

3.1 Scheduled Banks' Liabilities and Assets*

(End period: Million Rupees)

Item	Dec-22 ^P
Assets	36,185,736.0
I. Currency and Deposits	1,911,696.8
1. Currency	504,465.9
2. Transferable Deposits	1,208,126.2
3. Restricted/ compulsory deposits	52,508.4
4 Other Deposits	146,596.3
II. Securities(other than shares)	18,001,794.6
1. Short-term	3,740,267.2
2. Long-term	14,261,527.5
III. Loans extended (Advances)	13,405,995.7
1. Short-term	8,416,260.1
A) Money at call	166,672.1
B) Reverse Repo	907,253.5
C) Bills purchased and discounted	310,387.5
D) Other short-term advances and financial leases	7,031,947.0
2. Long-term	4,989,735.6
IV. Shares and other equity	504,178.8
1. Quoted	187,846.5
2. Non quoted	313,565.8
3. Investment fund shares	2,766.5
V. Insurance Technical Reserve	-
VI. Financial Derivatives	17,044.0
VII. Other accounts receivable	1,228,235.6
1. Trade credit and advances	-
2. Others	1,228,235.6
A) Dividends receivable resident sector	167.5
B) Settlement accounts resident sector	33,250.7
C) Items in the process of collection	691.6
D) Miscellaneous assets residents sector	1,188,426.6
E) Other non- resident accounts receivable	5,699.2
VIII. Non-financial assets	1,116,790.5
1. Produced assets	839,318.3
A) Tangible fixed assets	737,593.4
a) Dwellings	144,042.6
i) Building on freehold land	5,698.8
ii) Building on leasehold land	138,343.8
b) Other buildings and structures	275,430.7
i) Building on freehold land	90,097.6
ii) Building on leasehold land	185,333.2
c) Machinery and equipment	259,899.8
i) Transport equipments	20,222.4
ii) Furniture & Fixtures	36,272.1
iii) Office equipments	153,732.5
iv) Other machinery & equipments	49,672.7
d) Other tangible fixed assets n.e.s	58,220.2
B) Intangible fixed assets	96,238.1
a) Computer software	60,749.2
b) Other intangible fixed assets n.e.s	35,488.9
C) Inventories	5,486.8
D) Valuables	-
2. Non-produced assets	277,472.2
A) Tangible non-produced assets	254,948.0
a) Land	164,709.9
i) Land underlying Buildings and structures	157,876.0
1. Freehold land	59,832.2
2. Leasehold land	98,043.8
ii) Recreational land	6,833.9
iii) Other land n.e.s	-
b) Other tangible non-produced assets n.e.s	90,238.0
B) Intangible non-produced assets	22,524.3
a) Leases and other transferable contracts	16,032.3
b) Purchased goodwill	2,213.5
c) Other intangible non-produced assets n.e.s	4,278.5

3.1 Scheduled Banks' Liabilities and Assets*

(End period: Million Rupees)

Item	Dec-22 ²
Liabilities	36,185,736.0
I. Deposits	23,309,382.4
1. Transferable Deposits	18,369,590.2
2. Restricted/ compulsory deposits	565,238.9
3. Other deposits	4,374,553.3
II. Securities (other than shares bonds/ debentures etc.)	126,983.4
1. Short-term	-
2. Long-term	126,983.4
III. Loans (Borrowings)	7,706,503.2
1. Short-term	7,280,928.3
A) Money at call	188,716.4
B) Repurchase agreements (Repo)	5,262,414.2
C) Other short-term borrowings and financial leases	1,829,797.7
2. Long-term borrowings	425,575.0
IV. Financial Derivatives	28,749.3
V. Other accounts payable	2,817,809.9
1. Provision for losses	750,371.1
A) Provision for loan losses-Specific	678,077.3
B) Provision for loan losses-General	45,525.3
C) Provision for other losses	26,768.5
2. Accumulated Depreciation	327,046.6
3. Other accounts payable other resident Sectors	1,721,468.7
A) Dividends payable	15,735.3
B) Settlement accounts	17,199.9
C) Items in the process of collection	8,373.4
D) Miscellaneous liability items	1,680,160.0
a) Suspense account	81,883.2
b) Provision for expected costs	105,782.6
c) Deferred tax liabilities	10,789.6
d) Accrued wages	8,620.7
e) Accrued rent	504.2
f) Accrued taxes	497,990.8
g) Other miscellaneous liability items	974,589.0
4. Other non- resident accounts payable	18,923.4
A) Dividends payable non-residents	8,551.0
B) Settlement accounts non-residents	-
C) Items in the process of collection	-
D) Miscellaneous liability items - non-residents	10,372.3
VI. Insurance, pension, and standardized guarantee schemes	-
VII. Shares and other equity	2,196,307.6
1. Quoted	386,280.5
2. Non quoted	249,309.9
3. Investment fund shares	-
4. Retained earnings	430,988.5
5. Current year result	495,824.3
6. General and special reserve	537,059.7
7. Valuation adjustments	96,844.8
IX. Contingencies and Commitments	14,617,184.7
1. Guarantees	2,914,868.9
2. Commitments	11,367,424.7
A) Letter of Credit	4,027,356.3
B) Forward Foreign Exchange Transactions	6,411,917.7
C) Forward government Securities Transactions	342,855.4
D) Derivatives	79,940.0
E) Forward lending	280,903.4
F) Operating leases	339.6
G) Commitments for acquisition of :	37,948.0
i. Fixed assets	28,363.7
ii. Intangible assets	9,584.3
H) Other commitments	186,164.2
3. Other contingent liabilities	334,891.0

Source: Core Statistics Department

Notes:

1: Total advances shown in assets may differ from advances presented in table 3.7 (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.

3.2 Classification of Scheduled Banks' Deposits by Type of Accounts

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

END OF PERIOD	2020		2021				2022			
	Dec		Jun		Dec		Jun		Dec ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9	47,035,068	7,816,902.7	55,804,736	7,788,266.0
Call Deposits	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6	378,285	342,069.9	343,437	334,225.6
Other Deposits Accounts	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3	148,052	535,874.4	124,991	642,840.8
Saving Deposits	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9	19,065,793	9,132,503.5	20,505,889	9,016,848.0
FIXED DEPOSITS	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1	895,905	4,146,037.1	1,193,048	4,259,484.4
Less Than 6 months	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6	108,156	1,746,165.9	475,370	1,443,855.6
For 6 months & over but less than 1 year	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5	47,788	440,025.3	60,239	427,296.1
For 1 year & over but less than 2 years	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6	364,913	1,569,575.3	402,899	1,941,655.4
For 2 years & over but less than 3 years	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9	35,436	30,908.7	36,553	87,340.5
For 3 years & over but less than 4 years	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0	63,811	87,247.9	34,121	99,050.3
For 4 years & over but less than 5 years	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8	21,393	5,722.9	5,538	4,432.8
For 5 years & over	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7	254,408	266,391.1	178,328	255,853.7
All Deposits	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6	77,972,101	22,041,664.7

Source: Core Statistics Department

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2020	2021		2022	
	Dec	Jun	Dec	Jun	Dec ^p
I. FOREIGN CONSTITUENTS	352,773.8	408,322.4	502,351.3	607,448.8	633,129.3
I. Official	50,546.5	59,330.2	83,938.6	97,008.3	104,984.3
II. Business	93,377.1	101,727.7	119,382.9	138,700.9	144,249.3
III. Personal	208,850.2	247,264.5	299,029.8	371,739.6	383,895.7
2. DOMESTIC CONSTITUENTS	16,978,161.1	18,726,716.2	19,764,519.4	21,365,938.8	21,408,535.3
I. GOVERNMENT	2,412,971.3	2,800,964.3	2,995,839.3	3,286,173.8	3,560,351.9
a. Federal Government	1,389,921.6	1,658,996.8	1,836,797.2	2,020,071.1	2,326,070.6
b. Provincial Governments	899,934.0	1,006,889.9	1,022,776.3	1,114,521.9	1,085,122.4
c. Local Bodies	123,115.8	135,077.5	136,265.9	151,580.8	149,158.9
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,141,763.3	1,274,090.4	1,339,213.9	1,403,799.2	1,115,764.0
a. Agriculture, hunting and forestry	1,171.3	1,455.0	1,602.8	1,595.5	1,066.9
b. Services	115,837.4	127,710.1	143,925.8	153,596.7	29,809.3
c. Utilities	368,651.7	437,191.5	424,346.0	461,501.2	466,094.5
d. Transport, storage and communications	194,174.2	212,629.0	232,022.2	264,783.1	105,832.1
e. Manufacturing	198,400.9	196,086.8	197,593.6	186,228.9	220,330.3
f. Mining and Quarrying	133,024.4	155,175.9	172,016.9	159,593.3	161,911.2
g. Construction	18,422.4	36,180.9	34,025.3	36,697.9	40,320.6
h. Commerce and Trade	39,535.0	30,239.4	42,474.8	57,641.4	24,247.7
i. Others	72,546.0	77,421.7	91,206.5	82,161.1	66,151.4
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	737,743.8	868,085.3	1,011,035.0	1,053,942.5	759,435.6
a. Mutual Funds and AMCs	389,830.9	423,266.6	509,210.7	635,418.3	387,121.3
b. Insurance & Pension Funds	145,354.7	165,042.7	204,120.4	145,274.4	135,326.3
c. MFIs and DFIs	30,398.2	48,933.7	74,467.2	55,296.4	23,968.5
d. Stock Exchange & Brokerage Houses	46,222.3	43,280.7	52,637.6	43,329.3	69,038.6
e. Modarabas	3,569.2	3,692.2	3,053.4	3,662.4	3,937.7
f. Other NBFIs	122,368.6	183,869.3	167,545.6	170,961.7	140,043.1
IV. PRIVATE SECTOR (BUSINESS)	3,708,015.2	4,245,330.6	4,417,796.5	4,902,456.4	4,813,365.6
a. Agriculture, forestry and fishing	224,095.7	225,889.8	234,498.8	197,808.5	181,099.9
01. Crop and animal production, hunting and related service activities	221,840.6	223,680.0	231,913.4	194,070.7	176,164.4
i. Growing of Wheat, Rice, Sugar Cane & Cotton	134,080.4	137,983.9	137,070.9	117,757.6	100,699.3
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	8,633.3	8,340.2	8,910.2	8,341.6	7,574.1
iii. Growing of other fruits, vegetables and crops	42,384.9	37,973.2	39,276.9	33,038.6	31,873.6
iv. Raising of livestock and other related activities	18,668.3	24,066.2	24,834.0	24,558.4	25,173.9
v. Other agricultural support activities	17,865.2	15,243.4	21,695.6	10,266.5	10,780.1
vi. Hunting, trapping and related service activities	208.5	73.1	125.8	108.0	63.3
02 - Forestry and logging	935.1	574.6	552.7	680.2	1,018.6
03 - Fishing and aquaculture	1,320.0	1,635.2	2,032.7	3,057.7	3,916.9
b. Mining and quarrying	171,122.7	176,117.0	175,900.1	214,697.4	219,145.4
01 - Mining of coal and lignite	25,791.2	42,985.9	42,197.8	49,696.7	64,824.2
02 - Extraction of crude petroleum and natural gas	129,152.7	121,454.8	119,240.5	141,739.0	135,007.4
03 - Mining of metal ores	2,127.2	2,004.3	2,254.3	2,817.0	2,882.0
04 - Other mining and quarrying	13,869.8	9,463.5	11,865.2	20,100.2	15,921.8
05 - Mining support service activities	181.7	208.5	342.2	344.5	510.0
c. Manufacturing	1,046,672.6	1,213,175.9	1,316,337.8	1,457,180.1	1,337,137.6
01 - Manufacture of food products	167,590.2	165,496.2	201,766.9	201,665.0	216,959.9
02 - Manufacture of beverages	19,003.4	30,629.8	27,567.4	32,361.3	45,590.2
03 - Manufacture of tobacco products	13,797.8	17,159.8	18,464.7	20,790.7	15,523.7
04 - Manufacture of textiles	177,012.3	200,489.4	201,051.2	215,873.0	212,198.8
i. Preparation and spinning of textile fibers	47,996.3	68,583.0	67,056.1	66,695.6	57,898.6
ii. Weaving of textiles	17,533.3	17,871.3	21,953.9	27,436.0	24,583.5
iii. Finishing of textiles	12,484.0	19,558.0	21,054.6	27,934.9	35,438.1
iv. Manufacture of knitted and crocheted fabrics	13,952.7	13,488.3	12,660.7	11,960.8	13,423.9
v. Manufacture of made-up textile articles, except apparel	23,705.9	25,917.0	25,897.5	29,206.0	29,262.4
vi. Manufacture of carpets and rugs	1,045.4	1,461.1	1,215.5	1,031.4	1,313.2
vii. Manufacture of other textiles n.e.c.	60,294.7	53,610.7	51,212.9	51,608.5	50,279.2
05 - Manufacture of wearing apparel	45,032.8	43,501.9	44,459.9	52,092.3	58,140.3
06 - Manufacture of leather and related products	18,517.3	16,917.6	17,718.0	17,193.0	18,862.1
i. Tanning and dressing of leather; dressing and dyeing of fur	4,780.6	4,486.6	4,509.5	4,420.1	4,212.3
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,666.7	2,815.2	2,285.5	3,000.0	3,019.7
iii. Manufacture of footwear	11,070.0	9,615.9	10,922.9	9,772.9	11,630.1
a). Leather wear	10,279.9	8,402.6	9,729.6	8,461.6	10,386.5
b). Rubber and Plastic wear	790.0	1,213.2	1,193.3	1,311.4	1,243.5

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

(End period: Million Rupees)

CATEGORY OF DEPOSIT HOLDERS	2020	2021		2022	
	Dec	Jun	Dec	Jun	Dec ^P
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,802.9	2,482.6	3,062.7	3,246.0	2,706.4
08 - Manufacture of paper and paper products	6,655.1	9,099.7	10,768.3	9,043.0	11,565.3
09 - Printing and reproduction of recorded media	8,588.0	11,937.5	11,988.8	14,886.4	13,763.7
10 - Manufacture of coke and refined petroleum products	76,118.6	89,447.8	94,056.2	175,295.3	157,449.2
11 - Manufacture of chemicals and chemical products	122,409.0	165,028.1	182,061.4	150,755.2	129,753.3
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	45,162.9	50,026.3	50,535.5	67,092.2	58,008.7
13 - Manufacture of rubber and plastics products	13,265.5	19,736.3	17,506.8	16,833.2	15,587.9
14 - Manufacture of other non-metallic mineral products	25,473.0	29,297.8	35,232.9	31,608.5	27,359.3
15 - Manufacture of basic metals	30,912.4	39,520.3	37,954.1	47,181.4	43,785.5
16 - Manufacture of fabricated metal products, except machinery and equipment	10,479.2	9,858.6	9,586.7	10,517.2	9,870.0
17 - Manufacture of computer, electronic and optical products	15,595.7	18,526.0	22,025.4	26,191.1	33,864.3
18 - Manufacture of electrical equipment	42,318.0	46,906.9	51,611.5	58,128.0	51,545.1
19 - Manufacture of machinery and equipment	22,177.5	26,751.0	26,650.1	21,791.9	21,274.3
20 - Manufacture of motor vehicles, trailers and semi-trailers	97,898.2	129,771.2	147,216.5	177,500.4	68,668.6
21 - Manufacture of other transport equipment	16,635.4	13,042.8	10,241.8	8,142.6	10,758.7
22 - Manufacture of furniture	2,817.9	2,785.4	2,898.6	3,019.6	3,550.5
23 - Other manufacturing	64,203.9	72,735.9	90,014.5	94,650.1	109,138.1
24 - Repair and installation of machinery and equipment	2,205.4	2,026.9	1,898.2	1,322.7	1,213.9
d. Electricity, gas, steam and air conditioning supply	156,232.6	164,687.1	192,738.8	289,433.0	246,316.7
e. Water supply; sewerage, waste management and remediation activities	7,400.3	7,473.0	7,633.7	10,689.0	11,812.5
f. Construction	325,732.5	446,027.7	361,598.3	437,486.1	347,132.2
01 - Construction of buildings	169,989.5	251,525.7	210,587.5	248,445.1	189,161.7
02 - Civil engineering	126,276.3	147,453.5	111,068.2	145,320.2	108,532.2
03 - Specialized construction activities	29,466.7	47,048.5	39,942.6	43,720.8	49,438.3
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	603,360.4	680,770.9	710,973.8	761,380.8	814,748.7
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	37,824.7	41,325.1	44,582.9	41,339.8	48,375.7
02 - Wholesale trade, except of motor vehicles and motorcycles	245,326.9	274,940.2	229,288.7	253,991.8	274,968.6
03 - Retail trade, except of motor vehicles and motorcycles	320,208.7	364,505.6	437,102.2	466,049.2	491,404.4
h. Transportation and storage	96,805.6	126,697.0	171,409.3	259,837.4	384,153.4
i. Accommodation and food service activities	17,220.9	20,134.1	23,758.1	24,977.6	28,983.3
j. Information and communication	140,810.9	160,428.1	161,043.7	175,424.2	185,111.9
k. Real estate activities	130,413.9	169,542.5	207,963.0	220,924.8	231,998.9
l. Professional, scientific and technical activities	116,365.3	112,497.5	113,664.6	124,656.2	124,198.6
01 - Legal and accounting activities	20,991.9	18,095.7	31,455.4	14,578.5	15,287.9
02 - Activities of head offices; management consultancy activities	5,632.0	5,618.0	3,349.6	9,662.5	8,544.9
03 - Architectural and engineering activities; technical testing and analysis	23,593.9	20,686.3	20,975.3	23,558.4	22,907.9
04 - Scientific research and development	4,633.8	5,385.9	6,288.1	7,624.8	4,732.0
05 - Advertising and market research	7,232.8	9,612.8	11,629.9	13,270.0	12,571.0
06 - Other professional, scientific and technical activities	53,339.8	51,734.7	39,015.1	54,750.2	58,990.7
07 - Veterinary activities	941.2	1,364.2	951.1	1,211.8	1,164.2
m. Administrative and support service activities	90,175.0	101,804.9	105,837.0	96,951.4	99,829.4
01 - Rental and leasing activities	2,319.2	2,270.6	2,831.5	3,400.6	3,499.0
02 - Employment activities	1,180.5	609.0	775.3	1,221.0	1,697.7
03 - Travel agency, tour operator, reservation service and related activities	13,020.9	12,272.9	18,382.0	16,299.1	20,448.6
04 - Security and investigation activities	3,042.4	3,902.0	3,522.9	4,420.4	4,573.9
05 - Services to buildings and landscape activities	2,740.1	3,503.5	3,182.8	3,186.7	3,189.9
06 - Office administrative, office support and other business support activities	67,872.0	79,247.0	77,142.5	68,423.5	66,420.4
n. Education	87,882.9	100,977.2	99,498.6	105,797.6	105,941.9
o. Human health and social work activities	61,854.5	76,516.9	82,607.2	76,308.2	69,891.1
p. Arts, entertainment and recreation	1,613.1	2,326.4	1,854.3	3,156.1	3,518.2
q. Other service activities	430,256.5	460,264.6	450,479.4	445,747.7	422,345.7
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	449,904.5	455,579.3	517,331.6	562,512.4	592,179.0
VI. PERSONAL	8,488,125.4	9,035,496.8	9,443,867.1	10,091,015.0	10,512,179.3
VII. OTHER	39,637.6	47,169.6	39,435.9	66,039.6	55,260.0
TOTAL	17,330,934.8	19,135,038.6	20,266,870.8	21,973,387.6	22,041,664.6

