,505,889	9,016,848.0	21,515,723	9,314,708.9	21,858,684	10,055,785.8
FIXED DEPOSITS	895,905	4,146,037.1	1,193,048	4,259,484.4	946,194	4,114,430.5	857,579	4,456,225.9
Less Than 6 months	108,156	1,746,165.9	475,370	1,443,855.6	138,788	1,257,821.0	104,788	1,462,652.9
For 6 months & over but less than 1 year	47,788	440,025.3	60,239	427,296.1	55,185	543,299.2	38,920	543,614.0
For 1 year & over but less than 2 years	364,913	1,569,575.3	402,899	1,941,655.4	414,102	1,876,817.0	426,308	1,960,481.4
For 2 years & over but less than 3 years	35,436	30,908.7	36,553	87,340.5	29,978	69,006.4	22,402	64,566.7
For 3 years & over but less than 4 years	63,811	87,247.9	34,121	99,050.3	29,561	83,971.9	32,290	80,404.6
For 4 years & over but less than 5 years	21,393	5,722.9	5,538	4,432.8	22,298	5,736.5	35,898	48,218.1
For 5 years & over	254,408	266,391.1	178,328	255,853.7	256,282	277,778.5	196,973	296,288.4
All Deposits	67,523,103	21,973,387.6	77,972,101	22,041,664.7	83,571,004	22,848,893.5	85,585,493	24,683,416.3

Note:

Source: Core Statistics Department

This Data is being published on quarterly basis w.e.f. March, 2023.

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2021	2022		2023	
	Dec	Jun	Dec	Mar	Jun ^P
I. FOREIGN CONSTITUENTS	502,351.3	607,448.8	633,129.3	719,196.4	737,621.2
I. Official	83,938.6	97,008.3	104,984.3	121,568.3	120,785.3
II. Business	119,382.9	138,700.9	144,249.3	165,519.9	163,295.0
III. Personal	299,029.8	371,739.6	383,895.7	432,108.2	453,540.9
2. DOMESTIC CONSTITUENTS	19,764,519.4	21,365,938.8	21,408,535.3	22,129,697.1	23,945,795.1
I. GOVERNMENT	2,995,839.3	3,286,173.8	3,560,351.9	3,525,215.9	3,704,080.5
a. Federal Government	1,836,797.2	2,020,071.1	2,326,070.6	2,233,998.9	2,360,642.2
b. Provincial Governments	1,022,776.3	1,114,521.9	1,085,122.4	1,141,724.0	1,185,944.1
c. Local Bodies	136,265.9	151,580.8	149,158.9	149,493.1	157,494.3
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,339,213.9	1,403,799.2	1,115,764.0	1,250,952.6	1,424,483.6
a. Agriculture, hunting and forestry	1,602.8	1,595.5	1,066.9	1,009.1	1,066.3
b. Services	143,925.8	153,596.7	29,809.3	33,858.1	34,717.6
c. Utilities	424,346.0	461,501.2	466,094.5	524,895.9	604,960.4
d. Transport, storage and communications	232,022.2	264,783.1	105,832.1	123,066.1	136,827.7
e. Manufacturing	197,593.6	186,228.9	220,330.3	250,155.4	293,337.8
f. Mining and Quarrying	172,016.9	159,593.3	161,911.2	184,596.4	193,345.5
g. Construction	34,025.3	36,697.9	40,320.6	40,110.5	38,797.5
h. Commerce and Trade	42,474.8	57,641.4	24,247.7	43,181.3	51,234.2
i. Others	91,206.5	82,161.1	66,151.4	50,079.9	70,196.6
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	1,011,035.0	1,053,942.5	759,435.6	852,769.6	905,655.3
a. Mutual Funds and AMCs	509,210.7	635,418.3	387,121.3	404,384.6	397,796.5
b. Insurance & Pension Funds	204,120.4	145,274.4	135,326.3	239,239.6	170,438.7
c. MFIs and DFIs	74,467.2	55,296.4	23,968.5	27,026.5	37,635.4
d. Stock Exchange & Brokerage Houses	52,637.6	43,329.3	69,038.6	44,890.0	38,830.1
e. Modarabas	3,053.4	3,662.4	3,937.7	3,671.2	3,689.1
f. Other NBFIs	167,545.6	170,961.7	140,043.1	133,557.8	257,265.5
IV. PRIVATE SECTOR (BUSINESS)	4,417,796.5	4,902,456.4	4,813,365.6	5,071,746.5	5,536,064.2
a. Agriculture, forestry and fishing	234,498.8	197,808.5	181,099.9	170,921.3	196,117.3
01. Crop and animal production, hunting and related service activities	231,913.4	194,070.7	176,164.4	164,662.8	189,587.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	137,070.9	117,757.6	100,699.3	95,658.7	98,573.1
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,910.2	8,341.6	7,574.1	7,046.5	6,940.8
iii. Growing of other fruits, vegetables and crops	39,276.9	33,038.6	31,873.6	27,243.4	27,775.2
iv. Raising of livestock and other related activities	24,834.0	24,558.4	25,173.9	24,585.6	44,205.1
v. Other agricultural support activities	21,695.6	10,266.5	10,780.1	10,083.0	11,986.4
vi. Hunting, trapping and related service activities	125.8	108.0	63.3	45.7	107.1
02 - Forestry and logging	552.7	680.2	1,018.6	1,072.2	1,325.3
03 - Fishing and aquaculture	2,032.7	3,057.7	3,916.9	5,186.3	5,204.4
b. Mining and quarrying	175,900.1	214,697.4	219,145.4	240,417.5	229,882.3
01 - Mining of coal and lignite	42,197.8	49,696.7	64,824.2	74,351.3	52,311.9
02 - Extraction of crude petroleum and natural gas	119,240.5	141,739.0	135,007.4	146,531.2	150,598.0
03 - Mining of metal ores	2,254.3	2,817.0	2,882.0	3,196.6	4,887.2
04 - Other mining and quarrying	11,865.2	20,100.2	15,921.8	15,894.9	21,135.0
05 - Mining support service activities	342.2	344.5	510.0	443.5	950.2
c. Manufacturing	1,316,337.8	1,457,180.1	1,337,137.6	1,378,114.1	1,563,155.6
01 - Manufacture of food products	201,766.9	201,665.0	216,959.9	245,299.6	269,507.1
02 - Manufacture of beverages	27,567.4	32,361.3	45,590.2	47,988.2	60,967.3
03 - Manufacture of tobacco products	18,464.7	20,790.7	15,523.7	20,628.4	53,599.6
04 - Manufacture of textiles	201,051.2	215,873.0	212,198.8	212,179.2	200,970.2
i. Preparation and spinning of textile fibers	67,056.1	66,695.6	57,898.6	53,685.4	54,757.1
ii. Weaving of textiles	21,953.9	27,436.0	24,583.5	28,107.3	24,808.6
iii. Finishing of textiles	21,054.6	27,934.9	35,438.1	23,925.3	19,955.2
iv. Manufacture of knitted and crocheted fabrics	12,660.7	11,960.8	13,423.9	16,353.1	14,177.5
v. Manufacture of made-up textile articles, except apparel	25,897.5	29,206.0	29,262.4	29,025.5	29,497.3
vi. Manufacture of carpets and rugs	1,215.5	1,031.4	1,313.2	2,416.3	1,927.3
vii. Manufacture of other textiles n.e.c.	51,212.9	51,608.5	50,279.2	58,666.2	55,847.3
05 - Manufacture of wearing apparel	44,459.9	52,092.3	58,140.3	65,605.4	72,031.8
06 - Manufacture of leather and related products	17,718.0	17,193.0	18,862.1	21,277.1	23,072.4
i. Tanning and dressing of leather; dressing and dyeing of fur	4,509.5	4,420.1	4,212.3	5,849.9	6,019.9
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,285.5	3,000.0	3,019.7	3,404.1	3,365.0
iii. Manufacture of footwear	10,922.9	9,772.9	11,630.1	12,023.1	13,687.5
a). Leather wear	9,729.6	8,461.6	10,386.5	10,091.9	11,631.1
b). Rubber and Plastic wear	1,193.3	1,311.4	1,243.5	1,931.2	2,056.4

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2021	2022		2023	
	Dec	Jun	Dec	Mar	Jun ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	3,062.7	3,246.0	2,706.4	3,164.7	3,357.2
08 - Manufacture of paper and paper products	10,768.3	9,043.0	11,565.3	12,260.6	15,736.5
09 - Printing and reproduction of recorded media	11,988.8	14,886.4	13,763.7	15,065.4	16,679.6
10 - Manufacture of coke and refined petroleum products	94,056.2	175,295.3	157,449.2	147,340.1	138,227.3
11 - Manufacture of chemicals and chemical products	182,061.4	150,755.2	129,753.3	128,744.4	168,162.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	50,535.5	67,092.2	58,008.7	52,390.5	52,478.9
13 - Manufacture of rubber and plastics products	17,506.8	16,833.2	15,587.9	21,111.3	23,770.4
14 - Manufacture of other non-metallic mineral products	35,232.9	31,608.5	27,359.3	29,016.3	25,794.9
15 - Manufacture of basic metals	37,954.1	47,181.4	43,785.5	41,284.2	48,008.2
16 - Manufacture of fabricated metal products, except machinery and equipment	9,586.7	10,517.2	9,870.0	10,771.2	12,637.2
17 - Manufacture of computer, electronic and optical products	22,025.4	26,191.1	33,864.3	29,633.0	26,262.0
18 - Manufacture of electrical equipment	51,611.5	58,128.0	51,545.1	58,806.2	79,269.4
19 - Manufacture of machinery and equipment	26,650.1	21,791.9	21,274.3	20,402.6	41,984.6
20 - Manufacture of motor vehicles, trailers and semi-trailers	147,216.5	177,500.4	68,668.6	72,851.5	95,205.5
21 - Manufacture of other transport equipment	10,241.8	8,142.6	10,758.7	11,100.1	11,888.8
22 - Manufacture of furniture	2,898.6	3,019.6	3,550.5	4,369.9	4,773.1
23 - Other manufacturing	90,014.5	94,650.1	109,138.1	104,008.2	115,826.9
24 - Repair and installation of machinery and equipment	1,898.2	1,322.7	1,213.9	2,788.9	2,944.4
d. Electricity, gas, steam and air conditioning supply	192,738.8	289,433.0	246,316.7	354,279.6	364,822.4
e. Water supply; sewerage, waste management and remediation activities	7,633.7	10,689.0	11,812.5	15,343.1	13,584.1
f. Construction	361,598.3	437,486.1	347,132.2	322,043.8	427,324.4
01 - Construction of buildings	210,587.5	248,445.1	189,161.7	167,891.4	214,957.1
02 - Civil engineering	111,068.2	145,320.2	108,532.2	109,300.4	159,994.2
03 - Specialized construction activities	39,942.6	43,720.8	49,438.3	44,852.1	52,373.1
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	710,973.8	761,380.8	814,748.7	852,578.3	953,156.9
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	44,582.9	41,339.8	48,375.7	50,041.3	50,059.8
02 - Wholesale trade, except of motor vehicles and motorcycles	229,288.7	253,991.8	274,968.6	293,854.1	339,612.3
03 - Retail trade, except of motor vehicles and motorcycles	437,102.2	466,049.2	491,404.4	508,682.9	563,484.8
h. Transportation and storage	171,409.3	259,837.4	384,153.4	409,532.9	427,767.1
i. Accommodation and food service activities	23,758.1	24,977.6	28,983.3	27,999.8	29,824.1
j. Information and communication	161,043.7	175,424.2	185,111.9	198,416.8	211,348.3
k. Real estate activities	207,963.0	220,924.8	231,998.9	223,396.7	209,150.3
l. Professional, scientific and technical activities	113,664.6	124,656.2	124,198.6	123,592.1	134,405.4
01 - Legal and accounting activities	31,455.4	14,578.5	15,287.9	19,588.4	16,010.6
02 - Activities of head offices; management consultancy activities	3,349.6	9,662.5	8,544.9	9,869.0	12,075.9
03 - Architectural and engineering activities; technical testing and analysis	20,975.3	23,558.4	22,907.9	25,026.3	29,354.7
04 - Scientific research and development	6,288.1	7,624.8	4,732.0	9,268.6	10,651.7
05 - Advertising and market research	11,629.9	13,270.0	12,571.0	12,161.7	13,857.8
06 - Other professional, scientific and technical activities	39,015.1	54,750.2	58,990.7	46,427.3	51,260.2
07 - Veterinary activities	951.1	1,211.8	1,164.2	1,250.7	1,194.5
m. Administrative and support service activities	105,837.0	96,951.4	99,829.4	103,065.8	112,274.0
01 - Rental and leasing activities	2,831.5	3,400.6	3,499.0	3,186.2	3,309.5
02 - Employment activities	775.3	1,221.0	1,697.7	1,439.9	1,175.2
03 - Travel agency, tour operator, reservation service and related activities	18,382.0	16,299.1	20,448.6	21,231.1	25,228.8
04 - Security and investigation activities	3,522.9	4,420.4	4,573.9	4,130.7	3,822.2
05 - Services to buildings and landscape activities	3,182.8	3,186.7	3,189.9	2,448.0	3,698.5
06 - Office administrative, office support and other business support activities	77,142.5	68,423.5	66,420.4	70,629.9	75,039.7
n. Education	99,498.6	105,797.6	105,941.9	123,029.7	111,355.1
o. Human health and social work activities	82,607.2	76,308.2	69,891.1	75,002.6	81,213.4
p. Arts, entertainment and recreation	1,854.3	3,156.1	3,518.2	2,285.8	2,499.9
q. Other service activities	450,479.4	445,747.7	422,345.7	451,726.5	468,183.6
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	517,331.6	562,512.4	592,179.0	590,525.8	615,919.8
VI. PERSONAL	9,443,867.1	10,091,015.0	10,512,179.3	10,790,437.3	11,695,312.4
VII. OTHER	39,435.9	66,039.6	55,260.0	48,049.5	64,279.3
TOTAL	20,266,870.8	21,973,387.6	22,041,664.6	22,848,893.5	24,683,416.4

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

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

As on 30th June, 2023 (Provisional)

(Amount in 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 25,000	730,336	1,908.3	293,421	1,082.4	14,984	13.5	37,335	52.1	7,844,434	21,332.5
25,000 to 50,000	58,309	2,064.1	42,340	1,516.6	570	19.7	1,657	58.3	501,434	17,558.9
50,000 to 100,000	51,733	3,736.7	45,448	3,190.5	548	39.2	1,384	98.8	309,361	21,101.7
100,000 to 150,000	30,578	3,768.9	21,753	2,632.1	276	34.2	1,046	130.1	164,757	19,955.9
150,000 to 200,000	17,911	3,113.3	12,558	2,103.7	225	38.8	661	115.2	94,923	15,873.2
200,000 to 300,000	26,065	6,415.4	12,535	3,044.3	275	68.1	929	227.1	129,904	31,495.0
300,000 to 400,000	16,608	5,738.8	7,459	2,574.6	204	70.0	599	208.6	79,956	27,683.0
400,000 to 500,000	14,218	6,412.5	5,186	2,327.5	132	58.5	391	175.3	54,319	24,114.3
500,000 to 750,000	23,248	13,950.3	9,488	5,723.8	310	193.0	828	504.3	103,669	62,510.1
750,000 to 1,000,000	13,262	11,758.8	5,539	4,806.3	222	195.8	552	477.7	57,510	50,031.0
1,000,000 to 2,000,000	27,107	37,633.2	15,469	22,586.7	553	801.3	1,314	1,882.6	127,328	174,727.9
2,000,000 to 3,000,000	12,433	30,587.3	6,070	14,800.4	452	1,153.4	694	1,702.7	55,829	134,562.4
3,000,000 to 4,000,000	7,113	24,508.5	3,402	11,717.2	220	767.8	401	1,370.7	32,025	109,890.2
4,000,000 to 5,000,000	5,209	23,375.6	2,225	9,947.5	163	731.2	412	1,888.4	20,985	93,302.4
5,000,000 to 6,000,000	4,270	23,010.5	1,946	10,619.2	129	703.9	321	1,741.0	18,339	98,215.6
6,000,000 to 7,000,000	2,908	18,702.1	1,358	8,790.7	106	684.6	177	1,154.2	11,419	73,807.9
7,000,000 to 8,000,000	2,212	16,424.9	1,044	7,770.7	89	664.8	162	1,217.9	8,679	64,699.2
8,000,000 to 9,000,000	1,650	13,945.0	1,099	9,391.3	68	572.8	138	1,168.4	6,955	58,731.9
9,000,000 to 10,000,000	1,422	13,549.1	804	7,657.3	56	531.6	95	893.8	5,928	56,223.2
10,000,000 to 100,000,000	11,725	279,129.0	11,489	374,704.3	1,451	57,320.8	1,961	61,443.9	65,016	1,542,310.1
100,000,000 to 500,000,000	540	98,495.3	3,631	731,778.1	723	165,478.8	531	110,482.9	4,719	936,877.0
500,000,000 to 1,000,000,000	39	26,164.9	793	572,804.0	226	147,367.8	108	73,182.2	579	386,082.6
1,000,000,000 to 5,000,000,000	21	40,172.7	598	1,088,338.7	318	611,731.6	208	375,607.7	448	784,510.4
5,000,000,000 to 10,000,000,000	2	13,503.9	65	576,525.6	21	210,673.1	19	131,881.2	55	358,200.7
10,000,000,000 & Over	1	19,552.2	14	227,647.1	16	224,569.3	9	137,989.9	20	372,267.1
TOTAL	1,058,920	737,621.2	505,734	3,704,080.6	22,337	1,424,483.6	51,932	905,655.3	9,698,591	5,536,064.2

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

As on 30th June, 2023 (Provisional)

(Amount in 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 25,000	503,490	5,127.4	48,530,155	136,524.6	128,214	747.2	57,352,033	164,879.7	58,082,369	166,788.0
25,000 to 50,000	5,570	199.6	4,849,489	174,660.5	33,256	611.5	5,434,316	194,625.2	5,492,625	196,689.3
50,000 to 100,000	7,113	512.1	5,697,242	409,122.4	20,501	935.1	6,081,597	434,999.7	6,133,330	438,736.4
100,000 to 150,000	3,266	390.8	3,470,651	424,201.3	8,812	972.0	3,670,561	448,316.4	3,701,139	452,085.3
150,000 to 200,000	3,484	338.7	2,341,557	406,455.1	4,976	220.3	2,458,384	425,145.1	2,476,295	428,258.4
200,000 to 300,000	7,214	1,780.5	2,718,000	658,890.7	12,539	3,006.2	2,881,396	698,511.9	2,907,461	704,927.2
300,000 to 400,000	1,574	543.7	1,420,823	489,700.5	3,343	1,171.8	1,513,958	521,952.1	1,530,566	527,690.9
400,000 to 500,000	1,339	604.0	871,437	389,561.7	3,851	1,637.0	936,655	418,478.4	950,873	424,890.9
500,000 to 750,000	2,739	1,637.8	1,178,571	711,476.0	3,405	1,921.7	1,299,010	783,966.8	1,322,258	797,917.2
750,000 to 1,000,000	1,872	1,619.1	587,140	510,827.2	1,420	1,207.1	654,255	569,164.2	667,517	580,923.0
1,000,000 to 2,000,000	5,073	7,448.1	922,676	1,265,926.5	4,398	5,867.3	1,076,811	1,479,240.4	1,103,918	1,516,873.6
2,000,000 to 3,000,000	2,848	6,993.8	325,282	782,100.1	1,073	2,557.3	392,248	943,870.1	404,681	974,457.3
3,000,000 to 4,000,000	2,444	8,463.4	153,181	523,658.9	211	724.5	191,884	656,592.7	198,997	681,101.2
4,000,000 to 5,000,000	1,395	6,240.7	90,874	405,618.9	125	544.7	116,179	518,273.8	121,388	541,649.4
5,000,000 to 6,000,000	1,424	7,545.7	71,602	384,144.1	150	823.3	93,911	503,792.9	98,181	526,803.4
6,000,000 to 7,000,000	687	4,473.7	39,939	257,554.2	209	1,346.6	53,895	347,812.1	56,803	366,514.2
7,000,000 to 8,000,000	520	3,870.4	30,556	227,619.3	44	330.2	41,094	306,172.4	43,306	322,597.3
8,000,000 to 9,000,000	376	3,189.7	23,215	196,271.6	36	307.0	31,887	269,632.5	33,537	283,577.5
9,000,000 to 10,000,000	399	3,807.3	18,461	175,171.6	28	263.8	25,771	244,548.5	27,193	258,097.6
10,000,000 to 100,000,000	5,187	147,843.5	118,023	2,428,039.3	445	13,205.8	203,572	4,624,867.7	215,297	4,903,996.7
100,000,000 to 500,000,000	849	172,379.8	2,666	457,702.0	99	14,863.2	13,218	2,589,562.0	13,758	2,688,057.3
500,000,000 to 1,000,000,000	121	73,939.4	151	98,006.4	1	918.0	1,979	1,352,300.4	2,018	1,378,465.3
1,000,000,000 to 5,000,000,000	91	151,823.0	70	126,658.2	5	10,097.7	1,738	3,148,767.4	1,759	3,188,940.0
5,000,000,000 to 10,000,000,000	1	5,147.5	-	-	-	-	161	1,282,428.1	163	1,295,932.0
10,000,000,000 & Over	-	-	1	55,421.8	-	-	60	1,017,894.2	61	1,037,446.4
TOTAL	559,076	615,919.8	73,461,762	11,695,312.9	227,141	64,279.3	84,526,573	23,945,794.7	85,585,493	24,683,415.9

