

### 3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	2019		2020		2021		2022
	Jun	Dec	Jun <sup>R</sup>	Dec	Jun <sup>R</sup>	Dec	Jun <sup>P</sup>
<b>Liabilities</b>							
Capital	541,948.5	552,407.1	556,833.4	560,409.1	562,465.0	568,727.8	582,437.5
Reserves	901,333.2	974,830.3	1,041,556.0	1,136,827.4	1,152,166.0	1,269,713.3	1,367,915.4
<b>Demand Deposits</b>	<b>11,249,350.9</b>	<b>11,666,302.4</b>	<b>13,375,081.0</b>	<b>14,361,478.8</b>	<b>15,995,829.7</b>	<b>16,774,719.1</b>	<b>18,351,900.0</b>
(a) Scheduled Banks	45,737.0	181,398.0	337,508.6	423,203.2	424,278.0	502,048.1	524,549.1
(b) Others	11,203,613.9	11,484,904.4	13,037,572.4	13,938,275.6	15,571,551.7	16,272,671.0	17,827,351.0
<b>Time Deposits</b>	<b>2,841,449.7</b>	<b>3,208,104.6</b>	<b>3,183,592.9</b>	<b>3,401,137.3</b>	<b>3,594,928.4</b>	<b>4,024,780.9</b>	<b>4,171,191.7</b>
(a) Scheduled Banks	8,089.1	48,888.9	15,775.5	8,477.9	31,441.8	30,580.9	25,154.6
(b) Others	2,833,360.6	3,159,215.7	3,167,817.4	3,392,659.4	3,563,486.6	3,994,200.1	4,146,037.1
<b>Borrowings from</b>	<b>2,392,161.7</b>	<b>2,691,068.7</b>	<b>2,776,222.6</b>	<b>3,074,776.2</b>	<b>4,034,320.3</b>	<b>4,546,378.7</b>	<b>6,905,032.8</b>
(a). State Bank of Pakistan	1,313,474.8	1,567,246.6	1,698,182.8	2,003,836.3	2,983,445.3	3,126,789.4	5,796,912.7
(b) Banks Abroad	509,322.6	400,208.9	439,991.1	343,471.8	381,032.5	437,418.0	509,827.1
(c) Other Scheduled Banks	557,144.2	718,462.1	619,018.9	709,244.9	649,318.8	878,843.0	521,334.7
(d) Other Institutions	12,220.2	5,151.0	19,029.8	18,223.2	20,523.7	103,328.3	76,958.4
Head Office and Inter-Bank Adjustment	398,395.7	258,851.4	136,693.3	22,549.2	18,738.8	74,251.5	31,732.6
Other Liabilities	2,239,664.2	2,636,283.6	2,791,710.1	2,754,742.7	3,030,955.6	3,130,732.4	3,373,439.8
<b>Total Liabilities / Assets</b>	<b>20,564,304.0</b>	<b>21,987,848.0</b>	<b>23,861,689.3</b>	<b>25,311,920.8</b>	<b>28,389,403.8</b>	<b>30,389,303.7</b>	<b>34,783,649.9</b>
<b>Assets</b>							
<b>Cash</b>	<b>2,028,979.9</b>	<b>1,901,490.7</b>	<b>1,906,202.6</b>	<b>1,921,340.1</b>	<b>2,206,951.6</b>	<b>2,212,152.1</b>	<b>2,334,968.7</b>
(a) Notes, Coins and Silver	403,705.5	303,151.2	392,675.3	429,420.7	435,489.1	407,912.9	498,147.8
(b) Balances with State Bank of Pakistan	1,239,068.7	1,133,404.5	1,144,230.2	1,089,586.2	1,299,522.3	1,296,106.3	1,246,734.8
(c) Balances with Other Scheduled Banks	385,205.6	464,935.0	369,297.2	402,333.3	471,940.2	507,632.9	539,572.5
(c) Balances with Other Institution	1,000.0	-	-	-	-	500.0	50,513.6
Balances held Abroad	159,553.6	150,610.2	181,774.2	311,418.3	210,298.4	226,721.3	286,827.9
Bills Purchased and Discounted	271,646.2	294,048.1	247,267.0	252,662.5	305,645.3	359,227.0	417,957.7
<b>Advances to</b>	<b>7,906,128.9</b>	<b>8,119,252.0</b>	<b>8,254,471.2</b>	<b>8,580,480.6</b>	<b>8,879,416.8</b>	<b>10,045,396.9</b>	<b>10,777,604.5</b>
(a) Scheduled Banks	96,617.1	128,332.9	291,008.1	336,965.3	188,596.1	235,051.0	313,737.7
(b) Others	7,809,511.8	7,990,919.1	7,963,463.0	8,243,515.2	8,690,820.8	9,810,345.9	10,463,866.8
<b>Investment in Securities and Shares</b>	<b>7,833,381.6</b>	<b>8,728,972.0</b>	<b>10,610,435.9</b>	<b>11,565,719.8</b>	<b>13,779,334.1</b>	<b>14,255,370.8</b>	<b>17,692,073.5</b>
(a) Federal Government Securities	2,289,925.0	3,286,756.0	4,079,653.57	5,368,245.98	5,949,738.03	7,060,987.24	8,818,397.31
(b) Treasury Bills	4,413,307.5	4,348,350.5	5,171,021.60	4,528,862.35	6,050,306.22	4,874,637.14	5,566,284.64
(c) Provincial Governments Securities	-	-	-	-	-	-	-
(d) Foreign Securities	149,685.6	121,305.8	83,944.3	92,832.0	101,897.3	69,922.0	128,406.6
(e) Others	980,463.4	972,559.7	1,275,816.5	1,575,779.5	1,571,559.1	2,249,824.4	3,178,984.96
<b>Bank Premises</b>	<b>397,735.1</b>	<b>457,557.9</b>	<b>486,161.1</b>	<b>534,891.3</b>	<b>557,526.6</b>	<b>663,344.7</b>	<b>612,021.0</b>
<b>Head Office and Inter-Bank Adjustment</b>	<b>20,953.5</b>	<b>145,955.1</b>	<b>34,258.1</b>	<b>26,183.6</b>	<b>136,481.3</b>	<b>331,746.1</b>	<b>82,811.8</b>
<b>Other Assets</b>	<b>1,945,925.2</b>	<b>2,189,962.1</b>	<b>2,141,130.6</b>	<b>2,119,224.5</b>	<b>2,313,749.8</b>	<b>2,295,344.7</b>	<b>2,579,384.8</b>
<b>Contingent Liabilities/Assets as per contra</b>	<b>10,502,975.0</b>	<b>11,715,892.9</b>	<b>10,018,726.4</b>	<b>10,927,699.3</b>	<b>12,414,102.7</b>	<b>13,464,078.2</b>	<b>16,204,568.2</b>

Source: Core Statistics Department

### 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	
	Jun		Dec		Jun		Dec		Jun <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Current Deposits</b>	37,916,631	5,485,714.2	40,219,691	6,150,572.9	41,613,412	6,635,312.3	45,892,492	7,037,433.9	47,035,068	7,816,902.7
<b>Call Deposits</b>	342,837	228,771.4	373,939	222,483.4	313,392	287,406.0	323,633	242,184.6	378,285	342,069.9
<b>Other Deposits Accounts</b>	43,841	335,702.8	50,391	36,878.5	38,336	446,252.7	135,454	497,243.3	148,052	535,874.4
<b>Saving Deposits</b>	19,945,913	6,987,383.6	20,535,706	7,528,340.7	20,173,107	8,202,581.1	18,919,075	8,495,808.9	19,065,793	9,132,503.5
<b>FIXED DEPOSITS</b>	1,706,598	3,167,817.4	873,414	3,392,659.4	897,555	3,563,486.5	861,948	3,994,200.1	895,905	4,146,037.1
Less Than 6 months	513,152	1,209,889.3	99,219	1,317,929.7	80,670	1,538,086.9	108,945	1,839,726.6	108,156	1,746,165.9
For 6 months & over but less than 1 year	165,287	415,982.3	43,436	485,755.9	37,926	398,245.0	45,753	404,785.5	47,788	440,025.3
For 1 year & over but less than 2 years	434,630	1,207,964.0	328,169	1,235,421.1	276,566	1,282,156.6	330,830	1,370,582.6	364,913	1,569,575.3
For 2 years & over but less than 3 years	72,660	44,671.9	43,588	45,577.5	32,225	52,959.7	37,703	37,268.9	35,436	30,908.7
For 3 years & over but less than 4 years	70,311	90,693.8	40,661	84,944.8	40,893	87,747.4	66,199	83,456.0	63,811	87,247.9
For 4 years & over but less than 5 years	66,167	5,968.8	51,055	15,604.5	29,451	13,337.9	20,881	12,912.8	21,393	5,722.9
For 5 years & over	384,391	192,647.2	267,286	207,425.9	399,824	190,953.1	251,637	245,467.7	254,408	266,391.1
<b>All Deposits</b>	59,955,820	16,205,389.5	62,053,141	17,330,934.8	63,035,802	19,135,038.6	66,132,602	20,266,870.8	67,523,103	21,973,387.6