Source: Core Statistics Department

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

As on 31st December, 2022(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	356,369	1,207.2	459,982	1,575.6	22,332	31.1	31,526	33.6	4,448,060	12,745.6
25,000 to 50,000	110,093	3,805.5	58,774	2,099.2	1,154	48.7	861	30.0	2,581,710	88,484.7
50,000 to 100,000	34,619	2,429.9	59,934	4,331.4	544	39.2	823	59.0	970,095	73,745.3
100,000 to 150,000	24,323	2,902.3	24,240	2,943.0	303	36.3	503	61.3	729,314	84,007.1
150,000 to 200,000	12,143	2,096.4	13,695	2,414.9	192	32.9	292	50.4	292,969	48,336.1
200,000 to 300,000	19,349	4,666.8	19,105	4,624.5	3,262	786.0	469	114.3	235,879	56,221.8
300,000 to 400,000	12,459	4,307.3	9,562	3,222.0	310	107.7	327	112.3	170,106	59,740.2
400,000 to 500,000	9,600	4,322.9	7,324	3,282.5	136	60.6	260	116.2	54,032	23,870.8
500,000 to 750,000	17,549	10,413.1	10,605	6,356.8	831	492.3	518	317.5	104,664	62,456.0
750,000 to 1,000,000	9,065	7,867.1	9,600	8,564.2	46,874	43,532.7	364	315.8	49,226	42,592.9
1,000,000 to 2,000,000	23,958	32,149.2	26,332	41,958.5	2,797	4,825.7	1,401	2,218.7	126,559	172,417.4
2,000,000 to 3,000,000	11,071	26,623.0	27,293	67,015.8	3,800	8,879.7	2,109	5,383.2	50,645	122,191.0
3,000,000 to 4,000,000	6,675	22,951.2	13,077	45,731.1	776	2,761.6	883	3,133.9	34,037	118,984.9
4,000,000 to 5,000,000	4,295	19,154.8	5,529	24,634.2	730	3,059.5	1,887	8,669.5	18,719	83,153.7
5,000,000 to 6,000,000	4,078	21,765.0	6,292	35,080.8	1,770	9,841.4	229	1,315.4	16,645	89,590.0
6,000,000 to 7,000,000	2,240	14,486.2	3,608	23,282.4	3,560	22,298.9	703	4,475.4	9,536	61,498.9
7,000,000 to 8,000,000	1,756	13,113.3	3,212	24,496.2	1,205	8,940.4	126	948.0	7,288	54,294.4
8,000,000 to 9,000,000	1,387	11,735.7	3,735	31,340.8	3,064	26,374.8	127	1,077.4	5,840	49,392.2
9,000,000 to 10,000,000	1,162	10,977.4	1,761	16,529.2	617	5,842.2	111	1,056.9	4,820	45,653.8
10,000,000 to 100,000,000	10,477	242,540.2	22,481	675,419.0	3,444	104,337.4	1,808	59,967.6	43,641	1,089,129.7
100,000,000 to 500,000,000	436	80,961.8	2,625	554,054.0	581	131,836.4	464	95,250.8	4,157	821,786.2
500,000,000 to ,000,000,000	40	27,686.2	748	496,770.2	205	140,055.4	96	68,642.3	527	339,917.0
1,000,000,000 to 10,000,000,000	21	45,414.5	585	1,135,305.3	204	454,343.8	136	353,137.3	385	884,304.8
10,000,000,000 & Over	1	19,552.2	20	349,320.0	10	147,199.6	11	152,948.5	22	328,850.8
TOTAL	673,166	633,129.3	790,119	3,560,351.7	98,701	1,115,764.2	46,034	759,435.6	9,958,876	4,813,365.4

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

As on 31st December, 2022 (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	69,514	219.8	42,156,664	121,265.3	127,046	348.3	47,315,124	136,219.3	47,671,493	137,426.5
25,000 to 50,000	600,841	23,625.6	5,217,795	189,171.3	24,581	387.9	8,485,716	303,847.4	8,595,809	307,653.0
50,000 to 100,000	5,507	376.2	5,380,647	381,277.5	12,911	551.7	6,430,461	460,380.3	6,465,080	462,810.1
100,000 to 150,000	2,541	306.8	3,042,394	369,893.8	4,356	467.7	3,803,651	457,716.0	3,827,974	460,618.3
150,000 to 200,000	1,616	283.8	2,170,666	370,249.4	1,837	311.7	2,481,267	421,679.3	2,493,410	423,775.7
200,000 to 300,000	4,690	1,086.4	2,501,230	603,072.9	11,728	2,705.2	2,776,363	668,611.2	2,795,712	673,278.0
300,000 to 400,000	1,473	504.4	1,146,292	391,277.5	9,907	3,212.0	1,337,977	458,176.1	1,350,436	462,483.4
400,000 to 500,000	826	368.6	684,087	303,550.9	2,786	1,296.8	749,451	332,546.5	759,051	336,869.4
500,000 to 750,000	2,111	1,229.6	1,066,728	639,124.1	1,959	1,138.9	1,187,416	711,115.1	1,204,965	721,528.2
750,000 to 1,000,000	1,003	863.5	475,151	409,727.2	3,272	2,774.6	585,490	508,371.1	594,555	516,238.2
1,000,000 to 2,000,000	3,789	4,974.3	824,242	1,109,509.9	2,254	3,003.4	987,374	1,338,907.9	1,011,332	1,371,057.1
2,000,000 to 3,000,000	1,738	4,224.2	298,922	718,346.3	1,057	2,573.5	385,564	928,613.7	396,635	955,236.8
3,000,000 to 4,000,000	1,052	3,585.1	144,436	494,157.4	556	1,853.8	194,817	670,207.8	201,492	693,159.0
4,000,000 to 5,000,000	704	3,132.9	86,484	383,410.3	179	796.6	114,232	506,856.7	118,527	526,011.5
5,000,000 to 6,000,000	1,181	6,151.6	85,172	455,170.2	345	1,835.8	111,634	598,985.2	115,712	620,750.2
6,000,000 to 7,000,000	410	2,635.1	40,195	258,875.8	62	398.6	58,074	373,465.3	60,314	387,951.5
7,000,000 to 8,000,000	369	2,749.3	28,860	214,966.9	77	572.5	41,137	306,967.7	42,893	320,081.0
8,000,000 to 9,000,000	339	2,873.9	20,973	177,242.0	39	323.3	34,117	288,624.4	35,504	300,360.1
9,000,000 to 10,000,000	260	2,453.8	16,105	152,370.4	31	296.2	23,705	224,202.4	24,867	235,179.8
10,000,000 to 100,000,000	4,706	136,336.2	104,322	2,108,785.4	485	11,814.6	180,887	4,185,790.0	191,364	4,428,330.2
100,000,000 to 500,000,000	846	167,687.3	2,399	395,272.0	60	10,418.1	11,132	2,176,304.7	11,568	2,257,266.5
500,000,000 to ,000,000,000	158	98,647.1	119	76,894.2	3	1,896.0	1,856	1,222,822.2	1,896	1,250,508.5
1,000,000,000 to 10,000,000,000	64	127,863.2	48	88,099.6	2	6,282.8	1,424	3,049,336.9	1,445	3,094,751.4
10,000,000,000 & Over	-	-	3	100,469.3	-	-	66	1,078,788.1	67	1,098,340.3
TOTAL	705,738	592,179.0	65,493,934	10,512,179.5	205,533	55,260.0	77,298,935	21,408,535.3	77,972,101	22,041,664.6

Source: Core Statistics Department

3.5 Province/Region and Categories of Deposit Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Dec-2021			Jun-2022			Dec-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	25.66	476.70	502.35	30.27	577.17	607.45	32.62	600.51	633.13
	Government	77.28	2,918.56	2,995.84	80.13	3,206.04	3,286.17	84.63	3,475.72	3,560.35
	Non-Financial Public Sector Enterprises	9.54	1,329.67	1,339.21	11.94	1,391.86	1,403.80	9.53	1,106.24	1,115.76
	NBFCs & Financial Auxiliaries	3.35	1,007.68	1,011.04	2.32	1,051.63	1,053.94	1.75	757.68	759.44
	Private Sector (Business)	321.42	4,096.37	4,417.80	342.24	4,560.21	4,902.46	285.85	4,527.52	4,813.37
	Trust Funds & Non Profit Organizations	11.51	505.83	517.33	13.49	549.02	562.51	7.81	584.37	592.18
	Personal/Individuals	1,520.83	7,923.03	9,443.87	1,599.95	8,491.06	10,091.01	1,618.05	8,894.13	10,512.18
	Others	7.30	32.14	39.44	9.93	56.11	66.04	5.26	50.00	55.26
	Total	1,976.89	18,289.98	20,266.87	2,090.28	19,883.11	21,973.39	2,045.50	19,996.17	22,041.66
Punjab	Foreign Constituents	19.25	172.77	192.02	23.19	205.34	228.53	24.67	215.25	239.92
	Government	17.70	1,237.27	1,254.97	20.59	1,388.19	1,408.78	22.52	1,341.07	1,363.58
	Non-Financial Public Sector Enterprises	2.51	481.79	484.30	4.48	560.64	565.12	2.81	613.60	616.41
	NBFCs & Financial Auxiliaries	0.71	84.98	85.69	0.32	77.25	77.58	0.35	130.94	131.30
	Private Sector (Business)	192.82	1,743.17	1,935.99	195.38	1,835.77	2,031.15	166.55	1,757.06	1,923.61
	Trust Funds & Non Profit Organizations	6.75	172.66	179.41	7.77	199.86	207.63	3.83	217.90	221.74
	Personal/Individuals	848.33	3,952.28	4,800.62	888.18	4,242.09	5,130.28	924.70	4,463.11	5,387.81
	Others	1.37	8.55	9.92	1.39	10.18	11.57	0.87	11.13	12.00
	Total	1,089.43	7,853.49	8,942.92	1,141.31	8,519.33	9,660.64	1,146.31	8,750.06	9,896.37
Sindh	Foreign Constituents	0.28	226.50	226.78	0.35	274.28	274.63	1.52	288.35	289.87
	Government	11.50	460.67	472.17	11.38	504.55	515.93	10.90	767.52	778.42
	Non-Financial Public Sector Enterprises	4.96	476.93	481.89	5.39	454.72	460.11	4.85	229.95	234.80
	NBFCs & Financial Auxiliaries	1.06	871.62	872.68	0.01	932.65	932.66	0.01	534.90	534.92
	Private Sector (Business)	57.30	1,613.14	1,670.43	60.12	1,838.30	1,898.42	55.95	2,054.18	2,110.13
	Trust Funds & Non Profit Organizations	1.56	241.85	243.41	1.23	253.67	254.90	1.38	259.80	261.18
	Personal/Individuals	130.56	2,376.90	2,507.45	136.20	2,532.62	2,668.82	135.77	2,707.76	2,843.53
	Others	0.10	6.37	6.47	0.11	7.15	7.27	0.02	10.29	10.30
	Total	207.31	6,273.97	6,481.28	214.79	6,797.96	7,012.74	210.39	6,852.74	7,063.14
Khyber Pakhtunkhwa	Foreign Constituents	3.51	10.83	14.34	3.54	14.63	18.17	3.07	16.52	19.58
	Government	20.37	361.03	381.40	18.74	350.78	369.53	20.33	324.03	344.35
	Non-Financial Public Sector Enterprises	0.55	25.60	26.15	0.49	41.24	41.73	0.73	27.02	27.75
	NBFCs & Financial Auxiliaries	0.03	2.52	2.55	0.04	2.05	2.10	0.04	50.02	50.06
	Private Sector (Business)	34.07	127.86	161.93	43.87	176.67	220.54	38.01	123.81	161.82
	Trust Funds & Non Profit Organizations	1.48	8.16	9.65	2.55	13.04	15.59	1.39	14.19	15.58
	Personal/Individuals	291.37	616.42	907.78	303.77	653.57	957.34	294.38	640.72	935.10
	Others	1.51	10.37	11.88	2.44	22.19	24.62	2.16	21.18	23.35
	Total	352.89	1,162.80	1,515.69	375.45	1,274.18	1,649.62	360.10	1,217.49	1,577.59
Balochistan	Foreign Constituents	0.02	0.92	0.94	0.03	1.03	1.06	0.03	1.41	1.43
	Government	16.61	119.25	135.86	16.85	128.59	145.44	19.00	125.61	144.61
	Non-Financial Public Sector Enterprises	0.81	13.46	14.27	0.68	18.96	19.64	0.57	17.95	18.52
	NBFCs & Financial Auxiliaries	..	0.64	0.64	-	0.21	0.21	-	1.45	1.45
	Private Sector (Business)	15.97	65.92	81.88	20.84	76.34	97.18	12.46	60.91	73.37
	Trust Funds & Non Profit Organizations	0.11	3.79	3.90	0.10	5.46	5.56	0.13	4.72	4.84
	Personal/Individuals	56.41	148.37	204.78	64.58	168.86	233.44	48.63	165.24	213.87
	Others	3.61	0.70	4.30	5.55	1.05	6.59	2.07	0.64	2.71
	Total	93.54	353.04	446.58	108.63	400.49	509.12	82.88	377.93	460.81
Islamabad	Foreign Constituents	0.32	60.39	60.71	0.17	73.96	74.12	0.14	70.48	70.62
	Government	4.08	701.87	705.94	3.35	795.30	798.65	3.12	882.36	885.48
	Non-Financial Public Sector Enterprises	0.25	325.50	325.75	0.30	306.21	306.52	0.35	213.43	213.78
	NBFCs & Financial Auxiliaries	0.25	35.40	35.65	-	27.85	27.85	-	29.22	29.22
	Private Sector (Business)	2.44	506.32	508.76	2.66	595.14	597.79	1.99	505.15	507.13
	Trust Funds & Non Profit Organizations	0.81	77.64	78.45	0.51	74.70	75.21	0.58	86.09	86.67
	Personal/Individuals	17.80	604.47	622.28	19.16	661.16	680.32	17.17	683.02	700.19
	Others	0.52	6.12	6.64	0.27	15.41	15.69	0.12	6.72	6.84
	Total	26.48	2,317.71	2,344.19	26.42	2,549.73	2,576.15	23.46	2,476.46	2,499.92
Gilgit- Baltistan	Foreign Constituents	0.03	0.11	0.14	0.07	0.25	0.33	0.29	0.23	0.52
	Government	5.42	18.55	23.96	7.90	14.83	22.73	7.73	13.02	20.75
	Non-Financial Public Sector Enterprises	0.12	4.94	5.06	0.14	6.57	6.71	0.21	4.00	4.20
	NBFCs & Financial Auxiliaries	1.26	3.88	5.14	1.89	5.54	7.43	1.29	4.91	6.20
	Private Sector (Business)	2.55	9.21	11.77	4.42	6.90	11.32	4.03	5.64	9.67
	Trust Funds & Non Profit Organizations	0.15	0.53	0.68	0.45	0.44	0.90	0.41	0.45	0.86
	Personal/Individuals	14.82	27.55	42.37	16.16	27.81	43.97	17.21	27.52	44.73
	Others	..	..	..	0.01	0.05	0.06	0.02	0.01	0.03
	Total	24.35	64.77	89.12	31.04	62.41	93.45	31.19	55.78	86.97

3.5 Province/Region and Categories of Deposits Holders

Period end Position

(Billion Rupees)

Provinces/ Regions	Category	Dec-2021			Jun-2022			Dec-2022 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
AJK	Foreign Constituents	2.24	5.17	7.41	2.93	7.68	10.60	2.91	8.27	11.18
	Government	1.61	19.92	21.53	1.32	23.81	25.13	1.05	22.11	23.16
	Non-Financial Public Sector Enterprises	0.34	1.46	1.80	0.45	3.51	3.96	0.01	0.29	0.30
	NBFCs & Financial Auxiliaries	0.04	8.64	8.68	0.05	6.06	6.11	0.06	6.23	6.29
	Private Sector (Business)	16.28	30.74	47.03	14.95	31.10	46.06	6.86	20.77	27.63
	Trust Funds & Non Profit Organizations	0.64	1.19	1.83	0.88	1.84	2.72	0.08	1.23	1.32
	Personal/Individuals	161.55	197.04	358.59	171.90	204.94	376.85	180.19	206.77	386.96
	Others	0.18	0.03	0.21	0.16	0.07	0.23	..	0.02	0.03
	Total	182.89	264.20	447.08	192.64	279.02	471.66	191.16	265.70	456.86

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.

3.6 Classification of Scheduled Banks' Deposits by Size of Accounts

All Banks

(End period: Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2022	
	No of Accounts	Dec ^P Amount
Less Than 25,000	47,671,493	137,426.5
25,000 to 50,000	8,595,809	307,653.0
50,000 to 100,000	6,465,080	462,810.1
100,000 to 150,000	3,827,974	460,618.3
150,000 to 200,000	2,493,410	423,775.7
200,000 to 300,000	2,795,712	673,278.0
300,000 to 400,000	1,350,436	462,483.4
400,000 to 500,000	759,051	336,869.4
500,000 to 750,000	1,204,965	721,528.2
750,000 to 1,000,000	594,555	516,238.2
1,000,000 to 2,000,000	1,011,332	1,371,057.1
2,000,000 to 3,000,000	396,635	955,236.8
3,000,000 to 4,000,000	201,492	693,159.0
4,000,000 to 5,000,000	118,527	526,011.5
5,000,000 to 6,000,000	115,712	620,750.2
6,000,000 to 7,000,000	60,314	387,951.5
7,000,000 to 8,000,000	42,893	320,081.0
8,000,000 to 9,000,000	35,504	300,360.1
9,000,000 to 10,000,000	24,867	235,179.8
10,000,000 to 100,000,000	191,364	4,428,330.2
100,000,000 to 500,000,000	11,568	2,257,266.5
500,000,000 to ,000,000,000	1,896	1,250,508.5
1,000,000,000 to 10,000,000,000	1,445	3,094,751.4
10,000,000,000 & Over	67	1,098,340.3
TOTAL	77,972,101	22,041,664.6

Source: Core Statistics Department, SBP

Note:-

1. Classification of size wise deposits 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 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000
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.

3.7 Number of Banks' Accounts and Depositors in Pakistan¹

All Banks

(In Thousands)

		Jun-22	Dec-22 ^P
No. of Accounts	Total Accounts	159,342	167,409
	Active Accounts	108,050	108,138
	Dormant Accounts	51,293	59,272
	Total Accounts-Male	111,025	115,870
	Active Accounts-Male	75,355	75,159
	Dormant Accounts-Male	35,671	40,974
	Total Accounts-Female	42,655	45,954
	Active Accounts-Female	30,249	30,539
	Dormant Accounts-Female	12,406	15,415
	Total Accounts-Transgender	10	7
	Active Accounts-Transgender	1	1
	Dormant Accounts-Transgender	9	6
No. of Depositors²	Total Depositors	77,860	80,807
	Active Depositors	63,773	64,348
	Dormant Depositors	36,667	41,606
	Total Depositors-Male	50,878	52,152
	Active Depositors-Male	42,078	42,048
	Dormant Depositors-Male	25,076	28,066
	Total Depositors-Female	26,350	28,074
	Active Depositors-Female	21,283	21,821
	Dormant Depositors-Female	10,011	12,231
	Total Depositors-Transgender	3	1
	Active Depositors-Transgender	..	1
	Dormant Depositors-Transgender	3	..

P: Provisional

Source: Core Statistics Department

1. It includes all accounts of individuals, corporates, public and private institutions etc. maintained with Scheduled Banks, Microfinance Banks and Development 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 Period : Million Rupees)

SIZE OF ACCOUNTS (Rs.)	2022	
	Dec ^P	
	No of Accounts	Amount
Less Than 25,000	992,783	17,086.5
25,000 to 50,000	836,054	30,858.5
50,000 to 100,000	297,737	21,296.8
100,000 to 150,000	237,957	29,213.1
150,000 to 200,000	200,957	34,408.4
200,000 to 300,000	343,005	86,268.3
300,000 to 400,000	156,827	53,066.3
400,000 to 500,000	98,941	44,044.3
500,000 to 750,000	289,249	185,131.2
750,000 to 1,000,000	103,488	90,602.2
1,000,000 to 2,000,000	257,936	354,166.1
2,000,000 to 3,000,000	71,366	175,470.9
3,000,000 to 4,000,000	29,618	102,465.9
4,000,000 to 5,000,000	20,704	93,198.0
5,000,000 to 6,000,000	15,842	86,536.3
6,000,000 to 7,000,000	9,302	60,509.0
7,000,000 to 8,000,000	9,782	73,937.8
8,000,000 to 9,000,000	5,854	49,670.8
9,000,000 to 10,000,000	6,987	66,875.9
10,000,000 to 100,000,000	49,981	1,516,940.7
100,000,000 to 500,000,000	9,945	2,113,551.7
500,000,000 to ,000,000,000	1,634	1,104,343.0
1,000,000,000 to 10,000,000,000	1,370	3,143,424.3
10,000,000,000 & Over	93	2,030,965.5
TOTAL	4,047,412	11,564,031.2

Source: Core Statistics Department, SBP

Note:-

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 600,000 stands for Rs. 500,000 and over but less than Rs. 600,000
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.