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Dec-2022			Mar-2023			Jun-2023 ^B		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	32.62	600.51	633.13	39.55	679.65	719.20	46.32	691.31	737.62
	Government	84.63	3,475.72	3,560.35	110.26	3,414.96	3,525.22	91.30	3,612.78	3,704.08
	Non-Financial Public Sector Enterprises	9.53	1,106.24	1,115.76	24.49	1,226.47	1,250.95	13.93	1,410.56	1,424.48
	NBFCs & Financial Auxiliaries	1.75	757.68	759.44	1.36	851.41	852.77	2.80	902.85	905.66
	Private Sector (Business)	285.85	4,527.52	4,813.37	282.94	4,788.81	5,071.75	383.95	5,152.11	5,536.06
	Trust Funds & Non Profit Organizations	7.81	584.37	592.18	6.35	584.17	590.53	13.18	602.74	615.92
	Personal/Individuals	1,618.05	8,894.13	10,512.18	1,632.81	9,157.63	10,790.44	1,815.69	9,879.62	11,695.31
	Others	5.26	50.00	55.26	11.47	36.58	48.05	15.43	48.85	64.28
	Total	2,045.50	19,996.17	22,041.66	2,109.22	20,739.67	22,848.89	2,382.61	22,300.81	24,683.42
Punjab	Foreign Constituents	24.67	215.25	239.92	29.53	242.21	271.74	34.32	269.94	304.27
	Government	22.52	1,341.07	1,363.58	43.63	1,386.16	1,429.79	26.24	1,471.36	1,497.60
	Non-Financial Public Sector Enterprises	2.81	613.60	616.41	20.76	686.72	707.48	4.49	761.90	766.39
	NBFCs & Financial Auxiliaries	0.35	130.94	131.30	0.30	113.82	114.12	0.36	127.29	127.65
	Private Sector (Business)	166.55	1,757.06	1,923.61	159.39	1,832.63	1,992.02	219.17	2,088.71	2,307.88
	Trust Funds & Non Profit Organizations	3.83	217.90	221.74	2.80	208.57	211.37	7.21	222.16	229.38
	Personal/Individuals	924.70	4,463.11	5,387.81	946.70	4,670.31	5,617.01	1,067.12	5,104.41	6,171.53
	Others	0.87	11.13	12.00	1.81	9.86	11.67	0.78	10.07	10.85
	Total	1,146.31	8,750.06	9,896.37	1,204.91	9,150.28	10,355.19	1,359.70	10,055.85	11,415.54
Sindh	Foreign Constituents	1.52	288.35	289.87	2.10	325.30	327.40	2.15	315.93	318.08
	Government	10.90	767.52	778.42	15.15	728.25	743.39	11.55	792.67	804.22
	Non-Financial Public Sector Enterprises	4.85	229.95	234.80	1.66	247.56	249.22	6.68	285.61	292.29
	NBFCs & Financial Auxiliaries	0.01	534.90	534.92	0.03	665.39	665.42	1.40	715.78	717.19
	Private Sector (Business)	55.95	2,054.18	2,110.13	58.04	2,186.14	2,244.17	60.20	2,122.56	2,182.77
	Trust Funds & Non Profit Organizations	1.38	259.80	261.18	1.48	274.93	276.41	1.80	274.11	275.91
	Personal/Individuals	135.77	2,707.76	2,843.53	135.92	2,690.99	2,826.91	152.10	2,849.45	3,001.55
	Others	0.02	10.29	10.30	0.07	3.90	3.97	0.06	7.97	8.03
	Total	210.39	6,852.74	7,063.14	214.45	7,122.46	7,336.91	235.96	7,364.07	7,600.04
Khyber Pakhtunkhwa	Foreign Constituents	3.07	16.52	19.58	3.59	17.57	21.16	4.31	17.43	21.74
	Government	20.33	324.03	344.35	22.01	311.18	333.19	20.68	310.29	330.96
	Non-Financial Public Sector Enterprises	0.73	27.02	27.75	0.54	41.84	42.37	0.62	29.76	30.37
	NBFCs & Financial Auxiliaries	0.04	50.02	50.06	0.03	30.68	30.71	0.05	1.76	1.81
	Private Sector (Business)	38.01	123.81	161.82	38.85	119.48	158.33	57.62	163.22	220.84
	Trust Funds & Non Profit Organizations	1.39	14.19	15.58	1.06	19.96	21.02	1.55	21.07	22.62
	Personal/Individuals	294.38	640.72	935.10	289.04	653.30	942.34	312.05	700.06	1,012.11
	Others	2.16	21.18	23.35	1.97	16.02	17.99	0.48	12.65	13.13
	Total	360.10	1,217.49	1,577.59	357.10	1,210.02	1,567.11	397.35	1,256.23	1,653.58
Balochistan	Foreign Constituents	0.03	1.41	1.43	0.01	1.61	1.62	0.01	1.66	1.67
	Government	19.00	125.61	144.61	17.39	131.20	148.59	17.41	133.36	150.77
	Non-Financial Public Sector Enterprises	0.57	17.95	18.52	0.48	17.16	17.64	0.56	21.07	21.63
	NBFCs & Financial Auxiliaries	-	1.45	1.45	-	1.24	1.24	..	1.42	1.42
	Private Sector (Business)	12.46	60.91	73.37	14.45	58.39	72.85	23.81	89.10	112.91
	Trust Funds & Non Profit Organizations	0.13	4.72	4.84	0.09	4.73	4.82	0.23	4.70	4.92
	Personal/Individuals	48.63	165.24	213.87	57.17	175.24	232.41	65.49	190.47	255.96
	Others	2.07	0.64	2.71	7.29	0.89	8.18	14.09	0.78	14.87
	Total	82.88	377.93	460.81	96.89	390.46	487.35	121.61	442.55	564.16
Islamabad	Foreign Constituents	0.14	70.48	70.62	0.12	82.64	82.76	0.15	73.43	73.58
	Government	3.12	882.36	885.48	1.66	822.35	824.01	7.74	861.08	868.83
	Non-Financial Public Sector Enterprises	0.35	213.43	213.78	..	228.33	228.33	0.97	304.80	305.77
	NBFCs & Financial Auxiliaries	-	29.22	29.22	-	27.73	27.73	-	47.08	47.08
	Private Sector (Business)	1.99	505.15	507.13	1.83	565.27	567.10	2.62	647.11	649.74
	Trust Funds & Non Profit Organizations	0.58	86.09	86.67	0.49	74.20	74.69	0.48	77.32	77.80
	Personal/Individuals	17.17	683.02	700.19	16.48	693.28	709.76	17.86	731.81	749.68
	Others	0.12	6.72	6.84	0.16	5.89	6.05	0.01	17.35	17.36
	Total	23.46	2,476.46	2,499.92	20.74	2,499.70	2,520.44	29.84	2,759.98	2,789.82
Gilgit- Baltistan	Foreign Constituents	0.29	0.23	0.52	0.16	0.25	0.41	0.11	0.35	0.46
	Government	7.73	13.02	20.75	8.50	11.96	20.46	6.59	14.56	21.14
	Non-Financial Public Sector Enterprises	0.21	4.00	4.20	1.03	4.20	5.22	0.59	5.63	6.22
	NBFCs & Financial Auxiliaries	1.29	4.91	6.20	0.94	7.09	8.03	0.93	3.45	4.38
	Private Sector (Business)	4.03	5.64	9.67	3.50	5.67	9.16	5.27	10.93	16.20
	Trust Funds & Non Profit Organizations	0.41	0.45	0.86	0.35	0.44	0.78	0.75	0.46	1.21
	Personal/Individuals	17.21	27.52	44.73	14.64	36.89	51.53	17.66	36.68	54.34
	Others	0.02	0.01	0.03	0.02	0.01	0.03	0.01	0.02	0.03
	Total	31.19	55.78	86.97	29.13	66.50	95.63	31.91	72.08	104.00

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Dec-2022			Mar-2023			Jun-2023 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	2.91	8.27	11.18	4.03	10.07	14.10	5.27	12.56	17.83
	Government	1.05	22.11	23.16	1.92	23.87	25.78	1.10	29.46	30.56
	Non-Financial Public Sector Enterprises	0.01	0.29	0.30	0.02	0.66	0.68	0.01	1.80	1.81
	NBFCs & Financial Auxiliaries	0.06	6.23	6.29	0.06	5.45	5.51	0.06	6.08	6.14
	Private Sector (Business)	6.86	20.77	27.63	6.88	21.23	28.11	15.25	30.48	45.73
	Trust Funds & Non Profit Organizations	0.08	1.23	1.32	0.09	1.34	1.43	1.16	2.92	4.08
	Personal/Individuals	180.19	206.77	386.96	172.86	237.62	410.48	183.41	266.74	450.15
	Others	..	0.02	0.03	0.15	0.01	0.16	..	0.01	0.01
	Total		191.16	265.70	456.86	185.99	300.26	486.25	206.25	350.04	556.29

Source: Core Statistics Department

"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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023			
	Mar		Jun ^P	
	No of Accounts	Amount	No of Accounts	Amount
Less Than 25,000	51,130,945	126,291.8	58,082,369	166,788.0
25,000 to 50,000	7,823,318	264,694.5	5,492,625	196,689.3
50,000 to 100,000	7,299,543	517,202.6	6,133,330	438,736.4
100,000 to 150,000	3,645,320	442,918.3	3,701,139	452,085.3
150,000 to 200,000	6,003,525	1,112,410.1	2,476,295	428,258.4
200,000 to 300,000	2,114,565	514,986.3	2,907,461	704,927.2
300,000 to 400,000	1,192,103	410,174.6	1,530,566	527,690.9
400,000 to 500,000	774,841	345,948.5	950,873	424,890.9
500,000 to 750,000	1,031,054	616,993.0	1,322,258	797,917.2
750,000 to 1,000,000	516,883	449,608.1	667,517	580,923.0
1,000,000 to 2,000,000	961,783	1,324,099.3	1,103,918	1,516,873.6
2,000,000 to 3,000,000	360,810	867,536.7	404,681	974,457.3
3,000,000 to 4,000,000	175,194	601,396.7	198,997	681,101.2
4,000,000 to 5,000,000	108,123	482,677.8	121,388	541,649.4
5,000,000 to 6,000,000	87,986	472,081.3	98,181	526,803.4
6,000,000 to 7,000,000	50,903	327,999.0	56,803	366,514.2
7,000,000 to 8,000,000	38,577	287,185.1	43,306	322,597.3
8,000,000 to 9,000,000	30,371	256,942.7	33,537	283,577.5
9,000,000 to 10,000,000	25,273	239,942.1	27,193	258,097.6
10,000,000 to 100,000,000	184,002	4,284,836.4	215,297	4,903,996.7
100,000,000 to 500,000,000	12,203	2,334,299.4	13,758	2,688,057.3
500,000,000 to 1,000,000,000	1,837	1,190,011.1	2,018	1,378,465.3
1,000,000,000 to 5,000,000,000	1,621	2,925,376.1	1,759	3,188,940.0
5,000,000,000 to 10,000,000,000	141	938,803.9	163	1,295,932.0
10,000,000,000 & Over	83	1,514,478.2	61	1,037,446.4
TOTAL	83,571,004	22,848,893.5	85,585,493	24,683,415.9

Source: Core Statistics Department, SBP

Notes:-

1. Classification of size wise deposits has been improved by collecting data from all Scheduled banks based on actual size of each account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of deposits which fall in the respective class.
4. 'Amount' represents the total amount of all deposits falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March, 2023.

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

	Jun-22 ^R	Dec-22 ^R	Jun-23 ^P
No. of Accounts			
Total Accounts	159,342	167,409	177,825
Active Accounts	108,050	108,138	110,380
Dormant Accounts	51,292	59,270	67,445
Total Accounts-Male	111,025	115,870	122,173
Active Accounts-Male	75,355	75,159	76,552
Dormant Accounts-Male	35,670	40,711	45,621
Total Accounts-Female	42,655	45,954	49,319
Active Accounts-Female	30,249	30,539	31,099
Dormant Accounts-Female	12,405	15,415	18,220
Total Accounts-Transgender	10	7	6
Active Accounts-Transgender	1	1	1
Dormant Accounts-Transgender	9	6	5
No. of Depositors²			
Total Depositors	77,860	80,807	83,338
Active Depositors	63,773	64,348	64,856
Dormant Depositors	36,667	41,606	46,358
Total Depositors-Male	50,878	52,152	54,037
Active Depositors-Male	42,078	42,048	42,615
Dormant Depositors-Male	25,075	27,895	30,924
Total Depositors-Female	26,350	28,074	29,080
Active Depositors-Female	21,283	21,821	21,776
Dormant Depositors-Female	10,011	12,230	14,211
Total Depositors-Transgender	3	1	1
Active Depositors-Transgender	..	..	..
Dormant Depositors-Transgender	3	..	..

P: Provisional, R: Revised

Source: Core Statistics Department

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks and Developed Finance institutions.
2. Any account holder having multiple accounts in same/different banks/MFBs/DFIs is counted once.

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

(End of Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2023			
	Mar		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount
Less Than 25,000	749,941	4,487.2	1,125,959	10,109.3
25,000 to 50,000	1,141,660	38,349.8	935,492	33,948.8
50,000 to 100,000	562,506	36,663.8	460,378	31,423.6
100,000 to 150,000	249,163	30,309.9	259,842	31,754.3
150,000 to 200,000	178,049	30,704.6	176,409	30,499.7
200,000 to 300,000	260,940	63,448.4	354,972	88,203.5
300,000 to 400,000	247,675	84,500.5	159,284	54,272.0
400,000 to 500,000	104,809	46,717.1	109,310	48,822.1
500,000 to 750,000	293,329	187,619.9	293,062	188,268.6
750,000 to 1,000,000	108,007	94,700.0	121,321	107,398.9
1,000,000 to 2,000,000	245,660	337,432.9	235,793	329,380.0
2,000,000 to 3,000,000	70,259	172,259.1	68,689	168,251.8
3,000,000 to 4,000,000	28,752	99,337.4	28,518	98,305.4
4,000,000 to 5,000,000	20,538	92,208.2	20,598	92,982.8
5,000,000 to 6,000,000	15,229	83,062.0	15,216	82,787.1
6,000,000 to 7,000,000	8,198	53,115.3	11,209	72,501.7
7,000,000 to 8,000,000	7,253	54,342.5	7,450	55,634.5
8,000,000 to 9,000,000	8,334	70,063.4	6,150	51,910.7
9,000,000 to 10,000,000	6,956	66,758.3	7,303	69,971.2
10,000,000 to 100,000,000	45,879	1,383,383.8	44,301	1,347,493.9
100,000,000 to 500,000,000	9,803	2,119,169.3	9,456	2,044,047.4
500,000,000 to 1,000,000,000	1,570	1,071,648.6	1,486	999,186.9
1,000,000,000 to 5,000,000,000	1,152	2,230,603.7	1,146	2,198,057.9
5,000,000,000 to 10,000,000,000	116	747,200.5	104	668,667.8
10,000,000,000 & Over	89	2,257,033.4	100	2,904,036.9
	4,365,867	11,455,119.7	4,453,548	11,807,916.8
			11,807,916.77	

Source: Core Statistics Department

Notes:

1. Classification of size wise advances has been improved by collecting data from all Scheduled banks based on actual size of each and every account. Previously, it was based on estimates by average size of different size groups.
2. The upper limits of the range is exclusive of amounts e.g. Rs. 500,000 to 750,000 stands for Rs. 500,000 and over but less than Rs. 750,000
3. 'No of Accounts' represents the total number of advances which fall in the respective class.
4. 'Amount' represents the total amount of all advances falling in the particular class.
5. This Data is being published on quarterly basis w.e.f. March 2023.

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th June, 2023 (Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.)	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 25,000	-	-	24	-	25	-	51	0.0	97,458	665.9	4	-	1,027,882	9,434.8	515	8.5	1,125,959	10,109.3
25,000 to 50,000	-	-	1	0.0	-	-	1	0.0	97,781	3,869.3	-	-	835,723	29,946.0	1,986	133.4	935,492	33,948.8
50,000 to 100,000	-	-	-	-	5	0.4	4	0.3	101,212	7,684.8	2	0.2	357,516	23,712.8	1,639	25.2	460,378	31,423.6
100,000 to 150,000	-	-	1	0.1	-	-	7	0.9	93,714	11,414.7	-	-	165,626	20,333.9	494	4.7	259,842	31,754.3
150,000 to 200,000	-	-	1	0.2	2	0.3	9	1.5	56,817	9,753.4	3	0.5	119,361	20,713.4	216	30.3	176,409	30,499.7
200,000 to 300,000	-	-	-	-	5	1.2	11	2.9	192,212	47,918.6	1	0.2	162,286	40,182.7	457	97.9	354,972	88,203.5
300,000 to 400,000	-	-	-	-	1	0.4	16	5.7	78,819	26,604.6	3	0.9	80,218	27,584.7	227	75.7	159,284	54,272.0
400,000 to 500,000	-	-	-	-	4	1.8	20	9.6	50,951	22,841.3	2	1.3	58,201	25,914.3	132	53.8	109,310	48,822.1
500,000 to 750,000	-	-	1	0.6	3	1.9	34	20.8	70,557	42,293.7	6	3.7	222,430	145,928.0	31	19.8	293,062	188,268.6
750,000 to 1,000,000	-	-	1	0.9	4	3.3	50	51.7	47,645	42,543.8	15	20.6	73,570	64,742.2	36	36.5	121,321	107,398.9
1,000,000 to 2,000,000	-	-	4	2,004.6	18	26.5	411	658.8	63,921	90,008.7	33	50.5	171,257	236,585.3	149	45.6	235,793	329,380.0
2,000,000 to 3,000,000	-	-	6	14.2	15	37.8	102	254.9	28,700	71,136.1	13	33.6	39,848	96,775.1	5	0.0	68,689	168,251.8
3,000,000 to 4,000,000	-	-	1	3.8	17	58.1	47	162.4	12,847	44,522.5	7	23.7	15,588	53,519.4	11	15.5	28,518	98,305.4
4,000,000 to 5,000,000	-	-	1	4.9	8	35.5	37	167.0	10,321	47,017.5	11	50.7	10,215	45,700.9	5	6.3	20,598	92,982.8
5,000,000 to 6,000,000	-	-	1	5.9	11	60.7	20	107.9	7,048	37,976.6	5	27.4	8,131	44,608.7	-	-	15,216	82,787.1
6,000,000 to 7,000,000	-	-	2	12.7	7	45.0	15	97.1	7,205	46,670.1	9	56.5	3,971	25,620.5	-	-	11,209	72,501.7
7,000,000 to 8,000,000	-	-	2	15.0	12	89.3	13	96.3	4,531	33,905.2	6	45.6	2,886	21,483.1	-	-	7,450	55,634.5
8,000,000 to 9,000,000	-	-	2	17.9	6	51.0	8	68.2	3,734	31,542.2	4	35.0	2,394	20,180.1	2	16.4	6,150	51,910.7
9,000,000 to 10,000,000	-	-	-	-	7	66.2	7	66.5	3,630	34,756.2	2	19.1	3,657	35,063.2	-	-	7,303	69,971.2
10,000,000 to 100,000,000	1	21.5	52	2,542.5	155	6,181.0	211	7,602.4	37,692	1,206,359.7	72	3,591.1	6,107	120,603.9	11	591.7	44,301	1,347,493.9
100,000,000 to 500,000,000	-	-	50	12,169.1	154	41,793.6	124	29,471.4	9,028	1,943,677.2	20	4,297.0	73	11,579.2	7	1,059.8	9,456	2,044,047.4
500,000,000 to 1,000,000,000	-	-	13	8,298.1	58	40,699.7	48	31,036.0	1,358	913,539.8	7	4,363.2	2	1,250.1	-	-	1,486	999,186.9
1,000,000,000 to 5,000,000,000	-	-	34	75,276.6	107	240,071.4	55	108,804.1	947	1,767,888.1	1	1,000.0	2	5,017.7	-	-	1,146	2,198,057.9
5,000,000,000 to 10,000,000,000	-	-	8	55,901.0	50	320,938.7	9	62,102.0	37	229,726.0	-	-	-	-	-	-	104	668,667.8
10,000,000,000 & Over	-	-	40	1,730,996.3	48	1,007,669.4	6	89,221.0	6	76,150.2	-	-	-	-	-	-	100	2,904,036.9
TOTAL	1	21.5	245	1,887,264.3	722	1,657,833.3	1,316	330,009.4	1,078,171	6,790,466.4	226	13,620.9	3,366,944	1,126,479.9	5,923	2,221.1	4,453,548	11,807,916.8