Source: Core Statistics Department

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

Million Rupees

CATEGORY OF DEPOSIT HOLDERS	2020		2021		2022
	Jun	Dec	Jun <sup>R</sup>	Dec	Jun <sup>P</sup>
<b>I. FOREIGN CONSTITUENTS</b>	308,067.4	352,773.8	408,322.4	502,351.3	607,448.8
I. Official	41,942.0	50,546.5	59,330.2	83,938.6	97,008.3
II. Business	91,340.8	93,377.1	101,727.7	119,382.9	138,700.9
III. Personal	174,784.6	208,850.2	247,264.5	299,029.8	371,739.6
<b>2. DOMESTIC CONSTITUENTS</b>	15,897,322.1	16,978,161.1	18,726,716.2	19,764,519.4	21,365,938.8
<b>I. GOVERNMENT</b>	2,388,494.4	2,412,971.3	2,800,964.3	2,995,839.3	3,286,173.8
a. Federal Government	1,366,085.7	1,389,921.6	1,658,996.8	1,836,797.2	2,020,071.1
b. Provincial Governments	917,846.0	899,934.0	1,006,889.9	1,022,776.3	1,114,521.9
c. Local Bodies	104,562.8	123,115.8	135,077.5	136,265.9	151,580.8
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	1,106,046.4	1,141,763.3	1,274,090.4	1,339,213.9	1,403,799.2
a. Agriculture, hunting and forestry	983.0	1,171.3	1,455.0	1,602.8	1,595.5
b. Services	97,817.0	115,837.4	127,710.1	143,925.8	153,596.7
c. Utilities	351,386.5	368,651.7	437,191.5	424,346.0	461,501.2
d. Transport, storage and communications	205,642.2	194,174.2	212,629.0	232,022.2	264,783.1
e. Manufacturing	178,853.4	198,400.9	196,086.8	197,593.6	186,228.9
f. Mining and Quarrying	140,206.1	133,024.4	155,175.9	172,016.9	159,593.3
g. Construction	10,840.5	18,422.4	36,180.9	34,025.3	36,697.9
h. Commerce and Trade	47,137.1	39,535.0	30,239.4	42,474.8	57,641.4
i. Others	73,180.6	72,546.0	77,421.7	91,206.5	82,161.1
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	545,107.9	737,743.8	868,085.3	1,011,035.0	1,053,942.5
a. Mutual Funds and AMCs	311,225.9	389,830.9	423,266.6	509,210.7	635,418.3
b. Insurance & Pension Funds	93,316.9	145,354.7	165,042.7	204,120.4	145,274.4
c. MFIs and DFIs	27,900.9	30,398.2	48,933.7	74,467.2	55,296.4
d. Stock Exchange & Brokerage Houses	25,245.5	46,222.3	43,280.7	52,637.6	43,329.3
e. Modarabas	5,681.9	3,569.2	3,692.2	3,053.4	3,662.4
f. Other NBFIs	81,736.8	122,368.6	183,869.3	167,545.6	170,961.7
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	3,363,712.0	3,708,015.2	4,245,330.6	4,417,796.5	4,902,456.4
a. Agriculture, forestry and fishing	212,877.2	224,095.7	225,889.8	234,498.8	197,808.5
01. Crop and animal production, hunting and related service activities	209,835.2	221,840.6	223,680.0	231,913.4	194,070.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	130,598.9	134,080.4	137,983.9	137,070.9	117,757.6
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables	7,884.9	8,633.3	8,340.2	8,910.2	8,341.6
iii. Growing of other fruits, vegetables and crops	40,626.7	42,384.9	37,973.2	39,276.9	33,038.6
iv. Raising of livestock and other related activities	14,417.4	18,668.3	24,066.2	24,834.0	24,558.4
v. Other agricultural support activities	16,222.2	17,865.2	15,243.4	21,695.6	10,266.5
vi. Hunting, trapping and related service activities	85.0	208.5	73.1	125.8	108.0
02 - Forestry and logging	1,716.5	935.1	574.6	552.7	680.2
03 - Fishing and aquaculture	1,325.6	1,320.0	1,635.2	2,032.7	3,057.7
b. Mining and quarrying	149,134.4	171,122.7	176,117.0	175,900.1	214,697.4
01 - Mining of coal and lignite	24,655.0	25,791.2	42,985.9	42,197.8	49,696.7
02 - Extraction of crude petroleum and natural gas	115,025.0	129,152.7	121,454.8	119,240.5	141,739.0
03 - Mining of metal ores	2,315.8	2,127.2	2,004.3	2,254.3	2,817.0
04 - Other mining and quarrying	6,993.4	13,869.8	9,463.5	11,865.2	20,100.2
05 - Mining support service activities	145.1	181.7	208.5	342.2	344.5
c. Manufacturing	852,658.7	1,046,672.6	1,213,175.9	1,316,337.8	1,457,180.1
01 - Manufacture of food products	135,735.5	167,590.2	165,496.2	201,766.9	201,665.0
02 - Manufacture of beverages	19,264.4	19,003.4	30,629.8	27,567.4	32,361.3
03 - Manufacture of tobacco products	10,683.8	13,797.8	17,159.8	18,464.7	20,790.7
04 - Manufacture of textiles	133,036.5	177,012.3	200,489.4	201,051.2	215,873.0
i. Preparation and spinning of textile fibers	43,865.4	47,996.3	68,583.0	67,056.1	66,695.6
ii. Weaving of textiles	15,490.3	17,533.3	17,871.3	21,953.9	27,436.0
iii. Finishing of textiles	12,547.3	12,484.0	19,558.0	21,054.6	27,934.9
iv. Manufacture of knitted and crocheted fabrics	11,031.6	13,952.7	13,488.3	12,660.7	11,960.8
v. Manufacture of made-up textile articles, except apparel	21,534.6	23,705.9	25,917.0	25,897.5	29,206.0
vi. Manufacture of carpets and rugs	1,045.9	1,045.4	1,461.1	1,215.5	1,031.4
vii. Manufacture of other textiles n.e.c.	27,521.4	60,294.7	53,610.7	51,212.9	51,608.5
05 - Manufacture of wearing apparel	33,644.8	45,032.8	43,501.9	44,459.9	52,092.3
06 - Manufacture of leather and related products	13,913.1	18,517.3	16,917.6	17,718.0	17,193.0
i. Tanning and dressing of leather; dressing and dyeing of fur	3,904.8	4,780.6	4,486.6	4,509.5	4,420.1
ii. Manufacture of luggage, handbags and the like, saddlery and harness	2,135.6	2,666.7	2,815.2	2,285.5	3,000.0
iii. Manufacture of footwear	7,872.7	11,070.0	9,615.9	10,922.9	9,772.9
a). Leather wear	7,120.8	10,279.9	8,402.6	9,729.6	8,461.6
b). Rubber and Plastic wear	752.0	790.0	1,213.2	1,193.3	1,311.4

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

CATEGORY OF DEPOSIT HOLDERS	Million Rupees				
	2020		2021		2022
	Jun	Dec	Jun <sup>R</sup>	Dec	Jun <sup>P</sup>
07 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2,056.4	2,802.9	2,482.6	3,062.7	3,246.0
08 - Manufacture of paper and paper products	4,055.7	6,655.1	9,099.7	10,768.3	9,043.0
09 - Printing and reproduction of recorded media	8,856.9	8,588.0	11,937.5	11,988.8	14,886.4
10 - Manufacture of coke and refined petroleum products	76,100.8	76,118.6	89,447.8	94,056.2	175,295.3
11 - Manufacture of chemicals and chemical products	100,850.9	122,409.0	165,028.1	182,061.4	150,755.2
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	43,416.4	45,162.9	50,026.3	50,535.5	67,092.2
13 - Manufacture of rubber and plastics products	9,153.1	13,265.5	19,736.3	17,506.8	16,833.2
14 - Manufacture of other non-metallic mineral products	33,516.2	25,473.0	29,297.8	35,232.9	31,608.5
15 - Manufacture of basic metals	25,460.3	30,912.4	39,520.3	37,954.1	47,181.4
16 - Manufacture of fabricated metal products, except machinery and equipment	7,883.3	10,479.2	9,858.6	9,586.7	10,517.2
17 - Manufacture of computer, electronic and optical products	14,671.5	15,595.7	18,526.0	22,025.4	26,191.1
18 - Manufacture of electrical equipment	35,573.4	42,318.0	46,906.9	51,611.5	58,128.0
19 - Manufacture of machinery and equipment	13,373.0	22,177.5	26,751.0	26,650.1	21,791.9
20 - Manufacture of motor vehicles, trailers and semi-trailers	65,862.7	97,898.2	129,771.2	147,216.5	177,500.4
21 - Manufacture of other transport equipment	7,368.7	16,635.4	13,042.8	10,241.8	8,142.6
22 - Manufacture of furniture	2,040.1	2,817.9	2,785.4	2,898.6	3,019.6
23 - Other manufacturing	54,023.7	64,203.9	72,735.9	90,014.5	94,650.1
24 - Repair and installation of machinery and equipment	2,117.5	2,205.4	2,026.9	1,898.2	1,322.7
d. Electricity, gas, steam and air conditioning supply	155,024.8	156,232.6	164,687.1	192,738.8	289,433.0
e. Water supply; sewerage, waste management and remediation activities	7,204.7	7,400.3	7,473.0	7,633.7	10,689.0
f. Construction	338,530.8	325,732.5	446,027.7	361,598.3	437,486.1
01 - Construction of buildings	154,120.1	169,989.5	251,525.7	210,587.5	248,445.1
02 - Civil engineering	152,984.3	126,276.3	147,453.5	111,068.2	145,320.2
03 - Specialized construction activities	31,426.4	29,466.7	47,048.5	39,942.6	43,720.8
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	518,256.8	603,360.4	680,770.9	710,973.8	761,380.8
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	32,888.7	37,824.7	41,325.1	44,582.9	41,339.8
02 - Wholesale trade, except of motor vehicles and motorcycles	220,059.0	245,326.9	274,940.2	229,288.7	253,991.8
03 - Retail trade, except of motor vehicles and motorcycles	265,309.1	320,208.7	364,505.6	437,102.2	466,049.2
h. Transportation and storage	119,851.4	96,805.6	126,697.0	171,409.3	259,837.4
i. Accommodation and food service activities	19,262.9	17,220.9	20,134.1	23,758.1	24,977.6
j. Real estate activities	97,743.4	130,413.9	169,542.5	207,963.0	220,924.8
k. Professional, scientific and technical activities	107,770.6	116,365.3	112,497.5	113,664.6	124,656.2
01 - Legal and accounting activities	17,649.2	20,991.9	18,095.7	31,455.4	14,578.5
02 - Activities of head offices; management consultancy activities	6,625.4	5,632.0	5,618.0	3,349.6	9,662.5
03 - Architectural and engineering activities; technical testing and analysis	19,487.9	23,593.9	20,686.3	20,975.3	23,558.4
04 - Scientific research and development	5,961.5	4,633.8	5,385.9	6,888.1	7,624.8
05 - Advertising and market research	6,939.6	7,232.8	9,612.8	11,629.9	13,270.0
06 - Other professional, scientific and technical activities	50,155.8	53,339.8	51,734.7	39,015.1	54,750.2
07 - Veterinary activities	951.0	941.2	1,364.2	951.1	1,211.8
l. Administrative and support service activities	91,246.8	90,175.0	101,804.9	105,837.0	96,951.4
01 - Rental and leasing activities	1,789.7	2,319.2	2,270.6	2,831.5	3,400.6
02 - Employment activities	387.2	1,180.5	609.0	775.3	1,221.0
03 - Travel agency, tour operator, reservation service and related activities	12,464.6	13,020.9	12,272.9	18,382.0	16,299.1
04 - Security and investigation activities	3,177.5	3,042.4	3,902.0	3,522.9	4,420.4
05 - Services to buildings and landscape activities	1,803.3	2,740.1	3,503.5	3,182.8	3,186.7
06 - Office administrative, office support and other business support activities	71,624.5	67,872.0	79,247.0	77,142.5	68,423.5
m. Education	81,726.5	87,882.9	100,977.2	99,498.6	105,797.6
n. Human health and social work activities	49,666.9	61,854.5	76,516.9	82,607.2	76,308.2
o. Arts, entertainment and recreation	1,256.2	1,613.1	2,326.4	1,854.3	3,156.1
p. Other service activities	436,850.7	430,256.5	460,264.6	450,479.4	445,747.7
<b>V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS</b>	<b>398,842.8</b>	<b>449,904.5</b>	<b>455,579.3</b>	<b>517,331.6</b>	<b>562,512.4</b>
<b>VI. PERSONAL</b>	<b>8,064,407.1</b>	<b>8,488,125.4</b>	<b>9,035,496.8</b>	<b>9,443,867.1</b>	<b>10,091,015.0</b>
<b>VII. OTHER</b>	<b>30,711.3</b>	<b>39,637.6</b>	<b>47,169.6</b>	<b>39,435.9</b>	<b>66,039.6</b>
<b>TOTAL</b>	<b>16,205,389.5</b>	<b>17,330,934.8</b>	<b>19,135,038.6</b>	<b>20,266,870.8</b>	<b>21,973,387.6</b>