3.9 Classification of Scheduled Banks' Advances

by Size of Accounts and Borrowers

As on 31st December, 2022 (Provisional)

(Million Rupees)

SIZE OF ACCOUNTS (Rs.) (000)	Foreign		Government		Non-Financial Public Sector		NBFCs		Private Sector (Business)		Trust Funds and Non-Profit Institutions		Personal		Others		TOTAL	
	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount	No. of A/C	Amount
Less Than 25	-	-	33	-	29	0.0	75	0.0	74,140	582.9	6	0.0	918,489	16,503.1	11	0.4	992,783	17,086.5
25 to 50	-	-	7	0.2	4	0.2	11	0.4	102,395	3,903.9	-	-	731,653	26,897.6	1,984	56.2	836,054	30,858.5
50 to 100	-	-	-	-	3	0.2	8	0.7	124,841	8,860.4	3	0.2	170,739	12,339.0	2,143	96.2	297,737	21,296.8
100 to 150	-	-	-	-	5	0.6	6	0.8	106,487	12,807.3	-	-	131,148	16,397.9	311	6.6	237,957	29,213.1
150 to 200	-	-	1	0.2	2	0.4	13	2.3	74,940	12,838.8	2	0.4	125,771	21,525.6	228	40.8	200,957	34,408.4
200 to 300	-	-	1	0.3	3	0.8	11	2.8	199,201	51,089.8	2	0.5	143,321	35,077.5	466	96.6	343,005	86,268.3
300 to 400	-	-	2	0.7	3	1.0	13	4.5	84,047	28,044.2	3	1.0	72,554	24,984.7	205	30.1	156,827	53,066.3
400 to 500	-	-	1	0.4	3	1.4	15	6.8	54,306	24,184.0	1	0.4	44,484	19,822.2	131	29.0	98,941	44,044.3
500 to 750	-	-	1	725.0	1	0.5	46	29.3	66,867	39,926.5	6	3.6	222,235	144,406.5	93	39.8	289,249	185,131.2
750 to 1,000	-	-	3	2.5	6	5.2	36	31.6	41,579	36,661.0	3	2.7	61,807	53,863.6	54	35.7	103,488	90,602.2
1,000 to 2,000	-	-	10	13.1	13	18.3	442	737.2	63,131	88,485.8	33	50.7	194,216	264,812.8	91	48.2	257,936	354,166.1
2,000 to 3,000	-	-	9	21.9	19	46.0	130	326.3	27,373	67,931.8	15	37.0	43,792	107,067.7	28	40.1	71,366	175,470.9
3,000 to 4,000	-	-	1	3.2	13	45.7	66	224.8	13,183	45,660.7	5	18.2	16,350	56,513.3	-	-	29,618	102,465.9
4,000 to 5,000	-	-	1	4.1	7	30.9	29	124.1	9,931	44,959.6	8	36.6	10,723	48,036.4	5	6.4	20,704	93,198.0
5,000 to 6,000	-	-	1	5.2	11	59.6	23	120.5	7,317	39,560.6	8	44.5	8,482	46,745.9	-	-	15,842	86,536.3
6,000 to 7,000	-	-	1	6.6	8	50.7	12	78.9	5,316	34,660.0	2	13.0	3,963	25,699.7	-	-	9,302	60,509.0
7,000 to 8,000	1	7.7	6	46.9	6	45.6	10	75.7	6,823	51,761.6	8	60.1	2,928	21,940.1	-	-	9,782	73,937.8
8,000 to 9,000	-	-	-	-	11	92.7	12	102.0	3,875	32,905.5	4	34.4	1,951	16,528.2	1	8.0	5,854	49,670.8
9,000 to 10,000	-	-	-	-	8	76.1	16	151.6	4,233	40,498.1	2	18.7	2,728	26,131.4	-	-	6,987	66,875.9
10,000 to 100,000	-	-	52	2,481.7	163	7,509.5	205	7,413.8	43,882	1,381,955.0	49	2,450.8	5,619	114,635.4	11	494.6	49,981	1,516,940.7
100,000 to 500,000	-	-	46	10,984.6	164	48,046.6	138	31,843.3	9,496	2,004,951.6	14	3,148.7	77	12,449.7	10	2,127.1	9,945	2,113,551.7
500,000 to 1,000,000	-	-	15	10,671.8	67	48,178.6	51	34,455.8	1,490	1,003,555.7	8	5,322.9	3	2,158.2	-	-	1,634	1,104,343.0
1,000,000 to 10,000,000	-	-	35	124,014.7	192	679,870.0	69	198,672.3	1,066	2,128,231.2	4	5,092.4	4	7,543.7	-	-	1,370	3,143,424.3
10,000,000 & Over	-	-	40	1,063,975.0	31	566,283.7	11	239,861.1	10	140,242.7	-	-	1	20,602.9	-	-	93	2,030,965.5
TOTAL	1	7.7	266	1,212,958.2	772	1,350,364.2	1,448	514,266.8	1,125,929	7,324,258.6	186	16,336.8	2,913,038	1,142,683.1	5,772	3,155.8	4,047,412	11,564,031.2

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End period: Million Rupees)

BORROWERS	2022			2022		
	Jun			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	4,198.9	4,198.9	-	7.7	7.7	-
2. DOMESTIC CONSTITUENTS	10,459,668.7	10,336,188.0	123,480.7	11,564,023.6	11,439,524.7	124,498.9
I. GOVERNMENT	1,200,955.4	1,200,205.4	750.0	1,212,958.2	1,212,233.2	725.0
a. Federal Government	420,917.3	420,917.3	-	560,567.7	560,567.7	-
01. Commodity Operations	346,073.3	346,073.3	-	477,992.0	477,992.0	-
02. Others	74,844.0	74,844.0	-	82,575.7	82,575.7	-
b. Provincial Governments	780,038.1	779,288.1	750.0	652,390.6	651,665.6	725.0
01. Commodity Operations	772,865.2	772,115.2	750.0	640,828.4	640,103.4	725.0
02. Others	7,172.9	7,172.9	-	11,562.2	11,562.2	-
c. Local Bodies	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,182,306.2	1,182,306.2	-	1,350,364.2	1,350,364.2	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-
02. Services	1,370.9	1,370.9	-	811.7	811.7	-
03. Utilities	558,929.8	558,929.8	-	548,618.8	548,618.8	-
04. Transport, storage and communications	334,943.5	334,943.5	-	398,096.2	398,096.2	-
05. Manufacturing	54,941.1	54,941.1	-	54,209.3	54,209.3	-
06. Mining and Quarrying	62,879.2	62,879.2	-	64,776.5	64,776.5	-
07. Construction	15,523.0	15,523.0	-	18,410.6	18,410.6	-
08. Commerce and Trade	149,559.5	149,559.5	-	263,454.6	263,454.6	-
09. Others	4,159.1	4,159.1	-	1,986.5	1,986.5	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	182,650.1	182,444.0	206.1	514,266.8	514,062.1	204.8
01. Mutual Funds and AMC's	2,478.9	2,478.9	-	5,655.2	5,655.2	-
02. Insurance & Pension Funds	4,012.7	4,012.7	-	3,258.1	3,258.1	-
03. MFIs and DFIs	102,420.9	102,420.9	-	423,148.2	423,148.2	-
04. Stock Exchange & Brokerage Houses	17,084.3	17,084.3	-	15,830.9	15,830.9	-
05. Modarabas	4,850.2	4,850.2	-	5,869.0	5,869.0	-
06. Other NBFIs	51,803.0	51,596.9	206.1	60,505.6	60,300.8	204.8
IV. PRIVATE SECTOR (BUSINESS)	6,751,970.6	6,631,624.1	120,346.5	7,324,258.6	7,202,899.3	121,359.3
a. Agriculture, forestry and fishing	326,113.4	227,654.4	98,458.9	349,555.0	249,618.8	99,936.2
01. Crop and animal production, hunting and related service activities	324,571.0	226,169.3	98,401.7	347,495.0	247,631.4	99,863.6
i. Growing of Wheat, Rice, Sugar Cane & Cotton	156,343.8	126,108.2	30,235.5	169,459.7	142,198.9	27,260.7
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	14,087.6	3,954.5	10,133.1	12,859.2	3,545.5	9,313.7
iii. Growing of other fruits, vegetables and crops	11,092.3	10,111.8	980.5	12,908.3	11,972.6	935.7
iv. Raising of livestock and other related activities	107,487.1	56,492.3	50,994.8	115,211.6	58,337.4	56,874.2
v. Other agricultural support activities	35,556.8	29,499.0	6,057.8	37,048.0	31,568.7	5,479.3
vi. Hunting, trapping and related service activities	3.5	3.5	-	8.3	8.3	-
02 - Forestry and logging	23.9	9.3	14.6	517.0	501.0	15.9
03 - Fishing and aquaculture	1,518.5	1,475.8	42.7	1,543.0	1,486.4	56.6
b. Mining and quarrying	62,627.1	62,618.0	9.1	63,898.3	63,889.2	9.1
01. Mining of coal and lignite	43,508.9	43,508.9	..	45,617.1	45,617.1	..
02. Extraction of crude petroleum and natural gas	17,061.4	17,061.4	-	15,371.8	15,371.8	-
03. Mining of metal ores	626.7	626.7	-	719.3	719.3	-
04. Other mining and quarrying	1,401.0	1,392.0	9.0	2,163.9	2,154.9	9.0
05. Mining support service activities	29.0	29.0	-	26.2	26.2	-
c. Manufacturing	4,334,695.3	4,320,683.9	14,011.4	4,834,794.3	4,821,328.8	13,465.5
01. Manufacture of food products	1,023,569.2	1,010,848.5	12,720.7	1,029,267.7	1,016,922.2	12,345.6
02. Manufacture of beverages	35,309.6	35,284.7	24.9	46,425.7	46,400.9	24.8
03. Manufacture of tobacco products	3,575.8	3,527.7	48.1	3,641.1	3,596.5	44.6
04. Manufacture of textiles	1,410,930.3	1,410,747.6	182.7	1,618,023.2	1,617,862.1	161.0
i. Preparation and spinning of textile fibers	449,452.3	449,451.9	0.4	556,308.2	556,307.8	0.4
ii. Weaving of textiles	285,052.9	284,965.1	87.8	328,700.9	328,627.0	73.9
iii. Finishing of textiles	272,237.9	272,228.1	9.8	303,083.2	303,073.3	9.8
iv. Manufacture of knitted and crocheted fabrics	53,785.0	53,744.3	40.7	55,424.0	55,383.4	40.7
v. Manufacture of made-up textile articles, except apparel	197,005.8	197,001.5	4.2	204,826.6	204,822.9	3.7
vi. Manufacture of carpets and rugs	1,745.8	1,735.2	10.6	1,399.8	1,393.6	6.2
vii. Manufacture of other textiles n.e.c.	151,650.6	151,621.5	29.1	168,280.5	168,254.2	26.3
05. Manufacture of wearing apparel	202,521.0	202,297.9	223.0	232,450.7	232,223.7	227.1
06. Manufacture of leather and related products	48,111.4	48,039.5	71.9	49,591.7	49,523.5	68.2
i. Tanning and dressing of leather; dressing and dyeing of fur	8,015.7	7,989.6	26.1	8,223.1	8,197.7	25.4
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,324.2	2,324.2	-	2,530.6	2,530.6	-
iii. Manufacture of footwear	37,771.6	37,725.7	45.8	38,838.1	38,795.2	42.9
a). Leather wear	31,026.0	30,980.1	45.8	31,626.2	31,583.3	42.9
b). Rubber and Plastic wear	6,745.6	6,745.6	-	7,211.9	7,211.9	-

3.10 Classification of Scheduled Banks' Advances by Borrowers All Banks

(End period: Million Rupees)

BORROWERS	2022			2022		
	Jun			Dec ^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	7,095.1	7,081.0	14.1	7,276.6	7,264.5	12.1
08. Manufacture of paper and paper products	91,333.5	91,293.7	39.7	112,525.2	112,487.3	37.9
09. Printing and reproduction of recorded media	14,186.0	14,165.6	20.4	15,081.5	15,066.7	14.8
10. Manufacture of coke and refined petroleum products	110,235.0	110,235.0	-	140,658.7	140,658.7	-
11. Manufacture of chemicals and chemical products	328,838.2	328,742.6	95.6	410,028.6	409,934.0	94.6
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	90,026.1	90,020.8	5.3	100,872.2	100,867.0	5.3
13. Manufacture of rubber and plastics products	81,632.1	81,578.3	53.8	89,514.2	89,476.4	37.7
14. Manufacture of other non-metallic mineral products	266,929.2	266,882.6	46.6	314,084.6	314,048.1	36.6
15. Manufacture of basic metals	240,495.3	240,339.1	156.1	246,914.3	246,818.6	95.7
16. Manufacture of fabricated metal products, except machinery and equipment	37,286.4	37,269.5	16.9	34,457.4	34,447.5	9.9
17. Manufacture of computer, electronic and optical products	6,415.3	6,409.0	6.4	10,223.0	10,217.1	5.9
18. Manufacture of electrical equipment	155,554.0	155,514.9	39.1	170,975.9	170,959.2	16.7
19. Manufacture of machinery and equipment	14,905.7	14,884.2	21.5	23,837.0	23,817.0	20.0
20. Manufacture of motor vehicles, trailers and semi-trailers	87,119.8	87,114.3	5.5	100,687.6	100,684.6	3.0
21. Manufacture of other transport equipment	23,510.1	23,509.8	0.2	15,599.9	15,599.7	0.1
22. Manufacture of furniture	4,213.7	4,131.9	81.8	6,929.1	6,852.4	76.7
23 Other manufacturing	47,937.1	47,800.1	137.0	53,141.3	53,014.2	127.1
24. Repair and installation of machinery and equipment	2,965.5	2,965.5	-	2,586.9	2,586.9	-
d. Electricity, gas, steam and air conditioning supply	616,241.8	616,223.9	17.9	619,137.4	619,120.1	17.3
e. Water supply; sewerage, waste management and remediation activities	22,063.9	22,062.7	1.2	16,358.0	16,356.9	1.1
f. Construction	187,459.9	187,203.5	256.4	198,745.6	198,496.3	249.4
01. Construction of buildings	142,461.8	142,251.9	209.9	150,516.0	150,313.4	202.7
02. Civil engineering	41,570.0	41,523.5	46.5	44,586.3	44,539.6	46.7
03. Specialized construction activities	3,428.1	3,428.1	-	3,643.3	3,643.3	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	507,316.9	503,338.5	3,978.4	500,477.1	496,618.8	3,858.3
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	38,544.0	38,148.5	395.6	39,458.9	39,074.0	384.9
02. Wholesale trade, except of motor vehicles and motorcycles	286,914.8	286,712.4	202.3	280,303.7	280,140.9	162.8
03. Retail trade, except of motor vehicles and motorcycles	181,858.1	178,477.6	3,380.5	180,714.4	177,403.8	3,310.6
h. Transportation and storage	125,407.0	122,385.8	3,021.2	119,540.3	116,347.4	3,192.9
i. Accommodation and food service activities	40,177.4	40,030.9	146.6	40,489.5	40,345.5	144.0
j. Information and communication	266,953.7	266,916.5	37.2	301,524.6	301,489.3	35.3
k. Real estate activities	37,084.0	37,083.2	0.8	37,660.6	37,659.8	0.8
l. Professional, scientific and technical activities	49,848.7	49,840.4	8.3	62,548.7	62,540.7	8.0
m. Administrative and support service activities	53,325.6	53,135.6	189.9	58,148.8	57,902.2	246.6
n. Education	36,166.6	36,018.9	147.7	35,810.4	35,689.2	121.3
o. Human health and social work activities	18,863.7	18,826.4	37.3	18,534.7	18,483.8	50.9
p. Arts, entertainment and recreation	2,763.7	2,757.0	6.7	1,790.0	1,783.9	6.2
q. Other service activities	64,861.8	64,844.4	17.4	65,245.4	65,228.7	16.7
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	15,530.8	15,530.8	-	16,336.8	16,336.8	-
VI. PERSONAL	1,123,399.7	1,121,522.4	1,877.3	1,142,683.1	1,140,897.5	1,785.6
a. Bank Employees	222,423.9	220,573.6	1,850.3	241,879.2	240,103.6	1,775.6
b. Consumer Financing	900,094.9	900,067.9	27.0	900,050.4	900,040.4	10.0
01. For house building	200,764.9	200,764.9	-	214,956.3	214,956.3	-
02. For transport i.e., purchase of car etc	367,844.3	367,842.0	2.3	337,471.0	337,468.9	2.0
03. Credit cards	72,738.4	72,738.4	-	86,552.9	86,552.9	-
04. Consumers durable	7,326.2	7,318.2	8.1	6,869.3	6,862.8	6.5
05. Personal loans	251,421.1	251,404.4	16.7	254,200.9	254,199.5	1.4
c. Other	880.9	880.9	-	753.4	753.4	-
VII. OTHER	2,855.9	2,555.2	300.7	3,155.8	2,731.6	424.2
TOTAL	10,463,867.6	10,340,386.9	123,480.7	11,564,031.3	11,439,532.4	124,498.9

Source: Core Statistics Department

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End period: Million Rupees)

SECURITIES	2022			2022		
	Jun			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	91,797.0	91,797.0	-	98,199.0	98,199.0	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	133,830.8	133,826.5	4.3	148,520.1	148,517.4	2.6
I. Quoted on Stock Exchange	60,961.7	60,961.7	-	60,858.0	60,858.0	-
01. To Stock Brokers And Dealers	25,705.6	25,705.6	-	40,821.3	40,821.3	-
a. Government and Others Trustee Securities	795.1	795.1	-	10,762.8	10,762.8	-
b. Shares and Debentures	24,809.0	24,809.0	-	26,964.8	26,964.8	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-
d. Others	101.5	101.5	-	3,093.7	3,093.7	-
02. To Others	35,256.1	35,256.1	-	20,036.7	20,036.7	-
a. Government and Other Trustee Securities	1,527.6	1,527.6	-	1,109.0	1,109.0	-
b. Shares and Debentures	22,585.3	22,585.3	-	17,870.2	17,870.2	-
c. Participation Term Certificates (PTC)	7.8	7.8	-	8.9	8.9	-
d. Others	11,135.3	11,135.3	-	1,048.6	1,048.6	-
II. Unquoted on The Stock Exchange	72,869.1	72,864.8	4.3	87,662.1	87,659.4	2.6
01. To Stock Brokers And Dealers	13,946.1	13,946.1	-	12,941.7	12,941.7	-
a. Government and Other Trustee Securities	0.4	0.4	-	0.4	0.4	-
b. Shares and Debentures	13,286.1	13,286.1	-	12,556.0	12,556.0	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-
d. Others	659.6	659.6	-	385.3	385.3	-
02. To Others	58,923.0	58,918.7	4.3	74,720.4	74,717.8	2.6
a. Government and Other Trustee Securities	8,157.6	8,153.3	4.3	29,164.4	29,161.7	2.6
b. Shares and Debentures	6,712.1	6,712.1	-	3,533.5	3,533.5	-
c. Participation Term Certificates (PTC)	6.0	6.0	-	0.8	0.8	-
d. Others	44,047.4	44,047.4	-	42,021.7	42,021.7	-
3. MERCHANDISE	2,507,976.8	2,507,226.7	750.1	2,900,848.1	2,900,123.0	725.1
I. Food Items	780,618.8	779,868.7	750.1	840,853.0	840,127.9	725.1
01. Wheat	329,836.4	329,086.4	750.0	322,417.8	321,692.8	725.0
02. Rice and Paddy	89,336.1	89,336.1	-	170,330.6	170,330.6	-
03. Other Grains and Pulses	11,332.8	11,332.7	0.1	9,650.9	9,650.8	0.1
a. Indigenous	9,965.4	9,965.3	0.1	8,175.4	8,175.3	0.1
b. Imported	1,367.4	1,367.4	-	1,475.4	1,475.4	-
04. Edible Oils	77,483.9	77,483.9	-	89,349.3	89,349.3	-
a. Indigenous	74,946.1	74,946.1	-	86,735.6	86,735.6	-
b. Imported	2,537.8	2,537.8	-	2,613.7	2,613.7	-
05. Sugar	190,593.7	190,593.7	-	154,022.6	154,022.6	-
a. Indigenous	188,496.1	188,496.1	-	151,412.1	151,412.1	-
b. Imported	2,097.6	2,097.6	-	2,610.4	2,610.4	-
06. Kariana and Spices	4,006.6	4,006.6	-	3,827.1	3,827.1	-
07. Fish and Fish Preparations	360.4	360.4	-	2,502.0	2,502.0	-
08. Other Food Items	77,668.9	77,668.9	-	88,752.6	88,752.6	-
a. Indigenous	76,179.9	76,179.9	-	87,751.1	87,751.1	-
b. Imported	1,489.0	1,489.0	-	1,001.6	1,001.6	-
II. Raw Materials	643,783.1	643,783.1	-	761,440.4	761,440.4	-
01. Cotton Raw	160,138.6	160,138.6	-	194,266.5	194,266.5	-
a. Indigenous	141,472.5	141,472.5	-	177,839.6	177,839.6	-
b. Imported	18,666.1	18,666.1	-	16,426.8	16,426.8	-
02. Synthetic Fibers	17,005.2	17,005.2	-	17,340.0	17,340.0	-
a. Indigenous	16,216.4	16,216.4	-	14,713.6	14,713.6	-
b. Imported	788.8	788.8	-	2,626.4	2,626.4	-
03. Fertilizers	56,983.3	56,983.3	-	80,297.2	80,297.2	-
a. Indigenous	49,076.5	49,076.5	-	73,632.7	73,632.7	-
b. Imported	7,906.9	7,906.9	-	6,664.5	6,664.5	-
04. Petroleum Crude	121,877.1	121,877.1	-	162,393.4	162,393.4	-
a. Indigenous	96,836.8	96,836.8	-	120,312.9	120,312.9	-
b. Imported	25,040.3	25,040.3	-	42,080.5	42,080.5	-
05. Iron and Steel	125,635.8	125,635.8	-	143,211.0	143,211.0	-
a. Indigenous	82,539.1	82,539.1	-	98,787.7	98,787.7	-
b. Imported	43,096.7	43,096.7	-	44,423.3	44,423.3	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End period: Million Rupees)