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2023		
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	20.2	20.2	-	21.5	21.5	-
2. DOMESTIC CONSTITUENTS	11,455,099.5	11,332,174.3	122,925.2	11,807,895.3	11,680,126.4	127,768.9
I. GOVERNMENT	1,435,968.8	1,435,753.7	215.1	1,887,264.3	1,885,264.3	2,000.0
a. Federal Government	868,719.3	868,719.3	-	1,035,269.5	1,035,269.5	-
01. Commodity Operations	511,271.5	511,271.5	-	590,909.7	590,909.7	-
02. Others	357,447.7	357,447.7	-	444,359.8	444,359.8	-
b. Provincial Governments	567,249.6	567,034.4	215.1	851,994.8	849,994.8	2,000.0
01. Commodity Operations	560,314.4	560,099.3	215.1	845,000.7	843,000.7	2,000.0
02. Others	6,935.2	6,935.2	-	6,994.1	6,994.1	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,506,538.8	1,506,538.8	-	1,657,833.3	1,657,833.3	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,089.3	1,089.3	-	1,145.0	1,145.0	-
03. Utilities	555,681.9	555,681.9	-	583,517.7	583,517.7	-
04. Transport, storage and communications	404,058.8	404,058.8	-	450,384.2	450,384.2	-
05. Manufacturing	74,775.3	74,775.3	-	99,530.1	99,530.1	-
06. Mining and Quarrying	64,899.1	64,899.1	-	64,899.1	64,899.1	-
07. Construction	18,253.5	18,253.5	-	15,551.1	15,551.1	-
08. Commerce and Trade	383,015.4	383,015.4	-	440,386.1	440,386.1	-
09. Others	4,765.4	4,765.4	-	2,419.9	2,419.9	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	340,944.2	340,733.6	210.5	330,009.4	329,859.4	149.9
01. Mutual Funds and AMCs	3,743.7	3,743.7	-	6,948.2	6,948.2	-
02. Insurance & Pension Funds	3,812.6	3,812.6	-	3,678.4	3,678.4	-
03. MFIs and DFIs	252,499.4	252,499.4	-	217,496.1	217,496.1	-
04. Stock Exchange & Brokerage Houses	15,280.3	15,280.3	-	15,817.3	15,817.3	-
05. Modarabas	5,615.5	5,615.5	-	5,859.1	5,859.1	-
06. Other NBFIs	59,992.7	59,782.1	210.5	80,210.3	80,060.4	149.9
IV. PRIVATE SECTOR (BUSINESS)	7,025,312.6	6,905,041.8	120,270.8	6,790,466.4	6,667,221.2	123,245.2
a. Agriculture, forestry and fishing	338,498.1	239,246.5	99,251.6	343,915.6	242,109.2	101,806.5
01. Crop and animal production, hunting and related service activities	337,079.5	237,903.5	99,176.0	342,167.6	240,435.5	101,732.1
i. Growing of Wheat, Rice, Sugar Cane & Cotton	169,059.1	144,458.8	24,600.3	158,972.8	133,768.1	25,204.7
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	12,001.9	3,288.5	8,713.4	11,426.6	3,337.4	8,089.2
iii. Growing of other fruits, vegetables and crops	12,359.6	11,428.5	931.1	13,288.2	12,363.7	924.5
iv. Raising of livestock and other related activities	110,407.7	51,156.4	59,251.3	113,216.4	52,562.9	60,653.5
v. Other agricultural support activities	33,247.7	27,567.8	5,679.9	45,255.9	38,395.6	6,860.2
vi. Hunting, trapping and related service activities	3.5	3.5	-	7.8	7.8	-
02 - Forestry and logging	25.9	9.9	15.9	26.4	9.1	17.3
03 - Fishing and aquaculture	1,392.7	1,333.0	59.7	1,721.6	1,664.6	57.0
b. Mining and quarrying	67,188.5	67,179.5	9.1	77,015.4	77,006.4	9.1
01. Mining of coal and lignite	50,877.6	50,877.6	0.0	52,308.5	52,308.5	0.0
02. Extraction of crude petroleum and natural gas	14,242.6	14,242.6	-	18,110.9	18,110.9	-
03. Mining of metal ores	607.1	607.1	-	605.7	605.7	-
04. Other mining and quarrying	1,439.3	1,430.3	9.0	5,969.6	5,960.5	9.0
05. Mining support service activities	22.0	22.0	-	20.8	20.8	-
c. Manufacturing	4,621,086.3	4,608,035.9	13,050.4	4,416,698.1	4,403,452.8	13,245.4
01. Manufacture of food products	1,101,218.2	1,089,252.7	11,965.5	1,009,712.4	997,518.8	12,193.6
02. Manufacture of beverages	49,000.2	48,976.5	23.7	51,088.0	51,064.3	23.7
03. Manufacture of tobacco products	3,650.9	3,612.1	38.8	3,014.8	2,977.4	37.4
04. Manufacture of textiles	1,576,542.6	1,576,385.6	157.0	1,518,435.8	1,518,283.9	151.9
i. Preparation and spinning of textile fibers	545,421.4	545,421.0	0.4	533,280.7	533,280.3	0.4
ii. Weaving of textiles	322,561.8	322,486.3	75.5	315,299.7	315,224.7	74.9
iii. Finishing of textiles	297,958.5	297,948.7	9.8	281,286.2	281,276.4	9.8
iv. Manufacture of knitted and crocheted fabrics	52,341.4	52,300.8	40.7	51,895.2	51,854.6	40.7
v. Manufacture of made-up textile articles, except apparel	194,583.8	194,580.3	3.5	186,275.4	186,273.0	2.4
vi. Manufacture of carpets and rugs	1,154.7	1,151.8	2.9	1,117.7	1,114.8	2.9
vii. Manufacture of other textiles n.e.c.	162,520.9	162,496.7	24.2	149,280.8	149,260.1	20.7
05. Manufacture of wearing apparel	208,042.5	207,811.5	231.1	213,732.8	213,509.1	223.7
06. Manufacture of leather and related products	49,398.4	49,330.5	67.9	47,627.8	47,561.3	66.5
i. Tanning and dressing of leather; dressing and dyeing of fur	7,586.0	7,560.7	25.3	7,757.3	7,732.1	25.3
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,939.9	1,939.9	-	2,098.5	2,098.5	-
iii. Manufacture of footwear	39,872.4	39,829.8	42.6	37,772.0	37,730.8	41.2
a). Leather wear	32,030.6	31,988.0	42.6	29,949.6	29,908.4	41.2
b). Rubber and Plastic wear	7,841.8	7,841.8	-	7,822.4	7,822.4	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2023			2023		
	Mar			Jun ^P		
	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	7,643.1	7,631.5	11.6	8,298.2	8,286.7	11.5
08. Manufacture of paper and paper products	99,728.4	99,694.4	34.0	95,559.1	95,525.9	33.2
09. Printing and reproduction of recorded media	16,315.1	16,299.9	15.1	17,134.8	17,120.0	14.8
10. Manufacture of coke and refined petroleum products	147,424.0	147,424.0	-	145,230.6	145,230.6	-
11. Manufacture of chemicals and chemical products	318,191.5	318,099.0	92.5	317,907.7	317,815.2	92.5
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	102,060.6	102,055.3	5.3	107,041.6	107,036.3	5.3
13. Manufacture of rubber and plastics products	84,234.2	84,198.2	36.0	73,468.2	73,435.0	33.2
14. Manufacture of other non-metallic mineral products	297,692.9	297,657.3	35.6	299,995.4	299,961.1	34.3
15. Manufacture of basic metals	208,442.0	208,347.7	94.3	201,643.7	201,551.3	92.4
16. Manufacture of fabricated metal products, except machinery and equipment	32,511.5	32,502.7	8.8	29,075.0	29,066.6	8.4
17. Manufacture of computer, electronic and optical products	8,554.5	8,553.6	0.9	9,411.5	9,410.6	0.9
18. Manufacture of electrical equipment	131,069.4	131,053.4	16.0	114,263.3	114,247.8	15.5
19. Manufacture of machinery and equipment	20,945.5	20,928.8	16.7	20,173.8	20,162.1	11.7
20. Manufacture of motor vehicles, trailers and semi-trailers	88,548.6	88,545.7	2.9	66,697.5	66,694.7	2.8
21. Manufacture of other transport equipment	14,347.6	14,347.5	0.1	13,711.2	13,711.1	0.1
22. Manufacture of furniture	5,967.3	5,890.9	76.4	6,069.5	5,993.4	76.1
23. Other manufacturing	47,282.0	47,161.9	120.1	45,132.0	45,016.0	116.0
24. Repair and installation of machinery and equipment	2,275.1	2,275.1	-	2,273.6	2,273.6	-
d. Electricity, gas, steam and air conditioning supply	603,507.3	603,501.5	5.8	570,493.5	570,487.8	5.7
e. Water supply; sewerage, waste management and remediation activities	13,805.8	13,805.7	0.1	14,546.7	14,546.6	0.1
f. Construction	195,182.3	194,945.3	237.0	190,232.7	190,006.1	226.7
01. Construction of buildings	143,542.6	143,340.5	202.2	139,806.4	139,609.5	196.9
02. Civil engineering	48,346.8	48,312.0	34.8	47,155.9	47,126.1	29.8
03. Specialized construction activities	3,292.9	3,292.9	-	3,270.4	3,270.4	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	472,900.2	469,082.1	3,818.1	434,272.1	430,497.8	3,774.3
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	31,578.7	31,202.2	376.5	28,640.1	28,279.0	361.1
02. Wholesale trade, except of motor vehicles and motorcycles	275,343.3	275,197.5	145.8	242,155.6	242,014.5	141.1
03. Retail trade, except of motor vehicles and motorcycles	165,978.2	162,682.4	3,295.8	163,476.4	160,204.2	3,272.1
h. Transportation and storage	117,579.0	114,311.1	3,267.9	116,975.3	113,421.5	3,553.8
i. Accommodation and food service activities	36,937.6	36,795.3	142.3	36,929.8	36,789.2	140.7
j. Information and communication	310,201.9	310,167.1	34.9	328,024.0	327,989.8	34.2
k. Real estate activities	35,566.2	35,565.4	0.8	36,253.8	36,252.9	0.8
l. Professional, scientific and technical activities	54,084.8	54,077.5	7.3	58,825.7	58,818.3	7.3
m. Administrative and support service activities	50,176.7	49,920.1	256.6	48,304.6	48,026.6	278.0
n. Education	32,382.5	32,264.2	118.3	33,435.0	33,322.1	113.0
o. Human health and social work activities	16,787.8	16,736.8	51.0	16,964.8	16,933.9	30.9
p. Arts, entertainment and recreation	1,683.7	1,677.9	5.8	1,889.4	1,883.9	5.4
q. Other service activities	57,743.7	57,730.0	13.7	65,689.8	65,676.5	13.3
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	14,552.6	14,552.6	-	13,620.9	13,620.9	-
VI. PERSONAL	1,128,932.4	1,127,182.2	1,750.2	1,126,479.9	1,124,619.3	1,860.7
a. Bank Employees	249,198.1	247,456.8	1,741.2	266,050.4	264,199.0	1,851.4
b. Consumer Financing	879,015.5	879,006.5	9.0	859,736.4	859,727.1	9.3
01. For house building	214,900.1	214,900.1	-	212,314.9	212,314.9	-
02. For transport i.e., purchase of car etc	316,919.7	316,917.8	1.9	293,728.1	293,726.0	2.1
03. Credit cards	89,151.9	89,151.9	-	93,786.4	93,786.4	-
04. Consumers durable	6,873.2	6,867.6	5.6	7,280.5	7,274.7	5.8
05. Personal loans	251,170.6	251,169.2	1.4	252,626.6	252,625.2	1.4
c. Other	718.8	718.8	-	693.1	693.1	-
VII. OTHER	2,850.2	2,371.7	478.6	2,221.1	1,708.0	513.1
TOTAL	11,455,119.7	11,332,194.5	122,925.2	11,807,916.8	11,680,147.9	127,768.9

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2023		
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	101,980.2	101,980.2		94,555.3	94,555.3	
II. Securities, Shares and Other Financial Instruments:	164,744.8	164,743.3	1.4	144,593.3	144,592.6	0.7
A. Quoted on the Stock Exchange:	69,021.9	69,021.9		74,020.6	74,020.6	
1. To Stock Brokers and Dealers:	38,752.0	38,752.0		39,011.6	39,011.6	
(a) Government and Other Trustee Securities	10,587.7	10,587.7		11,453.0	11,453.0	
(b) Shares and Debentures	26,573.7	26,573.7		25,204.5	25,204.5	
(c) Participation Term Certificates	-	-		-	-	
(d) Others	1,590.6	1,590.6		2,354.0	2,354.0	
2. To Others:	30,269.9	30,269.9		35,009.0	35,009.0	
(a) Government and Other Trustee Securities	1,324.9	1,324.9		6,047.3	6,047.3	
(b) Shares and Debentures	19,315.3	19,315.3		19,071.0	19,071.0	
(c) Participation Term Certificates	9.6	9.6		8.4	8.4	
(d) Others	9,620.1	9,620.1		9,882.3	9,882.3	
B. Unquoted on the Stock Exchange:	95,722.9	95,721.4	1.4	70,572.7	70,572.0	0.7
1. To Stock Brokers and Dealers:	11,850.2	11,850.2		11,450.6	11,450.6	
(a) Government and Other Trustee Securities	0.4	0.4		0.3	0.3	
(b) Shares and Debentures	11,559.2	11,559.2		11,168.3	11,168.3	
(c) Participation Term Certificates	-	-		-	-	
(d) Others	290.5	290.5		282.0	282.0	
2. To Others:	83,872.7	83,871.3	1.4	59,122.1	59,121.4	0.7
(a) Government and Other Trustee Securities	28,184.3	28,182.9	1.4	8,386.3	8,385.6	0.7
(b) Shares and Debentures	2,379.3	2,379.3		2,186.5	2,186.5	
(c) Participation Term Certificates	-	-		-	-	
(d) Others	53,309.1	53,309.1		48,549.4	48,549.4	
III. Merchandise	3,001,915.7	3,001,700.5	215.2	2,777,642.9	2,775,642.9	2,000.1
A. Food Items:	949,630.2	949,415.1	215.2	819,941.4	817,941.4	2,000.1
1. Wheat	383,305.2	383,090.1	215.1	349,488.9	347,488.9	2,000.0
2. Rice and Paddy	139,485.2	139,485.2		103,956.2	103,956.2	
3. Other Grains & Pulses:	9,686.0	9,685.9	0.1	8,320.9	8,320.8	0.1
(a) Indigenous	7,762.9	7,762.9	0.1	6,936.1	6,936.0	0.1
(b) Imported	1,923.0	1,923.0		1,384.8	1,384.8	
4. Edible Oils:	92,209.0	92,209.0		92,358.2	92,358.2	
(a) Indigenous	87,393.1	87,393.1		87,077.8	87,077.8	
(b) Imported	4,815.9	4,815.9		5,280.5	5,280.5	
5. Sugar:	239,849.5	239,849.5		184,128.4	184,128.4	
(a) Indigenous	236,650.6	236,650.6		182,808.8	182,808.8	
(b) Imported	3,198.9	3,198.9		1,319.6	1,319.6	
6. Kariana And Spices	3,333.9	3,333.9		2,761.3	2,761.3	
7. Fish And Fish Preparations	1,342.6	1,342.6		538.1	538.1	
8. Other Food Items:	80,419.0	80,419.0		78,389.3	78,389.3	
(a) Indigenous	79,524.9	79,524.9		77,389.7	77,389.7	
(b) Imported	894.1	894.1		999.6	999.6	
B. Raw Materials:	729,049.4	729,049.4		691,689.7	691,689.7	
1. Cotton Raw:	175,545.9	175,545.9		165,219.7	165,219.7	
(a) Indigenous	156,888.8	156,888.8		146,386.2	146,386.2	
(b) Imported	18,657.1	18,657.1		18,833.5	18,833.5	
2. Synthetic Fibers:	15,639.0	15,639.0		14,531.9	14,531.9	
(a) Indigenous	13,402.9	13,402.9		13,498.8	13,498.8	
(b) Imported	2,236.1	2,236.1		1,033.1	1,033.1	
3. Fertilizers:	67,444.1	67,444.1		68,266.8	68,266.8	
(a) Indigenous	61,248.8	61,248.8		63,257.0	63,257.0	
(b) Imported	6,195.3	6,195.3		5,009.8	5,009.8	
4. Petroleum Crude:	175,378.8	175,378.8		149,959.0	149,959.0	
(a) Indigenous	127,686.1	127,686.1		106,138.5	106,138.5	
(b) Imported	47,692.7	47,692.7		43,820.5	43,820.5	
5. Iron and Steel:	125,650.7	125,650.7		123,239.1	123,239.1	
(a) Indigenous	82,149.9	82,149.9		82,144.5	82,144.5	
(b) Imported	43,500.8	43,500.8		41,094.6	41,094.6	
6. Wool & Goat Hair	14.8	14.8		14.8	14.8	
7. Hides & Skins	5,481.1	5,481.1		4,996.1	4,996.1	
8. Oil Seeds	11,721.2	11,721.2		10,971.3	10,971.3	
9. Pesticides & Insecticides:	6,153.1	6,153.1		6,729.0	6,729.0	
(a) Indigenous	5,142.5	5,142.5		6,231.7	6,231.7	
(b) Imported	1,010.6	1,010.6		497.3	497.3	
10. Other Raw Materials:	146,020.6	146,020.6		147,762.0	147,762.0	
(a) Indigenous	132,707.4	132,707.4		137,202.7	137,202.7	
(b) Imported	13,313.2	13,313.2		10,559.3	10,559.3	

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITIES	2023			2023		
	Mar			Jun ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
C. Finished/Manufactured Goods:	1,323,236.0	1,323,236.0		1,266,011.7	1,266,011.7	
1. Cotton Textiles:	292,430.9	292,430.9		296,950.2	296,950.2	
(a) Indigenous	281,539.0	281,539.0		286,444.6	286,444.6	
(b) Imported	10,891.9	10,891.9		10,505.6	10,505.6	
2. Cotton Yarn:	92,688.4	92,688.4		89,549.3	89,549.3	
(a) Indigenous	90,979.8	90,979.8		88,077.3	88,077.3	
(b) Imported	1,708.6	1,708.6		1,472.0	1,472.0	
3. Other Textiles:	227,078.2	227,078.2		232,392.6	232,392.6	
(a) Indigenous	225,083.8	225,083.8		228,626.8	228,626.8	
(b) Imported	1,994.4	1,994.4		3,765.7	3,765.7	
4. Machinery:	70,177.6	70,177.6		55,334.8	55,334.8	
(a) Indigenous	34,278.9	34,278.9		32,308.7	32,308.7	
(b) Imported	35,898.7	35,898.7		23,026.1	23,026.1	
5. Handloom Products	37.6	37.6		64.4	64.4	
6. Carpets & Rugs	957.8	957.8		916.9	916.9	
7. Readymade Garments	100,150.4	100,150.4		93,333.2	93,333.2	
8. Cement and Cement Products:	141,796.9	141,796.9		147,194.4	147,194.4	
(a) Indigenous	138,486.5	138,486.5		144,501.8	144,501.8	
(b) Imported	3,310.4	3,310.4		2,692.6	2,692.6	
9. Sports Goods	2,685.7	2,685.7		1,585.9	1,585.9	
10. Surgical Instruments	8,821.5	8,821.5		7,472.2	7,472.2	
11. Chemicals & Dyes	62,269.5	62,269.5		61,568.0	61,568.0	
12. Other Finished Goods:	324,141.3	324,141.3		279,650.0	279,650.0	
(a) Indigenous	307,156.6	307,156.6		270,273.4	270,273.4	
(b) Imported	16,984.7	16,984.7		9,376.6	9,376.6	
IV. Fixed Assets Including Machinery	2,152,521.7	2,151,856.9	664.8	2,160,034.7	2,159,351.5	683.2
A. Transport Equipments	817,170.6	816,649.6	521.0	781,707.3	781,172.2	535.0
B. Furniture & Fixtures	15,888.9	15,888.9		15,349.9	15,349.9	
C. Office Equipments	46,170.3	46,170.3		46,523.3	46,523.3	
D. Other Machinery & Equipments	1,273,292.0	1,273,148.2	143.8	1,316,454.3	1,316,306.2	148.1
V. Real Estate	1,701,059.4	1,586,653.7	114,405.7	1,704,775.7	1,587,308.7	117,467.0
A. Land	580,999.8	467,979.5	113,020.4	569,125.6	452,908.7	116,216.9
1. Residential	223,356.6	222,607.5	749.1	212,340.8	211,530.8	810.0
(a) House	213,457.0	212,707.9	749.1	206,207.4	205,397.5	810.0
(b) Flat	9,899.6	9,899.6		6,133.4	6,133.4	
2. Non-Residential	357,643.2	245,372.0	112,271.3	356,784.8	241,377.9	115,406.9
(a) Commercial	171,687.6	171,684.8	2.8	165,285.7	165,284.6	1.1
(b) Industrial	36,214.4	36,214.4		36,643.5	36,643.5	
(c) Agriculture	139,442.8	27,174.3	112,268.5	143,617.9	28,212.2	115,405.8
(c) Others	10,298.4	10,298.4		11,237.6	11,237.6	
B. Buildings:	1,120,059.6	1,118,674.3	1,385.3	1,135,650.1	1,134,400.0	1,250.1
1. Residential	644,172.4	643,556.4	616.0	663,681.2	663,130.0	551.3
(a) House	558,063.0	557,447.0	616.0	578,157.7	577,606.4	551.3
(b) Flat	86,109.4	86,109.4		85,523.5	85,523.5	
2. Non-Residential	475,887.2	475,117.9	769.3	471,968.9	471,270.1	698.8
(a) Commercial	231,841.9	231,278.2	563.7	230,634.7	230,129.4	505.3
(b) Industrial	180,074.8	179,886.1	188.8	179,628.6	179,449.7	178.9
(c) Agriculture	35,995.1	35,978.3	16.8	36,826.7	36,812.1	14.6
(c) Others	27,975.3	27,975.3		24,878.9	24,878.9	
VI. Fixed Deposits and Insurance Policies	463,341.8	463,275.3	66.5	456,415.8	456,415.7	0.1
A. Bank Deposits	461,087.4	461,020.9	66.4	454,713.3	454,713.3	
1. Security Deposits	31,296.6	31,296.6		55,533.4	55,533.4	
2. Term Deposits (TDRs)	401,984.4	401,918.0	66.4	359,707.9	359,707.9	
3. Other Deposits	27,806.3	27,806.3		39,472.0	39,472.0	
B. Insurance Policies	2,254.4	2,254.4	0.1	1,702.5	1,702.5	0.1
VII. Others	3,663,177.2	3,658,580.0	4,597.3	4,258,728.2	4,254,110.5	4,617.7
A. Other Secured Advances	1,629,014.8	1,628,637.7	377.1	1,659,541.4	1,659,161.8	379.6
1. Receivables	607,276.7	607,276.7		524,758.7	524,608.7	149.9
2. Employees Benefits	573.9	573.9		598.9	598.9	
3. Others	1,021,164.2	1,020,787.0	377.1	1,134,183.8	1,133,954.1	229.7
B. Advances Secured by Guarantee(s)	2,034,162.4	2,029,942.3	4,220.1	2,599,186.8	2,594,948.7	4,238.1
1. Institutional Guarantee(s)	1,821,513.2	1,821,393.7	119.6	2,386,070.5	2,385,931.8	138.7
2. Individual Guarantee(s)	212,649.2	208,548.7	4,100.6	213,116.3	209,016.9	4,099.4
VIII. Unsecured Advances	206,378.8	203,404.4	2,974.4	211,170.9	208,170.6	3,000.2
1. Credit Cards	89,212.5	89,212.5		93,756.0	93,756.0	
2. Personal Loan	109,232.4	109,232.4		109,093.8	109,093.8	
3. Others	7,933.9	4,959.6	2,974.4	8,321.1	5,320.8	3,000.2
TOTAL	11,455,119.7	11,332,194.5	122,925.2	11,807,916.8	11,680,147.9	127,768.9

Note: This Data is being published on quarterly basis w.e.f. March 2023.