Source: Core Statistics Department

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

As on 30<sup>th</sup> June, 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 5,000	10,914	22.6	49,605	101.1	4,424	1.4	2,019	1.6	1,133,747	2,742.7
5,000 to 10,000	12,880	96.1	22,357	164.3	329	2.3	757	5.2	320,025	2,200.7
10,000 to 20,000	7,773	111.6	39,828	595.2	355	5.0	963	13.2	333,377	4,867.2
20,000 to 25,000	3,153	69.8	18,811	425.3	208	4.6	320	7.0	123,575	2,778.4
25,000 to 30,000	3,184	87.3	11,808	321.6	111	3.0	191	5.1	118,665	3,251.6
30,000 to 40,000	3,967	138.0	30,500	1,066.5	137	4.6	289	9.9	242,013	8,411.8
40,000 to 50,000	4,023	182.9	29,834	1,321.5	131	5.8	223	9.8	196,657	8,815.6
50,000 to 60,000	4,135	224.8	30,287	1,595.8	107	6.0	163	8.7	276,395	15,113.7
60,000 to 70,000	3,471	225.9	16,675	1,075.6	68	4.4	151	9.8	175,084	11,350.5
70,000 to 80,000	5,305	391.7	12,932	967.5	133	9.7	95	7.1	165,005	12,327.0
80,000 to 90,000	5,065	429.8	10,104	862.7	63	5.3	114	9.6	153,284	12,957.8
90,000 to 100,000	5,286	497.5	9,134	858.0	96	9.1	79	7.5	127,739	12,095.9
100,000 to 200,000	119,695	18,097.1	43,146	5,970.6	406	59.0	840	119.7	895,243	128,415.8
200,000 to 300,000	45,544	11,045.9	16,245	3,904.1	351	87.5	407	100.1	496,575	121,124.9
300,000 to 400,000	43,572	15,526.5	9,152	3,154.9	206	70.5	318	109.2	286,070	99,237.3
400,000 to 500,000	34,015	15,528.4	8,378	3,700.5	161	72.2	283	126.8	197,289	88,190.0
500,000 to 600,000	15,860	8,702.6	5,494	3,021.0	137	73.5	281	151.4	147,208	80,310.9
600,000 to 700,000	14,988	9,666.5	5,509	3,608.1	129	83.0	174	113.4	104,454	67,280.6
700,000 to 800,000	11,603	8,694.1	4,000	2,996.3	120	90.5	157	117.6	81,512	60,961.4
800,000 to 900,000	23,210	19,482.4	3,147	2,674.8	114	97.2	123	105.1	64,355	54,538.3
900,000 to 1,000,000	9,276	8,775.4	2,935	2,805.6	80	75.8	210	198.5	48,241	45,687.1
1,000,000 to 2,000,000	55,348	77,399.7	16,162	23,669.3	655	946.2	992	1,432.2	219,427	302,594.3
2,000,000 to 3,000,000	18,859	46,187.6	7,836	19,147.5	455	1,096.5	851	2,077.8	68,288	166,058.2
3,000,000 to 4,000,000	9,396	32,521.3	5,046	17,259.6	317	1,075.0	368	1,269.5	31,361	107,745.8
4,000,000 to 5,000,000	5,412	24,075.7	3,731	16,593.1	342	1,548.3	312	1,401.3	20,044	89,423.2
5,000,000 to 6,000,000	3,819	20,623.5	2,161	11,937.5	418	2,283.2	210	1,136.9	14,454	78,152.5
6,000,000 to 7,000,000	2,135	13,752.7	1,594	10,321.9	164	1,056.0	207	1,357.4	9,717	63,024.6
7,000,000 to 8,000,000	2,270	16,907.6	1,235	9,279.7	141	1,065.4	174	1,290.6	7,405	55,342.1
8,000,000 to 9,000,000	901	7,598.2	1,463	12,348.6	107	898.9	218	1,838.2	5,852	49,364.3
9,000,000 to 10,000,000	969	9,187.0	1,043	9,837.4	75	715.7	181	1,689.0	3,982	37,670.3
10,000,000 to 100,000,000	5,307	126,827.1	18,234	535,329.1	1,841	70,984.2	2,002	65,710.5	36,133	924,558.2
100,000,000 to 1,000,000,000	454	83,519.5	4,184	1,183,171.8	1,504	489,049.5	1,029	290,498.6	4,422	1,136,501.8
1,000,000,000 & Over	23	30,852.1	490	1,396,087.4	310	832,309.6	164	683,004.2	441	1,049,362.4
<b>TOTAL</b>	<b>491,812</b>	<b>607,448.8</b>	<b>443,060</b>	<b>3,286,173.8</b>	<b>14,195</b>	<b>1,403,799.2</b>	<b>14,865</b>	<b>1,053,942.5</b>	<b>6,108,039</b>	<b>4,902,456.4</b>

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

As on 30<sup>th</sup> June, 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 5,000	11,366	22.4	8,153,702	10,117.8	51,885	38.1	9,406,748	13,025.0	9,417,662	13,047.6
5,000 to 10,000	9,497	66.8	1,097,351	8,023.8	6,386	43.4	1,456,702	10,506.5	1,469,582	10,602.5
10,000 to 20,000	6,760	95.9	2,042,012	30,888.3	14,414	202.3	2,437,709	36,667.1	2,445,482	36,778.7
20,000 to 25,000	2,918	64.4	1,296,460	29,349.2	5,875	128.7	1,448,167	32,757.7	1,451,320	32,827.5
25,000 to 30,000	1,828	51.0	1,220,779	33,631.7	23,074	614.3	1,376,456	37,878.3	1,379,640	37,965.6
30,000 to 40,000	2,994	104.2	2,675,163	93,348.7	11,293	400.5	2,962,389	103,346.0	2,966,356	103,484.0
40,000 to 50,000	1,578	72.1	3,003,964	135,521.5	20,766	937.8	3,253,153	146,684.1	3,257,176	146,867.1
50,000 to 60,000	3,491	195.7	3,501,145	191,917.8	31,584	1,735.4	3,843,172	210,573.2	3,847,307	210,798.0
60,000 to 70,000	2,135	136.5	3,337,162	216,943.2	14,552	957.0	3,545,827	230,477.1	3,549,298	230,703.0
70,000 to 80,000	1,536	115.0	2,944,979	220,853.4	9,292	692.5	3,133,972	234,972.2	3,139,277	235,363.9
80,000 to 90,000	833	70.3	2,763,345	234,819.8	7,137	619.8	2,934,880	249,345.3	2,939,945	249,775.1
90,000 to 100,000	501	47.1	2,355,365	223,372.3	5,505	524.9	2,498,419	236,914.8	2,503,705	237,412.3
100,000 to 200,000	26,454	3,908.1	13,837,412	1,960,397.5	10,825	1,565.9	14,814,326	2,100,436.7	14,934,021	2,118,533.8
200,000 to 300,000	16,133	3,889.6	5,815,066	1,414,883.6	7,424	1,757.3	6,352,201	1,545,747.1	6,397,745	1,556,793.0
300,000 to 400,000	9,806	3,376.6	2,238,601	768,988.4	2,866	968.4	2,547,019	875,905.3	2,590,591	891,431.8
400,000 to 500,000	5,356	2,395.2	1,182,602	524,003.7	4,241	2,019.1	1,398,310	620,507.5	1,432,325	636,035.9
500,000 to 600,000	3,271	1,792.6	666,109	363,154.7	4,357	2,374.5	826,857	450,878.7	842,717	459,581.3
600,000 to 700,000	1,965	1,277.9	402,180	260,385.6	1,546	1,001.8	515,957	333,750.4	530,945	343,416.9
700,000 to 800,000	2,690	1,997.3	291,703	217,756.5	298	226.1	380,480	284,145.7	392,083	292,839.8
800,000 to 900,000	1,164	996.1	182,613	154,335.3	817	696.4	252,333	213,443.2	275,543	232,925.6
900,000 to 1,000,000	1,001	953.2	135,673	128,564.5	200	185.5	188,340	178,470.2	197,616	187,245.6
1,000,000 to 2,000,000	5,064	6,973.3	566,024	776,684.9	3,542	5,344.0	811,866	1,117,644.2	867,214	1,195,043.9
2,000,000 to 3,000,000	2,895	7,114.4	171,004	414,873.1	631	1,485.6	251,960	611,853.1	270,819	658,040.8
3,000,000 to 4,000,000	1,842	6,324.8	71,290	244,509.8	274	966.1	110,498	379,150.6	119,894	411,671.9
4,000,000 to 5,000,000	1,049	4,689.7	34,260	150,564.3	210	912.4	59,948	265,132.2	65,360	289,208.0
5,000,000 to 6,000,000	1,079	5,776.6	21,346	114,577.2	232	1,195.4	39,900	215,059.3	43,719	235,682.8
6,000,000 to 7,000,000	914	5,886.9	16,837	106,913.1	69	423.6	29,502	188,983.4	31,637	202,736.2
7,000,000 to 8,000,000	817	6,165.8	10,768	80,522.3	250	1,893.3	20,790	155,559.2	23,060	172,466.8
8,000,000 to 9,000,000	612	5,174.3	5,674	47,833.4	117	990.0	14,043	118,447.6	14,944	126,045.8
9,000,000 to 10,000,000	399	3,782.1	4,213	39,999.8	232	2,238.5	10,125	95,932.8	11,094	105,119.8
10,000,000 to 100,000,000	5,760	166,187.2	30,262	658,875.6	504	15,036.7	94,736	2,436,681.5	100,043	2,563,508.6
100,000,000 to 1,000,000,000	942	246,075.7	881	172,331.4	61	12,551.3	13,023	3,530,180.0	13,477	3,613,699.5
1,000,000,000 & Over	53	76,733.8	21	62,072.4	4	5,312.9	1,483	4,104,882.7	1,506	4,135,734.8
<b>TOTAL</b>	<b>134,703</b>	<b>562,512.4</b>	<b>60,075,966</b>	<b>10,091,015.0</b>	<b>240,463</b>	<b>66,039.6</b>	<b>67,031,291</b>	<b>21,365,938.8</b>	<b>67,523,103</b>	<b>21,973,387.6</b>