SECURITIES	2022			2022		
	Jun			Dec ^P		
	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	14.9	14.9	-	1,035.1	1,035.1	-
07. Hides and Skins	2,790.5	2,790.5	-	6,545.4	6,545.4	-
08. Oil Seeds	11,759.5	11,759.5	-	10,802.0	10,802.0	-
09. Pesticides and Insecticides	3,008.9	3,008.9	-	5,103.5	5,103.5	-
a. Indigenous	3,008.9	3,008.9	-	4,896.1	4,896.1	-
b. Imported	-	-	-	207.3	207.3	-
10. Other Raw Materials	144,569.2	144,569.2	-	140,446.5	140,446.5	-
a. Indigenous	127,327.9	127,327.9	-	126,212.2	126,212.2	-
b. Imported	17,241.2	17,241.2	-	14,234.3	14,234.3	-
III. Finished / Manufactured Goods	1,083,575.0	1,083,575.0	-	1,298,554.7	1,298,554.7	-
01. Cotton Textiles	192,935.3	192,935.3	-	259,661.4	259,661.4	-
a. Indigenous	181,518.8	181,518.8	-	248,510.6	248,510.6	-
b. Imported	11,416.5	11,416.5	-	11,150.8	11,150.8	-
02. Cotton Yarn	97,972.2	97,972.2	-	94,882.1	94,882.1	-
a. Indigenous	96,711.5	96,711.5	-	93,218.3	93,218.3	-
b. Imported	1,260.7	1,260.7	-	1,663.8	1,663.8	-
03. Other Textiles	178,292.6	178,292.6	-	201,138.7	201,138.7	-
a. Indigenous	176,639.4	176,639.4	-	199,430.2	199,430.2	-
b. Imported	1,653.3	1,653.3	-	1,708.5	1,708.5	-
04. Machinery	53,363.5	53,363.5	-	60,968.7	60,968.7	-
a. Locally Manufactured	30,475.0	30,475.0	-	37,066.1	37,066.1	-
b. Imported	22,888.4	22,888.4	-	23,902.6	23,902.6	-
05. Handloom Products	269.1	269.1	-	16.2	16.2	-
06. Carpets and Rugs	1,685.4	1,685.4	-	1,116.0	1,116.0	-
07. Readymade Garments	60,560.7	60,560.7	-	102,679.3	102,679.3	-
08. Cement and Cement Products	126,659.4	126,659.4	-	140,112.2	140,112.2	-
a. Indigenous	122,514.3	122,514.3	-	136,459.4	136,459.4	-
b. Imported	4,145.1	4,145.1	-	3,652.7	3,652.7	-
09. Sports Goods	1,915.7	1,915.7	-	2,313.2	2,313.2	-
10. Surgical Instruments	16,527.1	16,527.1	-	10,782.7	10,782.7	-
11. Chemicals and Dyes	62,256.9	62,256.9	-	70,995.2	70,995.2	-
12. Other Finished Goods	291,137.1	291,137.1	-	353,889.1	353,889.1	-
a. Indigenous	272,978.1	272,978.1	-	319,826.4	319,826.4	-
b. Imported	18,159.0	18,159.0	-	34,062.7	34,062.7	-
4. FIXED ASSETS	2,167,191.3	2,166,340.1	851.2	2,373,805.9	2,373,122.2	683.7
I. Transport equipment's	887,650.3	887,073.1	577.2	856,627.0	856,088.8	538.1
II. Furniture & Fixtures	16,578.4	16,578.4	-	16,294.7	16,294.7	-
III. Office equipment's	63,112.9	63,112.9	-	59,658.6	59,658.6	-
IV. Other machinery & equipment's	1,199,849.6	1,199,575.7	274.0	1,441,225.6	1,441,080.0	145.5
5. REAL ESTATE	1,675,497.8	1,559,281.3	116,216.5	1,777,657.3	1,662,311.8	115,345.5
I. Land	587,285.9	472,898.9	114,387.1	630,357.1	516,516.2	113,840.9
II. Buildings	1,088,211.9	1,086,382.5	1,829.4	1,147,300.2	1,145,795.6	1,504.6
01. Residential	620,534.0	619,743.7	790.2	651,039.8	650,359.6	680.2
02. Non-Residential	467,677.9	466,638.7	1,039.2	496,260.5	495,436.0	824.5
a. Commercial	231,592.8	230,833.1	759.6	237,869.3	237,257.6	611.8
b. Industrial	170,157.9	169,904.7	253.2	177,956.7	177,762.7	194.1
c. Other	65,927.3	65,900.9	26.4	80,434.4	80,415.7	18.7
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	491,364.0	491,290.2	73.8	533,839.8	533,766.8	73.1
I. Bank Deposits	487,625.9	487,552.2	73.8	530,882.8	530,809.8	73.0
II. Insurance Policies	3,738.1	3,738.0	0.1	2,957.0	2,957.0	0.1
7. OTHERS	3,213,153.2	3,208,472.9	4,680.3	3,532,437.2	3,527,823.0	4,614.2
I. Other Secured Advances	1,145,807.4	1,145,401.9	405.5	1,302,221.4	1,301,822.2	399.1
II. Advances Secured By Guarantee(s)	2,067,345.8	2,063,071.0	4,274.8	2,230,215.9	2,226,000.8	4,215.1
01. Institutional Guarantee(s)	1,853,706.0	1,853,581.6	124.4	2,015,429.5	2,015,315.9	113.6
02. Individual Guarantee(s)	213,639.8	209,489.4	4,150.4	214,786.3	210,684.9	4,101.4
8. Unsecured Advances	183,056.6	182,152.1	904.5	198,723.8	195,669.1	3,054.7
TOTAL	10,463,867.6	10,340,386.9	123,480.7	11,564,031.3	11,439,532.4	124,498.9

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(End period: Million Rupees)

RATES OF MARGIN (%)	2020		2021				2022			
	Dec		Jun		Dec		Jun		Dec ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,727,813	2,739,364.4	1,457,540	2,498,147.5	1,726,997.0	2,944,784.4	1,838,669	3,112,000.3	1,788,506	3,459,023.8
5	49,438	161,613.7	51,317	168,503.7	54,259.0	212,582.7	55,753	208,837.6	58,261	207,075.8
10	369,807	77,761.6	226,473	830,332.6	332,931.0	899,489.8	808,356	840,303.7	360,070	807,590.6
15	27,779	-	45,334	578,464.1	23,770.0	583,295.8	41,379	965,357.9	676,090	1,386,089.2
20	1,302,782	27,644.4	1,206,414	913,273.1	1,168,136.0	1,227,867.0	638,322	1,364,702.1	534,700	1,353,876.2
25	193,327	-	807,316	2,616,994.3	348,720.0	2,621,924.1	340,808	2,562,583.1	99,676	2,402,734.6
30	55,005	4,495.6	39,966	389,001.0	88,253.0	300,864.5	85,285	334,614.2	74,533	402,214.6
33.33	828	2,934.4	158	12,091.7	10,822.0	22,567.5	10,319	17,352.0	1,218	9,747.8
35	11,003	-	21,402	141,543.2	23,564.0	188,111.0	25,324	232,728.3	27,649	207,263.0
40	33,954	2,934.4	11,204	153,035.0	40,567.0	267,019.5	38,920	239,012.0	43,671	211,536.6
45	3,603	-	6,440	62,896.0	7,873.0	72,408.0	8,400	117,831.2	11,335	120,494.4
50	51,527	-	17,236	136,354.9	34,097.0	188,270.5	37,962	216,497.2	161,346	420,234.5
55	1,566	1,561.2	2,061	50,216.3	4,347.0	58,675.8	3,871	51,824.0	6,864	54,077.4
60	1,727	922.4	1,710	32,757.9	4,192.0	44,204.8	3,925	50,227.6	5,526	60,832.0
65	1,514	630.8	1,445	32,392.8	3,924.0	57,258.6	3,088	42,692.6	4,556	77,227.7
70	1,162	8.0	990	10,488.8	3,468.0	25,353.2	2,619	20,140.1	4,129	26,975.0
75	890	-	907	18,233.6	3,230.0	26,350.6	3,506	22,657.9	3,410	26,599.0
80	839	23,148.8	744	8,103.3	2,968.0	19,767.0	2,103	16,314.2	5,861	88,756.4
85	715	843.0	616	11,883.4	2,582.0	17,760.6	1,896	15,177.8	3,031	26,104.8
90	1,430	-	1,445	8,863.8	3,464.0	12,258.0	2,538	10,525.0	3,388	26,362.4
95	714	843.0	805	8,676.4	1,629.0	9,503.1	1,860	10,043.4	2,884	27,213.4
99.99	444	-	390	8,568.5	3,793.0	10,030.1	4,443	12,445.2	170,708	162,001.8
TOTAL	3,837,867.0	3,044,705.6	3,901,913.0	8,690,821.7	3,893,586.0	9,810,346.2	3,959,346.0	10,463,867.6	4,047,412.0	11,564,031.3

Source: Core Statistics Department

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun ^F -23
A. Agriculture, forestry, and fishing	326,429	344,331	339,695	342,799	338,972	339,383	337,956	344,331
Trade finance	5,163	5,020	6,105	6,410	6,000	4,557	4,791	5,020
Working capital	240,177	234,027	238,895	238,812	238,017	238,754	231,883	234,027
Fixed investment	70,998	93,469	83,727	85,594	83,585	84,555	88,939	93,469
Construction Financing	1,151	1,054	1,060	1,060	1,059	1,060	1,055	1,054
Other	8,940	10,762	9,909	10,923	10,311	10,457	11,288	10,762
B. Mining and quarrying	64,099	78,461	62,979	62,327	68,580	69,538	74,381	78,461
Trade finance	2,114	1,765	1,462	1,153	766	702	1,169	1,765
Working capital	10,401	27,653	12,481	12,309	19,116	22,238	27,143	27,653
Fixed investment	50,175	47,660	47,715	47,544	47,360	45,269	44,747	47,660
Construction Financing	-	-	-	-	-	-	-	-
Other	1,410	1,383	1,322	1,322	1,337	1,329	1,322	1,383
C. Manufacturing	4,451,436	4,540,885	4,789,223	4,800,018	4,728,821	4,682,150	4,525,912	4,540,885
Trade finance	1,171,216	1,062,545	1,149,151	1,146,209	1,102,799	1,100,426	1,061,688	1,062,545
Working capital	1,750,989	1,812,794	1,971,036	1,988,180	1,967,477	1,901,422	1,808,110	1,812,794
Fixed investment	1,393,871	1,522,272	1,545,142	1,543,058	1,529,460	1,543,139	1,529,044	1,522,272
Construction Financing	22,180	22,794	18,947	19,812	23,917	23,449	23,240	22,794
Other	113,180	120,481	104,947	102,760	105,167	113,713	103,831	120,481
D. Electricity, gas, steam and air conditioning supply	620,224	571,642	610,964	605,228	609,521	606,095	577,202	571,642
Trade finance	8,399	7,217	7,787	10,633	9,752	8,039	7,604	7,217
Working capital	250,098	211,241	238,205	229,715	244,965	230,863	213,478	211,241
Fixed investment	356,879	351,106	355,644	355,266	347,807	360,466	353,941	351,106
Construction Financing	850	929	782	782	969	969	969	929
Other	3,998	1,149	8,546	8,833	6,028	5,758	1,210	1,149
E. Water supply; sewerage, waste management and remediation activities	22,442	14,547	17,395	15,371	14,078	13,178	12,206	14,547
Trade finance	13,291	1,617	4,255	4,074	3,937	1,697	1,573	1,617
Working capital	3,353	5,793	7,558	5,638	4,548	4,099	3,356	5,793
Fixed investment	5,364	7,066	5,305	5,302	5,246	7,232	7,158	7,066
Construction Financing	51	39	43	42	41	41	39	39
Other	383	31	234	315	306	110	80	31
F. Construction	188,365	190,233	192,023	192,815	195,588	194,548	190,693	190,233
Trade finance	624	252	1,029	680	630	625	775	252
Working capital	17,066	27,708	20,595	22,091	26,961	25,824	25,269	27,708
Fixed investment	24,142	25,128	24,753	25,370	25,749	25,570	24,946	25,128
Construction Financing	145,461	136,967	144,871	143,775	141,617	141,941	139,528	136,967
Other	1,073	178	774	899	631	589	174	178
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	531,595	451,824	497,116	508,629	503,365	474,480	449,958	451,824
Trade finance	83,421	49,461	61,535	63,607	65,212	55,602	53,985	49,461
Working capital	313,701	272,930	298,106	308,669	300,805	283,395	270,583	272,930
Fixed investment	91,296	78,066	84,293	85,242	74,766	75,006	76,477	78,066
Construction Financing	5,456	18,249	5,499	5,474	18,398	18,361	18,275	18,249
Other	37,721	33,118	47,683	45,637	44,184	42,116	30,637	33,118
H. Transportation and storage	127,188	118,757	122,799	122,357	119,405	121,899	120,356	118,757
Trade finance	3,510	2,457	2,588	2,481	2,504	2,504	2,474	2,457
Working capital	45,789	44,562	47,411	48,072	45,820	46,278	45,557	44,562
Fixed investment	71,220	64,702	66,703	65,782	64,717	65,758	65,416	64,702
Construction Financing	1,001	914	1,003	836	947	1,733	924	914
Other	5,668	6,121	5,093	5,186	5,418	5,626	5,985	6,121
I. Accommodation and food service activities	40,198	37,046	38,390	36,832	36,942	36,940	35,988	37,046
Trade finance	826	1,006	837	812	589	2,520	1,033	1,006
Working capital	10,777	10,598	10,737	9,572	9,910	8,884	10,062	10,598
Fixed investment	16,740	13,767	15,704	15,141	15,371	14,358	13,625	13,767
Construction Financing	10,973	10,184	10,044	10,166	10,180	10,130	10,146	10,184
Other	881	1,490	1,067	1,141	892	1,048	1,122	1,490

3.13 Private Sector Business and Type of Financing-Overall

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23 ^P
J. Information and communication	277,827	340,357	312,476	311,040	323,737	327,190	333,117	340,357
Trade finance	9,270	6,065	8,389	8,282	8,980	6,469	6,753	6,065
Working capital	24,849	41,109	26,496	26,127	31,854	28,900	37,697	41,109
Fixed investment	231,714	275,887	260,350	258,988	264,339	273,566	270,400	275,887
Construction Financing	275	1,296	1,413	1,412	1,375	1,299	1,297	1,296
Other	11,720	16,000	15,828	16,231	17,190	16,956	16,971	16,000
K. Real estate activities	37,084	36,254	36,137	36,061	35,566	35,288	35,314	36,254
Trade finance	-	-	26	29	-	-	-	-
Working capital	2,891	3,559	3,120	3,123	2,687	2,971	2,762	3,559
Fixed investment	9,047	6,758	8,952	8,610	6,006	6,065	6,113	6,758
Construction Financing	25,091	25,902	24,000	24,262	26,836	26,216	26,404	25,902
Other	55	35	38	38	37	36	36	35
L. Professional, scientific and technical activities	53,848	59,061	59,125	57,793	56,156	54,837	55,217	59,061
Trade finance	10,373	9,740	8,945	8,689	8,079	8,365	7,299	9,740
Working capital	25,904	33,381	32,190	32,821	30,823	30,135	30,371	33,381
Fixed investment	13,294	14,810	15,628	13,730	14,243	14,875	16,361	14,810
Construction Financing	195	820	142	144	856	877	823	820
Other	4,082	310	2,219	2,409	2,155	585	362	310
M. Administrative and support service activities	57,230	51,840	59,844	56,604	54,258	53,561	56,231	51,840
Trade finance	5,761	2,327	6,600	4,481	3,085	3,342	2,733	2,327
Working capital	32,260	28,112	31,291	27,284	26,380	25,743	31,479	28,112
Fixed investment	12,751	14,811	15,424	18,236	17,990	17,679	14,721	14,811
Construction Financing	113	-	-	9	-	-	-	-
Other	6,345	6,590	6,529	6,594	6,803	6,797	7,299	6,590
N. Education	36,167	33,435	32,413	32,289	32,383	30,612	31,264	33,435
Trade finance	16	573	12	12	12	11	11	573
Working capital	11,099	10,492	9,470	9,143	9,978	8,639	9,544	10,492
Fixed investment	10,682	11,160	10,251	9,988	9,888	10,665	10,842	11,160
Construction Financing	14,227	11,009	12,519	12,972	12,291	11,078	10,665	11,009
Other	143	201	160	175	214	218	202	201
O. Human health and social work activities	18,884	16,986	17,611	17,374	16,809	16,193	16,067	16,986
Trade finance	8	9	..	..	9	9	9	9
Working capital	4,812	3,987	4,282	4,285	4,380	3,645	3,703	3,987
Fixed investment	8,544	8,222	7,990	7,852	7,507	7,687	7,646	8,222
Construction Financing	5,432	4,686	5,257	5,123	4,794	4,756	4,627	4,686
Other	88	82	82	115	119	95	83	82
P. Arts, entertainment, and recreation	2,764	1,889	1,762	1,722	1,684	1,677	1,893	1,889
Trade finance	..	-	-	-	-	-	-	-
Working capital	932	1,013	756	745	713	734	1,003	1,013
Fixed investment	1,691	419	886	857	507	479	427	419
Construction Financing	130	449	111	111	455	455	455	449
Other	10	8	9	9	9	8	8	8
Q. Other service activities	72,118	71,461	68,570	66,751	63,280	63,753	68,814	71,461
Trade finance	2,610	2,946	1,585	1,248	1,214	1,719	1,893	2,946
Working capital	26,682	29,294	27,578	26,798	24,858	25,816	27,849	29,294
Fixed investment	28,970	28,727	27,940	27,505	27,140	27,092	27,565	28,727
Construction Financing	3,365	2,969	2,939	3,119	2,505	2,051	2,593	2,969
Other	10,491	7,525	8,528	8,080	7,563	7,076	8,915	7,525
Total	6,927,897	6,959,000	7,258,52	7,266,01	7,199,14	7,121,32	6,922,570	6,959,008