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2021		2022				2023			
	Dec		Jun		Dec ^R		Mar		Jun ^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	1,726,997	2,944,784.4	1,838,669	3,112,000.3	2,080,080	3,459,023.7	2,595,960	4,110,893.1	3,328,577	4,752,843.1
5	54,259	212,582.7	55,753	208,837.6	58,261	207,075.8	60,328	181,354.0	56,825	173,680.0
10	332,931	899,489.8	808,356	840,303.7	360,070	807,590.6	669,417	1,028,479.6	124,632	973,892.3
15	23,770	583,295.8	41,379	965,357.9	676,090	1,386,089.2	46,406	869,947.9	46,856	845,390.7
20	1,168,136	1,227,867.0	638,322	1,364,702.1	534,700	1,353,876.3	505,818	1,208,752.0	478,657	1,136,291.0
25	348,720	2,621,924.1	340,808	2,562,583.1	99,676	2,402,734.6	181,796	2,336,742.5	129,761	2,404,650.8
30	88,253	300,864.5	85,285	334,614.2	74,533	402,214.6	65,786	498,548.4	62,126	365,318.3
33.33	10,822	22,567.5	10,319	17,352.0	1,218	9,747.8	1,056	14,605.0	723	7,913.6
35	23,564	188,111.0	25,324	232,728.3	27,649	207,262.9	19,485	186,422.3	17,360	218,235.2
40	40,567	267,019.5	38,920	239,012.0	43,671	211,536.6	44,191	238,876.0	40,003	195,781.1
45	7,873	72,408.0	8,400	117,831.2	11,335	120,494.4	10,016	113,598.1	8,728	107,239.1
50	34,097	188,270.5	37,962	216,497.2	161,346	420,234.5	130,420	382,381.3	124,048	339,592.8
55	4,347	58,675.8	3,871	51,824.0	6,864	54,077.4	5,669	56,642.1	5,431	44,970.0
60	4,192	44,204.8	3,925	50,227.6	5,526	60,832.0	5,561	74,164.1	5,541	74,126.7
65	3,924	57,258.6	3,088	42,692.6	4,556	77,227.7	4,320	43,285.3	4,275	35,697.9
70	3,468	25,353.2	2,619	20,140.1	4,129	26,975.0	3,856	25,658.7	3,691	26,808.2
75	3,230	26,350.6	3,506	22,657.9	3,410	26,599.0	3,363	19,945.2	3,617	21,543.4
80	2,968	19,767.0	2,103	16,314.2	5,861	88,756.4	3,136	23,071.5	3,042	19,101.1
85	2,582	17,760.6	1,896	15,177.8	3,031	26,104.8	2,857	11,857.4	2,779	15,429.4
90	3,464	12,258.0	2,538	10,525.0	3,388	26,362.4	3,129	9,622.9	2,858	13,517.8
95	1,629	9,503.1	1,860	10,043.4	2,884	27,213.4	2,069	11,014.1	2,514	10,456.8
99.99	3,793	10,030.1	4,443	12,445.2	170,708	162,001.8	1,228	9,258.2	1,504	25,437.6
TOTAL	3,893,586	9,810,346.2	3,959,346	10,463,867.6	4,338,986	11,564,031.1	4,365,867	11,455,119.7	4,453,548	11,807,917.1

Source: Core Statistics Department

Note: This Data is being published on quarterly basis w.e.f. March 2023.

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Aug-23	Sep-23	Oct-23	Nov-23 ^P
A. Agriculture, forestry, and fishing	326,429	344,331	356,061	374,757	383,512	393,397
Trade finance	5,163	5,020	5,618	6,353	6,782	6,429
Working capital	240,177	234,027	235,809	247,523	247,580	250,367
Fixed investment	70,998	93,469	101,777	108,020	115,631	122,371
Construction Financing	1,151	1,054	1,053	1,050	1,032	1,015
Other	8,940	10,762	11,804	11,811	12,486	13,215
B. Mining and quarrying	64,099	78,461	79,727	71,141	77,030	77,036
Trade finance	2,114	1,765	1,979	1,624	1,569	2,027
Working capital	10,401	27,653	28,886	20,854	26,982	27,578
Fixed investment	50,175	47,660	47,533	47,335	47,153	46,110
Construction Financing	-	-	-	-	-	-
Other	1,410	1,383	1,329	1,329	1,325	1,322
C. Manufacturing	4,451,436	4,540,885	4,401,212	4,424,345	4,507,952	4,584,160
Trade finance	1,171,216	1,062,545	1,044,661	1,118,360	1,159,247	1,170,630
Working capital	1,750,989	1,812,794	1,715,091	1,665,049	1,712,981	1,771,594
Fixed investment	1,393,871	1,522,272	1,511,430	1,514,606	1,514,451	1,519,858
Construction Financing	22,180	22,794	21,077	20,639	20,470	21,622
Other	113,180	120,481	108,953	105,692	100,804	100,457
D. Electricity, gas, steam and air conditioning supply	620,224	571,642	537,277	538,455	514,875	506,697
Trade finance	8,399	7,217	6,914	6,948	6,404	8,872
Working capital	250,098	211,241	186,313	197,047	177,225	167,375
Fixed investment	356,879	351,106	343,035	333,260	329,778	328,227
Construction Financing	850	929	929	929	888	888
Other	3,998	1,149	86	270	579	1,335
E. Water supply; sewerage, waste management and remediation activities	22,442	14,547	17,787	17,938	15,607	15,482
Trade finance	13,291	1,617	1,736	2,151	2,463	2,353
Working capital	3,353	5,793	9,003	8,731	6,236	6,368
Fixed investment	5,364	7,066	6,832	6,940	6,871	6,723
Construction Financing	51	39	-	-	-	-
Other	383	31	216	116	37	39
F. Construction	188,365	190,233	191,278	193,456	194,637	193,845
Trade finance	624	252	152	152	752	826
Working capital	17,066	27,708	28,709	32,399	32,818	32,013
Fixed investment	24,142	25,128	22,836	22,702	22,313	22,912
Construction Financing	145,461	136,967	139,329	137,916	138,441	137,698
Other	1,073	178	252	287	313	396
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595	451,824	470,022	493,176	504,970	515,538
Trade finance	83,421	49,461	51,695	57,186	54,040	58,180
Working capital	313,701	272,930	286,466	296,172	315,422	322,145
Fixed investment	91,296	78,066	76,386	79,991	81,299	82,278
Construction Financing	5,456	18,249	18,239	18,087	18,050	18,022
Other	37,721	33,118	37,238	41,740	36,160	34,914
H. Transportation and storage	127,188	118,757	119,017	118,470	120,878	122,265
Trade finance	3,510	2,457	2,411	2,413	2,468	2,446
Working capital	45,789	44,562	46,694	46,913	49,282	50,589
Fixed investment	71,220	64,702	62,639	61,604	61,297	60,939
Construction Financing	1,001	914	876	855	835	822
Other	5,668	6,121	6,397	6,686	6,995	7,468
I. Accommodation and food service activities	40,198	37,046	36,524	35,989	35,329	35,400
Trade finance	826	1,006	605	1,213	1,150	1,193
Working capital	10,777	10,598	10,280	10,410	10,185	10,092
Fixed investment	16,740	13,767	13,975	13,455	12,959	13,160
Construction Financing	10,973	10,184	10,543	9,707	9,808	9,787
Other	881	1,490	1,122	1,204	1,226	1,168

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Aug-23	Sep-23	Oct-23	Nov-23 ^P
J. Information and communication	277,827	340,357	345,544	349,562	347,181	349,386
Trade finance	9,270	6,065	4,664	4,686	4,971	6,458
Working capital	24,849	41,109	39,609	46,962	39,842	40,696
Fixed investment	231,714	275,887	285,042	281,564	286,192	286,074
Construction Financing	275	1,296	1,184	1,177	1,116	1,114
Other	11,720	16,000	15,045	15,172	15,060	15,044
K. Real estate activities	37,084	36,254	35,404	34,154	33,752	33,074
Trade finance	-	-	-	-	-	-
Working capital	2,891	3,559	3,485	3,233	3,483	3,199
Fixed investment	9,047	6,758	6,772	6,760	6,348	6,125
Construction Financing	25,091	25,902	25,117	24,131	23,893	23,722
Other	55	35	30	29	29	28
L. Professional, scientific and technical activities	53,848	59,061	52,604	55,277	56,620	60,459
Trade finance	10,373	9,740	7,145	7,828	7,872	8,788
Working capital	25,904	33,381	30,415	31,880	32,913	35,105
Fixed investment	13,294	14,810	13,912	14,451	14,490	15,342
Construction Financing	195	820	820	816	816	816
Other	4,082	310	312	302	528	408
M. Administrative and support service activities	57,230	51,840	53,388	55,335	55,198	54,995
Trade finance	5,761	2,327	2,121	3,141	2,967	2,976
Working capital	32,260	28,112	28,878	27,524	27,869	27,916
Fixed investment	12,751	14,811	15,287	17,697	17,487	17,418
Construction Financing	113	-	-	-	-	-
Other	6,345	6,590	7,103	6,973	6,875	6,685
N. Education	36,167	33,435	34,347	32,485	31,677	30,967
Trade finance	16	573	348	347	347	347
Working capital	11,099	10,492	11,356	10,103	9,343	8,630
Fixed investment	10,682	11,160	12,028	11,753	11,990	11,993
Construction Financing	14,227	11,009	10,366	10,029	9,719	9,706
Other	143	201	249	253	279	291
O. Human health and social work activities	18,884	16,986	18,304	18,025	17,889	17,918
Trade finance	8	9	9	11	0	-
Working capital	4,812	3,987	4,460	4,494	4,310	4,537
Fixed investment	8,544	8,222	9,525	9,343	9,476	9,390
Construction Financing	5,432	4,686	4,199	4,068	3,996	3,885
Other	88	82	111	110	107	105
P. Arts, entertainment, and recreation	2,764	1,889	1,843	1,894	1,843	1,798
Trade finance	-	-	-	-	-	-
Working capital	932	1,013	997	1,005	987	966
Fixed investment	1,691	419	390	439	405	377
Construction Financing	130	449	449	442	442	436
Other	10	8	8	8	9	19
Q. Other service activities	72,118	71,461	68,559	65,967	63,245	60,707
Trade finance	2,610	2,946	1,172	1,077	1,579	1,436
Working capital	26,682	29,294	31,566	26,191	24,999	24,637
Fixed investment	28,970	28,727	27,970	28,308	28,451	26,787
Construction Financing	3,365	2,969	2,326	2,474	2,291	2,290
Other	10,491	7,525	5,525	7,918	5,926	5,558
Total	6,927,89	6,959,00	6,818,89	6,880,42	6,962,195	7,053,123

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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 Core Statistics Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- 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

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Aug-23	Sep-23	Oct-23	Nov-23^P
A. Agriculture, forestry, and fishing	23,562	27,080	29,462	30,164	30,980	34,458
Trade finance	-	-	45	50	67	81
Working capital	15,922	17,969	19,036	18,710	18,456	20,124
Fixed investment	4,568	5,811	6,408	6,942	7,525	8,546
Construction Financing	1,015	5	19	19	18	18
Other	2,057	3,295	3,954	4,442	4,914	5,688
B. Mining and quarrying	2,094	1,082	1,242	1,130	1,120	1,107
Trade finance	27	57	123	122	58	76
Working capital	1,522	618	653	556	604	584
Fixed investment	545	406	466	452	458	446
Construction Financing	-	-	-	-	-	-
Other	-	-	-	-	-	-
C. Manufacturing	226,460	205,450	200,122	210,573	213,679	237,425
Trade finance	37,047	25,081	22,129	25,608	22,571	23,598
Working capital	155,916	146,738	143,491	149,196	154,643	176,424
Fixed investment	29,796	30,223	31,025	31,689	32,176	32,831
Construction Financing	734	314	290	274	266	262
Other	2,968	3,094	3,186	3,806	4,023	4,310
D. Electricity, gas, steam and air conditioning supply	3,276	2,771	2,686	2,660	2,667	2,679
Trade finance	103	20	20	20	0	-
Working capital	2,622	2,325	2,258	2,241	2,273	2,281
Fixed investment	532	422	398	388	383	389
Construction Financing	-	-	-	-	-	-
Other	18	3	11	10	10	10
E. Water supply; sewerage, waste management and remediation activities	166	174	158	181	147	159
Trade finance	-	-	-	27	-	-
Working capital	53	48	42	47	40	45
Fixed investment	107	95	80	72	71	75
Construction Financing	-	-	-	-	-	-
Other	5	31	36	36	37	39
F. Construction	16,936	14,576	14,905	14,462	14,221	13,239
Trade finance	37	2	2	2	2	2
Working capital	5,078	5,690	6,073	5,969	5,776	4,891
Fixed investment	1,807	2,085	2,361	2,196	2,301	2,264
Construction Financing	9,593	6,622	6,219	6,015	5,867	5,811
Other	422	178	249	280	275	271
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231	165,428	165,546	162,114	168,272	175,014
Trade finance	7,768	4,935	4,651	4,867	4,632	4,633
Working capital	124,280	119,537	119,521	116,028	118,386	122,480
Fixed investment	25,443	26,662	28,380	27,513	31,352	33,676
Construction Financing	182	155	168	194	192	189
Other	11,557	14,140	12,826	13,512	13,711	14,037
H. Transportation and storage	23,614	21,198	20,606	19,538	21,041	21,945
Trade finance	40	33	22	21	10	10
Working capital	2,694	1,960	1,882	1,799	1,834	1,972
Fixed investment	17,382	15,012	14,224	12,829	13,972	14,226
Construction Financing	459	209	203	199	195	191
Other	3,038	3,984	4,275	4,689	5,029	5,547
I. Accommodation and food service activities	4,376	5,493	5,072	5,132	4,874	4,927
Trade finance	26	26	27	27	27	40
Working capital	1,867	1,739	1,690	1,739	1,536	1,545
Fixed investment	1,224	1,408	1,432	1,461	1,461	1,484
Construction Financing	407	954	924	912	816	812
Other	852	1,367	999	993	1,034	1,045

3.14 Private Sector Business and Type of Financing-SMEs

	(Million Rupees)					
PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Aug-23	Sep-23	Oct-23	Nov-23^P
J. Information and communication	4,669	5,085	5,325	5,282	5,643	5,767
Trade finance	289	132	142	144	154	203
Working capital	1,990	2,344	2,489	2,596	2,674	2,863
Fixed investment	1,968	2,289	2,431	2,267	2,559	2,449
Construction Financing	275	206	154	147	146	144
Other	147	113	109	128	110	108
K. Real estate activities	2,213	2,013	2,039	2,211	2,002	2,047
Trade finance	-	-	-	-	-	-
Working capital	432	341	364	376	382	395
Fixed investment	1,146	1,224	1,245	1,276	1,283	1,319
Construction Financing	580	412	400	529	308	305
Other	55	35	30	29	29	28
L. Professional, scientific and technical activities	18,791	18,461	16,801	16,631	17,757	16,917
Trade finance	2,198	1,760	1,847	1,881	2,085	1,912
Working capital	10,042	10,548	8,970	9,028	9,426	9,041
Fixed investment	3,094	6,098	5,888	5,663	6,049	5,908
Construction Financing	145	5	5	5	5	5
Other	3,313	50	92	54	192	51
M. Administrative and support service activities	13,015	10,109	10,134	10,288	10,537	11,101
Trade finance	733	412	350	354	419	391
Working capital	7,283	4,528	4,700	4,770	4,787	5,345
Fixed investment	2,587	2,159	2,242	2,453	2,609	2,661
Construction Financing	-	-	-	-	-	-
Other	2,412	3,011	2,843	2,712	2,722	2,704
N. Education	2,622	2,991	2,951	2,867	3,072	3,110
Trade finance	16	11	10	9	9	9
Working capital	925	1,206	1,034	1,004	1,089	1,128
Fixed investment	1,323	1,422	1,500	1,445	1,546	1,544
Construction Financing	216	151	158	156	149	139
Other	143	201	249	253	279	291
O. Human health and social work activities	2,049	2,796	2,042	1,904	2,202	2,205
Trade finance	8	9	9	11	-	-
Working capital	891	1,199	898	893	1,082	1,069
Fixed investment	940	1,396	920	796	920	942
Construction Financing	126	114	107	98	96	93
Other	84	78	107	105	103	101
P. Arts, entertainment, and recreation	355	258	247	243	231	229
Trade finance	-	-	-	-	-	-
Working capital	293	145	137	136	125	115
Fixed investment	48	102	99	97	94	92
Construction Financing	4	3	3	3	3	3
Other	10	8	8	8	9	19
Q. Other service activities	37,717	31,020	28,677	27,751	28,212	28,083
Trade finance	324	90	110	59	59	59
Working capital	13,405	9,591	8,954	8,077	8,079	7,988
Fixed investment	21,015	19,721	18,277	18,363	18,714	18,646
Construction Financing	59	53	51	50	48	47
Other	2,913	1,565	1,284	1,202	1,312	1,344
Total	551,145	515,986	508,015	513,129	526,656	560,412

Source: Core Statistics Department

Notes:

- Loans Include Advances plus Bills Purchased & Discounted but excludes foreign bills.
- 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.
- 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 Core Statistics Department's Circular No. DS.MFS. 013814/20 dated 4th December 2020; from June 2020, onwards.
- Construction Financing contains both Working Capital and Fixed Investment loans provided by Banks for construction purposes.
- 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	(%)	
Jan-Jun 2022	Punjab	8,609.72	8,319.52	96.63	290.19	3.37	864.27	9,183.79	42.12	106.67
	Sindh	11,187.72	10,423.73	93.17	763.99	6.83	268.06	10,691.79	49.04	95.57
	KPK	122.17	113.56	92.95	8.61	7.05	105.10	218.66	1.00	178.98
	Balochistan	17.21	16.93	98.38	0.28	1.62	120.41	137.34	0.63	798.07
	Islamabad	1,840.83	1,469.13	79.81	371.70	20.19	67.74	1,536.87	7.05	83.49
	Gilgit-Baltistan	6.97	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	19.63	99.68	0.06	0.32	8.54	28.17	0.13	143.04
Total		21,804.31	20,369.37	93.42	1,434.94	6.58	1,434.94	21,804.31	100.00	
Jul-Dec 2022	Punjab	8,594.54	8,359.93	97.27	234.61	2.73	692.81	9,052.74	38.21	105.33
	Sindh	12,852.85	12,161.49	94.62	691.36	5.38	220.10	12,381.59	52.26	96.33
	KPK	117.74	110.25	93.64	7.49	6.36	162.87	273.12	1.15	231.97
	Balochistan	17.87	17.47	97.74	0.40	2.26	179.08	196.55	0.83	1,099.75
	Islamabad	2,083.02	1,614.36	77.50	468.66	22.50	137.28	1,751.64	7.39	84.09
	Gilgit-Baltistan	7.64	7.55	98.72	0.10	1.28	1.32	8.86	0.04	115.96
	AJK	18.43	18.41	99.89	0.02	0.11	9.18	27.59	0.12	149.71
Total		23,692.09	22,289.45	94.08	1,402.64	5.92	1,402.64	23,692.09	100.00	
Jan-Jun 2023 ¹	Punjab	9,088.11	8,816.74	97.01	271.38	2.99	1,007.81	9,824.55	40.24	108.10
	Sindh	11,932.42	11,487.20	96.27	445.21	3.73	245.78	11,732.98	48.05	98.33
	KPK	141.04	138.48	98.18	2.56	1.82	116.11	254.58	1.04	180.51
	Balochistan	19.50	19.17	98.31	0.33	1.69	164.17	183.34	0.75	940.17
	Islamabad	3,210.65	2,322.04	72.32	888.60	27.68	62.60	2,384.65	9.77	74.27
	Gilgit-Baltistan	8.97	8.91	99.30	0.06	0.70	1.40	10.31	0.04	114.87
	AJK	16.61	16.59	99.87	0.02	0.13	10.31	26.90	0.11	161.93
Total		24,417.30	22,809.13	93.41	1,608.17	6.59	1,608.17	24,417.30	100.00	