Source: Core Statistics Department

### 3.5 Province/Region and Categories of Deposit Holders

Period end Position

Billion Rupees

Provinces/ Regions	Category	Jun-2021			Dec-2021			Jun-2022 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	19.20	389.12	408.32	25.66	476.70	502.35	30.27	577.17	607.45
	Government	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84	80.13	3,206.04	3,286.17
	Non-Financial Public Sector Enterprises	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21	11.94	1,391.86	1,403.80
	NBFCs & Financial Auxiliaries	6.07	862.02	868.09	3.35	1,007.68	1,011.04	2.32	1,051.63	1,053.94
	Private Sector (Business)	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80	342.24	4,560.21	4,902.46
	Trust Funds & Non Profit Organizations	10.11	445.47	455.58	11.51	505.83	517.33	13.49	549.02	562.51
	Personal/Individuals	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87	1,599.95	8,491.06	10,091.01
	Others	10.07	37.10	47.17	7.30	32.14	39.44	9.93	56.11	66.04
	<b>Total</b>	<b>1,958.67</b>	<b>17,176.37</b>	<b>19,135.04</b>	<b>1,976.89</b>	<b>18,289.98</b>	<b>20,266.87</b>	<b>2,090.28</b>	<b>19,883.11</b>	<b>21,973.39</b>
<b>Punjab</b>	Foreign Constituents	14.58	138.43	153.02	19.25	172.77	192.02	23.19	205.34	228.53
	Government	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97	20.59	1,388.19	1,408.78
	Non-Financial Public Sector Enterprises	2.65	523.07	525.72	2.51	481.79	484.30	4.48	560.64	565.12
	NBFCs & Financial Auxiliaries	1.73	66.15	67.88	0.71	84.98	85.69	0.32	77.25	77.58
	Private Sector (Business)	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99	195.38	1,835.77	2,031.15
	Trust Funds & Non Profit Organizations	4.99	161.33	166.32	6.75	172.66	179.41	7.77	199.86	207.63
	Personal/Individuals	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62	888.18	4,242.09	5,130.28
	Others	1.00	11.70	12.70	1.37	8.55	9.92	1.39	10.18	11.57
	<b>Total</b>	<b>1,073.26</b>	<b>7,512.55</b>	<b>8,585.81</b>	<b>1,089.43</b>	<b>7,853.49</b>	<b>8,942.92</b>	<b>1,141.31</b>	<b>8,519.33</b>	<b>9,660.64</b>
<b>Sindh</b>	Foreign Constituents	0.33	180.69	181.02	0.28	226.50	226.78	0.35	274.28	274.63
	Government	20.20	377.04	397.24	11.50	460.67	472.17	11.38	504.55	515.93
	Non-Financial Public Sector Enterprises	4.00	433.06	437.06	4.96	476.93	481.89	5.39	454.72	460.11
	NBFCs & Financial Auxiliaries	2.52	756.19	758.71	1.06	871.62	872.68	0.01	932.65	932.66
	Private Sector (Business)	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43	60.12	1,838.30	1,898.42
	Trust Funds & Non Profit Organizations	1.50	185.70	187.20	1.56	241.85	243.41	1.23	253.67	254.90
	Personal/Individuals	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45	136.20	2,532.62	2,668.82
	Others	0.34	5.56	5.90	0.10	6.37	6.47	0.11	7.15	7.27
	<b>Total</b>	<b>216.33</b>	<b>5,716.27</b>	<b>5,932.60</b>	<b>207.31</b>	<b>6,273.97</b>	<b>6,481.28</b>	<b>214.79</b>	<b>6,797.96</b>	<b>7,012.74</b>
<b>Khyber Pakhtunkhwa</b>	Foreign Constituents	2.31	9.02	11.34	3.33	10.81	14.14	3.27	14.60	17.87
	Government	13.15	379.80	392.95	17.47	360.72	378.19	15.98	350.52	366.51
	Non-Financial Public Sector Enterprises	0.59	28.96	29.55	0.53	25.55	26.07	0.46	41.19	41.66
	NBFCs & Financial Auxiliaries	0.25	3.18	3.44	0.03	2.49	2.51	0.04	2.05	2.09
	Private Sector (Business)	35.24	131.08	166.32	30.15	126.98	157.14	38.10	175.91	214.01
	Trust Funds & Non Profit Organizations	2.00	8.68	10.68	1.47	8.14	9.60	2.37	13.04	15.41
	Personal/Individuals	243.23	534.42	777.65	269.46	607.62	877.08	280.93	643.95	924.88
	Others	1.18	12.82	14.00	0.95	10.24	11.18	1.80	22.06	23.87
	<b>Total</b>	<b>297.95</b>	<b>1,107.97</b>	<b>1,405.92</b>	<b>323.38</b>	<b>1,152.53</b>	<b>1,475.91</b>	<b>342.96</b>	<b>1,263.33</b>	<b>1,606.29</b>
<b>Balochistan</b>	Foreign Constituents	0.01	0.52	0.53	0.02	0.92	0.94	0.03	1.03	1.06
	Government	20.68	105.98	126.66	16.61	119.25	135.86	16.85	128.59	145.44
	Non-Financial Public Sector Enterprises	0.72	17.86	18.59	0.81	13.46	14.27	0.68	18.96	19.64
	NBFCs & Financial Auxiliaries	..0	0.06	0.06	..	0.64	0.64	-	0.21	0.21
	Private Sector (Business)	14.02	66.81	80.83	15.97	65.92	81.88	20.84	76.34	97.18
	Trust Funds & Non Profit Organizations	0.28	3.83	4.11	0.11	3.79	3.90	0.10	5.46	5.56
	Personal/Individuals	50.55	148.75	199.30	56.41	148.37	204.78	64.58	168.86	233.44
	Others	7.24	0.56	7.80	3.61	0.70	4.30	5.55	1.05	6.59
	<b>Total</b>	<b>93.50</b>	<b>344.37</b>	<b>437.87</b>	<b>93.54</b>	<b>353.04</b>	<b>446.58</b>	<b>108.63</b>	<b>400.49</b>	<b>509.12</b>
<b>Islamabad</b>	Foreign Constituents	0.27	55.94	56.21	0.32	60.39	60.71	0.17	73.96	74.12
	Government	9.81	653.34	663.15	4.08	701.87	705.94	3.35	795.30	798.65
	Non-Financial Public Sector Enterprises	..	259.10	259.10	0.25	325.50	325.75	0.30	306.21	306.52
	NBFCs & Financial Auxiliaries	..	23.65	23.65	0.25	35.40	35.65	-	27.85	27.85
	Private Sector (Business)	3.40	496.20	499.60	2.44	506.32	508.76	2.66	595.14	597.79
	Trust Funds & Non Profit Organizations	0.54	84.03	84.57	0.81	77.64	78.45	0.51	74.70	75.21
	Personal/Individuals	20.62	596.39	617.00	17.80	604.47	622.28	19.16	661.16	680.32
	Others	0.19	5.93	6.12	0.52	6.12	6.64	0.27	15.41	15.69
	<b>Total</b>	<b>34.83</b>	<b>2,174.56</b>	<b>2,209.40</b>	<b>26.48</b>	<b>2,317.71</b>	<b>2,344.19</b>	<b>26.42</b>	<b>2,549.73</b>	<b>2,576.15</b>
<b>FATA</b>	Foreign Constituents	0.05	0.11	0.17	0.19	0.02	0.21	0.28	0.03	0.31
	Government	3.77	1.98	5.75	2.90	0.32	3.22	2.76	0.26	3.02
	Non-Financial Public Sector Enterprises	0.09	0.05	0.14	0.03	0.05	0.08	0.03	0.04	0.07
	NBFCs & Financial Auxiliaries	0.03	0.02	0.05	..	0.04	0.04	..	..	..
	Private Sector (Business)	3.97	1.81	5.78	3.91	0.88	4.80	5.77	0.76	6.53
	Trust Funds & Non Profit Organizations	0.01	0.04	0.06	0.02	0.03	0.05	0.18	0.01	0.18
	Personal/Individuals	18.36	9.82	28.17	21.90	8.80	30.70	22.84	9.62	32.46
	Others	0.11	0.27	0.38	0.57	0.13	0.70	0.63	0.12	0.76
	<b>Total</b>	<b>26.37</b>	<b>14.11</b>	<b>40.48</b>	<b>29.51</b>	<b>10.27</b>	<b>39.78</b>	<b>32.49</b>	<b>10.85</b>	<b>43.34</b>