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	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun^P-23
A. Agriculture, forestry, and fishing	23,562	27,080	23,859	23,275	23,064	24,037	26,386	27,080
Trade finance	-	-	38	20	20	-	5	-
Working capital	15,922	17,969	16,985	16,290	15,510	16,024	17,497	17,969
Fixed investment	4,568	5,811	4,448	4,525	4,759	5,030	5,542	5,811
Construction Financing	1,015	5	15	5	5	5	5	5
Other	2,057	3,295	2,373	2,435	2,770	2,978	3,337	3,295
B. Mining and quarrying	2,094	1,082	2,329	2,170	2,000	1,051	1,045	1,082
Trade finance	27	57	76	76	6	22	33	57
Working capital	1,522	618	1,778	1,635	1,551	598	607	618
Fixed investment	545	406	474	459	435	431	405	406
Construction Financing	-	-	-	-	-	-	-	-
Other	..	-	-	-	9	-	-	-
C. Manufacturing	226,460	205,450	244,172	224,321	216,999	218,931	208,400	205,450
Trade finance	37,047	25,081	29,343	28,809	27,376	26,729	25,723	25,081
Working capital	155,916	146,738	179,297	160,451	154,856	156,863	148,178	146,738
Fixed investment	29,796	30,223	32,242	31,618	31,355	31,713	31,374	30,223
Construction Financing	734	314	355	351	344	337	330	314
Other	2,968	3,094	2,934	3,092	3,068	3,289	2,795	3,094
D. Electricity, gas, steam and air conditioning supply	3,276	2,771	2,548	2,438	2,185	2,647	2,692	2,771
Trade finance	103	20	49	49	-	-	20	20
Working capital	2,622	2,325	1,979	1,881	1,735	2,187	2,235	2,325
Fixed investment	532	422	502	490	434	443	434	422
Construction Financing	-	-	-	-	-	-	-	-
Other	18	3	17	17	16	16	3	3
E. Water supply; sewerage, waste management and remediation activities	166	174	428	153	176	176	199	174
Trade finance	-	-	-	-	-	-	-	-
Working capital	53	48	294	25	50	49	74	48
Fixed investment	107	95	96	95	93	90	89	95
Construction Financing	-	-	-	-	-	-	-	-
Other	5	31	38	33	33	36	36	31
F. Construction	16,936	14,576	15,837	15,048	15,396	14,736	14,244	14,576
Trade finance	37	2	30	32	30	2	2	2
Working capital	5,078	5,690	6,050	5,938	6,070	5,728	5,227	5,690
Fixed investment	1,807	2,085	2,015	2,051	2,097	2,127	2,140	2,085
Construction Financing	9,593	6,622	7,377	6,856	6,973	6,671	6,703	6,622
Other	422	178	365	170	226	208	172	178
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	169,231	165,428	167,910	165,753	164,726	158,925	165,438	165,428
Trade finance	7,768	4,935	6,458	6,398	6,022	5,484	5,542	4,935
Working capital	124,280	119,537	125,908	122,669	121,517	115,972	120,955	119,537
Fixed investment	25,443	26,662	23,420	24,187	24,856	25,205	26,250	26,662
Construction Financing	182	155	144	138	136	134	158	155
Other	11,557	14,140	11,981	12,362	12,195	12,130	12,533	14,140
H. Transportation and storage	23,614	21,198	22,791	23,186	22,491	21,887	22,416	21,198
Trade finance	40	33	23	23	33	33	33	33
Working capital	2,694	1,960	2,261	2,301	2,561	2,109	2,012	1,960
Fixed investment	17,382	15,012	17,145	17,556	16,405	16,031	16,339	15,012
Construction Financing	459	209	394	231	225	220	217	209
Other	3,038	3,984	2,968	3,075	3,267	3,494	3,816	3,984
I. Accommodation and food service activities	4,376	5,493	5,132	5,171	5,148	5,054	5,154	5,493
Trade finance	26	26	34	26	26	26	26	26
Working capital	1,867	1,739	1,810	1,849	1,928	1,873	1,872	1,739
Fixed investment	1,224	1,408	1,301	1,255	1,347	1,334	1,346	1,408
Construction Financing	407	954	980	977	968	924	940	954
Other	852	1,367	1,006	1,064	880	897	971	1,367

3.14 Private Sector Business and Type of Financing-SMEs

(Million Rupees)

PRIVATE SECTOR (BUSINESS)	Jun-22	Jun-23	Jan-23	Feb-23	Mar-23 ^P	Apr-23	May-23	Jun ^P -23
J. Information and communication	4,669	5,085	5,658	5,426	5,641	5,589	5,316	5,085
Trade finance	289	132	282	210	204	237	139	132
Working capital	1,990	2,344	2,409	2,191	2,396	2,355	2,478	2,344
Fixed investment	1,968	2,289	2,591	2,633	2,653	2,656	2,351	2,289
Construction Financing	275	206	263	262	260	209	207	206
Other	147	113	113	130	128	133	141	113
K. Real estate activities	2,213	2,013	2,411	2,244	2,139	2,083	1,968	2,013
Trade finance	-	-	26	29	-	-	-	-
Working capital	432	341	452	457	400	393	334	341
Fixed investment	1,146	1,224	1,346	1,176	1,157	1,204	1,183	1,224
Construction Financing	580	412	549	547	544	450	416	412
Other	55	35	38	36	37	36	36	35
L. Professional, scientific and technical activities	18,791	18,461	18,635	16,587	15,876	15,964	15,884	18,461
Trade finance	2,198	1,760	2,112	1,942	1,755	1,874	1,730	1,760
Working capital	10,042	10,548	10,603	9,265	9,086	8,208	8,335	10,548
Fixed investment	3,094	6,098	3,700	3,187	2,995	5,705	5,731	6,098
Construction Financing	145	5	104	104	10	59	5	5
Other	3,313	50	2,118	2,089	2,029	119	82	50
M. Administrative and support service activities	13,015	10,109	11,471	11,248	10,861	10,511	10,566	10,109
Trade finance	733	412	632	623	455	451	412	412
Working capital	7,283	4,528	5,587	5,430	5,362	4,965	5,037	4,528
Fixed investment	2,587	2,159	2,675	2,561	2,365	2,339	2,180	2,159
Construction Financing	-	-	-	9	-	-	-	-
Other	2,412	3,011	2,578	2,626	2,678	2,757	2,937	3,011
N. Education	2,622	2,991	2,787	2,627	2,692	2,667	3,008	2,991
Trade finance	16	11	12	12	12	11	11	11
Working capital	925	1,206	1,104	1,073	1,095	1,096	1,187	1,206
Fixed investment	1,323	1,422	1,340	1,218	1,205	1,183	1,456	1,422
Construction Financing	216	151	172	170	166	160	152	151
Other	143	201	159	155	214	218	202	201
O. Human health and social work activities	2,049	2,796	2,131	2,113	2,143	2,126	1,998	2,796
Trade finance	8	9	-	-	9	9	9	9
Working capital	891	1,199	951	894	900	892	903	1,199
Fixed investment	940	1,396	983	999	1,004	1,020	890	1,396
Construction Financing	126	114	120	119	115	113	116	114
Other	84	78	78	101	115	91	79	78
P. Arts, entertainment, and recreation	355	258	278	264	262	242	262	258
Trade finance	..	-	-	-	-	-	-	-
Working capital	293	145	151	146	141	123	142	145
Fixed investment	48	102	114	111	109	107	109	102
Construction Financing	4	3	3	3	3	3	3	3
Other	10	8	9	4	9	8	8	8
Q. Other service activities	37,717	31,020	32,802	31,114	30,899	30,064	30,154	31,020
Trade finance	324	90	165	147	158	86	79	90
Working capital	13,405	9,591	10,291	9,796	9,690	9,182	9,126	9,591
Fixed investment	21,015	19,721	19,832	19,421	19,158	18,898	19,503	19,721
Construction Financing	59	53	44	75	106	74	55	53
Other	2,913	1,565	2,470	1,675	1,787	1,825	1,391	1,565
Total	551,145	515,986	561,178	533,138	522,698	516,689	515,131	515,986

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	(%)	
Jul-Dec 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	
Jan-Jun 2022	Punjab	8,609.72	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	FATA	0.44	0.35	79.60	0.09	20.40	0.04	0.39	0.00	87.78
	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	7.47	27.10	0.12	137.60
Total		21,804.31	21,118.47	96.85	685.84	3.15	685.84	21,804.31	100.00	
Jul-Dec ^r 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	117.09	109.70	93.68	7.39	6.32	162.76	272.46	1.15	232.69
	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
	FATA	0.64	0.55	85.31	0.09	14.69	0.11	0.66	0.00	102.40
	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	

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

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	Jul-Dec-21		Jan-Jun-22		Jul-Dec ^P -22	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,681.41	96.39	8,441.68	98.05	8,359.93	97.27
	Sindh	102.99	1.49	108.40	1.26	166.27	1.93
	KPK	8.51	0.12	14.38	0.17	22.63	0.26
	Balochistan	0.70	0.01	0.43	-	0.24	..
	Islamabad	136.12	1.96	38.07	0.44	37.46	0.44
	FATA	..	..	..	-	0.05	..
	Gilgit-Baltistan	0.05	..	0.05	-	0.15	..
	AJK	2.16	0.03	6.70	0.08	7.81	0.09
Punjab Total		6,931.94	100.00	8,609.72	100.00	8,594.54	100.00
Sindh	Punjab	400.17	3.72	107.19	0.96	319.13	2.48
	Sindh	10,211.73	94.91	10,978.35	98.13	12,161.49	94.62
	KPK	40.73	0.38	43.48	0.39	97.44	0.76
	Balochistan	84.91	0.79	53.67	0.48	178.35	1.39
	Islamabad	18.28	0.17	3.88	0.03	94.03	0.73
	FATA	2.80	0.03	..	-	..	..
	Gilgit-Baltistan	..	..	0.75	0.01	1.13	0.01
	AJK	0.55	0.01	0.39	-	1.28	0.01
Sindh Total		10,759.16	100.00	11,187.72	100.00	12,852.85	100.00
KPK	Punjab	10.56	9.09	3.08	2.53	0.16	0.13
	Sindh	1.10	0.95	0.02	0.02	1.44	1.23
	KPK	101.31	87.23	114.93	94.41	109.70	93.68
	Balochistan	..	..	-	-	..	..
	Islamabad	3.03	2.61	3.63	2.98	5.71	4.87
	FATA	0.01	0.01	..	-	0.05	0.04
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	0.13	0.11	0.06	0.05	0.04	0.04
KPK Total		116.15	100.00	121.73	100.00	117.09	100.00
Balochistan	Punjab	-	-	..	0.01	0.01	0.08
	Sindh	2.14	7.84	0.28	1.61	0.39	2.18
	KPK	-	-	..	-	-	-
	Balochistan	25.21	92.16	16.93	98.38	17.47	97.74
	Islamabad	-	-	-	-	-	-
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	..	..
Balochistan Total		27.36	100.00	17.21	100.00	17.87	100.00
Islamabad	Punjab	186.81	12.44	235.52	12.79	373.50	17.93
	Sindh	87.53	5.83	27.70	1.50	52.00	2.50
	KPK	32.38	2.16	37.19	2.02	42.60	2.05
	Balochistan	0.39	0.03	0.36	0.02	0.46	0.02
	Islamabad	1,194.50	79.54	1,539.73	83.64	1,614.36	77.50
	FATA	0.00	0.00	0.02	-	0.01	..
	Gilgit-Baltistan	0.02	..	0.01	-	0.04	..
	AJK	0.12	0.01	0.31	0.02	0.04	..
Islamabad Total		1,501.76	100.00	1,840.83	100.00	2,083.02	100.00
FATA Total		0.55	100.00	0.44	100.00	0.64	100.00
Gilgit-Baltistan	Punjab	0.01	0.17	..	0.03	..	0.01
	Sindh	-	-	-	-	-	-
	KPK	-	-	..	-	..	0.05
	Balochistan	..	0.05	0.02	0.27	0.03	0.38
	Islamabad	0.36	4.83	0.08	1.16	0.06	0.83
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.09	94.95	6.86	98.55	7.55	98.72
	AJK	-	-	-	-	-	-
Gilgit-Baltistan Total		7.46	100.00	6.97	100.00	7.64	100.00
AJK	Punjab	0.02	0.11	0.01	0.04	0.01	0.04
	Sindh	-	-	..	0.01	-	-
	KPK	..	..	0.01	0.03	..	0.01
	Balochistan	-	-	-	-	-	-
	Islamabad	0.06	0.34	0.05	0.25	0.01	0.06
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	..	-	-	-
	AJK	17.58	99.54	19.63	99.68	18.41	99.89
AJK Total		17.66	100.00	19.70	100.00	18.43	100.00
Grand Total		19,362.04		21,804.31		23,692.09	

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

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

(Billion Rupees)

Place of Utilization	Place of Disbursement	Jul-Dec-21		Jan-Jun-22		Jul-Dec ^P -22	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	6,681.41	91.79	8,441.68	96.06	8,359.93	92.35
	Sindh	400.17	5.50	107.19	1.22	319.13	3.53
	KPK	10.56	0.15	3.08	0.04	0.16	..
	Balochistan	-	-	..	-	0.01	..
	Islamabad	186.81	2.57	235.52	2.68	373.50	4.13
	FATA	-	-	0.01	-	-	-
	Gilgit-Baltistan	0.01	..	..	-	..	..
	AJK	0.02	..	0.01	-	0.01	..
Punjab Total		7,278.98	100.00	8,787.48	100.00	9,052.74	100.00
Sindh	Punjab	102.99	0.99	108.40	0.98	166.27	1.34
	Sindh	10,211.73	98.14	10,978.35	98.77	12,161.49	98.22
	KPK	1.10	0.01	0.02	-	1.44	0.01
	Balochistan	2.14	0.02	0.28	-	0.39	..
	Islamabad	87.53	0.84	27.70	0.25	52.00	0.42
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	..	-	-	-
Sindh Total		10,405.50	100.00	11,114.75	100.00	12,381.59	100.00
KPK	Punjab	8.51	4.65	14.38	6.84	22.63	8.30
	Sindh	40.73	22.26	43.48	20.70	97.44	35.76
	KPK	101.31	55.36	114.93	54.71	109.70	40.26
	Balochistan	-	-	..	-	-	-
	Islamabad	32.38	17.69	37.19	17.70	42.60	15.64
	FATA	0.07	0.04	0.08	0.04	0.09	0.03
	Gilgit-Baltistan	-	-	..	-	..	..
	AJK	..	..	0.01	-	..	..
KPK Total		183.00	100.00	210.06	100.00	272.46	100.00
Balochistan	Punjab	0.70	0.63	0.43	0.60	0.24	0.12
	Sindh	84.91	76.35	53.67	75.16	178.35	90.74
	KPK	..	..	-	-	..	..
	Balochistan	25.21	22.67	16.93	23.71	17.47	8.89
	Islamabad	0.39	0.35	0.36	0.50	0.46	0.23
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	..	..	0.02	0.03	0.03	0.01
	AJK	-	-	-	-	-	-
Balochistan Total		111.22	100.00	71.41	100.00	196.55	100.00
Islamabad	Punjab	136.12	10.07	38.07	2.40	37.46	2.14
	Sindh	18.28	1.35	3.88	0.24	94.03	5.37
	KPK	3.03	0.22	3.63	0.23	5.71	0.33
	Balochistan	-	-	-	-	-	-
	Islamabad	1,194.50	88.33	1,539.73	97.12	1,614.36	92.16
	FATA	0.01	..	0.01	-	0.01	..
	Gilgit-Baltistan	0.36	0.03	0.08	0.01	0.06	..
	AJK	0.06	..	0.05	-	0.01	..
Islamabad Total		1,352.36	100.00	1,585.44	100.00	1,751.64	100.00
FATA	Punjab	..	0.01	..	0.44	0.05	7.48
	Sindh	2.80	85.10	..	1.24	..	0.17
	KPK	0.01	0.40	..	1.27	0.05	7.38
	Balochistan	-	-	-	-	-	-
	Islamabad	..	0.09	0.02	6.37	0.01	1.66
	FATA	0.47	14.40	0.35	90.68	0.55	83.31
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	-	-	-	-	-	-
FATA Total		3.29	100.00	0.39	100.00	0.66	100.00
Gilgit Baltistan	Punjab	0.05	0.67	0.05	0.70	0.15	1.65
	Sindh	..	..	0.75	9.82	1.13	12.77
	KPK	-	-	..	0.01	-	-
	Balochistan	-	-	-	-	-	-
	Islamabad	0.02	0.24	0.01	0.15	0.04	0.45
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	7.09	99.08	6.86	89.32	7.55	85.13
	AJK	-	-	..	0.01	-	-
Gilgit-Baltistan Total		7.15	100.00	7.69	100.00	8.86	100.00
AJK	Punjab	2.16	10.49	6.70	24.73	7.81	28.32
	Sindh	0.55	2.69	0.39	1.46	1.28	4.65
	KPK	0.13	0.64	0.06	0.24	0.04	0.16
	Balochistan	-	-	-	-	..	..
	Islamabad	0.12	0.60	0.31	1.14	0.04	0.14
	FATA	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	-	-
	AJK	17.58	85.58	19.63	72.44	18.41	66.72
AJK Total		20.55	100.00	27.10	100.00	27.59	100.00
Grand Total		19,362.04		21,804.31		23,692.09	

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

Source: Core Statistics Department

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

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2021			Jun-2022			Dec-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign Constituents	-	3.55	3.55	-	4.20	4.20	-	0.01	0.01
	Government	0.66	978.99	979.65	0.32	1,200.63	1,200.96	30.64	1,182.32	1,212.96
	Non-Financial Public Sector Enterprises	-	1,235.07	1,235.07	-	1,182.31	1,182.31	-	1,350.36	1,350.36
	NBFCs & Financial Auxiliaries	0.02	153.99	154.01	0.02	182.63	182.65	0.02	514.25	514.27
	Private Sector (Business)	272.44	6,139.82	6,412.27	283.33	6,468.64	6,751.97	243.28	7,080.97	7,324.26
	Trust Funds & Non Profit Organizations	..	14.00	14.00	-	15.53	15.53	-	16.34	16.34
	Personal/Individuals	81.99	927.17	1,009.16	77.07	1,046.33	1,123.40	144.12	998.57	1,142.68
	Others	0.96	1.68	2.64	1.42	1.43	2.86	0.32	2.84	3.16
	Total	356.07	9,454.27	9,810.35	362.16	10,101.71	10,463.87	418.37	11,145.66	11,564.03
Punjab	Foreign Constituents	-	..	..	-	-	-	-	-	-
	Government	-	616.39	616.39	-	847.22	847.22	-	751.55	751.55
	Non-Financial Public Sector Enterprises	-	339.97	339.97	-	352.32	352.32	-	394.53	394.53
	NBFCs & Financial Auxiliaries	-	26.91	26.91	-	39.27	39.27	-	29.28	29.28
	Private Sector (Business)	188.28	2,674.52	2,862.79	202.10	2,845.71	3,047.82	185.12	3,099.48	3,284.60
	Trust Funds & Non Profit Organizations	..	2.73	2.73	-	5.48	5.48	-	4.85	4.85
	Personal/Individuals	45.11	348.93	394.04	41.42	322.21	363.63	11.13	386.45	397.58
	Others	0.01	0.30	0.31	..	0.30	0.30	0.07	0.48	0.55
	Total	233.40	4,009.75	4,243.15	243.53	4,412.51	4,656.04	196.32	4,666.61	4,862.93
Sindh	Foreign Constituents	-	3.54	3.54	-	3.43	3.43	-	-	-
	Government	0.66	279.97	280.63	0.32	292.86	293.18	30.64	379.80	410.44
	Non-Financial Public Sector Enterprises	-	599.33	599.33	-	524.60	524.60	-	625.26	625.26
	NBFCs & Financial Auxiliaries	0.02	100.26	100.28	0.02	111.28	111.30	0.02	324.85	324.87
	Private Sector (Business)	66.68	2,847.65	2,914.33	61.63	2,938.71	3,000.35	39.02	3,023.87	3,062.89
	Trust Funds & Non Profit Organizations	-	3.96	3.96	-	3.96	3.96	-	5.40	5.40
	Personal/Individuals	16.00	492.78	508.78	18.28	651.50	669.77	4.05	507.51	511.56
	Others	0.17	1.38	1.55	1.12	1.13	2.25	-	2.36	2.36
	Total	83.53	4,328.87	4,412.40	81.37	4,527.48	4,608.85	73.72	4,869.05	4,942.78
Khyber Pakhtunkhwa	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	..	..	-	..	..
	Non-Financial Public Sector Enterprises	-	25.07	25.07	-	22.77	22.77	-	20.99	20.99
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	7.92	55.38	63.30	10.06	51.57	61.63	12.12	86.24	98.37
	Trust Funds & Non Profit Organizations	-	0.17	0.17	-	0.31	0.31	-	0.27	0.27
	Personal/Individuals	8.21	29.42	37.63	6.15	24.72	30.87	127.10	38.48	165.58
	Others	0.48	-	0.48	-	-	-	-	-	-
	Total	16.61	110.11	126.72	16.21	99.43	115.64	139.23	146.04	285.26
Balochistan	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	2.67	2.67	-	2.60	2.60	-	1.94	1.94
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	6.20	5.43	11.63	3.76	5.55	9.31	3.28	5.30	8.58
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	8.98	4.42	13.40	6.66	1.83	8.49	0.61	2.34	2.95
	Others	0.30	-	0.30	0.30	-	0.30	0.25	-	0.25
	Total	15.48	12.52	27.99	10.72	9.98	20.71	4.14	9.58	13.72
Islamabad	Foreign Constituents	-	-	-	-	0.77	0.77	-	0.01	0.01
	Government	-	79.96	79.96	-	57.94	57.94	-	27.99	27.99
	Non-Financial Public Sector Enterprises	-	270.70	270.70	-	282.62	282.62	-	269.45	269.45
	NBFCs & Financial Auxiliaries	-	26.76	26.76	-	32.02	32.02	-	159.86	159.86
	Private Sector (Business)	0.50	550.34	550.84	0.41	603.92	604.33	0.24	699.41	699.65
	Trust Funds & Non Profit Organizations	-	7.14	7.14	-	5.78	5.78	-	5.83	5.83
	Personal/Individuals	0.67	44.94	45.62	0.27	39.11	39.38	0.20	43.71	43.91
	Others	-	..	..	-	..	..	-	..	..
	Total	1.17	979.85	981.02	0.68	1,022.17	1,022.85	0.44	1,206.25	1,206.69
FATA	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	21.05	21.05
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	40.13	40.13
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	0.20	0.20
	Private Sector (Business)	0.24	0.10	0.34	0.40	..	0.40	0.39	140.52	140.91
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.34	0.18	0.51	0.37	0.32	0.69	0.36	18.12	18.48
	Others	-	-	-	-	-	-	-	-	-
	Total	0.58	0.28	0.86	0.77	0.33	1.09	0.75	220.02	220.77

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

(Billion Rupees)

Provinces/ Regions	Borrower	Dec-2021			Jun-2022 ^R			Dec-2022 ^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)	1.28	2.02	3.30	2.11	1.67	3.78	2.24	4.01	6.26
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.15	0.48	0.63	0.23	0.54	0.77	0.28	0.84	1.12
	Others	-	-	-	-	-	-	-	-	-
	Total	1.43	2.50	3.93	2.34	2.21	4.55	2.52	4.85	7.37
AJK	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	1.34	4.39	5.73	2.85	21.49	24.34	0.87	22.13	23.00
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	2.53	6.01	8.55	3.68	6.11	9.78	0.39	1.12	1.50
	Others	-	-	-	-	-	-	-	-	-
	Total	3.87	10.41	14.28	6.53	27.60	34.13	1.26	23.25	24.50

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.