Source: Core Statistics Department

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	Jan-Jun-22		Jul-Dec-22		Jan-Jun ^P -23	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	8,319.52	96.63	8,359.93	97.27	8,816.74	97.01
	Sindh	227.92	2.65	166.27	1.93	211.80	2.33
	KPK	17.01	0.20	22.68	0.26	20.22	0.22
	Balochistan	0.43	..	0.24	..	0.38	..
	Islamabad	38.07	0.44	37.46	0.44	33.88	0.37
	Gilgit-Baltistan	0.05	..	0.15	..	0.16	..
	AJK	6.70	0.08	7.81	0.09	4.94	0.05
Punjab Total		8,609.72	100.00	8,594.54	100.00	9,088.11	100.00
Sindh	Punjab	565.47	5.05	319.13	2.48	193.69	1.62
	Sindh	10,423.73	93.17	12,161.49	94.62	11,487.20	96.27
	KPK	50.79	0.45	97.44	0.76	54.38	0.46
	Balochistan	119.60	1.07	178.35	1.39	163.56	1.37
	Islamabad	25.91	0.23	94.03	0.73	27.05	0.23
	Gilgit-Baltistan	0.75	0.01	1.13	0.01	1.22	0.01
	AJK	1.47	0.01	1.28	0.01	5.31	0.04
Sindh Total		11,187.72	100.00	12,852.85	100.00	11,932.42	100.00
KPK	Punjab	3.21	2.62	0.16	0.13	0.24	0.17
	Sindh	1.62	1.32	1.44	1.22	0.68	0.48
	KPK	113.64	93.04	110.39	93.76	138.48	98.18
	Balochistan	-	-	..	..	-	-
	Islamabad	3.63	2.97	5.71	4.85	1.62	1.15
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	0.06	0.05	0.04	0.04	0.02	0.01
KPK Total		122.17	100.00	117.74	100.00	141.04	100.00
Balochistan	Punjab	..	0.01	0.01	0.08	..	..
	Sindh	0.28	1.61	0.39	2.18	0.33	1.68
	KPK	..	..	-	-	..	..
	Balochistan	16.93	98.38	17.47	97.74	19.17	98.31
	Islamabad	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	..	-	-
Balochistan Total		17.21	100.00	17.87	100.00	19.50	100.00
Islamabad	Punjab	295.58	16.06	373.50	17.93	813.85	25.35
	Sindh	38.24	2.08	52.00	2.50	32.97	1.03
	KPK	37.21	2.02	42.61	2.05	41.50	1.29
	Balochistan	0.36	0.02	0.46	0.02	0.22	0.01
	Islamabad	1,469.13	79.81	1,614.36	77.50	2,322.04	72.32
	Gilgit-Baltistan	0.01	..	0.04	..	0.02	..
	AJK	0.31	0.02	0.04	..	0.04	..
Islamabad Total		1,840.83	100.00	2,083.02	100.00	3,210.65	100.00
Gilgit-Baltistan	Punjab	..	0.03	..	0.01	0.01	0.13
	Sindh	-	-	-	-	-	-
	KPK	..	..	..	0.05	..	..
	Balochistan	0.02	0.27	0.03	0.38	..	0.01
	Islamabad	0.08	1.16	0.06	0.83	0.05	0.56
	Gilgit-Baltistan	6.86	98.55	7.55	98.72	8.91	99.30
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		6.97	100.00	7.64	100.00	8.97	100.00
AJK	Punjab	0.01	0.04	0.01	0.04	0.02	0.09
	Sindh	..	0.01	-	-	..	..
	KPK	0.01	0.03	..	0.01	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.05	0.25	0.01	0.06	..	0.03
	Gilgit-Baltistan	..	..	-	-	-	-
	AJK	19.63	99.68	18.41	99.89	16.59	99.87
AJK Total		19.70	100.00	18.43	100.00	16.61	100.00
Grand Total		21,804.31		23,692.09		24,417.30	

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jan-Jun-22		Jul-Dec-22		Jan-Jun ^P -23	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	8,319.52	90.59	8,359.93	92.35	8,816.74	89.74
	Sindh	565.47	6.16	319.13	3.53	193.69	1.97
	KPK	3.21	0.03	0.16	..	0.24	..
	Balochistan	..	..	0.01	..	..	..
	Islamabad	295.58	3.22	373.50	4.13	813.85	8.28
	Gilgit-Baltistan	..	..	..	..	0.01	..
	AJK	0.01	..	0.01	..	0.02	..
Punjab Total		9,183.79	100.00	9,052.74	100.00	9,824.55	100.00
Sindh	Punjab	227.92	2.13	166.27	1.34	211.80	1.81
	Sindh	10,423.73	97.49	12,161.49	98.22	11,487.20	97.91
	KPK	1.62	0.02	1.44	0.01	0.68	0.01
	Balochistan	0.28	..	0.39	..	0.33	..
	Islamabad	38.24	0.36	52.00	0.42	32.97	0.28
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	..	..	..	..	..	..
Sindh Total		10,691.79	100.00	12,381.59	100.00	11,732.98	100.00
KPK	Punjab	17.01	7.78	22.68	8.30	20.22	7.94
	Sindh	50.79	23.23	97.44	35.68	54.38	21.36
	KPK	113.64	51.97	110.39	40.42	138.48	54.39
	Balochistan	..	..	-	-	..	..
	Islamabad	37.21	17.02	42.61	15.60	41.50	16.30
	Gilgit-Baltistan	..	..	..	..	..	..
	AJK	0.01	..	..	..	..	..
KPK Total		218.66	100.00	273.12	100.00	254.58	100.00
Balochistan	Punjab	0.43	0.31	0.24	0.12	0.38	0.21
	Sindh	119.60	87.09	178.35	90.74	163.56	89.21
	KPK	-	-	..	..	-	-
	Balochistan	16.93	12.33	17.47	8.89	19.17	10.46
	Islamabad	0.36	0.26	0.46	0.23	0.22	0.12
	Gilgit-Baltistan	0.02	0.01	0.03	0.01	..	..
	AJK	-	-	-	-	-	-
Balochistan Total		137.34	100.00	196.55	100.00	183.34	100.00
Islamabad	Punjab	38.07	2.48	37.46	2.14	33.88	1.42
	Sindh	25.91	1.69	94.03	5.37	27.05	1.13
	KPK	3.63	0.24	5.71	0.33	1.62	0.07
	Balochistan	-	-	-	-	-	-
	Islamabad	1,469.13	95.59	1,614.36	92.16	2,322.04	97.37
	Gilgit-Baltistan	0.08	0.01	0.06	..	0.05	..
	AJK	0.05	..	0.01	..	..	..
Islamabad Total		1,536.87	100.00	1,751.64	100.00	2,384.65	100.00
Gilgit Baltistan	Punjab	0.05	0.70	0.15	1.65	0.16	1.56
	Sindh	0.75	9.82	1.13	12.77	1.22	11.79
	KPK	..	0.01	-	-	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.01	0.15	0.04	0.45	0.02	0.20
	Gilgit-Baltistan	6.86	89.32	7.55	85.13	8.91	86.45
	AJK	..	0.01	-	-	-	-
Gilgit-Baltistan Total		7.69	100.00	8.86	100.00	10.31	100.00
AJK	Punjab	6.70	23.79	7.81	28.32	4.94	18.37
	Sindh	1.47	5.20	1.28	4.65	5.31	19.76
	KPK	0.06	0.23	0.04	0.16	0.02	0.06
	Balochistan	-	-	..	..	-	-
	Islamabad	0.31	1.10	0.04	0.14	0.04	0.14
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	19.63	69.69	18.41	66.72	16.59	61.67
AJK Total		28.17	100.00	27.59	100.00	26.90	100.00
Grand Total		21,804.31		23,692.09		24,417.30	

Source: Core Statistics Department

- : Value is zero; .. : Amount is less than 5.0 million

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-22			Mar-23			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	0.01	0.01	-	0.02	0.02	-	0.02	0.02
	Government	30.64	1,182.32	1,212.96	29.94	1,406.03	1,435.97	28.68	1,858.58	1,887.26
	Non-Financial Public Sector Enterprises	-	1,350.36	1,350.36	-	1,506.54	1,506.54	-	1,657.83	1,657.83
	NBFCs & Financial Auxiliaries	0.02	514.25	514.27	0.01	340.93	340.94	0.01	330.00	330.01
	Private Sector (Business)	243.28	7,080.97	7,324.26	295.50	6,729.81	7,025.31	274.59	6,515.88	6,790.47
	Trust Funds & Non Profit Organizations	-	16.34	16.34	-	14.55	14.55	-	13.62	13.62
	Personal/Individuals	144.12	998.57	1,142.68	79.72	1,049.22	1,128.93	78.88	1,047.62	1,126.49
	Others	0.32	2.84	3.16	1.65	1.20	2.85	1.20	1.02	2.22
	Total	418.37	11,145.66	11,564.03	406.82	11,048.30	11,455.12	383.36	11,424.57	11,807.93
Punjab	Foreign Constituents	-	-	-	-	-	-	-	0.02	0.02
	Government	-	751.55	751.55	-	726.46	726.46	-	1,035.40	1,035.40
	Non-Financial Public Sector Enterprises	-	394.53	394.53	-	444.16	444.16	-	501.07	501.07
	NBFCs & Financial Auxiliaries	-	29.28	29.28	-	36.06	36.06	-	36.12	36.12
	Private Sector (Business)	185.12	3,099.48	3,284.60	193.74	2,885.41	3,079.15	173.19	2,793.24	2,966.44
	Trust Funds & Non Profit Organizations	-	4.85	4.85	-	4.90	4.90	-	4.50	4.50
	Personal/Individuals	11.13	386.45	397.58	35.62	335.98	371.60	33.62	343.94	377.56
	Others	0.07	0.48	0.55	1.40	0.41	1.81	0.91	0.57	1.47
	Total	196.32	4,666.61	4,862.93	230.76	4,433.40	4,664.16	207.72	4,714.86	4,922.58
Sindh	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	30.64	379.80	410.44	29.94	348.59	378.53	28.68	391.75	420.43
	Non-Financial Public Sector Enterprises	-	625.26	625.26	-	718.23	718.23	-	845.22	845.22
	NBFCs & Financial Auxiliaries	0.02	324.85	324.87	0.01	187.22	187.23	0.01	193.66	193.68
	Private Sector (Business)	39.02	3,023.87	3,062.89	37.23	2,921.93	2,959.16	37.40	2,900.77	2,938.16
	Trust Funds & Non Profit Organizations	-	5.40	5.40	-	5.14	5.14	-	4.37	4.37
	Personal/Individuals	4.05	507.51	511.56	26.67	599.98	626.65	28.44	607.42	635.86
	Others	-	2.36	2.36	-	0.79	0.79	-	0.45	0.45
	Total	73.72	4,869.05	4,942.78	93.86	4,781.88	4,875.74	94.53	4,943.66	5,038.19
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	21.05	21.05	-	22.05	22.05	-	..	..
	Non-Financial Public Sector Enterprises	-	61.13	61.13	-	59.42	59.42	-	18.42	18.42
	NBFCs & Financial Auxiliaries	-	0.26	0.26	-	0.56	0.56	-	0.06	0.06
	Private Sector (Business)	12.51	226.76	239.27	55.47	181.41	236.89	55.10	63.63	118.73
	Trust Funds & Non Profit Organizations	-	0.27	0.27	-	0.26	0.26	-	0.25	0.25
	Personal/Individuals	127.46	56.60	184.06	7.54	69.91	77.44	6.74	50.61	57.35
	Others	-	-	-	-	-	-	-	-	-
	Total	139.97	366.06	506.03	63.01	333.62	396.63	61.85	132.96	194.81
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	1.94	1.94	-	1.96	1.96	-	1.96	1.96
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	3.28	5.30	8.58	4.66	5.49	10.15	4.32	5.09	9.41
	Trust Funds & Non Profit Organizations	-	-	-	-	0.18	0.18	-	0.35	0.35
	Personal/Individuals	0.61	2.34	2.95	7.20	4.94	12.14	7.33	4.93	12.26
	Others	0.25	-	0.25	0.25	-	0.25	0.30	-	0.30
	Total	4.14	9.58	13.72	12.11	12.57	24.68	11.95	12.33	24.28
Islamabad	Foreign Constituents	-	0.01	0.01	-	0.02	0.02	-	-	-
	Government	-	27.99	27.99	-	306.96	306.96	-	429.47	429.47
	Non-Financial Public Sector Enterprises	-	269.45	269.45	-	284.72	284.72	-	293.11	293.11
	NBFCs & Financial Auxiliaries	-	159.86	159.86	-	117.09	117.09	-	100.15	100.15
	Private Sector (Business)	0.24	699.41	699.65	0.24	709.74	709.98	0.26	730.57	730.83
	Trust Funds & Non Profit Organizations	-	5.83	5.83	-	4.06	4.06	-	4.15	4.15
	Personal/Individuals	0.20	43.71	43.91	0.38	32.46	32.84	0.37	34.78	35.15
	Others	-	..	..	-	..	..	-	..	..
	Total	0.44	1,206.25	1,206.69	0.62	1,455.07	1,455.68	0.63	1,592.24	1,592.86

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-22			Mar-23			Jun-23 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.24	4.01	6.26	2.46	2.98	5.43	3.01	2.80	5.81
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.28	0.84	1.12	0.46	1.31	1.77	0.46	1.33	1.80
	Others	-	-	-	-	-	-	-	-	-
Total	2.52	4.85	7.37	2.92	4.28	7.21	3.48	4.13	7.61	
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.87	22.13	23.00	1.70	22.84	24.54	1.30	19.78	21.08
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.39	1.12	1.50	1.85	4.63	6.48	1.92	4.60	6.52
	Others	-	-	-	-	-	-	-	-	-
Total	1.26	23.25	24.50	3.54	27.48	31.02	3.22	24.38	27.60	

Source: Core Statistics Department

"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, modaraba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector Business: Includes nonfinancial corporations that are not controlled by the government and are mainly engaged in production of goods and services based on market prices for the benefit of its shareholders. It also includes quasi corporations, which maintain accounts separate from their owners. The classification of Private Sector Business in Pakistan is based on ISIC Rev 4, which covers all segments of business.

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.

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

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
FY23									
Jul-Sep									
Punjab	129,027	50,596	168,274	18,361	18,976	46,121	3,351	78,459	71,910
Sindh	19,956	21,454	39,476	3,220	2,834	11,097	736	21,396	13,621
Khyber Pakhtunkhwa	5,071	1,205	6,469	999	726	2,193	126	614	926
Balochistan	562	205	1,986	65	66	362	23	44	306
Azad Jammu Kashmir	438	92	266	1	-	1	9	242	45
Gilgit Baltistan	1,146	156	836	4	2	14	3	4	22
All Pakistan	156,200	73,708	217,307	22,650	22,604	59,788	4,248	100,760	86,830
Jul-Dec									
Punjab	381,879	106,865	169,431	30,807	43,384	48,765	5,244	188,584	75,047
Sindh	60,510	42,083	41,278	5,605	7,277	11,499	1,032	48,067	17,132
Khyber Pakhtunkhwa	10,812	3,102	6,664	1,770	1,620	2,421	202	1,292	1,052
Balochistan	1,984	727	2,203	119	149	404	32	90	300
Azad Jammu Kashmir	1,035	267	302	3	1	32	1,163	1,132	591
Gilgit Baltistan	2,401	348	788	6	8	14	6	7	25
All Pakistan	458,621	153,392	220,666	38,310	52,440	63,134	7,679	239,172	94,148
Jul-Mar									
Punjab	529,939	158,544	162,522	39,923	68,316	46,970	6,417	257,788	67,303
Sindh	101,690	68,221	44,218	8,439	11,721	11,256	1,235	45,010	9,342
Khyber Pakhtunkhwa	17,715	5,205	6,484	2,547	2,710	2,355	256	3,175	2,501
Balochistan	3,425	1,381	2,301	167	288	436	42	229	855
Azad Jammu Kashmir	1,560	415	399	4	2	3	13	1,444	115
Gilgit Baltistan	3,487	597	757	6	12	13	12	25	26
All Pakistan	657,816	234,364	216,680	51,086	83,050	61,034	7,975	307,671	80,141
Jul-Jun									
Punjab	767,645	252,634	174,868	49,537	106,674	46,628	8,474	390,951	78,617
Sindh	165,865	110,406	52,485	11,699	19,623	12,247	1,773	59,436	15,018
Khyber Pakhtunkhwa	25,100	8,264	7,415	3,007	3,857	2,377	556	6,272	2,907
Balochistan	5,266	2,732	2,952	247	574	528	67	797	399
Azad Jammu Kashmir	2,280	596	443	14	27	66	14	2,971	541
Gilgit Baltistan	4,783	933	910	7	18	18	16	37	26
All Pakistan	970,939	375,565	239,072	64,511	130,774	61,864	10,900	460,463	97,508
FY24									
Jul-Sep									
Punjab	147,697	65,494	172,750	20,008	29,115	51,753	3,559	84,189	74,857
Sindh	33,859	28,256	50,891	5,932	6,724	13,067	928	12,114	17,175
Khyber Pakhtunkhwa	32,030	18,773	6,926	1,025	862	2,718	225	1,663	2,037
Balochistan	2,379	1,051	3,513	83	111	538	43	132	408
Azad Jammu Kashmir	631	199	472	15	40	71	11	605	470
Gilgit Baltistan	800	345	1,072	5	2	12	5	25	26
All Pakistan	217,396	114,118	235,624	27,068	36,854	68,160	4,771	98,728	94,973

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
FY23									
Jul-Sep									
Punjab	247,395	38,061	147,325	14,615	123,552	114,439	412,749	309,644	548,069
Sindh	30,012	5,773	28,056	358	15,907	15,624	54,282	67,365	107,874
Khyber Pakhtunkhwa	8,322	2,182	7,527	360	307	1,140	14,878	5,034	18,255
Balochistan	201	39	257	12	13	83	863	367	2,993
Azad Jammu Kashmir	3,615	524	1,835	21	33	281	4,084	892	2,428
Gilgit Baltistan	1,220	202	1,160	198	99	1,341	2,571	464	3,373
All Pakistan	290,765	46,782	186,160	15,564	139,911	132,907	489,427	383,765	682,992
Jul-Dec									
Punjab	576,191	86,488	161,893	32,749	260,024	116,289	1,026,870	685,345	571,425
Sindh	91,264	14,522	29,516	571	28,574	15,077	158,982	140,523	114,502
Khyber Pakhtunkhwa	18,643	4,817	8,297	776	946	1,376	32,203	11,777	19,810
Balochistan	563	115	276	25	37	85	2,723	1,119	3,269
Azad Jammu Kashmir	6,944	996	1,835	34	127	247	9,179	2,523	3,007
Gilgit Baltistan	3,213	546	1,331	561	250	1,396	6,187	1,159	3,554
All Pakistan	696,818	107,484	203,149	34,716	289,957	134,470	1,236,144	842,446	715,566
Jul-Mar									
Punjab	804,616	135,336	171,983	48,634	373,843	115,532	1,429,529	993,827	564,309
Sindh	139,745	23,958	32,019	1,033	50,759	18,295	252,142	199,669	115,130
Khyber Pakhtunkhwa	27,899	7,708	9,473	1,115	1,439	1,920	49,532	20,237	22,733
Balochistan	820	322	361	42	72	78	4,496	2,292	4,030
Azad Jammu Kashmir	10,475	1,984	2,242	49	136	219	12,101	3,982	2,978
Gilgit Baltistan	5,399	948	1,500	771	329	1,397	9,675	1,910	3,693
All Pakistan	988,954	170,255	217,578	51,644	426,578	137,440	1,757,475	1,221,918	712,873
Jul-Jun									
Punjab	1,042,051	202,914	175,388	68,440	483,527	117,417	1,936,147	1,436,701	592,918
Sindh	171,227	31,260	33,075	2,123	70,686	17,311	352,687	291,411	130,135
Khyber Pakhtunkhwa	35,977	12,425	9,871	1,460	2,960	2,170	66,100	33,778	24,741
Balochistan	1,366	470	828	60	219	134	7,006	4,791	4,841
Azad Jammu Kashmir	12,404	2,521	1,957	67	203	226	14,779	6,319	3,233
Gilgit Baltistan	7,449	1,329	1,675	1,106	639	1,538	13,361	2,956	4,166
All Pakistan	1,270,474	250,920	222,794	73,256	558,234	138,795	2,390,080	1,775,955	760,034
FY24									
Jul-Sep									
Punjab	214,489	54,679	182,542	14,509	163,742	113,972	400,262	397,218	595,873
Sindh	29,819	8,596	34,382	551	16,789	16,734	71,089	72,480	132,249
Khyber Pakhtunkhwa	8,748	3,310	10,318	289	960	2,252	42,317	25,568	24,251
Balochistan	189	92	584	30	402	148	2,724	1,788	5,190
Azad Jammu Kashmir	1,963	492	2,005	12	37	164	2,632	1,373	3,183
Gilgit Baltistan	1,912	332	1,773	188	209	1,469	2,910	913	4,352
All Pakistan	257,120	67,501	231,603	15,579	182,139	134,738	521,934	499,339	765,098

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors

All Banks

Jul-Sep FY24

Farm (Crop) Sector

(Million Rupees)

Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	210,360	97,010	24,384	30,864	4,254	80,111	238,998	207,985
All Crops Loan (Excluding Veg & Fruits)	205,333	64,736	22,584	25,529	3,174	21,725	231,091	111,990
Vegetables	609	403	633	1,045	102	625	1,344	2,073
Fruits/Orchards	672	1,139	972	1,866	391	3,950	2,035	6,955
Flowers/Ornamental Plants	-	-	1	18	-	-	1	18
Others	3,746	30,732	194	2,407	587	53,810	4,527	86,949
Development Loans	5,763	10,515	2,417	5,427	386	8,634	8,566	24,577
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	237	439	336	798	64	297	637	1,533
Sprinkle & Trickle Irrigation	-	-	-	-	1	2	1	2
Tractors	3,686	7,591	1,628	3,590	118	398	5,432	11,578
Orchards	470	228	314	393	36	234	820	856
Farm Transportation	187	525	-	-	16	39	203	564
Godown/Silos	535	478	60	116	19	194	614	789
Land Improvement	158	65	10	4	-	-	168	69
Farm Machinery	214	553	29	387	27	280	270	1,219
High Quality Seed Processing Units	2	42	2	6	16	375	20	423
Green House/ Tunnel Farming	-	-	-	-	1	192	1	192
Cold Storage	26	198	12	82	25	254	63	534
Others NGOs	248	396	26	53	63	6,370	337	6,819
Corporate Farming	1,273	6,592	267	562	131	9,983	1,671	17,137
Production Loans	1,273	6,592	267	562	131	9,983	1,671	17,137
Development Loans	-	-	-	-	-	-	-	-
Total	217,396	114,118	27,068	36,854	4,771	98,728	249,235	249,699

Non- Farm (Non-Crop) Sector

(Million Rupees)

Purpose	Small Farms		Large Farms		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Livestock, Dairy & Meat	256,213	64,716	5,836	77,315	262,049	142,031
Poultry	459	2,323	1,365	86,659	1,824	88,981
Fisheries	151	185	572	2,824	723	3,010
Forestry	1	..	2	..	3	1
Others	296	277	7,804	15,341	8,100	15,618
Total	257,120	67,501	15,579	182,139	272,699	249,640

Source: Agriculture Credit & Financial Inclusion Department, SBP

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

(End period: Million Rupees)