## 3.5 Province/Region and Categories of Deposits Holders

Period end Position

		Billion Rupees								
Provinces/ Regions	Category	Jun-2021			Dec-2021			Jun-2022 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign Constituents	..	0.1	0.1	..	0.1	0.1	0.1	0.3	0.3
	Government	5.9	20.2	26.1	5.4	18.5	24.0	7.9	14.8	22.7
	Non-Financial Public Sector Enterprises	0.2	2.6	2.8	0.1	4.9	5.1	0.1	6.6	6.7
	NBFCs & Financial Auxiliaries	1.5	5.6	7.1	1.3	3.9	5.1	1.9	5.5	7.4
	Private Sector (Business)	19.4	6.4	25.8	2.6	9.2	11.8	4.4	6.9	11.3
	Trust Funds & Non Profit Organizations	0.1	0.4	0.5	0.2	0.5	0.7	0.5	0.4	0.9
	Personal/Individuals	14.0	24.8	38.8	14.8	27.5	42.4	16.2	27.8	44.0
	Others	..	..	..	..	..	..	..	0.1	0.1
	<b>Total</b>	<b>41.1</b>	<b>60.1</b>	<b>101.2</b>	<b>24.4</b>	<b>64.8</b>	<b>89.1</b>	<b>31.0</b>	<b>62.4</b>	<b>93.5</b>
<b>AJK</b>	Foreign Constituents	1.6	4.3	5.9	2.2	5.2	7.4	2.9	7.7	10.6
	Government	1.4	21.3	22.7	1.6	19.9	21.5	1.3	23.8	25.1
	Non-Financial Public Sector Enterprises	0.4	0.8	1.2	0.3	1.5	1.8	0.4	3.5	4.0
	NBFCs & Financial Auxiliaries	..	7.2	7.2	..	8.6	8.7	0.1	6.1	6.1
	Private Sector (Business)	11.9	27.8	39.7	16.3	30.7	47.0	15.0	31.1	46.1
	Trust Funds & Non Profit Organizations	0.7	1.5	2.1	0.6	1.2	1.8	0.9	1.8	2.7
	Personal/Individuals	159.3	183.4	342.7	161.5	197.0	358.6	171.9	204.9	376.8
	Others	..	0.3	0.3	0.2	..	0.2	0.2	0.1	0.2
	<b>Total</b>	<b>175.3</b>	<b>246.5</b>	<b>421.8</b>	<b>182.9</b>	<b>264.2</b>	<b>447.1</b>	<b>192.6</b>	<b>279.0</b>	<b>471.7</b>

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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun		Dec		Jun <sup>P</sup>	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	8,351,355	12,428.4	9,079,148	15,664.7	9,116,493	10,893.6	9,991,862	9,661.1	9,417,662	13,047.6
5,000 to 10,000	1,596,070	11,892.4	1,277,744	9,539.2	1,217,223	8,992.1	1,244,647	9,004.9	1,469,582	10,602.5
10,000 to 20,000	2,768,393	41,720.0	3,122,800	46,494.5	3,009,107	45,644.1	2,494,953	37,831.1	2,445,482	36,778.7
20,000 to 25,000	1,470,532	33,163.8	1,419,046	31,931.5	1,479,371	33,321.1	1,289,468	29,124.0	1,451,320	32,827.5
25,000 to 30,000	1,669,233	45,767.6	1,529,173	42,166.2	1,489,612	41,078.2	1,441,899	39,633.5	1,379,640	37,965.6
30,000 to 40,000	3,136,492	109,788.9	3,165,465	110,805.6	2,947,450	103,636.2	3,174,256	110,845.2	2,966,356	103,484.0
40,000 to 50,000	3,671,138	165,827.9	3,474,711	156,568.3	3,258,715	146,708.3	3,391,778	153,161.8	3,257,176	146,867.1
50,000 to 60,000	3,399,066	186,661.5	3,598,944	197,149.3	3,469,343	190,320.0	3,658,594	201,696.8	3,847,307	210,798.0
60,000 to 70,000	3,235,374	210,119.8	3,298,029	213,998.0	3,223,627	209,871.1	3,537,373	229,420.5	3,549,298	230,703.0
70,000 to 80,000	3,068,365	229,994.9	2,857,671	214,111.3	2,998,733	224,736.0	3,114,897	233,375.0	3,139,277	235,363.9
80,000 to 90,000	2,569,916	218,111.6	2,672,936	227,255.2	2,605,290	221,056.5	2,863,458	242,806.2	2,939,945	249,775.1
90,000 to 100,000	2,340,201	222,075.9	2,191,653	208,000.9	2,428,098	230,353.4	2,541,456	241,209.9	2,503,705	237,412.3
100,000 to 200,000	12,671,766	1,780,489.8	13,359,338	1,888,240.5	13,652,645	1,933,344.9	14,387,524	2,034,904.8	14,934,021	2,118,533.8
200,000 to 300,000	4,298,306	1,037,744.4	4,788,070	1,155,503.6	5,215,363	1,262,754.1	5,532,669	1,341,821.1	6,397,745	1,556,793.0
300,000 to 400,000	1,913,898	658,403.5	2,121,827	730,611.3	2,329,718	800,215.7	2,496,241	858,278.8	2,590,591	891,431.8
400,000 to 500,000	969,962	432,807.9	1,056,104	471,480.1	1,152,894	513,108.5	1,338,324	594,335.4	1,432,325	636,035.9
500,000 to 600,000	575,562	313,816.1	642,040	349,808.0	747,097	406,994.1	829,755	452,058.6	842,717	459,581.3
600,000 to 700,000	382,383	246,683.5	431,223	278,925.8	501,572	324,251.7	514,200	332,458.7	530,945	343,416.9
700,000 to 800,000	266,709	199,349.8	289,014	215,580.7	326,042	243,535.7	348,572	260,838.2	392,083	292,839.8
800,000 to 900,000	202,155	171,086.2	210,985	178,880.3	244,487	207,126.9	250,977	212,635.3	275,543	232,925.6
900,000 to 1,000,000	163,148	154,262.9	174,154	165,097.6	185,351	175,830.5	196,986	186,865.5	197,616	187,245.6
1,000,000 to 2,000,000	688,715	950,061.4	729,204	1,000,061.6	790,068	1,083,976.6	862,863	1,181,126.1	867,214	1,195,043.9
2,000,000 to 3,000,000	213,063	514,191.3	229,131	550,186.0	250,165	606,981.5	253,528	613,792.1	270,819	658,040.8
3,000,000 to 4,000,000	90,484	310,831.3	97,854	334,220.5	110,238	376,454.8	114,747	394,604.5	119,894	411,671.9
4,000,000 to 5,000,000	50,131	222,797.4	49,439	220,073.4	60,089	267,379.4	55,662	246,731.8	65,360	289,208.0
5,000,000 to 6,000,000	40,028	214,889.9	36,352	196,354.7	49,382	266,436.4	38,155	206,482.5	43,719	235,682.8
6,000,000 to 7,000,000	22,902	146,955.8	21,459	138,395.5	28,916	186,811.9	21,718	139,930.4	31,637	202,736.2
7,000,000 to 8,000,000	15,007	111,832.6	15,212	113,796.0	20,067	149,885.7	17,289	129,214.8	23,060	172,466.8
8,000,000 to 9,000,000	13,367	113,260.5	11,568	97,949.3	14,869	125,845.2	13,461	113,907.8	14,944	126,045.8
9,000,000 to 10,000,000	9,869	93,211.8	8,904	84,400.4	12,616	119,349.1	9,492	89,592.0	11,094	105,119.8
10,000,000 and over	92,230	7,045,160.9	93,943	7,687,685.1	101,161	8,618,145.2	105,798	9,339,522.4	115,026	10,312,942.9
<b>TOTAL</b>	<b>59,955,820</b>	<b>16,205,389.5</b>	<b>62,053,141</b>	<b>17,330,934.8</b>	<b>63,035,802</b>	<b>19,135,038.6</b>	<b>66,132,602</b>	<b>20,266,870.8</b>	<b>67,523,103</b>	<b>21,973,387.6</b>

Source: Core Statistics Department, SBP

Note:-

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

### 3.7 Number of Banks' Accounts and Depositors in Pakistan<sup>1</sup>

(In Thousands)