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
FY22									
Jul-Mar									
Punjab	501,270	109,181	150,599	34,744	52,721	39,433	8,290	190,421	61,084
Sindh	86,041	56,183	35,403	7,781	11,382	9,673	2,780	43,836	13,318
Khyber Pakhtunkhwa	14,854	3,312	5,778	1,898	1,920	1,757	210	1,882	766
Balochistan	3,432	1,155	1,754	83	138	204	61	343	276
Azad Jammu Kashmir	510	57	84	4	36	35	10	827	67
Gilgit Baltistan	5,142	615	818	5	5	15	-	-	19
All Pakistan	611,249	170,504	194,436	44,515	66,202	51,117	11,351	237,309	75,531
Jul-Jun									
Punjab	792,984	176,381	163,213	42,732	78,113	41,236	10,351	299,331	74,181
Sindh	136,082	84,579	40,248	9,459	18,077	10,131	3,093	55,548	13,691
Khyber Pakhtunkhwa	23,827	5,701	6,536	2,351	2,750	1,896	255	3,315	956
Balochistan	5,388	1,973	2,061	146	299	253	72	474	301
Azad Jammu Kashmir	1,990	348	260	4	36	36	10	1,130	69
Gilgit Baltistan	6,533	800	847	7	13	21	2	25	25
All Pakistan	966,804	269,782	213,165	54,699	99,288	53,572	13,783	359,822	89,223
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

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

(Amount in Million Rupees)

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 22									
Jul-Mar									
Punjab	832,494	102,739	139,730	56,357	315,136	117,302	1,433,155	770,198	508,148
Sindh	148,760	15,788	24,266	1,811	39,383	15,091	247,173	166,571	97,751
Khyber Pakhtunkhwa	26,846	6,673	8,547	1,564	856	1,161	45,372	14,643	18,008
Balochistan	1,112	131	229	78	139	87	4,766	1,907	2,550
Azad Jammu Kashmir	18,981	1,762	1,962	426	67	290	19,931	2,749	2,438
Gilgit Baltistan	5,103	1,129	1,755	875	454	1,197	11,125	2,203	3,805
All Pakistan	1,033,296	128,220	176,489	61,111	356,035	135,128	1,761,522	958,269	632,701
Jul-Jun									
Punjab	1,168,647	153,116	154,133	79,191	445,167	120,197	2,093,905	1,152,109	552,960
Sindh	201,549	24,346	28,307	2,304	50,873	15,645	352,487	233,423	108,021
Khyber Pakhtunkhwa	38,825	10,018	10,053	2,033	1,316	1,112	67,291	23,099	20,553
Balochistan	1,408	236	278	97	149	83	7,111	3,131	2,977
Azad Jammu Kashmir	24,051	2,464	2,040	490	95	250	26,545	4,073	2,655
Gilgit Baltistan	7,377	1,624	2,027	1,155	610	1,296	15,074	3,072	4,215
All Pakistan	1,441,857	191,805	196,839	85,270	498,210	138,582	2,562,413	1,418,906	691,381
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

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors All Banks Jul-Mar FY-23

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	641,549	219,226	48,703	77,883	7,196	261,880	697,448	558,990
All Crops Loan (Excluding Veg & Fruits)	615,860	122,029	45,074	66,402	5,448	96,102	666,382	284,533
Vegetables	4,697	2,124	1,438	3,407	169	1,842	6,304	7,372
Fruits/Orchards	2,502	1,239	1,895	4,801	605	11,466	5,002	17,507
Flowers/Ornamental Plants	7	4	12	60	2	17	21	81
Others	18,483	93,830	284	3,213	972	152,454	19,739	249,497
Development Loans	14,770	13,814	1,614	2,885	347	9,092	16,731	25,790
Plough Cattle	-	-	-	-	-	-	-	-
Tube wells	243	251	79	112	30	133	352	496
Sprinkle & Trickle Irrigation	-	-	-	-	-	-	-	-
Tractors	1,986	3,577	513	834	64	131	2,563	4,542
Orchards	1,075	673	549	1,259	54	724	1,678	2,655
Farm Transportation	326	2,798	-	-	5	176	331	2,975
Godown/Silos	2,302	1,355	298	144	24	613	2,624	2,112
Land Improvement	351	171	22	9	-	-	373	180
Farm Machinery	8,038	1,007	59	100	10	161	8,107	1,268
High Quality Seed Processing Units	1	14	2	11	25	814	28	839
Green House/ Tunnel Farming	1	1	-	-	1	28	2	29
Cold Storage	32	650	8	76	58	882	98	1,608
Others NGOs	415	3,316	84	341	76	5,430	575	9,087
Corporate Farming	1,497	1,324	769	2,282	432	36,699	2,698	40,305
Production Loans	1,497	1,324	769	2,282	430	34,499	2,696	38,105
Development Loans	-	-	-	-	2	2,200	2	2,200
Total	657,816	234,364	51,086	83,050	7,975	307,671	716,877	625,085

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	985,881	167,245	24,582	156,881	1,010,463	324,126
Poultry	507	2,346	2,555	209,685	3,062	212,030
Fisheries	314	380	1,066	12,761	1,380	13,142
Forestry	-	-	17	8	17	8
Others	2,252	284	23,424	47,243	25,676	47,527
Total	988,954	170,255	51,644	426,578	1,040,598	596,833

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	2021			2022					
	Dec			Jun			Dec ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	-	-	290.44	-	-	592.51	-	-	-
2. DOMESTIC CONSTITUENTS	130,798.78	43,050.78	185,087.04	143,038.63	49,474.12	224,852.15	148,365.53	45,434.74	156,049.81
I. GOVERNMENT	-	115.03	-	-	5,228.86	-	-	77.25	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	19,001.04	-	0.04	17,068.19	-	0.04	20,881.03	490.93	0.04
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	111,797.73	42,916.59	185,087.01	125,970.44	44,245.26	224,852.11	127,484.50	44,854.09	156,049.77
a. Agriculture, forestry and fishing	9.71	143.16	341.27	9.71	-	278.75	9.71	83.00	172.74
b. Mining and quarrying	-	1,321.74	574.80	-	1,409.72	552.11	-	1,321.74	19.25
c. Manufacturing	70,249.04	33,406.29	168,030.15	77,409.30	34,009.09	201,804.79	80,360.93	33,912.20	139,485.07
01 - Manufacture of food products	9,231.39	7,687.14	4,384.01	7,038.89	3,006.71	9,486.79	8,411.35	9,133.29	6,791.30
02 - Manufacture of beverages	149.97	494.20	3.51	100.00	481.57	8.02	100.00	525.86	-
03 - Manufacture of textiles	42,753.07	7,267.04	132,159.97	48,141.25	17,262.12	157,581.60	37,076.28	9,329.26	104,111.97
04 - Manufacture of wearing apparel	1,873.11	534.05	23,279.27	1,358.95	2,157.37	23,576.75	718.70	1,677.45	20,616.86
05 - Manufacture of leather and related products	72.84	336.98	2,432.56	-	850.28	3,509.16	-	577.37	2,803.20
06 - Manufacture of paper and paper products	451.64	799.57	190.56	32.44	890.34	102.82	32.90	505.27	250.62
07 - Manufacture of coke and refined petroleum products	4,558.18	758.48	-	4,965.56	488.21	625.00	15,046.42	2,335.69	-
08 - Manufacture of chemicals and chemical products	6,961.93	2,944.94	-	10,713.26	2,367.78	773.41	9,529.05	4,736.58	578.57
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	121.74	323.35	-	120.71	174.00	190.45	120.59	92.99	62.06
10 - Manufacture of rubber and plastics products	210.33	510.00	88.14	192.79	1,215.98	911.57	567.44	626.81	317.64
11 - Manufacture of other non-metallic mineral products	111.63	1,159.11	2,835.03	275.09	508.86	984.52	149.00	236.24	507.17
12 - Manufacture of basic metals	929.66	2,879.92	-	365.98	1,459.53	-	258.34	1,307.44	-
13 - Manufacture of fabricated metal products, except machinery and equipment	624.23	1,175.80	13.32	291.80	135.57	17.21	311.71	61.29	15.97
14 - Manufacture of computer, electronic and optical products	84.36	498.42	-	211.22	-	-	125.62	249.91	15.00
15 - Manufacture of electrical equipment	241.84	4,212.87	126.36	282.11	1,608.32	425.74	164.68	1,053.83	76.02
16 - Manufacture of machinery and equipment	6.13	46.19	575.40	-	-	447.39	-	23.76	638.31
17 - Manufacture of motor vehicles, trailers and semi-trailers	657.40	1,270.27	322.63	536.49	1,316.25	338.01	560.11	1,225.98	487.29
18 - Manufacture of furniture	158.01	32.85	-	225.00	-	-	225.00	31.51	-
19. Other manufacturing	1,051.58	475.13	1,619.40	2,557.76	86.20	2,826.36	6,963.76	181.68	2,213.09
d. Electricity, gas, steam and air conditioning supply	2,889.17	-	-	3,754.64	227.23	-	3,696.56	216.20	200.00
e. Water supply; sewerage, waste management and remediation activities	-	-	-	377.87	-	-	230.29	-	-
f. Construction	177.88	208.34	261.69	685.51	219.76	-	254.85	372.72	48.00
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	16,490.83	7,358.48	15,129.76	18,341.80	5,935.89	20,790.36	17,887.52	6,728.53	15,153.80
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	9.31	0.45	58.35	-	0.45	31.13	-	11.79	31.13
02 - Wholesale trade, except of motor vehicles and motorcycles	6,914.42	7,201.64	3,556.17	7,610.07	5,645.00	4,680.08	6,181.02	5,837.70	3,557.57
03 - Retail trade, except of motor vehicles and motorcycles	9,567.10	156.40	11,515.25	10,731.74	290.44	16,079.16	11,706.50	879.05	11,565.11
h. Transportation and storage	2.86	-	119.78	7.02	1,772.17	108.31	6.99	1,772.17	99.80
i. Accommodation and food service activities	-	77.72	65.33	-	19.33	-	-	-	118.45
j. Information and communication	10,043.62	45.61	103.01	10,823.04	50.57	154.71	12,985.19	144.46	267.22
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,765.00	304.29	87.40	3,425.67	573.43	85.15	2,407.76	14.23	146.94
m. Administrative and support service activities	3,814.36	46.87	224.24	3,880.22	23.98	986.07	4,113.59	66.85	285.10
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	99.95	4.08	-	-	4.08	-	-	4.08	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	6,255.33	-	149.58	7,255.68	-	91.87	5,531.11	217.91	53.42
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	19.17	-	-	-	-	-	12.48	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	130,798.78	43,050.78	185,377.48	143,038.63	49,474.12	225,444.65	148,365.53	45,434.74	156,049.81

Source: Core Statistics Department

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

(End period: Million Rupees)

SECURITIES / SHARES	2022		
	Dec ^P		
	Book Value	Face Value	Market Value
I. Federal Government	14,650,657	15,112,733	14,782,136
1) Treasury Bills	3,637,634	3,820,564	3,671,232
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987
a. Fixed Rate	3,374,963	3,546,805	3,349,690
b. Floating Rate	7,626,396	7,733,699	7,749,297
3) Others	11,665	11,665	11,917
II. Provincial Government	..	..	..
III. Local Government	-	-	-
IV. SHARES	372,188	945,435	369,770
1) Quoted On The Stock Exchange	225,151	1,489,139	211,012
of which:			
Financial Institutions	19,547	12,714	21,981
NFPSEs	25,892	7,726	24,083
Private Sector	124,209	48,418	117,579
2) Unquoted On The Stock Exchange	217,254	201,328	224,929
of which:			
Financial Institutions	16,765	17,529	16,882
NFPSEs	100,878	101,158	108,381
Private Sector	14,680	12,856	14,694
V. DEBENTURES	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	..	..	..
VII. CERTIFICATE OF INVESTMENTS	5	1	5
VIII. TERM FINANCE CERTIFICATES	96,087	99,028	98,750
IX. MUTUAL FUNDS	13,439	12,231	13,444
X. OTHERS	5,641	5,641	5,879
XI. Islamic Banking Products - Investments	3,083,735	2,974,150	3,166,046
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039
b. Fixed Rental Rate	514,475	515,630	523,911
2. Bai Muajjal - Government	23,789	23,789	28,549
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352
4. Other	16,312	17,911	16,312
b. Corporate Sukuks	472,464	356,584	513,008
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718
2) Ijaraha Sukuk	189,735	73,386	220,428
3) Modaraba Sukuk	9,303	9,303	9,444
4) Wakala Sukuk	-	-	-
5) Any other	130,066	130,651	136,419
c. Wakala Placements	-	-	-
d. Commodity Murabaha	-	-	-
e. Modarba Certificates	-	-	-
f. Placements Bai Muajjal	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119
h. Other Islamic Mode of Investments	28,874	28,964	29,756
TOTAL	18,221,756	19,149,223	18,436,034

Totals may differ due to rounding off.

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF RETURN	2022
	Dec ^P
00.00	6,094,277.1
01.00*	184,419.6
02.00*	233,090.4
03.00*	49,322.0
04.00*	16,129.5
05.00*	24,709.4
05.25	3,661.7
05.50	3,943.0
05.75	13,107.3
06.00	5,729.5
06.25	2,320.6
06.50	2,667.7
06.75	1,385.5
07.00	25,863.4
07.25	5,379.3
07.50	8,652.9
07.75	2,623.8
08.00	14,253.1
08.25	4,859.3
08.50	7,101.1
08.75	4,785.7
09.00	30,961.4
09.25	26,137.7
09.50	9,558.3
09.75	26,011.5
10.00	32,302.3
10.25	42,119.3
10.50	44,857.3
10.75	20,451.6
11.00	31,151.2
11.25	29,184.2
11.50	29,131.6
11.75	33,727.7
12.00	136,958.5
12.25	16,878.8
12.50	42,107.9
12.75	27,366.4
13.00	41,304.2
13.25	14,454.1
13.50	69,040.7
13.75	32,628.3
14.00	107,900.8
14.25	44,726.4
14.50	5,959,922.7
14.75	798,448.5
15.00	626,873.4
15.25	232,825.9
15.50	528,564.3
15.75	218,048.8
16.00	263,913.0
16.25	278,168.5
16.50	128,537.5
16.75	149,076.8
17.00	137,774.1
17.25	44,150.3
17.50	4,512.7
17.75	-
18.00	4,673.7
18.25	-
18.50	8.2
18.75	-
19.00	1,249.4
19.25	-
19.50	1.5
19.75	-
20.00 & above	55.1
Total	16,974,046.4

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00

So on

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF RETURN	2022
	Dec ^P
00.00	1,950,291.7
01.00*	82,686.6
02.00*	73,185.2
03.00*	8,392.0
04.00*	62,672.0
05.00*	40,767.0
05.25	3,902.0
05.50	12,999.5
05.75	9,605.2
06.00	72,323.8
06.25	145,130.8
06.50	18,744.3
06.75	58,936.6
07.00	500,980.1
07.25	68,654.9
07.50	34,996.5
07.75	33,463.8
08.00	14,617.6
08.25	21,219.1
08.50	72,792.3
08.75	16,343.2
09.00	12,207.3
09.25	44,646.1
09.50	25,875.4
09.75	12,614.0
10.00	112,630.5
10.25	8,605.1
10.50	50,370.2
10.75	12,700.9
11.00	18,523.7
11.25	17,426.8
11.50	96,773.4
11.75	6,096.4
12.00	36,098.7
12.25	9,352.8
12.50	21,532.4
12.75	30,853.3
13.00	45,726.5
13.25	23,310.8
13.50	26,607.0
13.75	51,677.7
14.00	60,712.0
14.25	46,499.5
14.50	243,013.5
14.75	61,454.9
15.00	109,622.1
15.25	59,123.7
15.50	189,757.1
15.75	92,506.4
16.00	162,857.3
16.25	18,487.3
16.50	16,395.6
16.75	11,003.0
17.00	5,750.0
17.25	21,508.0
17.50	2.5
17.75	-
18.00	-
18.25	-
18.50	-
18.75	-
19.00	2,592.1
19.25	-
19.50	-
19.75	-
20.00 & above	-
Total	5,067,618.2

*01.00 stands for 0.05 to 1.00

*02.00 stands for 1.05 to 2.00

So on

Source: Core Statistics Department

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

(End period: Million Rupees)