ECONOMIC GROUPS	2022			2023					
	Dec			Mar			Jun ^F		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	301.2	-	-	502.7	-	-	764.7
2. DOMESTIC CONSTITUENTS	148,365.5	45,434.7	156,049.8	141,070.6	42,715.4	188,422.3	150,128.4	31,430.5	204,580.2
I. GOVERNMENT	-	77.2	-	17.2	172.0	-	-	289.7	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	20,881.0	490.9	..	15,048.7	719.6	..	16,996.8	2,012.7	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	127,484.5	44,854.1	156,049.8	126,004.7	41,823.4	188,422.3	133,131.6	29,128.1	204,580.2
a. Agriculture, forestry and fishing	9.7	83.0	172.7	9.7	148.0	448.6	9.7	101.0	86.3
b. Mining and quarrying	-	1,321.7	19.2	6.8	1,321.7	-	-	1,382.9	26.8
c. Manufacturing	80,360.9	33,912.2	139,485.1	74,556.4	27,571.7	171,767.4	94,960.3	23,316.6	183,759.1
01 - Manufacture of food products	8,411.3	9,133.3	6,791.3	10,536.3	6,009.9	8,359.2	12,979.4	3,757.1	6,305.2
02 - Manufacture of beverages	100.0	525.9	-	100.0	539.2	6.4	100.0	531.3	4.1
03 - Manufacture of textiles	37,076.3	9,329.3	104,112.0	38,026.6	7,474.9	130,462.3	44,509.3	7,988.6	148,965.5
04 - Manufacture of wearing apparel	718.7	1,677.5	20,616.9	1,023.0	1,632.6	23,860.5	1,142.1	1,608.3	19,169.0
05 - Manufacture of leather and related products	-	577.4	2,803.2	-	542.8	3,208.1	-	719.6	3,543.5
06 - Manufacture of paper and paper products	32.9	505.3	250.6	50.6	357.4	495.3	73.3	477.7	322.6
07 - Manufacture of coke and refined petroleum products	15,046.4	2,335.7	-	9,375.0	5,265.3	401.2	15,359.9	2,250.1	-
08 - Manufacture of chemicals and chemical products	9,529.1	4,736.6	578.6	10,332.3	1,500.0	452.6	11,185.9	1,221.1	475.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	120.6	93.0	62.1	120.3	270.6	107.4	85.0	499.8	113.2
10 - Manufacture of rubber and plastics products	567.4	626.8	317.6	364.3	495.6	287.8	712.8	392.5	545.0
11 - Manufacture of other non-metallic mineral products	149.0	236.2	507.2	53.0	350.7	1,222.3	20.0	203.3	1,742.5
12 - Manufacture of basic metals	258.3	1,307.4	-	147.2	648.9	-	106.0	266.9	-
13 - Manufacture of fabricated metal products, except machinery and equipment	311.7	61.3	16.0	303.6	0.5	-	296.4	76.2	20.2
14 - Manufacture of computer, electronic and optical products	125.6	249.9	15.0	208.6	-	-	50.5	-	-
15 - Manufacture of electrical equipment	164.7	1,053.8	76.0	100.0	786.9	76.0	140.3	1,759.7	124.6
16 - Manufacture of machinery and equipment	-	23.8	638.3	15.0	9.8	770.8	-	150.5	516.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	560.1	1,226.0	487.3	620.4	1,189.4	594.6	591.4	1,124.4	327.5
18 - Manufacture of furniture	225.0	31.5	-	-	6.8	-	-	34.9	-
19. Other manufacturing	6,963.8	181.7	2,213.1	3,180.5	490.5	1,462.8	7,608.1	254.7	1,584.2
d. Electricity, gas, steam and air conditioning supply	3,696.6	216.2	200.0	6,014.1	-	232.0	1,148.4	-	347.0
e. Water supply; sewerage, waste management and remediation activities	230.3	-	-	272.4	-	-	-	-	-
f. Construction	254.9	372.7	48.0	25.1	380.5	38.0	-	-	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	17,887.5	6,728.5	15,153.8	20,138.5	10,326.8	15,012.4	15,427.5	2,139.4	19,328.4
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	11.8	31.1	-	0.5	31.1	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	6,181.0	5,837.7	3,557.6	7,920.6	9,619.9	3,646.0	4,684.3	1,784.1	2,175.0
03 - Retail trade, except of motor vehicles and motorcycles	11,706.5	879.0	11,565.1	12,218.0	706.4	11,335.3	10,743.2	354.9	17,122.3
h. Transportation and storage	7.0	1,772.2	99.8	10.3	1,813.9	99.8	7.0	1,772.2	119.8
i. Accommodation and food service activities	-	-	118.5	-	3.4	-	-	115.1	-
j. Information and communication	12,985.2	144.5	267.2	13,431.9	103.6	168.1	12,232.0	101.5	265.7
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	2,407.8	14.2	146.9	1,996.2	74.9	26.9	59.5	176.2	371.0
m. Administrative and support service activities	4,113.6	66.9	285.1	4,006.6	74.7	497.9	3,516.4	19.1	240.4
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	-	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,531.1	217.9	53.4	5,536.5	-	131.2	5,770.9	-	35.8
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	12.5	-	-	0.4	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	148,365.5	45,434.7	156,351.0	141,070.6	42,715.4	188,925.0	150,128.4	31,430.5	205,345.0

Source: Core Statistics Department

Note:

This Data is being published on quarterly basis w.e.f. March 2023.

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2022			2023			2023		
	Dec ^R			Mar			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,650,657	15,112,733	14,782,136	15,907,263	16,396,787	16,127,163	17,431,123	17,927,488	17,543,321
1) Treasury Bills	3,637,634	3,820,564	3,671,232	3,922,956	4,106,382	3,956,793	5,197,151	5,409,806	5,216,726
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987	11,973,008	12,279,107	12,158,818	12,222,251	12,505,961	12,314,725
a. Fixed Rate	3,374,963	3,546,805	3,349,690	4,171,962	4,353,261	4,217,799	4,351,704	4,560,100	4,328,379
b. Floating Rate	7,626,396	7,733,699	7,749,297	7,801,046	7,925,845	7,941,020	7,870,547	7,945,860	7,986,346
3) Others	11,665	11,665	11,917	11,299	11,299	11,551	11,722	11,722	11,870
II. Provincial Government	..	..	..	..	..	..	..	..	..
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	372,188	246,135	369,770	396,664	267,250	399,197	392,699	273,769	393,689
1) Quoted On The Stock Exchange	197,399	79,699	187,327	191,677	68,147	184,924	197,418	85,123	192,254
of which:									
Financial Institutions	19,547	12,714	21,981	18,752	12,812	20,958	19,210	12,968	21,092
NFPSEs	25,892	7,726	24,083	25,019	5,599	22,926	30,237	12,637	27,445
Private Sector	124,209	48,418	117,579	119,158	39,807	116,579	118,731	48,319	117,375
2) Unquoted On The Stock Exchange	174,789	166,436	182,443	204,987	199,103	214,273	195,282	188,646	201,436
of which:									
Financial Institutions	16,765	17,529	16,882	19,391	17,178	21,360	23,356	21,110	23,983
NFPSEs	100,878	101,158	108,381	117,179	117,058	124,495	122,873	122,747	130,618
Private Sector	14,680	12,856	14,694	10,585	8,177	12,582	11,229	8,177	11,383
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	..	..	..	..	..	..	..	..	..
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	1	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	96,087	99,028	98,750	98,336	100,814	101,631	106,467	108,966	109,606
IX. MUTUAL FUNDS	13,439	12,231	13,444	12,592	10,990	12,598	12,073	10,732	12,072
X. OTHERS	5,641	5,641	5,879	6,334	6,334	6,694	6,064	6,064	6,388
XI. Islamic Banking Products - Investments	3,083,735	2,974,150	3,166,046	3,152,826	3,149,057	3,305,817	3,426,152	3,426,468	3,535,417
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163	2,635,135	2,638,680	2,729,337	2,916,239	2,923,703	2,968,906
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950	2,523,122	2,524,400	2,610,692	2,825,149	2,830,702	2,877,025
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039	1,892,550	1,909,122	1,956,780	2,228,657	2,230,676	2,271,117
b. Fixed Rental Rate	514,475	515,630	523,911	630,572	615,278	653,912	596,492	600,026	605,907
2. Bai Muajjal - Government	23,789	23,789	28,549	23,789	23,789	29,175	-	-	-
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352	68,042	68,042	69,288	70,380	70,380	71,171
4. Other	16,312	17,911	16,312	20,181	22,448	20,181	20,710	22,622	20,710
b. Corporate Sukuks	472,464	356,584	513,008	481,879	474,566	539,007	472,155	467,806	527,558
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718	148,201	145,225	153,277	145,421	142,609	149,751
2) Ijarah Sukuk	189,735	73,386	220,428	190,356	187,861	240,539	190,316	187,824	234,151
3) Modaraba Sukuk	9,303	9,303	9,444	10,954	10,954	11,327	10,779	10,779	11,025
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,066	130,651	136,419	132,368	130,526	133,864	125,639	126,594	132,632
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119	7,233	7,233	7,404	6,954	6,954	7,106
h. Other Islamic Mode of Investments	28,874	28,964	29,756	28,580	28,579	30,069	30,804	28,004	31,847
TOTAL	18,221,756	18,449,923	18,436,034	19,574,025	19,931,237	19,953,109	21,374,587	21,753,491	21,600,502

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF INTEREST	2022	2023	
	Dec	Mar	Jun ^P
00.00	6,093,605.0	6,579,541.3	7,045,365.4
01.00*	184,419.6	245,769.3	243,675.5
02.00*	233,589.4	308,066.0	229,624.3
03.00*	49,322.0	12,842.0	12,253.8
04.00*	16,129.5	31,190.5	60,961.6
05.00*	24,715.5	52,136.4	59,226.1
05.25	3,661.7	7,614.7	27,708.2
05.50	3,943.0	3,352.2	31,111.3
05.75	13,107.3	4,484.3	4,085.9
06.00	5,729.5	6,946.9	34,928.5
06.25	2,320.6	894.4	1,227.7
06.50	2,667.7	2,882.1	3,081.3
06.75	1,385.5	1,960.8	1,454.6
07.00	25,863.4	9,685.1	9,288.2
07.25	5,379.3	2,577.9	4,335.2
07.50	8,652.9	19,582.3	21,691.4
07.75	2,623.8	3,351.8	2,407.1
08.00	14,253.1	11,981.2	16,792.1
08.25	4,859.3	5,418.1	10,913.5
08.50	7,101.1	5,974.4	13,128.1
08.75	4,801.3	3,752.4	5,286.7
09.00	30,961.4	12,764.1	9,243.5
09.25	26,137.7	4,498.3	19,061.3
09.50	9,558.3	11,018.4	43,282.1
09.75	26,011.5	17,837.7	9,519.8
10.00	32,302.3	19,963.0	30,556.1
10.25	42,119.3	20,232.4	12,477.0
10.50	44,857.3	20,384.2	6,278.0
10.75	20,451.6	32,147.5	18,798.2
11.00	31,151.2	50,827.1	9,148.2
11.25	29,184.2	12,035.9	12,043.4
11.50	29,131.6	13,310.4	11,640.7
11.75	33,727.7	92,620.7	35,290.9
12.00	136,958.5	58,010.5	35,717.8
12.25	16,878.8	34,029.4	6,712.6
12.50	42,107.9	24,685.2	15,289.7
12.75	27,366.4	79,045.5	11,907.7
13.00	41,304.2	137,889.4	150,351.6
13.25	14,454.1	10,577.1	4,116.3
13.50	69,055.6	48,547.0	12,076.9
13.75	32,628.3	17,770.4	4,737.1
14.00	107,900.8	40,385.1	33,091.3
14.25	44,726.4	24,913.2	15,701.7
14.50	5,960,059.2	314,859.3	100,738.8
14.75	798,448.5	146,914.8	20,412.6
15.00	626,873.4	81,286.7	41,647.8
15.25	232,825.9	88,797.7	30,410.2
15.50	528,564.3	4,589,061.0	52,977.8
15.75	218,048.8	1,052,250.0	111,718.1
16.00	263,913.0	318,415.3	160,356.3
16.25	278,168.5	763,320.3	86,118.6
16.50	128,537.5	335,125.7	50,403.5
16.75	149,076.8	406,412.2	33,838.8
17.00	137,774.1	182,896.9	54,355.4
17.25	44,150.3	74,156.6	33,645.8
17.50	4,512.7	41,092.9	17,835.0
17.75	-	50,850.6	21,951.9
18.00	4,673.7	182,608.2	38,527.2
18.25	-	41,769.3	31,947.8
18.50	8.2	145,252.8	26,763.9
18.75	-	65,618.4	59,964.9
19.00	1,249.4	91,075.4	199,532.7
19.25	-	128,729.5	41,944.9
19.50	1.5	64,610.3	6,031,010.6
19.75	-	50,472.0	963,913.0
20.00	10.3	76,393.9	666,503.9
20.25	-	28,770.2	138,865.0
20.50	-	85,562.0	472,775.3
20.75	-	23,147.0	304,570.6
21.00	5.3	60,979.7	174,112.8
21.25	-	6,727.3	129,357.0
21.50	10.9	10.4	59,451.4
21.75	-	4,379.0	109,701.6
22.00 & above	28.7	28.4	278,288.3
Total	16,974,046.5	17,605,070.1	18,889,229.7

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

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

(Million Rupees)

RATE OF RETURN	2022	2023	
	Dec	Mar	Jun ^P
00.00	1,950,291.66	2,160,712.86	2,318,728.27
01.00*	82,686.56	171,265.94	186,344.80
02.00*	73,185.22	87,054.02	69,636.36
03.00*	8,392.05	18,742.92	26,195.08
04.00*	62,672.04	13,545.93	2,805.44
05.00*	40,767.05	68,542.88	46,902.62
05.25	3,901.99	16,210.14	866.17
05.50	12,999.49	9,252.32	1,822.81
05.75	9,605.24	6,290.37	1,561.32
06.00	72,323.82	9,105.49	6,159.15
06.25	145,130.78	6,236.85	1,146.75
06.50	18,744.32	48,801.49	34,850.00
06.75	58,936.64	119,341.52	121,312.39
07.00	500,980.09	21,665.21	68,894.11
07.25	68,654.86	20,882.92	14,214.81
07.50	34,996.53	76,071.75	11,879.65
07.75	33,463.75	8,655.95	6,704.74
08.00	14,617.63	40,762.51	14,708.28
08.25	21,219.13	20,879.88	4,220.20
08.50	72,792.34	506,081.85	72,891.89
08.75	16,343.22	38,847.20	14,903.51
09.00	12,207.29	20,218.65	17,660.77
09.25	44,646.07	19,278.81	21,403.23
09.50	25,875.40	19,776.02	15,600.50
09.75	12,614.04	22,648.17	33,674.30
10.00	112,630.46	39,699.89	382,436.54
10.25	8,605.10	4,017.39	18,146.44
10.50	50,370.16	33,550.11	175,205.72
10.75	12,700.87	15,463.83	40,201.77
11.00	18,523.66	13,757.88	42,559.97
11.25	17,426.79	8,805.92	51,275.42
11.50	96,773.39	43,235.93	27,054.99
11.75	6,096.41	25,893.03	8,190.93
12.00	36,098.73	21,193.37	11,286.73
12.25	9,352.81	42,891.81	17,524.43
12.50	21,532.42	12,980.96	34,621.67
12.75	30,853.34	19,022.51	4,470.33
13.00	45,726.52	71,392.98	8,040.10
13.25	23,310.82	88,489.61	29,348.15
13.50	26,606.97	22,744.37	54,621.49
13.75	51,677.72	24,383.74	5,623.63
14.00	60,712.01	59,776.83	31,166.77
14.25	46,499.46	17,235.19	18,569.96
14.50	243,013.47	40,680.08	71,721.84
14.75	61,454.95	59,337.68	32,623.24
15.00	109,622.07	88,739.78	79,456.31
15.25	59,123.66	32,633.67	6,465.59
15.50	189,757.11	220,519.68	72,013.20
15.75	92,506.43	39,115.36	16,149.47
16.00	162,857.32	72,425.75	64,190.39
16.25	18,487.26	15,273.75	35,739.29
16.50	16,395.55	36,220.31	34,089.96
16.75	11,002.98	22,759.53	9,317.99
17.00	5,750.00	28,380.05	47,910.80
17.25	21,507.97	31,402.73	22,740.35
17.50	2.50	197,241.39	38,341.68
17.75	-	12,056.91	10,453.60
18.00	-	74,680.22	64,708.44
18.25	-	45,019.60	20,343.39
18.50	-	33,917.36	65,374.42
18.75	-	31,155.57	30,452.51
19.00	2,592.10	16,569.22	91,524.07
19.25	-	6,841.85	66,166.02
19.50	-	12,545.61	221,210.53
19.75	-	1,080.00	70,737.20
20.00	-	3,270.37	53,406.09
20.25	-	-	64,819.15
20.50	-	5,850.00	223,504.40
20.75	-	-	28,937.01
21.00	-	700.00	27,757.36
21.25	-	-	24,167.14
21.50	-	-	21,955.71
21.75	-	-	54,043.93
22.00 & above	-	-	48,433.36
Total	5,067,618.19	5,243,823.42	5,794,186.62

Source: Core Statistics Department

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

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

(End of period : Million Rupees)

RATE OF INTEREST	Dec ^R -22		Mar-23		Jun ^P -23	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	337,202.27	333,243.90	526,473.37	482,413.49	572,126.95	526,936.39
01.00*	6,329.97	5,279.75	7,418.83	6,946.61	6,727.15	6,311.03
02.00*	111,584.41	111,217.95	126,767.06	126,514.79	129,766.88	129,586.02
03.00*	193,844.08	193,498.21	250,751.42	250,647.54	253,546.21	253,546.21
04.00*	161,601.70	161,530.66	142,346.59	142,194.52	140,922.11	140,861.21
05.00*	316,927.75	293,168.45	267,335.84	266,463.26	252,493.61	251,631.40
06.00*	44,146.25	42,747.93	34,823.08	33,806.08	35,422.93	35,351.04
07.00*	22,756.26	22,610.60	34,130.49	26,414.17	42,822.87	32,527.21
08.00*	33,625.39	33,625.39	312,602.42	28,810.52	395,397.19	23,609.54
08.25	4,254.14	4,254.14	3,809.60	3,809.60	13,868.36	3,758.06
08.50	2,612.88	2,612.88	2,113.43	2,113.43	1,830.63	1,830.63
08.75	833.25	833.25	260.27	260.27	293.86	293.86
09.00	17,774.24	17,774.24	16,791.85	16,791.85	38,533.95	13,652.99
09.25	47,865.45	47,865.45	11,152.23	11,152.23	676.41	676.41
09.50	57,407.18	57,407.18	11,680.81	11,680.81	2,172.12	2,172.12
09.75	34,590.04	28,353.52	4,253.45	4,253.45	780.28	780.28
10.00	274,525.32	274,525.32	64,958.69	64,958.69	5,973.56	5,973.56
10.25	6,503.52	6,503.52	3,582.86	3,582.86	13,381.74	384.18
10.50	6,790.34	6,790.34	1,518.96	1,518.96	7,936.24	236.44
10.75	49,759.71	18,392.21	34,738.96	1,954.73	51,276.36	1,202.12
11.00	75,713.87	26,624.84	90,749.58	33,643.68	27,343.26	15,109.79
11.25	25,501.42	2,731.92	539.91	539.91	449.75	449.75
11.50	30,676.80	1,833.52	47,212.43	4,445.91	115,891.58	317.75
11.75	9,767.86	836.05	402.95	388.31	175.31	175.31
12.00	32,181.32	32,181.32	22,323.04	22,024.19	32,429.27	21,167.86
12.25	4,603.97	4,373.97	1,260.82	1,260.82	1,147.33	1,147.33
12.50	3,757.45	3,757.45	14,675.48	14,675.48	9,836.50	2,060.41
12.75	3,079.81	3,079.81	20,194.00	1,461.85	31,145.10	12,267.83
13.00	73,629.00	73,629.00	44,532.80	28,985.07	39,123.76	23,497.66
13.25	70,793.75	5,922.27	77,434.16	12,294.37	78,990.18	13,867.92
13.50	4,484.28	4,484.28	14,262.93	14,262.93	17,554.58	17,554.58
13.75	17,348.64	17,276.94	8,117.49	8,117.49	42,567.24	6,857.08
14.00	60,655.35	30,265.19	73,447.47	73,447.47	93,712.70	60,611.78
14.25	5,988.58	5,988.58	1,220.04	1,220.04	500.23	500.23
14.50	108,506.90	4,559.90	57,260.05	3,844.84	37,048.79	4,442.27
14.75	35,502.52	19,811.61	7,625.95	7,625.95	6,323.23	6,323.23
15.00	5,274.57	5,074.98	23,838.21	15,217.24	15,961.59	7,336.01
15.25	99,205.58	19,812.62	41,864.83	5,192.24	31,561.94	2,767.18
15.50	53,989.08	22,417.81	8,619.33	8,366.49	6,477.92	6,477.92
15.75	439,950.49	243,311.41	27,438.41	15,914.00	8,150.04	8,150.04
16.00	479,947.68	363,436.11	67,408.88	39,410.66	37,944.44	17,073.76
16.25	432,255.02	322,653.61	60,466.53	60,466.53	19,758.88	19,758.88
16.50	544,612.31	445,990.01	199,541.71	90,198.58	62,255.53	58,740.27
16.75	392,271.00	333,763.67	56,760.91	40,368.73	35,566.95	22,119.52
17.00	360,741.63	313,176.90	415,766.29	279,390.67	149,053.70	145,561.76
17.25	422,121.06	348,608.41	332,656.50	194,181.63	70,674.60	70,649.40
17.50	626,087.05	476,192.15	381,713.84	288,149.82	219,891.36	143,548.05
17.75	291,947.75	217,503.58	255,748.31	237,837.59	39,414.68	37,949.97
18.00	488,011.95	224,444.36	310,595.71	238,871.49	221,764.19	159,038.82
18.25	171,769.03	137,871.48	176,081.30	132,579.86	70,396.88	46,784.23
18.50	106,265.83	104,227.48	210,121.45	145,759.26	36,473.18	33,863.56
18.75	156,685.52	119,960.94	120,258.78	105,930.11	20,479.56	18,023.20
19.00	108,488.47	73,897.84	190,701.58	136,522.35	77,303.93	42,384.88
19.25	97,283.25	97,283.25	149,428.47	77,937.61	35,765.08	29,216.28
19.50	26,353.64	26,353.64	274,969.11	192,092.90	24,296.53	7,677.14
19.75	45,220.91	45,220.91	112,522.06	89,250.35	15,875.62	15,875.62
20.00	40,393.28	40,393.27	253,901.81	228,644.58	28,339.11	28,230.99
20.25	31,056.46	31,056.46	132,631.38	131,923.52	20,748.59	20,748.59
20.50	33,605.56	33,605.56	217,497.33	215,755.04	9,298.66	9,298.66
20.75	33,749.60	33,749.60	186,643.88	119,097.45	81,212.28	81,087.75
21.00	55,125.49	55,125.49	140,508.94	139,785.20	71,011.29	66,384.04
21.25	57,052.79	57,052.79	93,543.44	77,686.30	36,840.18	36,660.18
21.50	22,620.84	22,620.84	110,928.09	107,378.54	83,990.84	33,811.75
21.75	19,639.70	19,639.70	49,062.16	48,614.23	217,040.14	164,673.41
22.00	53,092.12	53,092.12	204,129.03	141,469.26	607,525.42	227,135.16
22.25	43,228.87	43,228.87	137,959.75	71,115.69	342,003.18	303,352.98
22.50	6,555.28	6,555.28	272,204.43	68,008.08	380,823.10	309,608.59
22.75	4,056.52	4,056.52	40,682.87	40,682.87	381,546.72	333,724.08
23.00	4,274.69	4,274.69	106,733.50	106,256.01	444,463.22	314,081.32
23.25	8,456.89	8,456.89	24,720.79	24,705.70	264,131.40	147,958.17
23.50	128,023.91	128,023.91	149,853.62	149,750.32	539,790.68	289,331.71
23.75	17,526.28	17,526.28	26,037.13	26,037.13	117,163.87	86,925.08
24.00	22,325.37	22,325.37	31,841.57	31,841.57	250,104.91	170,159.75
24.25	1,089.49	1,089.49	10,247.36	10,247.36	73,509.46	64,006.62
24.50	358.24	358.24	12,791.81	12,791.81	158,118.19	78,227.72
24.75	3,572.28	3,572.28	5,803.11	5,803.11	35,792.34	33,409.25
25.00 & above	174,812.48	175,376.51	254,267.27	254,322.90	594,440.36	555,785.66
TOTAL	8,402,223.56	6,601,972.78	8,217,260.78	6,120,080.93	8,437,148.71	5,865,269.41

Notes:

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00 So on

This Data is being published on quarterly basis w.e.f. March 2023.