	Jun-22	Dec-22 <sup>P</sup>
<b>No. of Accounts</b>		
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
<b>No. of Depositors<sup>2</sup></b>		
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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun <sup>R</sup>		Dec		Jun <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	88,570	313	76,831	417	132,600	506	65,210	182	87,108	320
10,000 to 20,000	720,597	11,926	418,698	7,576	193,955	2,999	329,436	5,901	359,410	6,275
20,000 to 25,000	56,943	1,285	376,285	8,747	719,629	15,532	591,260	13,569	407,470	9,424
25,000 to 30,000	52,499	1,456	191,028	5,049	99,684	2,772	87,084	2,275	23,802	635
30,000 to 40,000	329,166	11,186	83,863	2,898	124,401	4,613	247,497	8,238	555,635	18,157
40,000 to 50,000	215,522	9,639	272,837	12,268	181,704	8,211	90,630	4,019	110,428	5,179
50,000 to 60,000	78,449	4,267	156,761	8,314	162,751	8,632	160,744	8,488	209,928	12,224
60,000 to 70,000	61,880	3,978	42,636	2,777	54,561	3,559	72,299	4,652	40,632	2,671
70,000 to 80,000	34,851	2,638	131,162	9,918	45,637	3,387	51,060	3,786	45,653	3,393
80,000 to 90,000	53,393	4,567	77,763	6,600	52,796	4,518	55,709	4,727	49,735	4,273
90,000 to 100,000	54,716	5,205	75,509	7,162	68,866	6,601	49,995	4,770	64,163	6,182
100,000 to 200,000	750,359	112,571	653,415	96,861	762,642	106,350	614,146	87,984	550,402	79,764
200,000 to 300,000	431,500	104,285	348,982	84,630	366,549	88,646	377,286	90,033	334,354	79,641
300,000 to 400,000	148,298	51,517	146,827	51,097	157,384	54,433	130,693	44,643	141,035	48,647
400,000 to 500,000	86,439	38,643	158,547	71,168	128,799	57,744	117,002	52,810	116,554	51,738
500,000 to 600,000	76,675	41,880	83,107	45,540	75,192	40,762	79,421	43,170	70,165	38,480
600,000 to 700,000	51,851	33,397	100,596	65,666	51,227	33,221	76,644	49,899	58,391	37,962
700,000 to 800,000	61,027	45,495	66,175	49,265	65,201	49,515	133,475	101,910	82,804	62,359
800,000 to 900,000	39,067	33,011	42,950	36,324	51,825	44,082	64,722	54,898	101,872	86,249
900,000 to 1,000,000	40,346	38,114	32,974	31,418	32,777	31,148	58,511	56,053	47,247	44,752
1,000,000 to 2,000,000	136,832	184,149	140,938	197,236	188,823	264,388	234,560	326,861	273,823	381,993
2,000,000 to 3,000,000	35,689	86,335	42,261	103,722	57,028	140,368	65,405	158,852	68,565	166,408
3,000,000 to 4,000,000	18,033	63,505	20,594	71,369	23,691	81,986	23,855	82,277	29,915	103,313
4,000,000 to 5,000,000	13,644	61,992	16,346	72,730	17,540	79,498	18,471	83,710	24,855	111,760
5,000,000 to 6,000,000	8,316	45,603	10,173	55,739	11,222	60,609	14,388	77,277	18,091	98,057
6,000,000 to 7,000,000	5,248	34,053	5,928	38,293	7,382	47,643	7,115	46,115	7,617	49,574
7,000,000 to 8,000,000	5,236	39,186	5,254	39,238	4,708	35,370	5,874	44,139	5,779	43,378
8,000,000 to 9,000,000	3,777	32,019	3,722	31,501	4,317	36,619	4,180	35,364	5,631	47,924
9,000,000 to 10,000,000	3,599	34,453	3,847	36,807	4,722	45,086	4,678	44,768	5,218	50,073
10,000,000 to 100,000,000	38,419	1,171,472	41,817	1,287,734	43,905	1,325,947	50,641	1,548,930	50,924	1,568,481
100,000,000 to 500,000,000	7,687	1,649,784	7,946	1,674,631	8,120	1,722,063	9,085	1,946,512	9,455	1,998,320
500,000,000 and above	2,087	4,005,540	2,095	4,030,820	2,275	4,284,015	2,510	4,773,535	2,685	5,246,258
<b>TOTAL</b>	<b>3,710,715</b>	<b>7,963,463</b>	<b>3,837,867</b>	<b>8,243,515</b>	<b>3,901,913</b>	<b>8,690,822</b>	<b>3,893,586</b>	<b>9,810,346</b>	<b>3,959,346</b>	<b>10,463,868</b>

Source: Core Statistics Department

Note: -

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

### 3.9 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

SIZE OF ACCOUNTS (Rs.)	Million Rupees									
	2020				2021				2022	
	Jun		Dec		Jun <sup>R</sup>		Dec		Jun <sup>P</sup>	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	57,696	239.7	46,270	337.4	95,471	406.2	39,573	114.2	59,932	223.8
10,000 to 20,000	715,604	11,849.2	412,935	7,491.9	187,358	2,889.3	322,477	5,791.2	352,243	6,177.6
20,000 to 25,000	50,266	1,137.4	368,862	8,579.1	715,679	15,443.7	585,143	13,429.5	398,580	9,223.1
25,000 to 30,000	45,746	1,264.5	179,448	4,734.0	93,538	2,604.6	73,616	1,913.8	16,598	445.5
30,000 to 40,000	321,028	10,901.0	67,924	2,343.9	120,340	4,466.9	239,405	7,957.1	547,021	17,853.1
40,000 to 50,000	211,128	9,438.6	260,921	11,735.5	175,174	7,907.3	84,555	3,746.1	104,093	4,892.2
50,000 to 60,000	73,935	4,023.2	144,777	7,661.4	157,041	8,320.4	157,072	8,289.9	207,100	12,068.2
60,000 to 70,000	58,055	3,731.7	33,028	2,159.4	46,667	3,047.0	68,101	4,382.2	34,602	2,279.2
70,000 to 80,000	28,887	2,189.2	119,105	9,015.4	28,600	2,113.2	44,096	3,262.4	38,979	2,889.2
80,000 to 90,000	45,327	3,879.7	65,116	5,530.9	31,852	2,729.7	45,533	3,862.7	40,183	3,461.3
90,000 to 100,000	43,936	4,177.8	61,894	5,864.7	43,808	4,199.0	35,608	3,391.1	52,373	5,053.9
100,000 to 200,000	457,002	67,716.8	378,371	55,827.7	505,270	69,131.0	368,952	50,934.1	340,217	48,789.1
200,000 to 300,000	215,287	52,255.7	164,689	39,709.4	208,661	49,932.6	198,201	46,579.1	187,875	43,840.4
300,000 to 400,000	76,938	27,193.6	87,709	31,058.0	85,727	29,932.6	65,315	22,408.1	71,935	24,872.9
400,000 to 500,000	66,982	30,081.7	135,757	61,043.0	104,338	46,925.1	95,907	43,505.3	91,825	40,816.4
500,000 to 600,000	68,189	37,249.6	74,178	40,692.2	67,692	36,740.8	73,231	39,814.8	62,333	34,238.7
600,000 to 700,000	48,015	30,962.7	96,849	63,227.1	48,706	31,609.2	74,625	48,606.9	54,151	35,233.3
700,000 to 800,000	60,299	44,952.3	63,898	47,580.5	63,742	48,421.5	131,769	100,643.5	80,886	60,931.5
800,000 to 900,000	38,504	32,531.5	41,105	34,751.2	50,141	42,658.1	63,321	53,707.3	100,681	85,243.1
900,000 to 1,000,000	39,889	37,671.6	31,997	30,490.4	32,069	30,482.2	57,510	55,117.0	46,259	43,812.9
1,000,000 to 2,000,000	135,142	181,712.0	136,268	190,545.8	186,854	261,566.2	233,135	324,924.5	272,014	379,627.3
2,000,000 to 3,000,000	35,331	85,446.8	41,390	101,646.3	56,430	138,901.5	64,988	157,845.4	68,177	165,479.7
3,000,000 to 4,000,000	17,773	62,649.5	20,338	70,497.7	23,422	81,058.3	23,695	81,728.1	29,790	102,876.8
4,000,000 to 5,000,000	13,553	61,599.5	16,210	72,115.9	17,437	79,037.0	18,358	83,200.8	24,724	111,174.4
5,000,000 to 6,000,000	8,307	45,554.7	10,078	55,225.3	11,173	60,347.0	14,324	76,926.6	18,044	97,801.0
6,000,000 to 7,000,000	5,197	33,723.0	5,907	38,156.7	7,329	47,299.7	7,105	46,050.8	7,605	49,498.2
7,000,000 to 8,000,000	5,215	39,027.3	5,229	39,053.1	4,662	35,031.4	5,829	43,801.6	5,754	43,196.9
8,000,000 to 9,000,000	3,761	31,885.1	3,709	31,390.6	4,292	36,403.8	4,170	35,275.6	5,610	47,745.7
9,000,000 to 10,000,000	3,571	34,189.6	3,828	36,626.7	4,704	44,914.7	4,660	44,597.6	5,204	49,940.6
10,000,000 to 100,000,000	38,337	1,170,031.8	41,730	1,286,170.5	43,801	1,324,015.2	50,560	1,547,437.5	50,843	1,567,012.2
100,000,000 to 500,000,000	7,686	1,649,633.9	7,945	1,674,486.6	8,119	1,721,917.3	9,084	1,946,377.1	9,454	1,998,180.2
500,000,000 and above	2,086	4,004,590.1	2,094	4,029,990.4	2,274	4,283,014.9	2,510	4,773,535.3	2,684	5,245,508.3
<b>TOTAL</b>	<b>2,998,672</b>	<b>7,813,491.0</b>	<b>3,129,559</b>	<b>8,095,738.4</b>	<b>3,232,371</b>	<b>8,553,467.4</b>	<b>3,262,428</b>	<b>9,679,157.0</b>	<b>3,387,769</b>	<b>10,340,386.9</b>