RATE OF RETURN	2021				2022			
	Jun		Dec		Jun		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	387,672.30	385,852.29	465,236.61	413,391.74	354,734.25	351,755.36	337,202.27	333,243.90
01.00*	54,474.82	43,450.99	50,710.04	45,911.25	43,111.51	38,716.84	6,329.97	5,279.75
02.00*	87,649.11	82,592.43	142,373.95	124,886.68	154,434.90	148,300.50	111,584.41	111,217.95
03.00*	658,525.45	656,204.57	792,241.72	746,842.17	714,278.61	678,935.64	193,844.08	193,498.21
04.00*	112,469.83	112,388.64	201,923.45	147,990.35	227,613.03	185,712.43	161,601.70	161,530.66
05.00*	117,132.71	102,835.09	142,914.28	142,855.13	203,316.28	195,751.26	316,927.75	293,168.45
06.00*	133,551.16	125,793.33	56,343.99	46,856.37	94,069.75	82,395.49	44,146.25	42,747.93
07.00*	161,374.67	42,799.90	241,594.74	18,130.57	25,217.12	25,071.46	22,756.26	22,610.60
08.00*	1,711,223.27	946,806.23	640,751.68	336,098.60	47,513.49	47,512.40	33,625.39	33,625.39
08.25	414,489.29	244,897.16	164,793.20	152,212.06	6,478.30	6,478.30	4,254.14	4,254.14
08.50	517,188.10	353,911.78	224,549.83	199,941.32	29,805.43	29,262.57	2,612.88	2,612.88
08.75	229,583.15	165,851.81	203,608.29	195,356.61	54,927.97	22,474.84	833.25	833.25
09.00	295,450.46	183,363.70	152,503.01	117,573.63	79,702.04	48,361.08	17,774.24	17,774.24
09.25	134,185.43	114,034.96	185,619.87	138,431.25	13,432.25	13,432.25	47,865.45	47,865.45
09.50	180,406.84	175,854.67	217,651.34	143,726.94	26,005.41	26,005.41	57,407.18	57,407.18
09.75	72,304.82	65,475.93	210,190.76	150,624.57	11,619.34	11,619.34	34,590.04	28,353.52
10.00	100,345.14	90,520.05	208,666.79	197,185.32	147,121.38	69,848.69	274,525.32	274,525.32
10.25	65,844.20	48,049.99	190,150.96	155,009.60	14,331.30	4,836.66	6,503.52	6,503.52
10.50	167,478.42	116,921.10	227,441.75	207,421.24	99,344.36	60,065.43	6,790.34	6,790.34
10.75	36,220.03	27,720.03	279,271.62	166,201.64	42,454.33	41,429.23	49,759.71	18,392.21
11.00	122,376.38	122,349.45	255,584.92	117,497.57	115,207.56	112,568.90	75,713.87	26,624.84
11.25	22,389.11	17,577.08	175,615.45	164,325.99	78,251.23	40,151.40	25,501.42	2,731.92
11.50	58,245.66	58,245.66	332,612.67	165,226.28	97,253.37	92,169.81	30,676.80	1,833.52
11.75	14,795.60	14,795.60	171,089.13	137,206.54	67,226.21	20,981.20	9,767.86	836.05
12.00	47,664.85	35,128.28	170,297.90	122,760.89	330,279.32	130,970.38	32,181.32	32,181.32
12.25	18,838.67	18,338.67	72,611.25	67,234.26	382,451.53	92,178.37	4,603.97	4,373.97
12.50	29,754.71	29,620.93	118,998.60	109,468.51	188,621.55	172,169.04	3,757.45	3,757.45
12.75	46,468.59	46,468.59	62,801.21	60,328.00	211,466.56	180,262.63	3,079.81	3,079.81
13.00	60,612.90	56,991.60	102,552.12	102,034.53	189,860.20	146,723.98	73,629.00	73,629.00
13.25	14,281.75	14,281.75	44,364.25	44,364.25	117,517.04	97,127.07	70,793.75	5,922.27
13.50	40,225.32	40,182.59	81,335.13	74,561.46	141,245.57	116,094.74	4,484.28	4,484.28
13.75	11,323.00	11,323.00	40,597.28	40,454.97	127,947.61	126,311.44	17,348.64	17,276.94
14.00	31,813.95	31,813.95	104,670.20	103,770.20	163,533.12	160,548.22	60,655.35	30,265.19
14.25	7,573.41	7,573.41	10,903.07	10,903.07	141,355.75	121,197.52	5,988.58	5,988.58
14.50	14,245.64	14,169.43	19,684.26	19,684.26	185,370.38	136,220.91	108,506.90	4,559.90
14.75	9,663.78	9,663.78	20,153.38	20,153.38	170,463.43	139,536.87	35,502.52	19,811.61
15.00	9,489.02	9,411.52	9,027.93	9,021.80	234,829.26	197,853.15	5,274.57	5,074.98
15.25	1,280.82	1,269.77	19,611.11	19,611.11	240,718.52	192,434.33	99,205.58	19,812.62
15.50	16,902.53	6,902.53	21,587.41	7,768.61	323,465.25	196,755.22	53,989.08	22,417.81
15.75	1,746.09	1,746.09	7,040.96	7,040.96	365,101.58	153,202.03	439,950.49	243,311.41
16.00	11,577.99	10,577.99	14,472.93	14,472.93	139,413.54	120,606.67	479,947.68	363,436.11
16.25	18,639.95	18,639.95	20,437.66	20,437.66	151,810.66	115,823.20	432,255.02	322,653.61
16.50	24,147.90	24,147.90	27,861.63	27,861.63	186,253.46	105,041.96	544,612.31	445,990.01
16.75	2,795.15	2,795.15	10,189.05	10,189.05	92,008.80	88,757.12	392,271.00	333,763.67
17.00	8,238.39	8,238.39	6,771.81	6,771.81	44,950.37	44,500.98	360,741.63	313,176.90
17.25	389.85	389.85	1,524.61	1,524.61	82,326.82	78,479.79	422,121.06	348,608.41
17.50	11,736.30	1,266.06	5,196.27	5,196.27	53,478.53	53,478.53	626,087.05	476,192.15
17.75	1,133.84	135.84	702.80	702.80	36,275.26	31,589.81	291,947.75	217,503.58
18.00	114,355.97	114,355.97	51,323.36	51,323.36	27,137.21	27,137.21	488,011.95	224,444.36
18.25	3,204.84	2,623.81	9,123.76	9,050.41	36,277.94	36,070.33	171,769.03	137,871.48
18.50	699.20	699.20	786.98	786.98	11,449.30	11,449.30	106,265.83	104,227.48
18.75	1,244.59	1,244.59	5,937.23	5,937.23	16,937.09	16,937.09	156,685.52	119,960.94
19.00	2,666.57	2,666.57	20,982.89	20,982.89	59,974.00	59,974.00	108,488.47	73,897.84
19.25	196.26	196.26	158.47	158.47	8,043.87	8,043.87	97,283.25	97,283.25
19.50	8,202.04	2,069.36	677.30	677.30	5,465.74	5,465.74	26,353.64	26,353.64
19.75	721.10	721.10	701.30	701.30	16,586.72	16,586.72	45,220.91	45,220.91
20.00 & above	137,830.75	137,830.75	168,964.66	168,964.66	241,550.51	241,550.51	761,180.30	761,180.12
TOTAL	6,565,041.65	4,961,777.04	7,185,488.78	5,595,802.99	7,471,615.93	5,774,915.21	8,402,787.76	6,601,972.78

Source: Core Statistics Department

*01.00 stands for 0.25 to 1.00

*02.00 stands for 1.25 to 2.00

So on

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

(End period: Million Rupees)

RATE OF RETURN	2021				2022			
	Jun		Dec		Jun		Dec ^P	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	145,644.8	145,637.7	195,111.8	195,111.6	247,209.3	238,610.0	216,594.7	212,664.1
1.00*	15,250.7	7,936.6	6,324.2	6,324.2	4,698.4	4,698.4	1,291.7	1,291.7
2.00*	24,775.9	24,775.9	65,193.1	35,537.5	38,570.3	38,570.3	51,648.4	51,648.4
3.00*	197,370.1	197,341.2	249,738.0	249,715.4	213,262.4	213,246.8	69,287.1	69,278.1
4.00*	37,806.6	37,791.6	46,243.3	46,243.3	100,683.6	66,334.0	75,792.5	75,792.5
5.00*	41,883.2	41,462.3	71,492.6	71,492.6	94,229.7	94,229.7	95,486.3	95,486.3
6.00*	14,883.2	11,993.0	6,382.1	6,232.1	38,674.6	38,674.6	10,113.8	9,919.6
7.00*	24,616.4	9,321.2	295,385.7	12,094.6	32,545.5	32,545.5	22,033.2	22,033.2
8.00*	628,398.8	251,800.9	300,321.5	117,545.0	67,074.4	44,682.4	12,978.2	12,947.3
8.25	106,075.0	94,073.6	39,804.1	39,125.9	6,983.1	6,983.1	2,874.0	2,874.0
8.50	129,125.3	98,418.6	62,648.9	46,492.3	3,632.4	3,632.4	2,029.6	2,029.6
8.75	115,259.5	92,482.4	70,813.8	57,714.9	7,718.9	6,794.1	4,944.1	4,944.1
9.00	120,605.9	65,587.8	59,952.8	58,218.9	16,838.2	7,993.7	5,922.1	5,922.1
9.25	48,843.3	48,830.6	41,223.9	39,166.8	2,388.8	2,388.8	6,068.6	6,068.6
9.50	53,893.1	53,882.5	68,996.0	66,746.2	6,587.1	6,463.1	18,627.6	18,627.6
9.75	37,912.7	37,897.3	65,587.8	64,056.1	9,886.2	9,886.2	15,439.2	15,439.2
10.00	37,063.4	35,585.8	51,290.4	50,564.8	9,643.4	7,139.4	139,699.1	139,699.1
10.25	42,111.0	40,074.4	59,329.3	58,509.9	20,677.3	5,667.4	2,026.7	2,026.7
10.50	18,610.9	18,592.5	66,523.8	56,317.1	38,395.7	8,395.7	1,239.1	1,239.1
10.75	27,379.5	27,379.5	81,531.9	70,282.1	12,448.9	12,009.7	5,391.7	5,391.7
11.00	28,545.1	28,530.5	52,959.9	50,852.8	19,794.4	19,772.4	52,780.0	14,811.0
11.25	21,126.2	21,125.4	78,631.3	68,397.2	49,639.8	20,639.8	3,015.8	3,015.8
11.50	17,669.6	17,661.7	72,228.0	65,616.5	29,243.6	27,241.8	2,392.0	2,392.0
11.75	21,346.6	15,046.6	113,372.2	53,599.9	132,764.9	23,817.1	3,489.7	3,489.7
12.00	19,798.1	17,731.9	54,791.6	46,930.5	201,176.2	71,015.2	4,645.7	4,645.7
12.25	18,880.5	18,880.5	38,203.1	38,201.3	214,751.4	34,386.7	4,581.1	4,581.1
12.50	13,419.3	13,419.3	42,977.9	42,585.7	69,758.2	52,035.8	5,225.8	5,225.8
12.75	8,902.2	8,902.2	34,811.2	34,770.1	93,940.7	62,301.5	8,603.0	8,603.0
13.00	6,275.7	6,275.7	21,944.4	17,791.8	44,636.6	44,636.6	14,840.0	14,840.0
13.25	7,526.1	7,526.1	18,920.1	18,894.9	35,902.5	35,902.5	6,720.8	6,720.8
13.50	11,723.8	11,723.8	20,560.8	20,489.7	52,232.6	50,518.4	10,190.1	10,190.1
13.75	11,157.7	11,157.7	13,927.6	13,924.6	56,383.9	55,983.9	12,050.7	12,050.7
14.00	9,743.9	9,743.9	25,022.1	25,022.1	41,183.3	41,181.4	10,360.1	10,360.1
14.25	7,057.0	7,056.4	12,932.2	12,926.8	35,897.1	35,896.6	5,668.4	5,668.4
14.50	6,062.2	4,977.6	11,184.2	10,142.2	98,380.9	82,528.8	39,447.9	4,795.7
14.75	5,721.2	5,721.2	7,771.4	7,763.3	55,527.8	55,527.8	133,770.5	6,172.8
15.00	5,388.7	5,388.7	9,079.9	9,073.8	94,679.2	75,624.7	46,952.4	11,952.4
15.25	4,217.3	4,217.3	41,407.4	7,062.6	97,040.2	76,130.7	27,460.3	11,238.1
15.50	2,415.9	2,415.9	6,053.5	6,050.3	109,220.4	81,786.3	48,939.6	19,073.2
15.75	1,903.5	1,903.5	3,749.1	3,747.5	87,946.1	57,556.1	321,990.3	108,629.8
16.00	2,958.7	2,958.7	3,212.8	3,212.8	72,741.3	63,802.3	160,788.6	73,033.8
16.25	1,160.5	1,160.5	7,724.8	7,721.1	88,013.0	76,672.0	124,890.7	124,449.2
16.50	2,816.4	2,816.4	3,042.5	3,042.5	45,110.0	45,110.0	169,787.0	126,473.5
16.75	756.1	756.1	1,062.9	1,057.9	34,216.0	31,771.6	189,994.7	154,063.2
17.00	1,798.2	1,798.2	2,170.2	2,170.2	21,752.2	21,752.2	162,094.6	141,002.2
17.25	403.7	403.7	899.2	878.7	20,233.2	20,233.2	140,488.3	134,528.3
17.50	784.4	784.4	937.8	926.6	12,384.5	12,384.5	99,271.6	90,700.6
17.75	699.8	699.8	532.4	532.4	16,097.7	16,097.7	98,636.1	82,563.6
18.00	1,860.3	1,860.3	3,031.6	3,031.6	10,136.4	10,136.4	138,390.0	102,335.5
18.25	321.7	321.7	717.7	713.6	14,668.6	14,668.6	57,346.6	47,413.1
18.50	845.2	845.2	981.9	976.5	5,920.2	5,920.2	36,952.1	36,948.6
18.75	421.0	421.0	363.1	363.1	10,242.7	10,242.7	43,181.5	43,173.3
19.00	1,824.5	1,824.5	1,751.5	1,751.5	6,070.8	6,070.8	33,656.7	33,656.7
19.25	997.1	997.1	745.5	745.5	5,998.9	5,998.9	33,382.9	33,377.8
19.50	758.8	758.8	777.6	777.6	4,282.5	4,282.5	15,572.6	15,572.6
19.75	697.5	697.5	504.6	504.6	4,559.8	4,559.8	18,635.0	18,635.0
20.00 & over	10,286.1	10,286.1	11,978.6	11,977.5	27,575.7	27,575.7	115,562.7	115,562.7
TOTAL	2,125,780.0	1,589,661.5	2,624,857.5	1,941,718.5	2,992,251.7	2,230,708.3	3,161,243.5	2,397,268.6

Source: Core Statistics Department

* 1.00 stands for 0.25 to 1.00

: : :
: : :
: : :

* 8.00 stands for 7.25 to 8.00

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

TYPE OF DEPOSITS		(Percent per annum)			
		2021		2022	
		Jun	Dec	Jun	Dec ^p
I.	Call Deposits	3.20 (2.38)	4.67 (1.90)	5.71 (2.51)	8.36 (2.46)
II.	Saving Deposits	4.97 (68.05)	6.43 (66.73)	10.67 (67.05)	12.55 (66.20)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.94 (6.72)	8.57 (7.86)	12.90 (6.43)	14.03 (4.89)
	(b) 3 months and over				
	but less than 6 months	5.01 (6.04)	6.58 (6.59)	11.30 (6.39)	14.12 (5.72)
	(c) 6 months and over				
	but less than 1 year	5.22 (3.30)	6.09 (3.18)	9.10 (3.23)	12.04 (3.14)
	(d) 1 year and over but				
	less than 2 years	5.86 (10.64)	7.28 (10.76)	11.48 (11.52)	14.03 (14.30)
	(e) 2 years and over but				
	less than 3 years	7.07 (0.44)	8.13 (0.29)	9.37 (0.23)	11.57 (0.64)
	(f) 3 years and over but				
	less than 4 years	7.32 (0.73)	7.98 (0.66)	10.47 (0.64)	12.70 (0.73)
	(g) 4 years and over but				
	less than 5 years	5.45 (0.11)	8.40 (0.10)	9.21 (0.04)	11.93 (0.03)
	(h) 5 years and over	7.83 (1.58)	9.25 (1.93)	11.17 (1.96)	12.15 (1.88)
IV.	Overall				
	(i) Excluding current and other deposits	5.17	6.73	10.80	12.80
	(ii) Including current and other deposits	3.38	4.40	6.97	8.33

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

Source: Core Statistics Department

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

TYPE OF DEPOSITS		(Percent per annum)			
		2021		2022	
		Jun	Dec	Jun	Dec ^P
I.	Call Deposits	3.46 (2.75)	5.06 (2.19)	6.18 (2.94)	9.15 (2.92)
II.	Saving Deposits	5.31 (68.17)	6.96 (65.82)	11.47 (66.86)	13.62 (65.40)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.98 (6.83)	8.77 (8.19)	13.17 (6.57)	13.91 (3.91)
	(b) 3 months and over but less than 6 months	4.92 (6.41)	6.47 (6.96)	11.13 (6.53)	14.03 (5.68)
	(c) 6 months and over but less than 1 year	5.01 (2.66)	5.63 (3.04)	7.99 (2.85)	11.67 (3.31)
	(d) 1 year and over but less than 2 years	6.04 (10.63)	7.40 (10.91)	11.93 (11.46)	14.54 (15.30)
	(e) 2 years and over but less than 3 years	7.64 (0.34)	9.42 (0.22)	11.08 (0.17)	12.22 (0.73)
	(f) 3 years and over but less than 4 years	7.82 (0.64)	8.60 (0.66)	11.20 (0.68)	13.50 (0.81)
	(g) 4 years and over but less than 5 years	5.77 (0.13)	9.04 (0.12)	11.30 (0.04)	12.33 (0.30)
	(h) 5 years and over	8.10 (1.45)	9.66 (1.88)	11.94 (1.90)	13.07 (1.41)
IV.	Overall				
	(i) Excluding current and other deposits	5.41	7.11	11.40	13.60
	(ii) Including current and other deposits	3.56	4.73	7.46	8.91

Source: Core Statistics Department

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

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

(Percent per annum)

TYPE OF DEPOSITS		2021		2022	
		Jun	Dec	Jun	Dec ^P
I.	Call Deposits	0.09 (2.71)	0.00 (0.73)	0.00 (0.91)	0.00 (0.21)
II.	Saving Deposits	3.61 (67.57)	(4.38) 70.45	7.73 (67.76)	9.16 (68.90)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.78 (6.31)	7.52 (6.49)	11.79 (5.88)	14.22 (8.14)
	(b) 3 months and over but less than 6 months	5.50 (4.54)	7.23 (5.07)	12.04 (5.90)	14.42 (5.87)
	(c) 6 months and over but less than 1 year	5.61 (5.89)	7.65 (3.74)	11.66 (4.65)	13.59 (2.57)
	(d) 1 year and over but less than 2 years	5.14 (10.68)	6.78 (10.15)	9.83 (11.77)	11.61 (10.70)
	(e) 2 years and over but less than 3 years	6.14 (0.83)	6.12 (0.58)	6.82 (0.43)	6.95 (0.34)
	(f) 3 years and over but less than 4 years	6.14 (0.63)	5.26 (0.62)	6.66 (0.49)	7.61 (0.43)
	(g) 4 years and over but less than 5 years	6.14 (1.10)	1.23 (0.04)	1.55 (0.04)	0.18 (0.04)
	(h) 5 years and over	8.10 (1.43)	7.77 (2.13)	8.62 (2.16)	9.43 (2.05)
IV.	Overall				
	(i) Excluding current and other deposits	4.20	5.15	8.59	10.30
	(ii) Including current and other deposits	2.66	3.11	5.19	6.38

Source: Core Statistics Department

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

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										
2021	Jun	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
2022	Jun	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
	Dec^P	17.72	15.41	13.87	13.89	12.87	13.80	15.82	31.24	14.66
II. CONVENTIONAL BANKING - ALL BANKS										
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
2022	Jun	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
	Dec^P	17.72	15.47	14.17	13.83	12.91	14.12	16.29	31.49	15.00
III. ISLAMIC BANKING-ALL BANKS										
2021	Jun	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	Dec	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
2022	Jun	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82
	Dec^P	-	14.64	13.06	14.03	12.79	11.25	14.64	27.70	13.76

Source: Core Statistics Department

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		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00