Source: Core Statistics Department

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

(End of Period: Million Rupees)

RATE OF RETURN	2022		2023		2023	
	Dec ^R		Mar		Jun ^F	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	216,594.65	212,664.12	214,677.26	206,667.15	245,315.73	244,012.36
01.00*	1,291.72	1,291.72	999.13	999.13	970.78	970.78
02.00*	51,648.43	51,648.43	51,397.49	51,397.49	51,320.08	51,320.08
03.00*	69,287.14	69,278.11	85,464.98	85,455.95	79,456.63	79,449.10
04.00*	75,792.52	75,792.52	56,471.49	56,471.49	59,755.91	59,755.91
05.00*	95,486.34	95,486.34	94,452.15	94,301.95	102,161.05	102,109.05
06.00*	10,113.83	9,919.59	9,819.47	9,819.47	9,526.83	9,526.83
07.00*	22,033.21	22,033.21	42,677.27	22,678.09	23,897.19	23,897.19
08.00*	12,978.18	12,947.31	8,773.09	8,773.09	9,415.65	9,415.65
08.25	2,873.97	2,873.97	3,088.86	3,088.86	2,591.08	2,591.08
08.50	2,029.56	2,029.56	1,154.16	1,117.70	759.30	759.30
08.75	4,944.06	4,944.06	3,942.94	3,942.94	3,456.37	3,456.37
09.00	5,922.06	5,922.06	7,310.93	7,310.93	1,061.39	1,061.39
09.25	6,068.60	6,068.60	991.51	991.51	1,933.96	1,933.96
09.50	18,627.57	18,627.57	6,876.58	6,876.58	1,947.07	1,947.07
09.75	15,439.16	15,439.16	4,904.12	4,904.12	319.99	319.99
10.00	139,699.08	139,699.08	40,720.55	40,720.55	4,657.45	4,657.45
10.25	2,026.69	2,026.69	1,707.46	1,707.46	1,347.97	1,347.97
10.50	1,239.11	1,239.11	540.19	540.19	7,946.28	1,316.78
10.75	5,391.65	5,391.65	3,152.50	3,152.50	948.01	948.01
11.00	52,780.03	14,811.05	62,493.39	14,905.85	4,562.07	4,510.79
11.25	3,015.79	3,015.79	1,311.74	1,311.74	448.95	448.95
11.50	2,392.03	2,392.03	4,446.82	2,446.82	43,198.65	1,871.94
11.75	3,489.68	3,489.68	2,376.81	2,376.81	1,822.35	1,822.35
12.00	4,645.70	4,645.70	3,168.33	3,168.33	1,440.27	1,440.27
12.25	4,581.13	4,581.13	2,880.10	2,880.10	1,592.85	1,592.85
12.50	5,225.82	5,225.82	4,181.51	4,181.51	2,743.10	2,743.10
12.75	8,603.01	8,603.01	6,578.85	6,578.85	4,718.02	4,718.02
13.00	14,840.04	14,840.04	12,966.98	12,966.98	10,173.97	10,173.97
13.25	6,720.84	6,720.84	7,900.04	7,900.04	7,416.63	7,416.63
13.50	10,190.06	10,190.06	5,531.82	5,531.82	5,647.85	5,647.85
13.75	12,050.74	12,050.74	9,740.92	9,740.92	9,361.11	9,361.11
14.00	10,360.12	10,360.12	43,789.19	43,789.19	37,391.88	37,391.88
14.25	5,668.39	5,668.09	3,895.49	3,895.49	1,331.91	1,331.91
14.50	39,447.86	4,795.67	3,537.13	3,537.13	2,307.03	2,307.03
14.75	133,770.51	6,172.79	17,101.98	3,005.99	1,897.28	1,897.28
15.00	46,952.38	11,952.38	7,951.71	7,951.71	11,528.01	11,528.01
15.25	27,460.35	11,238.12	32,491.03	32,491.03	31,056.32	31,056.32
15.50	48,939.57	19,073.25	5,758.63	5,758.63	3,635.60	3,635.60
15.75	321,990.28	108,629.77	44,761.09	9,761.09	49,086.03	14,086.03
16.00	160,788.64	73,033.85	20,636.38	20,636.38	6,928.75	6,928.75
16.25	124,890.71	124,449.19	63,890.80	63,449.30	77,663.93	51,555.29
16.50	169,786.97	126,473.49	97,749.96	56,367.12	79,280.37	39,784.89
16.75	189,994.73	154,063.22	103,305.32	34,288.43	28,197.72	19,925.89
17.00	162,094.57	141,002.21	409,505.27	117,948.63	68,129.39	60,398.80
17.25	140,488.27	134,528.31	155,035.12	69,101.40	21,313.47	14,514.03
17.50	99,271.59	90,700.58	66,734.75	66,734.75	20,795.58	20,795.58
17.75	98,636.14	82,563.59	96,812.83	89,556.25	28,294.67	27,690.96
18.00	138,389.99	102,335.54	109,243.75	83,728.91	72,021.78	71,672.69
18.25	57,346.64	47,413.05	69,764.95	66,599.88	33,057.79	33,054.93
18.50	36,952.09	36,948.57	57,083.28	55,580.07	25,336.20	25,333.33
18.75	43,181.52	43,173.35	53,414.00	53,406.26	26,122.10	26,114.81
19.00	33,656.68	33,656.68	43,870.91	43,863.51	23,645.97	23,645.97
19.25	33,382.86	33,377.76	32,904.67	32,899.85	20,515.55	20,511.00
19.50	15,572.62	15,572.62	89,039.32	80,737.08	12,385.08	12,385.08
19.75	18,634.97	18,634.97	70,990.62	70,990.62	17,963.38	17,963.38
20.00	17,238.10	17,238.10	105,769.28	90,331.93	53,289.00	53,289.00
20.25	13,222.73	13,222.73	55,309.14	45,309.14	14,952.86	14,950.05
20.50	13,823.79	13,823.79	41,158.63	41,158.63	12,048.17	12,048.17
20.75	12,034.56	12,034.56	38,076.24	33,023.78	23,545.94	23,545.94
21.00	6,640.82	6,640.82	89,237.05	34,452.32	16,450.68	16,163.19
21.25	6,123.89	6,123.89	51,196.34	40,301.08	23,242.14	23,242.14
21.50	3,037.49	3,037.49	30,279.78	28,832.48	45,113.83	25,113.83
21.75	4,627.58	4,627.58	30,100.89	21,087.92	81,728.95	70,186.76
22.00	3,882.53	3,882.53	60,170.64	47,976.19	258,203.96	132,760.37
22.25	5,386.58	5,386.58	51,575.10	32,709.19	120,919.86	90,112.25
22.50	1,649.53	1,649.53	58,720.42	14,163.59	182,770.10	104,058.99
22.75	2,765.89	2,765.89	22,531.63	20,530.18	138,308.11	99,213.92
23.00	1,828.23	1,828.23	45,219.14	44,125.39	212,480.10	101,755.81
23.25	2,822.38	2,822.38	12,141.93	12,141.93	172,976.95	69,216.87
23.50	1,995.54	1,995.54	10,173.95	10,168.78	132,529.62	60,792.31
23.75	1,208.79	1,208.79	6,797.93	6,797.93	40,345.18	40,179.66
24.00	1,756.91	1,756.91	10,684.01	10,684.01	136,261.85	76,996.96
24.25	1,092.81	1,092.81	4,706.78	4,706.78	146,161.13	16,227.29
24.50	384.25	384.25	7,919.15	7,919.15	30,957.99	19,907.99
24.75	459.72	459.72	2,068.65	2,068.65	7,926.74	7,926.74
25.00 & above	14,144.66	13,580.56	42,054.78	42,009.88	118,754.57	117,009.73
TOTAL	3,161,807.60	2,397,268.58	3,237,859.02	2,391,484.48	3,370,768.06	2,396,751.52

Note:

This Data is being published on quarterly basis w.e.f. March, 2023.

Source: Core Statistics Department

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

TYPE OF DEPOSITS		(Percent per annum)			
		2022		2023	
		Jun	Dec	Mar	Jun ^P
I.	Call Deposits	5.71 (2.51)	8.36 (2.46)	10.60 (2.70)	8.64 (3.35)
II.	Saving Deposits	10.67 (67.05)	12.55 (66.20)	13.62 (67.51)	16.78 (66.97)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	12.90 (6.43)	14.03 (4.89)	16.05 (4.95)	17.14 (4.49)
	(b) 3 months and over but less than 6 months	11.30 (6.39)	14.12 (5.72)	14.89 (4.06)	17.73 (5.25)
	(c) 6 months and over but less than 1 year	9.10 (3.23)	12.04 (3.14)	12.55 (4.04)	14.68 (3.62)
	(d) 1 year and over but less than 2 years	11.48 (11.52)	14.03 (14.30)	15.00 (13.58)	17.48 (13.06)
	(e) 2 years and over but less than 3 years	9.37 (0.23)	11.57 (0.64)	12.20 (0.50)	13.54 (0.43)
	(f) 3 years and over but less than 4 years	10.47 (0.64)	12.70 (0.73)	12.49 (0.61)	13.84 (0.54)
	(g) 4 years and over but less than 5 years	9.21 (0.04)	11.93 (0.03)	10.22 (0.04)	12.26 (0.32)
	(h) 5 years and over	11.17 (1.96)	12.15 (1.88)	11.35 (2.01)	12.41 (1.97)
IV.	Overall				
	(i) Excluding current and other deposits	10.80	12.80	13.80	16.46
	(ii) Including current and other deposits	6.97	8.33	8.68	10.54

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

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

TYPE OF DEPOSITS		(Percent per annum)			
		2022		2023	
		Jun	Dec	Mar	Jun ^P
I.	Call Deposits	6.18 (2.94)	9.15 (2.92)	11.23 (3.28)	9.19 (3.77)
II.	Saving Deposits	11.47 (66.86)	13.62 (65.40)	14.72 (66.41)	18.29 (66.30)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	13.17 (6.57)	13.91 (3.91)	16.22 (4.13)	16.89 (4.07)
	(b) 3 months and over but less than 6 months	11.13 (6.53)	14.03 (5.68)	14.79 (4.20)	17.01 (4.54)
	(c) 6 months and over but less than 1 year	7.99 (2.85)	11.67 (3.31)	11.89 (4.11)	13.96 (3.57)
	(d) 1 year and over but less than 2 years	11.93 (11.46)	14.54 (15.30)	15.44 (14.62)	17.85 (14.29)
	(e) 2 years and over but less than 3 years	11.08 (0.17)	12.22 (0.73)	12.73 (0.56)	14.08 (0.49)
	(f) 3 years and over but less than 4 years	11.20 (0.68)	13.50 (0.81)	13.06 (0.67)	14.59 (0.59)
	(g) 4 years and over but less than 5 years	11.30 (0.04)	12.33 (0.30)	11.89 (0.04)	12.94 (0.37)
	(h) 5 years and over	11.94 (1.90)	13.07 (1.41)	11.77 (1.99)	12.45 (2.00)
IV.	Overall				
	(i) Excluding current and other deposits	11.40	13.60	14.58	17.44
	(ii) Including current and other deposits	7.46	8.91	9.31	11.30

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total PLS deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

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

(Percent per annum)

TYPE OF DEPOSITS		2022		2023	
		Jun	Dec	Mar	Jun ^P
I.	Call Deposits	- (0.91)	- (0.21)	0.34 (0.70)	5.22 (1.97)
II.	Saving Deposits	7.73 (67.76)	9.16 (68.90)	10.11 (71.32)	12.01 (69.16)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	11.79 (5.88)	14.22 (8.14)	15.75 (7.78)	17.73 (5.84)
	(b) 3 months and over but less than 6 months	12.04 (5.90)	14.42 (5.87)	15.30 (3.55)	19.13 (7.59)
	(c) 6 months and over but less than 1 year	11.66 (4.65)	13.59 (2.57)	15.04 (3.79)	16.90 (3.77)
	(d) 1 year and over but less than 2 years	9.83 (11.77)	11.61 (10.70)	12.78 (10.00)	15.54 (9.02)
	(e) 2 years and over but less than 3 years	6.82 (0.43)	6.95 (0.34)	8.89 (0.31)	10.02 (0.25)
	(f) 3 years and over but less than 4 years	6.66 (0.49)	7.61 (0.43)	9.13 (0.39)	9.76 (0.36)
	(g) 4 years and over but less than 5 years	1.55 (0.04)	0.18 (0.04)	6.32 (0.06)	6.96 (0.16)
	(h) 5 years and over	8.62 (2.16)	9.43 (2.05)	9.98 (2.10)	12.28 (1.89)
IV.	Overall				
	(i) Excluding current and other deposits	8.59	10.30	11.11	13.24
	(ii) Including current and other deposits	5.19	6.38	6.56	8.03

Source: Core Statistics Department

Note: Figures in parentheses represent as percentage of total interest-bearing deposits excluding current and other deposits.
This Data is being published on quarterly basis w.e.f. March 2023.

3.30 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										
2022	Jun	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
	Dec	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
2023	Mar	13.22	18.18	14.94	15.83	13.61	15.08	16.50	30.78	15.73
	Jun^P	13.89	21.05	16.28	17.45	15.02	17.35	18.76	30.82	17.50
II. CONVENTIONAL BANKING - ALL BANKS										
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
	Dec	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
2023	Mar	13.22	18.17	15.07	15.77	13.51	15.63	16.43	30.85	15.82
	Jun^P	13.89	21.03	16.27	17.52	15.02	18.15	18.09	30.84	17.44
III. ISLAMIC BANKING-ALL BANKS										
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
	Dec	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76
2023	Mar	-	18.42	14.61	15.97	13.81	11.41	16.68	30.20	15.50
	Jun^P	-	21.31	16.30	17.28	15.01	12.57	20.49	30.68	17.81

Source: Core Statistics Department

Note:
This Data is being published on quarterly basis w.e.f. March 2023.

3.31 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 ⁴	
				w.e.f.	Rate
18-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
21-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	8-Apr-22	5.50
24-May-22	14.75	12.75	13.75	24-May-22	7.50
13-Jul-22	16.00	14.00	15.00	13-Jul-22	10.00
28-Nov-22	17.00	15.00	16.00	28-Nov-22	11.00
24-Jan-23	18.00	16.00	17.00	24-Jan-23	14.00
3-Mar-23	21.00	19.00	20.00	3-Mar-23	17.00
5-Apr-23	22.00	20.00	21.00	5-Apr-23	18.00
27-Jun-23	23.00	21.00	22.00	27-Jun-23	19.00

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
27-Jun-23	Upto 3 years	17.50	1.50	19.00
	Over 3 years and upto 5 years	16.50	2.50	19.00
	Over 5 years and upto 10 years	16.00	3.00	19.00

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		Up to 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Up to 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	Up to 12	3.00	3.00	6.00
			Category II	Up to 10	2.00	4.00	6.00
			Category III	Up to 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Up to 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Up to 5	0.00	5.00	5.00

PFI's: Participating Financial Institutions

Source: State Bank of Pakistan

1: Formerly 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. 4: 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).

4: 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).

3.32 Overall Weighted Average Lending and 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 Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Aug-23																
1.Scheduled Banks (SBs)	21.07	20.95	21.36	21.31	18.52	18.43	20.11	20.06	10.85	10.78	18.33	18.23	11.21	11.36	17.64	17.63
a. Public	22.46	23.21	22.57	23.43	18.62	18.60	22.15	22.14	17.35	17.96	20.06	20.06	13.20	14.25	18.24	18.21
b. Private	22.18	22.34	22.54	22.79	18.92	18.82	20.07	20.01	9.54	9.34	17.78	17.64	10.56	10.54	17.37	17.37
c. Foreign	9.49	9.49	9.49	9.49	10.64	10.63	10.66	10.65	12.54	15.04	17.98	17.98	15.44	15.56	19.60	19.60
d. Specialized	28.12	28.12	28.12	28.12	18.89	18.89	27.02	27.03	9.75	9.69	20.57	20.57	18.24	18.21	20.72	20.72
2. DFIs	22.74	22.74	22.88	22.88	16.35	17.36	17.54	18.91	22.33	22.33	22.33	22.33	22.06	22.06	22.06	22.06
3. MFBs	36.39	36.39	39.22	39.22	33.24	33.24	34.38	34.38	10.63	10.58	18.60	18.56	15.51	15.37	20.52	20.48
4. Overall (SBs, MFBs, DFIs)	21.16	21.07	21.46	21.44	18.94	18.89	20.53	20.53	10.87	10.81	18.36	18.26	11.31	11.46	17.72	17.71
Sep-23																
1.Scheduled Banks (SBs)	20.17	20.04	21.63	21.77	18.81	18.76	20.26	20.23	11.20	11.18	18.62	18.58	11.29	11.04	17.81	17.64
a. Public	21.76	23.13	21.78	23.16	19.81	19.81	22.08	22.08	17.38	17.83	19.83	19.83	13.18	13.99	18.16	18.14
b. Private	20.95	20.93	22.67	23.00	18.94	18.87	20.21	20.18	10.05	9.95	18.28	18.23	10.69	10.17	17.64	17.40
c. Foreign	9.65	9.65	9.65	9.65	10.77	10.77	10.79	10.79	9.19	9.75	14.90	14.90	14.83	15.05	19.23	19.23
d. Specialized	27.52	27.52	27.52	27.52	19.47	19.49	27.38	27.38	11.35	11.32	20.53	20.53	18.04	18.01	20.72	20.72
2. DFIs	23.97	23.97	24.27	24.27	16.88	16.85	18.82	18.79	22.79	22.79	22.79	22.79	22.32	22.31	22.32	22.31
3. MFBs	35.64	35.64	39.00	39.00	33.46	33.46	34.72	34.72	9.91	9.75	18.54	18.50	15.45	15.31	20.67	20.63
4. Overall (SBs, MFBs, DFIs)	20.25	20.13	21.72	21.88	19.25	19.21	20.71	20.70	11.20	11.18	18.62	18.59	11.39	11.15	17.88	17.73
Oct-23																
1.Scheduled Banks (SBs)	19.87	19.52	21.65	21.64	18.94	18.81	20.39	20.32	10.82	10.76	18.62	18.57	11.52	11.68	17.98	17.98
a. Public	22.12	22.71	22.13	22.72	19.88	19.88	22.04	22.05	17.34	17.80	19.92	19.91	13.39	14.40	18.55	18.55
b. Private	20.55	20.29	22.68	22.89	19.08	18.92	20.36	20.26	9.50	9.34	18.21	18.12	10.91	10.89	17.74	17.74
c. Foreign	9.98	9.98	9.98	9.98	11.06	11.06	11.00	11.00	9.00	9.92	15.25	15.24	15.08	15.47	19.30	19.30
d. Specialized	27.68	27.68	27.68	27.68	17.88	17.90	27.27	27.27	15.81	15.81	20.71	20.71	18.11	18.08	20.76	20.76
2. DFIs	23.46	23.46	23.52	23.52	15.93	16.83	17.32	18.69	22.24	22.24	22.28	22.28	22.28	22.27	22.29	22.28
3. MFBs	29.09	29.09	31.86	31.86	33.17	33.17	34.52	34.52	12.92	12.81	20.21	20.07	15.59	15.44	20.93	20.89
4. Overall (SBs, MFBs, DFIs)	19.94	19.60	21.72	21.73	19.34	19.26	20.80	20.78	10.84	10.78	18.64	18.58	11.62	11.77	18.06	18.05
Nov-23^P																
1.Scheduled Banks (SBs)	21.11	20.96	21.32	21.20	18.84	18.76	20.27	20.22	10.75	10.76	19.14	19.13	11.55	11.70	18.08	18.07
a. Public	22.88	23.24	22.89	23.26	20.13	20.13	22.29	22.30	17.00	17.44	19.68	19.69	13.19	14.19	18.52	18.50
b. Private	22.29	22.30	22.55	22.60	18.87	18.76	20.13	20.06	9.74	9.68	19.01	18.99	11.01	11.00	17.88	17.88
c. Foreign	9.43	9.25	9.43	9.25	10.72	10.68	10.74	10.70	6.66	6.88	16.80	16.80	14.46	14.72	19.32	19.32
d. Specialized	27.11	27.11	27.11	27.11	18.83	18.85	27.28	27.28	13.70	13.69	20.77	20.77	18.63	18.61	20.79	20.80
2. DFIs	23.35	23.35	23.41	23.41	16.16	17.02	17.54	18.84	21.85	21.85	21.85	21.85	22.18	22.19	22.19	22.20
3. MFBs	35.17	35.17	39.66	39.66	33.85	33.85	35.45	35.45	12.08	12.00	19.96	19.96	15.49	15.34	20.88	20.84
4. Overall (SBs, MFBs, DFIs)	21.21	21.08	21.44	21.34	19.27	19.23	20.73	20.72	10.77	10.78	19.15	19.14	11.65	11.80	18.15	18.15