Source: Core Statistics Department

**3.10 Classification of Scheduled Banks' Advances  
by Size of Accounts and Borrowers  
As on 30<sup>th</sup> June, 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 10	-	-	15	-	22	..	35	..	55,581	175.3	7	..	27,604	140.2	3,844	4.5	87,108	320.0
10 to 20	-	-	-	-	-	-	-	-	37,272	504.3	-	-	321,532	5,761.3	606	9.9	359,410	6,275.4
20 to 25	-	-	-	-	-	-	-	-	13,122	295.8	-	-	394,320	9,127.7	28	0.6	407,470	9,424.2
25 to 30	-	-	-	-	1	..	-	-	9,335	248.7	-	-	14,370	383.9	96	2.6	23,802	635.2
30, to 40,	-	-	-	-	-	-	2	0.1	13,471	476.2	-	-	542,021	17,675.8	141	5.0	555,635	18,157.1
40 to 50	-	-	-	-	-	-	2	0.1	18,083	811.9	-	-	92,312	4,365.5	31	1.3	110,428	5,178.8
50 to 60	-	-	-	-	-	-	-	-	15,932	848.8	-	-	193,921	11,370.9	75	4.2	209,928	12,223.9
60 to 70	-	-	-	-	-	-	2	0.1	15,999	1,039.9	-	-	24,631	1,631.3	-	-	40,632	2,671.4
70 to 80	-	-	-	-	3	0.2	2	0.1	29,131	2,156.2	-	-	16,487	1,234.4	30	2.2	45,653	3,393.2
80 to 90	-	-	-	-	-	-	1	0.1	20,950	1,777.6	-	-	28,760	2,493.7	24	2.0	49,735	4,273.4
90 to 100	-	-	8	0.7	-	-	1	0.1	46,087	4,447.3	-	-	18,066	1,733.8	1	0.1	64,163	6,182.0
100 to 200	-	-	1	0.1	18	2.5	26	4.6	281,301	40,856.4	3	0.3	268,522	38,817.9	531	82.6	550,402	79,764.4
200 to 300	-	-	7	1.6	2	0.5	57	13.7	177,042	43,559.0	10	2.3	157,100	36,027.6	136	36.3	334,354	79,641.0
300 to 400	-	-	-	-	18	5.8	9	3.3	90,983	31,214.6	3	1.2	50,000	17,414.4	22	7.9	141,035	48,647.2
400 to 500	-	-	-	-	-	-	18	8.4	42,679	18,914.0	-	-	73,845	32,810.3	12	5.5	116,554	51,738.1
500 to 600	-	-	2	1.1	-	-	6	3.2	19,214	10,450.6	4	2.1	50,937	28,022.4	2	1.1	70,165	38,480.4
600 to 700	-	-	4	2.5	-	-	11	7.2	14,546	9,443.6	1	0.7	43,818	28,500.7	11	6.8	58,391	37,961.6
700 to 800	-	-	-	-	-	-	18	13.7	15,712	11,733.5	7	5.3	67,037	50,584.6	30	22.3	82,804	62,359.4
800 to 900	-	-	-	-	-	-	-	-	17,155	14,526.9	8	6.9	84,703	71,710.5	6	5.1	101,872	86,249.4
900 to 1,000	-	-	-	-	1	0.9	18	17.2	14,949	14,245.5	2	1.9	32,269	30,479.4	8	7.4	47,247	44,752.3
1,000 to 2,000	-	-	3	4.9	6	9.2	530	858.8	70,603	97,166.4	14	20.6	202,628	283,873.1	39	60.0	273,823	381,992.9
2,000 to 3,000	-	-	2	5.4	14	35.1	131	324.6	24,003	58,710.4	16	37.9	44,338	107,152.1	61	142.9	68,565	166,408.2
3,000 to 4,000	-	-	7	26.8	2	6.1	58	197.7	13,360	46,308.6	6	20.3	16,474	56,727.9	8	25.6	29,915	103,313.0
4,000 to 5,000	-	-	5	20.9	2	8.6	20	92.6	13,297	58,295.6	3	13.6	11,522	53,299.5	6	28.7	24,855	111,759.6
5,000 to 6,000	-	-	1	5.0	-	-	47	250.1	7,706	41,624.4	6	31.4	10,331	56,145.7	-	-	18,091	98,056.6
6,000 to 7,000	-	-	-	-	2	12.7	13	85.3	4,774	30,918.1	32	217.2	2,796	18,340.8	-	-	7,617	49,574.2
7,000 to 8,000	-	-	-	-	-	-	12	88.6	4,224	31,704.8	3	22.1	1,540	11,562.5	-	-	5,779	43,378.1
8,000 to 9,000	1	8.7	2	17.7	-	-	2	17.6	3,955	33,711.9	5	43.4	1,665	14,116.4	1	8.0	5,631	47,923.8
9,000 to 10,000	-	-	-	-	-	-	5	46.6	4,044	38,815.5	7	67.1	1,162	11,144.1	-	-	5,218	50,073.3
10,000 to 100,000	1	44.0	56	2,101.4	295	11,375.9	193	6,954.0	46,124	1,454,763.1	78	2,548.0	4,172	90,512.7	5	181.5	50,924	1,568,480.6
100,000 to 500,000	2	759.9	23	5,679.4	203	50,083.0	149	35,461.5	9,004	1,892,342.5	17	2,907.7	51	9,824.9	6	1,261.6	9,455	1,998,320.4
500,000 and above	2	3,386.3	116	1,193,087.7	230	1,120,765.8	98	138,200.7	2,219	2,759,883.2	10	9,580.8	9	20,413.6	1	940.3	2,685	5,246,258.3
<b>TOTAL</b>	<b>6</b>	<b>4,198.9</b>	<b>252</b>	<b>1,200,955.4</b>	<b>819</b>	<b>1,182,306.2</b>	<b>1,466</b>	<b>182,650.1</b>	<b>1,151,857</b>	<b>6,751,970.6</b>	<b>242</b>	<b>15,530.8</b>	<b>2,798,943</b>	<b>1,123,399.7</b>	<b>5,761</b>	<b>2,855.9</b>	<b>3,959,346</b>	<b>10,463,867.6</b>

Source: Core Statistics Department

### 3.11 Classification of Scheduled Banks' Advances by Borrowers

All Banks

Million Rupees

BORROWERS	2021				2022		
	Jun	Dec			Jun <sup>F</sup>		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>1. FOREIGN CONSTITUENTS</b>	<b>2,846.0</b>	<b>3,546.5</b>	<b>3,546.5</b>	-	<b>4,198.9</b>	<b>4,198.9</b>	-
<b>2. DOMESTIC CONSTITUENTS</b>	<b>8,687,975.7</b>	<b>9,806,799.8</b>	<b>9,675,610.5</b>	<b>131,189.3</b>	<b>10,459,668.7</b>	<b>10,336,188.0</b>	<b>123,480.7</b>
<b>I. GOVERNMENT</b>	<b>995,216.0</b>	979,649.0	979,649.0	-	1,200,955.4	1,200,205.4	750.0
a. Federal Government	287,364.5	364,404.4	364,404.4	-	420,917.3	420,917.3	-
01. Commodity Operations	210,913.3	281,777.3	281,777.3	-	346,073.3	346,073.3	-
02. Others	76,451.2	82,627.2	82,627.2	-	74,844.0	74,844.0	-
b. Provincial Governments	707,851.5	615,244.6	615,244.6	-	780,038.1	779,288.1	750.0
01. Commodity Operations	700,734.2	607,643.9	607,643.9	-	772,865.2	772,115.2	750.0
02. Others	7,117.4	7,600.7	7,600.7	-	7,172.9	7,172.9	-
c. Local Bodies	-	-	-	-	-	-	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	<b>1,104,543.4</b>	<b>1,235,075.0</b>	<b>1,235,075.0</b>	-	<b>1,182,306.2</b>	<b>1,182,306.2</b>	-
01. Agriculture, hunting and forestry	-	-	-	-	-	-	-
02. Services	807.7	786.6	786.6	-	1,370.9	1,370.9	-
03. Utilities	670,176.4	658,379.1	658,379.1	-	558,929.8	558,929.8	-
04. Transport, storage and communications	297,193.3	307,231.5	307,231.5	-	334,943.5	334,943.5	-
05. Manufacturing	69,980.7	89,231.4	89,231.4	-	54,941.1	54,941.1	-
06. Mining and Quarrying	-	-	-	-	62,879.2	62,879.2	-
07. Construction	11,995.0	15,940.4	15,940.4	-	15,523.0	15,523.0	-
08. Commerce and Trade	52,614.7	161,547.5	161,547.5	-	149,559.5	149,559.5	-
09. Others	1,775.7	1,958.5	1,958.5	-	4,159.1	4,159.1	-
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	<b>124,534.1</b>	<b>154,012.9</b>	<b>153,812.4</b>	<b>200.6</b>	<b>182,650.1</b>	<b>182,444.0</b>	<b>206.1</b>
01. Mutual Funds and AMCs	3,045.3	6,003.4	6,003.4	-	2,478.9	2,478.9	-
02. Insurance & Pension Funds	4,468.1	5,215.9	5,215.9	-	4,012.7	4,012.7	-
03. MFIs and DFIs	56,692.8	74,645.7	74,645.7	-	102,420.9	102,420.9	-
04. Stock Exchange & Brokerage Houses	16,893.0	19,351.3	19,351.3	-	17,084.3	17,084.3	-
05. Modarabas	3,647.9	4,566.6	4,566.6	-	4,850.2	4,850.2	-
06. Other NBFIs	39,787.1	44,230.0	44,029.5	200.6	51,803.0	51,596.9	206.1
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	<b>5,559,655.7</b>	<b>6,412,266.2</b>	<b>6,283,497.3</b>	<b>128,768.9</b>	<b>6,751,970.6</b>	<b>6,631,624.1</b>	<b>120,346.5</b>
a. Agriculture, forestry and fishing	291,864.1	322,406.9	214,902.5	107,504.4	326,113.4	227,654.4	98,458.9
01. Crop and animal production, hunting and related service activities	290,384.4	320,640.1	213,186.6	107,453.5	324,571.0	226,169.3	98,401.7
i. Growing of Wheat, Rice, Sugar Cane & Cotton	138,334.5	159,314.0	119,971.9	39,342.1	156,343.8	126,108.2	30,235.5
ii. Growing of tropical, subtropical, pome and stone fruits & vegetables.	21,258.2	18,254.8	5,255.9	12,998.9	14,087.6	3,954.5	10,133.1
iii. Growing of other fruits, vegetables and crops	7,702.1	9,078.8	7,996.8	1,082.1	11,092.3	10,111.8	980.5
iv. Raising of livestock and other related activities	95,050.7	99,538.0	52,955.9	46,582.1	107,487.1	56,492.3	50,994.8
v. Other agricultural support activities	28,035.4	34,451.0	27,002.6	7,448.4	35,556.8	29,499.0	6,057.8
vi. Hunting, trapping and related service activities	3.5	3.5	3.5	-	3.5	3.5	-
02 - Forestry and logging	87.0	81.5	69.6	11.9	23.9	9.3	14.6
03 - Fishing and aquaculture	1,392.8	1,685.3	1,646.3	39.0	1,518.5	1,475.8	42.7
b. Mining and quarrying	65,790.8	64,921.8	64,912.8	9.1	62,627.1	62,618.0	9.1
01. Mining of coal and lignite	36,783.4	39,511.5	39,511.5	0.0	43,508.9	43,508.9	0.0
02. Extraction of crude petroleum and natural gas	26,873.4	23,280.8	23,280.8	-	17,061.4	17,061.4	-
03. Mining of metal ores	375.1	588.5	588.5	-	626.7	626.7	-
04. Other mining and quarrying	1,727.7	1,511.5	1,502.5	9.0	1,401.0	1,392.0	9.0
05. Mining support service activities	31.3	29.5	29.5	-	29.0	29.0	-
c. Manufacturing	3,442,203.7	4,110,411.8	4,096,861.9	13,550.0	4,334,695.3	4,320,683.9	14,011.4
01. Manufacture of food products	886,748.5	935,046.3	922,813.8	12,232.5	1,023,569.2	1,010,848.5	12,720.7
02. Manufacture of beverages	26,429.1	35,790.8	35,764.8	26.0	35,309.6	35,284.7	24.9
03. Manufacture of tobacco products	3,023.1	3,629.5	3,580.6	48.9	3,575.8	3,527.7	48.1
04. Manufacture of textiles	1,060,776.0	1,388,780.7	1,388,597.6	183.0	1,410,930.3	1,410,747.6	182.7
i. Preparation and spinning of textile fibers	352,944.8	460,536.7	460,536.3	0.4	449,452.3	449,451.9	0.4
ii. Weaving of textiles	215,340.7	283,338.4	283,246.8	91.7	285,052.9	284,965.1	87.8
iii. Finishing of textiles	194,948.0	264,356.0	264,346.2	9.8	272,237.9	272,228.1	9.8
iv. Manufacture of knitted and crocheted fabrics	39,920.8	46,552.4	46,511.7	40.7	53,785.0	53,744.3	40.7
v. Manufacture of made-up textile articles, except apparel	150,177.2	195,280.0	195,274.5	5.4	197,005.8	197,001.5	4.2
vi. Manufacture of carpets and rugs	2,233.9	2,119.1	2,116.2	2.9	1,745.8	1,735.2	10.6
vii. Manufacture of other textiles n.e.c.	105,210.5	136,597.9	136,565.8	32.1	151,650.6	151,621.5	29.1
05. Manufacture of wearing apparel	149,597.6	172,370.9	172,140.9	229.9	202,521.0	202,297.9	223.0
06. Manufacture of leather and related products	36,630.6	42,526.5	42,464.5	62.0	48,111.4	48,039.5	71.9
i. Tanning and dressing of leather; dressing and dyeing of fur	7,296.3	7,595.1	7,568.9	26.2	8,015.7	7,989.6	26.1
ii. Manufacture of luggage, handbags and the like, saddlery and harness	1,712.5	1,694.1	1,694.1	-	2,324.2	2,324.2	-
iii. Manufacture of footwear	27,621.9	33,237.3	33,201.4	35.9	37,771.6	37,725.7	45.8
a). Leather wear	24,107.1	27,759.1	27,723.3	35.9	31,026.0	30,980.1	45.8
b). Rubber and Plastic wear	3,514.7	5,478.2	5,478.1	0.0	6,745.6	6,745.6	-