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 Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Mar-23^R																
1.Scheduled Banks (SBs)	17.98	18.26	18.23	18.56	15.82	15.72	16.98	16.91	8.09	8.00	14.66	14.54	8.63	8.68	14.04	14.02
a. Public	18.97	18.81	18.97	18.82	14.79	14.75	17.25	17.22	11.97	12.78	14.86	14.86	10.22	10.74	14.09	14.07
b. Private	18.54	19.00	18.83	19.35	16.28	16.17	17.15	17.07	7.72	7.54	14.62	14.47	8.16	8.13	13.98	13.95
c. Foreign	9.51	9.51	9.51	9.51	10.25	10.21	10.31	10.26	7.38	9.03	15.43	15.43	11.03	11.16	15.40	15.40
d. Specialized	25.45	25.45	25.45	25.45	16.60	16.59	23.33	23.34	9.64	9.64	15.55	15.55	13.18	13.15	15.20	15.20
2. DFIs	20.61	20.61	20.68	20.68	14.41	15.12	15.42	16.41	20.20	20.20	20.20	20.20	19.07	19.07	19.07	19.07
3. MFBs	34.88	34.88	38.39	38.39	31.31	31.31	32.09	32.09	11.89	11.83	16.77	17.07	12.40	12.14	16.57	16.44
4. Overall (SBs, MFBs, DFIs)	18.08	18.37	18.33	18.68	16.26	16.19	17.43	17.39	8.15	8.06	14.70	14.58	8.72	8.76	14.11	14.08
Apr-23																
1.Scheduled Banks (SBs)	20.15	20.44	20.36	20.68	17.19	17.11	18.40	18.36	10.95	10.89	16.76	16.67	9.60	9.71	15.76	15.75
a. Public	21.14	21.15	21.14	21.15	16.35	16.33	18.40	18.39	15.76	16.53	17.84	17.84	10.58	11.36	16.03	16.04
b. Private	21.18	21.70	21.45	22.01	17.77	17.70	18.78	18.75	10.11	9.92	16.48	16.35	9.27	9.24	15.61	15.59
c. Foreign	9.50	9.50	9.50	9.50	10.44	10.36	10.48	10.41	12.96	14.26	18.02	18.02	12.33	12.59	18.01	18.01
d. Specialized	26.81	26.82	26.81	26.82	14.82	14.81	23.85	23.86	14.55	14.54	18.78	18.78	16.83	16.80	18.85	18.86
2. DFIs	22.66	22.66	22.77	22.77	14.93	15.74	15.88	16.96	21.38	21.38	21.38	21.38	20.43	20.43	20.43	20.43
3. MFBs	35.29	35.29	39.63	39.63	31.62	31.62	32.43	32.43	11.68	11.67	17.10	17.09	13.36	13.16	17.95	17.86
4. Overall (SBs, MFBs, DFIs)	20.21	20.51	20.44	20.77	17.57	17.53	18.79	18.79	10.96	10.90	16.77	16.68	9.69	9.79	15.82	15.81
May-23^R																
1.Scheduled Banks (SBs)	20.17	20.39	20.41	20.67	17.32	17.27	18.49	18.47	11.13	11.36	17.80	17.77	10.08	10.23	16.51	16.51
a. Public	20.64	20.61	20.65	20.62	15.94	15.93	17.65	17.64	15.17	16.09	17.97	17.97	11.59	12.62	16.97	16.98
b. Private	21.28	21.73	21.58	22.08	18.07	18.03	19.09	19.08	10.50	10.45	17.57	17.53	9.60	9.58	16.30	16.29
c. Foreign	9.69	9.69	9.69	9.69	10.82	10.75	10.87	10.79	10.53	12.06	18.98	18.98	13.10	13.19	18.62	18.62
d. Specialized	25.28	25.28	25.28	25.28	16.01	16.00	24.54	24.56	7.33	6.98	19.73	19.75	17.46	17.43	19.69	19.70
2. DFIs	22.95	22.95	23.04	23.04	15.72	16.68	16.86	18.15	21.13	21.13	21.13	21.13	20.74	20.74	20.74	20.74
3. MFBs	35.06	35.06	39.33	39.33	32.40	32.40	33.45	33.45	10.81	10.76	17.61	17.64	13.71	13.60	18.28	18.24
4. Overall (SBs, MFBs, DFIs)	20.28	20.51	20.53	20.80	17.74	17.72	18.93	18.94	11.13	11.36	17.80	17.77	10.17	10.32	16.57	16.56
Jun-23^P																
1.Scheduled Banks (SBs)	20.36	20.51	20.63	20.85	17.80	17.73	19.03	18.98	10.44	10.40	18.09	18.04	10.40	10.50	16.93	16.93
a. Public	21.18	21.35	21.34	21.55	16.81	16.80	18.65	18.65	16.28	16.71	18.98	18.98	12.54	13.46	17.47	17.54
b. Private	21.29	21.69	21.62	22.10	18.45	18.38	19.52	19.47	8.95	8.81	17.73	17.65	9.73	9.67	16.69	16.66
c. Foreign	9.02	9.02	9.02	9.02	10.79	10.69	10.84	10.73	9.97	10.62	15.53	15.53	13.34	13.42	18.45	18.45
d. Specialized	27.58	27.58	27.59	27.59	17.23	17.23	25.59	25.60	8.93	8.89	20.36	20.35	18.02	18.00	20.57	20.58
2. DFIs	22.93	22.93	23.06	23.06	16.04	17.00	17.20	18.50	21.65	21.65	21.65	21.65	21.24	21.24	21.24	21.24
3. MFBs	34.79	34.79	38.22	38.22	32.24	32.24	33.40	33.40	9.53	9.39	15.90	15.80	13.80	13.70	18.72	18.70
4. Overall (SBs, MFBs, DFIs)	20.45	20.62	20.73	20.97	18.21	18.17	19.45	19.43	10.44	10.40	18.08	18.03	10.48	10.58	16.99	16.98

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
- MFBs stands for 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			
	22 nd Feb	25 th Mar	10 th May	3 rd Jun	5 th Oct	7 th Nov	12 th Jan	10 th Apr	9 th May	12 th Jul
1. Savings Accounts										
(i) With cheque facilities	12.24	12.72	10.75	12.25	13.50	13.50	14.50	18.50	19.50	19.50
(ii) Without cheque facilities	12.24	12.72	10.75	12.25	13.50	13.50	14.50	18.50	19.50	19.50
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)	10.32	10.92	12.40	12.40	12.26	12.26	12.26	14.87	14.87	14.87
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	10.00	11.00	12.40	13.00	13.00	13.00	13.00	17.00	17.00	18.20
(ii) Last period of complete 6 months	11.00	11.80	13.40	14.40	14.20	13.60	13.60	17.80	17.80	19.00
(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	10.20	11.04	12.00	12.36	12.60	12.36	12.60	12.84	12.84	14.28
8. Pensioner's Benefit Accounts	12.24	12.72	14.16	14.16	13.92	13.92	13.92	16.56	16.56	16.56
9. Behbood Saving Certificate	12.24	12.72	14.16	14.16	13.92	13.92	13.92	16.56	16.56	16.56
10. Short-Term Saving Certificate										
(i) 3 Months	9.72	10.40	13.40	13.68	15.00	15.00	16.12	19.92	20.84	20.84
(ii) 6 Months	10.10	10.60	13.90	13.96	15.04	15.04	16.00	19.64	20.82	20.82
(iii) 1 year	10.14	10.70	13.75	14.00	15.14	15.14	15.96	19.82	20.80	20.80
11. Shuhada Family Welfare account	12.24	12.72	14.16	14.16	14.16	14.16	14.16	16.56	16.56	16.56
12. Sarwa Islamic Term Account (SITA)*						13.20	13.20	13.20	13.20	13.20

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 (I)/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
2018							
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
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	5,021,821	5,381	10,368,872

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				
					Jun	Feb	Mar	Apr	May	Jun
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,792	1,480	1,578	1,240	1,490	1,650
	Amount	11,345,271	9,962,227	12,457,829	1,531,815	1,138,472	1,215,604	958,658	899,425	1,002,258
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	776	620	646	636	696	695
	Amount	5,086,338	5,012,278	6,603,769	782,540	595,254	622,344	596,125	918,351	944,944
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	205	162	147	155	116	153
	Amount	1,290,981	1,306,671	1,772,204	259,465	148,254	149,614	162,352	154,000	190,163
Quetta	No. of Cheques Cleared	931	750	769	83	55	63	50	60	70
	Amount	801,875	793,655	895,147	131,184	74,492	87,042	70,105	81,186	113,839
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	125	107	121	115	118	120
	Amount	1,469,097	1,434,471	2,014,765	165,225	111,025	138,982	137,856	202,426	170,737
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	227	165	187	192	180	194
	Amount	1,550,321	1,612,262	2,465,530	333,618	201,021	232,538	262,357	227,775	319,238
Hyderabad	No. of Cheques Cleared	93	43	76	19	5	7	4	8	18
	Amount	91,964	86,545	122,707	24,397	5,632	12,295	9,587	16,945	24,973
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	351	203	246	220	41	78
	Amount	4,025,485	4,055,736	3,756,678	704,931	34,215	467,703	431,254	57,516	105,976
Multan	No. of Cheques Cleared	1,074	958	1,014	101	71	80	74	82	90
	Amount	1,062,194	1,084,509	1,308,320	148,452	110,353	107,969	100,614	131,364	127,568
Sialkot	No. of Cheques Cleared	745	615	746	67	51	61	49	64	69
	Amount	421,540	463,815	706,141	93,788	58,248	63,070	60,954	123,107	108,215
Sukkur	No. of Cheques Cleared	699	589	639	62	42	50	58	55	56
	Amount	454,149	441,891	574,029	62,197	37,254	35,890	40,987	58,922	57,403
D.I. Khan	No. of Cheques Cleared	23	19	20	5	1	1	1	2	5
	Amount	17,736	16,769	17,179	2,089	2,398	1,140	18,241	2,659	5,109
Others	No. of Cheques Cleared	1,430	1,160	1,326	141	110	103	106	111	118
	Amount	975,694	1,164,114	1,334,163	167,603	122,448	132,518	154,120	207,794	195,992
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,955	3,072	3,291	2,900	3,022	3,316
	Amount	28,592,644	27,434,942	33,914,101	4,407,305	2,639,066	3,266,710	3,003,210	3,081,471	3,366,415

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22			FY23		
		Q2	Q3	Q4	Q1	Q2	Q3
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,571	16,643	16,603	16,598	16,980	17,078
Automated Teller Machines (ATM)	No.	16,709	16,897	17,133	17,380	17,547	17,678
Point of Sale (POS)	No.	92,153	96,975	104,865	106,479	108,899	112,302
2. Cards							
Credit Cards	No.	1,739,901	1,739,466	1,799,702	1,852,357	1,913,776	1,931,345
Debit Cards	No.	30,919,816	29,419,406	30,162,289	31,625,316	32,524,158	34,737,526
Proprietary ATMs only Cards	No.	4,781,926	4,881,677	42,144	15,072	-	-
Pre-Paid Cards	No.	125,369	127,624	109,010	102,343	99,124	96,339
Social Welfare Cards	No.	11,096,417	11,017,162	10,327,551	10,412,092	10,159,574	9,230,733
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	400,321	410,925	438,950	454,818	513,054	534,970
Amount	Million Rupees	33,260,259	35,422,174	41,985,001	39,879,090	39,833,907	44,294,253
4.1 ATM Transactions							
Number of Transactions	Thousands	173,575	171,283	183,677	184,927	202,498	202,274
Amount	Million Rupees	2,370,852	2,437,036	2,660,480	2,679,020	2,945,101	3,120,988
i. Cash Withdrawal							
Number of Transactions	Thousands	168,068	165,740	178,184	179,560	196,923	196,357
Amount	Million Rupees	2,138,479	2,204,839	2,379,151	2,421,885	2,663,283	2,804,268
ii. Cash Deposit							
Number of Transactions	Thousands	381	401	420	558	681	823
Amount	Million Rupees	38,006	39,737	44,772	58,375	71,468	88,299
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,312	1,453	1,303	1,159	1,031	1,026
Amount	Million Rupees	6,347	5,547	7,569	11,359	7,391	5,741
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,377	1,306	1,264	1,156	1,218	1,246
Amount	Million Rupees	63,108	63,284	64,273	59,670	64,872	71,302
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,437	2,384	2,501	2,490	2,640	2,817
Amount	Million Rupees	124,912	123,630	164,579	127,591	137,939	151,224
vi. Others							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	-	-	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	31,371	38,253	39,843	42,521	48,471	51,756
Amount	Million Rupees	178,109	189,691	204,585	216,568	256,791	282,757
4.3 RTOB Transactions							
Number of Transactions	Thousands	54,021	52,336	52,456	48,392	53,179	54,012
Amount	Million Rupees	25,331,738	26,774,067	32,386,571	28,944,491	27,428,362	29,929,779
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	11,509	11,541	11,708	10,720	10,646	10,879
Amount	Million Rupees	2,032,616	2,158,697	2,503,555	2,328,592	2,524,450	2,974,538
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	25,205	24,437	22,514	21,955	25,382	26,243
Amount	Million Rupees	4,554,900	4,603,003	4,810,130	4,696,884	5,519,747	6,226,122
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	17,307	16,358	18,234	15,717	17,151	16,891
Amount	Million Rupees	18,744,222	20,012,367	25,072,886	21,919,015	19,384,164	20,729,118
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	93,964	101,539	112,917	129,860	155,318	179,659
Amount	Million Rupees	2,926,586	3,085,830	3,677,150	4,224,817	5,322,832	6,782,500
i. Payment Through Mobile							
Number of Transactions	Thousands	5,602	6,069	6,680	7,268	7,970	8,681
Amount	Million Rupees	232,072	255,471	306,739	304,666	360,052	403,665
ii. Utility Bills Payment							
Number of Transactions	Thousands	18,124	19,176	19,917	21,035	22,494	23,819
Amount	Million Rupees	38,041	42,191	49,979	136,678	139,316	140,146
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	19,682	21,762	25,357	26,725	33,562	39,347
Amount	Million Rupees	1,262,750	1,245,833	1,486,337	1,653,097	2,193,852	2,852,876
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	50,555	54,532	60,962	74,833	91,293	107,812
Amount	Million Rupees	1,393,724	1,542,335	1,834,096	2,130,375	2,629,612	3,385,813

3.37 Electronic Banking Statistics

Product / Item	Unit	FY22			FY23		
		Q2	Q3	Q4	Q1	Q2	Q3
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	38	34	34	38	35	31
Amount	Million Rupees	1,639	1,587	2,093	2,417	1,918	1,860
i. Payment Through Call Centre							
Number of Transactions	Thousands	25	24	24	25	23	21
Amount	Million Rupees	1,355	1,300	1,805	1,940	1,633	1,617
ii. Utility Bills Payment							
Number of Transactions	Thousands	10	7	8	11	10	8
Amount	Million Rupees	178	139	154	254	207	167
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	3	2	2	2	2	2
Amount	Million Rupees	105	146	133	222	78	74
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	1	1	1	1	-	2
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	33,769	38,335	39,969	40,110	45,334	40,841
Amount	Million Rupees	2,424,648	2,906,935	3,024,139	3,778,325	3,844,723	4,139,755
i. Payment Through Internet							
Number of Transactions	Thousands	1,465	1,388	1,429	1,428	1,548	1,243
Amount	Million Rupees	196,749	660,006	219,491	793,040	642,136	687,582
ii. Utility Bills Payment							
Number of Transactions	Thousands	4,787	5,326	5,687	5,793	6,135	5,457
Amount	Million Rupees	116,248	150,512	191,726	208,130	216,343	208,615
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	11,241	12,728	13,865	13,462	14,466	12,319
Amount	Million Rupees	865,505	979,590	1,318,668	1,310,070	1,442,415	1,479,572
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	16,277	18,894	18,989	19,427	23,184	21,822
Amount	Million Rupees	1,246,145	1,116,826	1,294,253	1,467,085	1,543,829	1,763,987
4.7 e-Commerce							
Number of Transactions	Thousands	13,584	9,144	10,054	8,970	8,220	6,396
Amount	Million Rupees	26,688	27,028	29,984	33,451	34,180	36,615

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY22				FY23					
	Q3		Q4		Q1		Q2		Q3	
	Volume	Value	Volume	Value	Volume	Volume	Volume	Value	Volume	Value
Securities Transactions	23,420	106,215	24,766	148,211	19,067	76,679	21,942	88,740	19,918	109,202
Inter Bank Fund Transfers	1,037,391	44,212	1,034,906	49,668	1,116,255	52,152	1,172,949	55,396	1,230,727	55,140
Retails Cheques Clearing	15,564	5,251	15,263	7,660	14,863	6,428	17,424	6,413	17,903	7,153
Total	1,076,375	155,677	1,074,935	205,538	1,150,185	135,259	1,212,315	150,549	1,268,548	171,495

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	23.5	5,194.1	23.0	6,137.2	23.1	6,089.4	23.3	6,582.2	23.2	6,477.4
Cash withdrawals	36.5	6,482.3	36.1	7,113.9	34.9	7,327.9	37.2	7,640.3	37.4	8,456.0
Intra Bank Funds Transfer through Cheques	8.6	19,536.1	9.1	23,377.0	8.0	21,328.9	9.4	24,197.7	9.6	24,906.4
Inter Bank Funds Transfers (Clearing)	9.7	8,148.2	10.5	9,605.0	9.5	8,592.3	9.0	8,272.5	7.8	7,682.7
Utilities Bills Payments	14.6	368.0	13.7	502.6	15.4	556.5	13.6	432.4	13.5	373.3
Direct Debit (Standing Instructions)	0.6	2,831.7	0.7	3,987.2	0.6	3,555.6	0.6	3,975.1	0.6	4,499.9
Pay Order/Demand Draft	2.8	3,166.6	2.6	4,154.8	2.2	2,696.0	2.1	3,183.2	2.0	3,651.9
Others*	0.2	685.1	0.2	826.5	0.2	751.6	0.3	833.5	0.1	715.9
Total	96.5	46,412.1	96.0	55,704.3	93.9	50,898.2	95.5	55,116.9	94.3	56,763.5

* 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		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	8,166,970	673,173	8.2	8,387,416	685,623	8.2	9,022,077	717,299	8.0	8,741,685	763,783	8.7
SMEs Sector	477,227	74,199	15.5	450,769	76,463	17.0	532,580	74,885	14.1	469,084	76,033	16.2
Agriculture Sector	424,314	58,971	13.9	423,138	58,973	13.9	448,527	55,806	12.4	441,342	58,470	13.2
Consumer sector	897,754	30,738	3.4	895,819	32,142	3.6	895,908	32,165	3.6	880,609	34,889	4.0
<i>i. Credit Cards</i>	72,215	2,223	3.1	78,580	2,208	2.8	86,443	2,260	2.6	89,061	2,283	2.6
<i>ii. Auto loans</i>	361,406	4,409	1.2	345,317	4,681	1.4	332,569	4,516	1.4	312,339	4,585	1.5
<i>iii. Consumer durable</i>	911	64	7.0	1,191	76	6.4	1,163	94	8.1	1,215	88	7.2
<i>iv. Mortgage loans</i>	205,480	9,914	4.8	215,471	10,451	4.9	219,833	10,716	4.9	221,028	11,533	5.2
<i>v. Other personal loans</i>	257,742	14,128	5.5	255,260	14,727	5.8	255,898	14,578	5.7	256,966	16,400	6.4
Commodity Financing	1,218,697	8,008	0.7	1,212,027	7,483	0.6	1,260,929	7,252	0.6	1,271,608	6,941	0.5
Staff Loans	224,693	2,368	1.1	232,706	2,687	1.2	243,452	2,653	1.1	250,703	2,557	1.0
Others	284,877	31,066	10.9	279,406	34,452	12.3	241,883	33,978	14.0	578,207	42,449	7.3
Total	11,694,531	878,521	7.5	11,881,281	897,822	7.6	12,645,356	924,038	7.3	12,633,238	985,123	7.8

SECTOR	2022									2023		
	Q2			Q3			Q4			Q1		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	997,667	65,407	6.6	1,038,778	64,056	6.2	1,079,382	60,489	5.6	1,064,252	58,882	5.5
Automobile / Transportation	213,924	18,565	8.7	222,272	18,632	8.4	231,649	17,776	7.7	225,766	19,389	8.6
Cement	245,583	5,449	2.2	276,186	5,490	2.0	291,478	7,064	2.4	276,487	6,894	2.5
Chemical & Pharmaceuticals	419,087	16,538	3.9	444,836	16,778	3.8	506,740	16,280	3.2	436,182	17,033	3.9
Electronics	165,555	25,131	15.2	168,032	24,884	14.8	171,971	24,272	14.1	147,385	27,296	18.5
Financial	382,568	10,697	2.8	352,229	12,129	3.4	663,779	10,645	1.6	456,771	11,374	2.5
Individuals	1,202,135	63,676	5.3	1,185,900	62,739	5.3	1,211,088	62,400	5.2	1,202,339	66,706	5.5
Insurance	5,210	62	1.2	5,633	62	1.1	4,140	62	1.5	4,688	62	1.3
Others	4,288,029	369,070	8.6	4,362,776	383,308	8.8	4,502,988	411,333	9.1	4,714,765	458,570	9.7
Production/Transmission of Energy	1,519,079	84,505	5.6	1,581,880	83,705	5.3	1,620,994	85,439	5.3	1,652,688	85,167	5.2
Shoes & Leather garments	51,895	5,906	11.4	54,823	6,219	11.3	52,891	5,919	11.2	52,415	6,040	11.5
Sugar	347,780	59,331	17.1	271,142	59,195	21.8	292,043	58,414	20.0	411,832	58,315	14.2
Textile	1,856,019	154,184	8.3	1,916,793	160,626	8.4	2,016,210	163,945	8.1	1,987,671	169,395	8.5
Total	11,694,531	878,521	7.5	11,881,281	897,822	7.6	12,645,356	924,038	7.3	12,633,238	985,123	7.8

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

(Million Rupees)

Banks / DFIs	Dec-22 ^R			Mar-23		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	938,670	98,693	0.82	999,890	92,555	0.78
All Banks	924,038	96,922	0.82	985,123	91,236	0.78
Commercial Banks	883,215	79,952	0.68	947,645	76,420	0.66
Public Sector Commercial Banks	336,339	53,551	2.66	352,202	49,001	2.51
Local Private Banks	545,007	26,952	0.28	593,600	27,903	0.30
Foreign Banks	1,869	(552)	(0.53)	1,843	(485)	(0.13)
Specialized Banks	40,823	16,971	16.86	37,477	14,816	14.78
DFIs	14,633	1,770	0.94	14,768	1,319	0.71

3.42 Cash Recovery against Non-Performing Loans

(Million Rupees)

Banks / DFIs	For the Quarter	For the Quarter
	Ended Dec 2022	Ended Mar 2023
All Banks & DFIs	33,397	17,355
All Banks	32,410	16,510
Commercial Banks	23,865	14,018
Public Sector Commercial Banks	9,893	4,003
Local Private Banks	13,969	10,012
Foreign Banks	4	3
Specialized Banks	8,544	2,492
DFIs	987	845

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

Source: Financial Stability Department SBP