Notes: P: provisional

Source: Core Statistics Department

- Gross disbursements mean the amounts disbursed by Reporting Institutions (RIs) either in Pak Rupees or in foreign currency against loans during the month. It also includes loans repriced, renewed or rolled over during the month. In case of running finance the disbursed amount however means the maximum amount availed by the borrower at any point of time during the month.
- Foreign currency loans are first converted into Pak Rupees at the prevalent exchange rates of the last day of the reporting month.
- Loans (Disbursed & Outstanding) mean all types of RIs's advances including working capital finance and disbursements against payments of documents i.e. Letters of credit, inland bills etc. but excluding foreign bills. Advances cover all types of advances including inter RIs placements. Interest accrued is not a disbursement and therefore it is not considered as loan. Staff loans whether interest free or not, are not included.
- All disbursements made to non-residents, private sector, public sector and government are included.
- All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
- Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by:
 - Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
 - Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
- Deposits include all types of deposits including inter RIs deposits and placements. Margin deposits (deposits held by RIs as collateral against letters of credits, letters of guarantees etc.) are however, not included.
- Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month.
- Fresh deposits mobilized during the month include outstanding balance of:
 - Fresh deposits (new accounts) mobilized during the month
 - Re-priced and /or rolled-over deposits during the month
- Outstanding deposits show position of deposits held by RIs at the end of the month.
- "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments.
- "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector.
- "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad
- "Specialized" stands for Specialized Banks established to provide credit facilities, assistance and advice to clients in a designated sector or in a designated line of credit; for example, agriculture sector, industrial sector, etc.
- DFIs stands for Development Finance Institutions and MFBs stands for Microfinance Banks
- Financial Institutions (FIs) means Scheduled Banks, Development Finance Institutions and Microfinance Banks.
- Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

$$\text{Weighted Average Rate} = \frac{\sum (\text{Rate} * \text{Amount})}{\sum (\text{Amount})}$$

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

(Percent per annum)

Period	Zarai Taraqati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
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
2021-22 ^P	22.70	22.70	17.67	20.25	16.71	16.68

P: Provisional

Source: Agriculture Credit & Financial Inclusion Department

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.

Note: The lending rates are on the basis of simple average of June quarter end each year

3.34 Rates of Profit on National Savings Schemes

(Percent per annum)

S C H E M E	2022			2023						
	3 rd Jun	5 th Oct	7 th Nov	12 th Jan	10 th Apr	9 th May	12 th Jul	15 th Sep	29 th Oct	19 th Dec
1. Savings Accounts										
(i) With cheque facilities	12.25	13.50	13.50	14.50	18.50	19.50	19.50	19.50	20.50	20.50
(ii) Without cheque facilities	12.25	13.50	13.50	14.50	18.50	19.50	19.50	19.50	20.50	20.50
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 Savings 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)	12.40	12.26	12.26	12.26	14.87	14.87	14.87	14.87	14.48	14.48
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Savings Certificates (Reg) or Special Saving Accounts										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	17.00	17.00	18.20	18.20	18.00	16.40
(ii) Last period of complete 6 months	14.40	14.20	13.60	13.60	17.80	17.80	19.00	19.00	19.00	17.40
(b) Special Savings Certificates (Bearer)										
(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 Certificates	12.36	12.60	12.36	12.60	12.84	12.84	14.28	15.12	16.08	15.12
8. Pensioner's Benefit Accounts	14.16	13.92	13.92	13.92	16.56	16.56	16.56	16.56	16.32	16.08
9. Behbood Saving Certificate	14.16	13.92	13.92	13.92	16.56	16.56	16.56	16.56	16.32	16.08
10. Short-Term Saving Certificate										
(i) 3 Months	13.68	15.00	15.00	16.12	19.92	20.84	20.84	21.74	21.60	20.72
(ii) 6 Months	13.96	15.04	15.04	16.00	19.64	20.82	20.82	21.72	21.66	20.76
(iii) 1 year	14.00	15.14	15.14	15.96	19.82	20.80	20.80	21.80	21.72	20.80
11. Shuhada Family Welfare account	14.16	14.16	14.16	14.16	16.56	16.56	16.56	16.56	16.32	16.08
12. Sarwa Islamic Term Account (SITA)*										
(i) 1 year						20.80	20.80	21.80	21.80	21.37
(ii) 3 year						18.00	18.33	18.33	18.23	18.00
(iii) 5 year						12.84	14.28	15.12	15.72	15.66
13. Sarwa Islamic Saving Account (SISA)						19.50	19.50	19.50	20.50	20.50

Notes:

Source: Central Directorate of National Savings

- 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.
 - Special Savings 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.
 - 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.
 - 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.
- * **S.R.O (1)/2022.** In exercise of the powers conferred by **Rule 1(2) & 9(1)** of the **Sarwa Islamic Term Account Rules, 2019**, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in **3-years** shall be **13.20%** w.e.f **5th October 2022**.

3.35 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
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
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337
2023							
Q1	627,888	103,043,616	94,502	933,198	4,227,479	4,530	10,368,872
Q2	630,033	106,892,208	109,955	942,307	4,400,717	4,670	10,480,070
Q3	640,953	111,038,640	110,059	974,313	4,497,095	4,616	10,825,695

Source: Agriculture Credit & Financial Inclusion Department

* 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.

3.36 Clearing House Statistics

(Thousand Cheques; Million Rupees)

PERIOD		2019	2020	2021	2022	2023				
					Nov	Jul	Aug	Sep	Oct	Nov
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,339	1,186	1,625	1,458	1,631	1,530
	Amount	11,345,271	9,962,227	12,457,829	1,401,258	907,361	1,190,170	1,089,263	1,198,120	1,365,168
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	647	562	631	610	689	620
	Amount	5,086,338	5,012,278	6,603,769	621,073	764,787	582,814	860,030	923,302	834,439
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	132	88	111	110	112	103
	Amount	1,290,981	1,306,671	1,772,204	166,298	118,832	164,384	143,842	140,452	138,995
Quetta	No. of Cheques Cleared	931	750	769	60	44	58	56	56	51
	Amount	801,875	793,655	895,147	69,035	91,062	85,224	92,502	117,107	83,772
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	98	94	113	110	124	107
	Amount	1,469,097	1,434,471	2,014,765	139,075	201,980	240,765	196,858	191,937	196,286
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	178	152	175	162	186	157
	Amount	1,550,321	1,612,262	2,465,530	195,942	190,839	208,811	235,762	254,986	205,452
Hyderabad	No. of Cheques Cleared	93	43	76	6	1	3	4	5	5
	Amount	91,964	86,545	122,707	11,528	6,833	8,370	11,039	11,381	12,229
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	25	188	16	10	21	12
	Amount	4,025,485	4,055,736	3,756,678	32,507	436,083	30,955	27,587	32,854	22,810
Multan	No. of Cheques Cleared	1,074	958	1,014	80	65	76	73	84	76
	Amount	1,062,194	1,084,509	1,308,320	111,057	105,854	108,193	112,024	111,312	106,454
Sialkot	No. of Cheques Cleared	745	615	746	60	50	61	57	64	59
	Amount	421,540	463,815	706,141	91,524	104,440	120,249	119,971	157,399	131,677
Sukkur	No. of Cheques Cleared	699	589	639	39	36	34	38	48	44
	Amount	454,149	441,891	574,029	45,357	55,767	48,723	54,923	47,155	48,665
D.I. Khan	No. of Cheques Cleared	23	19	20	1	..	1	1	1	1
	Amount	17,736	16,769	17,179	735	1,289	1,992	1,852	2,257	1,479
Others	No. of Cheques Cleared	1,430	1,160	1,326	109	77	93	90	112	94
	Amount	975,694	1,164,114	1,334,163	138,232	188,964	137,196	192,072	183,891	286,878
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	2,774	2,543	2,997	2,778	3,132	2,858
	Amount	28,592,644	27,434,942	33,914,101	3,023,621	3,174,091	2,927,706	3,135,873	3,369,896	3,432,825

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22	FY23				FY24
		Q4	Q1	Q2	Q3	Q4	Q1
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,892	16,950	17,332	17,369	17,547	17,625
Automated Teller Machines (ATM)	No.	17,133	17,380	17,547	17,678	17,808	18,117
Point of Sale (POS)	No.	104,865	106,479	108,899	112,302	115,288	118,444
2. Cards							
Credit Cards	No.	1,799,702	1,852,357	1,913,776	1,931,345	2,013,118	2,069,692
Debit Cards	No.	30,162,289	31,625,316	32,524,158	34,737,526	33,872,829	35,112,867
Proprietary ATMs only Cards	No.	42,144	15,072	-	-	-	-
Pre-Paid Cards	No.	109,010	102,343	99,124	96,339	95,358	90,965
Social Welfare Cards	No.	10,327,551	10,412,092	10,159,574	9,230,733	8,485,398	8,406,069
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	438,950	454,818	513,065	534,963	570,426	593,298
Amount	Million Rupees	41,985,001	39,879,090	39,834,216	44,295,729	43,422,263	57,302,841
4.1 ATM Transactions							
Number of Transactions	Thousands	183,677	184,927	202,498	202,274	219,979	214,597
Amount	Million Rupees	2,660,480	2,679,020	2,945,101	3,120,988	3,409,266	3,293,968
i. Cash Withdrawal							
Number of Transactions	Thousands	178,184	179,560	196,923	196,357	213,831	208,488
Amount	Million Rupees	2,379,151	2,421,885	2,663,283	2,804,268	3,083,581	2,953,658
ii. Cash Deposit							
Number of Transactions	Thousands	420	558	681	823	903	1,005
Amount	Million Rupees	44,772	58,375	71,468	88,299	98,017	106,597
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,303	1,159	1,031	1,026	1,088	835
Amount	Million Rupees	7,569	11,359	7,391	5,741	8,053	10,946
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,264	1,156	1,218	1,246	1,242	1,261
Amount	Million Rupees	64,273	59,670	64,872	71,302	70,099	71,516
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,501	2,490	2,640	2,817	2,908	3,002
Amount	Million Rupees	164,579	127,591	137,939	151,224	149,345	151,077
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	39,843	42,521	48,471	51,734	56,587	59,817
Amount	Million Rupees	204,585	216,568	256,791	282,703	307,528	323,382
4.3 RTOB Transactions							
Number of Transactions	Thousands	52,456	48,392	53,179	54,012	44,365	47,650
Amount	Million Rupees	32,386,571	28,944,491	27,428,362	29,929,779	27,639,257	40,308,025
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	11,708	10,720	10,646	10,879	10,701	9,892
Amount	Million Rupees	2,503,555	2,328,592	2,524,450	2,974,538	2,892,207	2,678,545
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	22,514	21,955	25,382	26,243	23,494	24,157
Amount	Million Rupees	4,810,130	4,696,884	5,519,747	6,226,122	5,974,952	6,278,455
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	18,234	15,717	17,151	16,891	10,171	13,601
Amount	Million Rupees	25,072,886	21,919,015	19,384,164	20,729,118	18,772,097	31,351,025
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	112,917	129,860	155,329	179,674	195,713	212,506
Amount	Million Rupees	3,677,150	4,224,817	5,323,141	6,784,029	7,459,052	8,314,990
i. Payment Through Mobile							
Number of Transactions	Thousands	6,680	7,268	7,970	8,681	9,279	10,715
Amount	Million Rupees	306,739	304,666	360,052	403,665	461,882	593,728
ii. Utility Bills Payment							
Number of Transactions	Thousands	19,917	21,035	22,501	23,826	24,728	26,268
Amount	Million Rupees	49,979	136,678	139,312	140,277	170,200	260,687
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	25,357	26,725	33,565	39,356	41,721	44,555
Amount	Million Rupees	1,486,337	1,653,097	2,194,165	2,854,273	3,030,913	3,400,224
iv. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	60,962	74,833	91,293	107,812	119,985	130,968
Amount	Million Rupees	1,834,096	2,130,375	2,629,612	3,385,813	3,796,058	4,060,350

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22	FY23				FY24
		Q4	Q1	Q2	Q3	Q4	Q1
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	34	38	35	31	32	35
Amount	Million Rupees	2,093	2,417	1,918	1,860	1,855	1,983
i. Payment Through Call Centre							
Number of Transactions	Thousands	24	25	23	21	20	20
Amount	Million Rupees	1,805	1,940	1,633	1,617	1,567	1,502
ii. Utility Bills Payment							
Number of Transactions	Thousands	8	11	10	8	10	15
Amount	Million Rupees	154	254	207	167	223	422
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	2	2	2	2	2	1
Amount	Million Rupees	133	222	78	74	65	59
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	..	..	..	..	..	..
Amount	Million Rupees	1	1	..	2	..	..
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	39,969	40,110	45,334	40,841	45,553	49,095
Amount	Million Rupees	3,024,139	3,778,325	3,844,723	4,139,755	4,567,560	5,020,907
i. Payment Through Internet							
Number of Transactions	Thousands	1,429	1,428	1,548	1,243	1,304	1,504
Amount	Million Rupees	219,491	793,040	642,136	687,582	596,343	602,458
ii. Utility Bills Payment							
Number of Transactions	Thousands	5,687	5,793	6,135	5,457	5,610	6,034
Amount	Million Rupees	191,726	208,130	216,343	208,615	254,185	322,112
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	13,865	13,462	14,466	12,319	14,970	14,315
Amount	Million Rupees	1,318,668	1,310,070	1,442,415	1,479,572	1,745,719	1,787,833
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	18,989	19,427	23,184	21,822	23,669	27,241
Amount	Million Rupees	1,294,253	1,467,085	1,543,829	1,763,987	1,971,313	2,308,504
4.7 e-Commerce							
Number of Transactions	Thousands	10,054	8,970	8,220	6,396	8,196	9,598
Amount	Million Rupees	29,984	33,451	34,180	36,615	37,744	39,586

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY23								FY24	
	Q1		Q2		Q3		Q4		Q1	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	19,067	76,679	21,942	88,740	19,918	109,202	18,750	118,439	19,038	133,937
Inter Bank Fund Transfers	1,117,055	52,152	1,172,949	55,396	1,230,727	55,140	1,206,462	58,573	1,404,054	65,388
Retail Cheques Clearing	14,863	6,428	17,424	6,413	17,903	7,153	14,050	6,051	-	-
Total	1,150,985	135,259	1,212,315	150,549	1,268,548	171,495	1,239,262	183,062	1,423,092	199,326

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23.1	6,089.4	23.3	6,582.2	23.2	6,477.4	19.4	7,213.5	22.9	7,788.7
Cash withdrawals	34.9	7,327.9	37.2	7,640.3	37.4	8,456.0	37.2	8,490.2	34.9	7,573.2
Intra Bank Funds Transfer through Cheques	8.0	21,328.9	9.4	24,197.7	9.6	24,906.4	9.7	31,925.5	9.5	43,021.9
Inter Bank Funds Transfers (Clearing)	9.5	8,592.3	9.0	8,272.5	7.8	7,682.7	8.9	8,670.9	7.9	8,364.6
Utilities Bills Payments	15.4	556.5	13.6	432.4	13.5	373.3	12.8	447.0	15.9	620.4
Direct Debit (Standing Instructions)	0.6	3,555.6	0.6	3,975.1	0.6	4,499.9	0.6	4,783.9	0.6	4,706.7
Pay Order/Demand Draft	2.2	2,696.0	2.1	3,183.2	2.0	3,651.9	1.8	3,433.4	1.8	3,470.0
Others*	0.2	751.6	0.3	833.5	0.1	715.9	0.2	1,003.8	0.1	1,081.3
Total	93.9	50,898.2	95.5	55,116.9	94.3	56,763.5	90.6	65,968.1	93.6	76,626.7

* Includes Telegraphic Transfers, Money Transfers, Dividend Warrants, and Coupon Payments etc.

Source: Payment Systems Policy & Oversight Department

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

(Amount in Million Rupees)
(Ratio in percent)

SEGMENT	2022			2023								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	9,022,077	717,299	8.0	8,741,685	763,783	8.7	8,692,092	735,700	8.5	8,540,796	748,628	8.8
SMEs Sector	532,580	74,885	14.1	469,084	76,033	16.2	440,650	74,566	16.9	422,349	75,099	17.8
Agriculture Sector	448,527	55,806	12.4	441,342	58,470	13.2	453,778	62,119	13.7	450,036	58,679	13.0
Consumer sector	895,908	32,165	3.6	880,609	34,889	4.0	850,175	35,776	4.2	836,857	36,695	4.4
<i>i. Credit Cards</i>	86,443	2,260	2.6	89,061	2,283	2.6	93,679	2,310	2.5	102,904	2,400	2.3
<i>ii. Auto loans</i>	332,569	4,516	1.4	312,339	4,585	1.5	287,628	4,650	1.6	274,964	4,792	1.7
<i>iii. Consumer durable</i>	1,163	94	8.1	1,215	88	7.2	1,323	72	5.5	1,403	74	5.3
<i>iv. Mortgage loans</i>	219,833	10,716	4.9	221,028	11,533	5.2	219,374	12,070	5.5	212,425	12,544	5.9
<i>v. Other personal loans</i>	255,898	14,578	5.7	256,966	16,400	6.4	248,171	16,673	6.7	245,161	16,885	6.9
Commodity Financing	1,260,929	7,252	0.6	1,271,608	6,941	0.5	1,610,703	7,385	0.5	1,414,608	7,560	0.5
Staff Loans	243,452	2,653	1.1	250,703	2,557	1.0	265,451	2,596	1.0	284,663	2,704	0.9
Others	241,883	33,978	14.0	578,207	42,449	7.3	652,131	41,262	6.3	646,228	35,257	5.5
Total	12,645,356	924,038	7.3	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7

SECTOR	2022			2023								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	1,079,382	60,489	5.6	1,064,252	58,882	5.5	1,143,465	66,029	5.8	989,831	64,031	6.5
Automobile / Transportation	231,649	17,776	7.7	225,766	19,389	8.6	201,808	18,935	9.4	173,914	19,575	11.3
Cement	291,478	7,064	2.4	276,487	6,894	2.5	279,687	6,385	2.3	263,031	7,220	2.7
Chemical & Pharmaceuticals	506,740	16,280	3.2	436,182	17,033	3.9	433,696	17,724	4.1	393,378	16,489	4.2
Electronics	171,971	24,272	14.1	147,385	27,296	18.5	134,318	25,834	19.2	137,120	24,647	18.0
Financial	663,779	10,645	1.6	456,771	11,374	2.5	422,297	11,981	2.8	405,503	12,063	3.0
Individuals	1,211,088	62,400	5.2	1,202,339	66,706	5.5	1,152,769	64,975	5.6	1,132,576	66,274	5.9
Insurance	4,140	62	1.5	4,688	62	1.3	4,394	62	1.4	5,095	62	1.2
Others	4,502,988	411,333	9.1	4,714,765	458,570	9.7	5,061,564	430,400	8.5	5,056,652	438,333	8.7
Production/Transmission of Energy	1,620,994	85,439	5.3	1,652,688	85,167	5.2	1,793,232	85,438	4.8	1,738,444	85,588	4.9
Shoes & Leather garments	52,891	5,919	11.2	52,415	6,040	11.5	49,969	6,127	12.3	48,114	5,985	12.4
Sugar	292,043	58,414	20.0	411,832	58,315	14.2	333,126	57,280	17.2	224,267	56,006	25.0
Textile	2,016,210	163,945	8.1	1,987,671	169,395	8.5	1,954,653	168,234	8.6	2,027,612	168,345	8.3
Total	12,645,356	924,038	7.3	12,633,238	985,123	7.8	12,964,980	959,404	7.4	12,595,536	964,620	7.7

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Jun-23			Sep-23		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	973,951	53,011	0.43	979,862	41,698	0.35
All Banks	959,404	54,077	0.45	964,620	42,977	0.37
Commercial Banks	915,653	31,906	0.27	925,698	24,129	0.21
Public Sector Commercial Banks	319,447	17,168	0.74	322,402	11,325	0.49
Local Private Banks	594,340	15,048	0.16	602,571	12,965	0.15
Foreign Banks	1,866	(311)	(0.07)	726	(162)	(0.04)
Specialized Banks	43,752	22,171	20.88	38,922	18,848	17.36
DFIs	14,547	(1,066)	(0.57)	15,242	(1,279)	(0.71)

Source: Financial Stability Department SBP

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Jun 2023	Ended Sep 2023
All Banks & DFIs	32,588	15,453
All Banks	31,543	15,170
Commercial Banks	24,553	11,674
Public Sector Commercial Banks	8,021	3,714
Local Private Banks	16,530	7,959
Foreign Banks	2	2
Specialized Banks	6,990	3,496
DFIs	1,046	283

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

Source: Financial Stability Department SBP