### 3.11 Classification of Scheduled Banks' Advances

#### by Borrowers

All Banks

Million Rupees

BORROWERS	2021				2022		
	Jun	Dec			Jun <sup>P</sup>		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	5,607.6	6,697.5	6,682.5	15.0	7,095.1	7,081.0	14.1
08. Manufacture of paper and paper products	49,988.8	74,965.7	74,921.6	44.1	91,333.5	91,293.7	39.7
09. Printing and reproduction of recorded media	15,971.0	12,907.3	12,886.8	20.5	14,186.0	14,165.6	20.4
10. Manufacture of coke and refined petroleum products	107,404.2	143,498.7	143,498.7	-	110,235.0	110,235.0	-
11. Manufacture of chemicals and chemical products	274,866.9	313,608.7	313,512.4	96.3	328,838.2	328,742.6	95.6
12. Manufacture of basic pharmaceutical products and pharmaceutical preparations	79,090.9	75,707.3	75,702.1	5.3	90,026.1	90,020.8	5.3
13. Manufacture of rubber and plastics products	51,071.8	73,951.4	73,892.9	58.5	81,632.1	81,578.3	53.8
14. Manufacture of other non-metallic mineral products	215,817.0	238,683.0	238,643.9	39.1	266,929.2	266,882.6	46.6
15. Manufacture of basic metals	192,457.1	250,231.2	250,055.1	176.2	240,495.3	240,339.1	156.1
16. Manufacture of fabricated metal products, except machinery and equipment	32,595.7	36,669.6	36,651.4	18.2	37,286.4	37,269.5	16.9
17. Manufacture of computer, electronic and optical products	3,590.0	6,165.3	6,157.5	7.7	6,415.3	6,409.0	6.4
18. Manufacture of electrical equipment	127,486.4	147,888.0	147,848.8	39.2	155,554.0	155,514.9	39.1
19. Manufacture of machinery and equipment	12,788.0	15,913.9	15,894.6	19.3	14,905.7	14,884.2	21.5
20. Manufacture of motor vehicles, trailers and semi-trailers	46,080.3	65,294.5	65,287.4	7.1	87,119.8	87,114.3	5.5
21. Manufacture of other transport equipment	18,491.8	21,444.9	21,444.6	0.3	23,510.1	23,509.8	0.2
22. Manufacture of furniture	3,461.6	4,167.9	4,084.5	83.4	4,213.7	4,131.9	81.8
23 Other manufacturing	41,861.1	44,078.2	43,940.9	137.3	47,937.1	47,800.1	137.0
24. Repair and installation of machinery and equipment	368.7	394.3	394.3	-	2,965.5	2,965.5	-
d. Electricity, gas, steam and air conditioning supply	558,562.7	587,622.0	587,604.1	17.9	616,241.8	616,223.9	17.9
e. Water supply; sewerage, waste management and remediation activities	24,150.4	29,072.2	29,070.9	1.3	22,063.9	22,062.7	1.2
f. Construction	153,525.4	185,191.0	184,913.3	277.8	187,459.9	187,203.5	256.4
01. Construction of buildings	106,380.7	140,259.0	140,026.0	233.0	142,461.8	142,251.9	209.9
02. Civil engineering	45,600.8	42,078.8	42,034.0	44.8	41,570.0	41,523.5	46.5
03. Specialized construction activities	1,543.9	2,853.2	2,853.2	-	3,428.1	3,428.1	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	432,401.8	484,151.9	480,105.2	4,046.7	507,316.9	503,338.5	3,978.4
01. Wholesale and retail trade and repair of motor vehicles and motorcycles	28,777.3	34,909.0	34,506.3	402.7	38,544.0	38,148.5	395.6
02. Wholesale trade, except of motor vehicles and motorcycles	239,884.5	280,224.2	280,009.9	214.3	286,914.8	286,712.4	202.3
03. Retail trade, except of motor vehicles and motorcycles	163,740.1	169,018.7	165,588.9	3,429.7	181,858.1	178,477.6	3,380.5
h. Transportation and storage	113,663.6	125,039.4	122,203.9	2,835.6	125,407.0	122,385.8	3,021.2
i. Accommodation and food service activities	42,888.2	42,902.1	42,752.6	149.4	40,177.4	40,030.9	146.6
j. Information and communication	174,550.7	196,378.7	196,337.6	41.1	266,953.7	266,916.5	37.2
k. Real estate activities	30,892.2	34,655.0	34,654.1	0.8	37,084.0	37,083.2	0.8
l. Professional, scientific and technical activities	48,700.0	47,873.8	47,865.2	8.6	49,848.7	49,840.4	8.3
m. Administrative and support service activities	59,839.6	58,850.6	58,714.0	136.6	53,325.6	53,135.6	189.9
n. Education	32,301.4	38,692.1	38,573.2	118.9	36,166.6	36,018.9	147.7
o. Human health and social work activities	19,890.1	19,626.6	19,591.7	34.9	18,863.7	18,826.4	37.3
p. Arts, entertainment and recreation	3,099.2	3,111.1	3,103.8	7.3	2,763.7	2,757.0	6.7
q. Other service activities	65,331.7	61,359.0	61,330.4	28.6	64,861.8	64,844.4	17.4
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	<b>15,023.1</b>	<b>14,004.9</b>	<b>13,978.9</b>	<b>26.0</b>	<b>15,530.8</b>	<b>15,530.8</b>	<b>-</b>
<b>VI. PERSONAL</b>	<b>885,860.4</b>	<b>1,009,156.1</b>	<b>1,007,265.4</b>	<b>1,890.8</b>	<b>1,123,399.7</b>	<b>1,121,522.4</b>	<b>1,877.3</b>
a. Bank Employees	177,131.0	193,081.8	191,219.5	1,862.2	222,423.9	220,573.6	1,850.3
b. Consumer Financing	707,916.6	815,379.6	815,351.0	28.5	900,094.9	900,067.9	27.0
01. For house building	103,630.8	143,802.1	143,802.1	-	200,764.9	200,764.9	-
02. For transport i.e., purchase of car etc	308,095.7	353,639.0	353,636.7	2.3	367,844.3	367,842.0	2.3
03. Credit cards	55,073.6	65,143.5	65,143.5	-	72,738.4	72,738.4	-
04. Consumers durable	6,080.5	7,809.1	7,801.2	7.8	7,326.2	7,318.2	8.1
05. Personal loans	235,036.0	244,985.9	244,967.5	18.4	251,421.1	251,404.4	16.7
c. Other	812.8	694.8	694.8	-	880.9	880.9	-
<b>VII. OTHER</b>	<b>3,142.9</b>	<b>2,635.6</b>	<b>2,332.5</b>	<b>303.0</b>	<b>2,855.9</b>	<b>2,555.2</b>	<b>300.7</b>
<b>TOTAL</b>	<b>8,690,821.7</b>	<b>9,810,346.2</b>	<b>9,679,157.0</b>	<b>131,189.3</b>	<b>10,463,867.6</b>	<b>10,340,386.9</b>	<b>123,480.7</b>

Source: Core Statistics Department

## 3.12 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2021				2022		
	Jun	Dec			Jun <sup>P</sup>		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
<b>1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS</b>	<b>65,494.8</b>	<b>87,910.5</b>	<b>87,910.5</b>	-	<b>91,797.0</b>	<b>91,797.0</b>	-
<b>2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS</b>	<b>92,249.4</b>	<b>125,865.7</b>	<b>125,859.4</b>	<b>6.3</b>	<b>133,830.8</b>	<b>133,826.5</b>	<b>4.3</b>
<b>I. Quoted on Stock Exchange</b>	57,370.7	70,727.9	70,727.9	-	60,961.7	60,961.7	-
01. To Stock Brokers And Dealers	32,070.8	32,607.9	32,607.9	-	25,705.6	25,705.6	-
a. Government and Others Trustee Securities	494.6	1,596.3	1,596.3	-	795.1	795.1	-
b. Shares and Debentures	30,677.5	30,502.3	30,502.3	-	24,809.0	24,809.0	-
c. Participation Term Certificates (PTC)	-	-	-	-	-	-	-
d. Others	898.7	509.2	509.2	-	101.5	101.5	-
02. To Others	25,300.0	38,120.0	38,120.0	-	35,256.1	35,256.1	-
a. Government and Other Trustee Securities	1,362.4	2,039.9	2,039.9	-	1,527.6	1,527.6	-
b. Shares and Debentures	21,111.5	20,957.7	20,957.7	-	22,585.3	22,585.3	-
c. Participation Term Certificates (PTC)	17.1	9.2	9.2	-	7.8	7.8	-
d. Others	2,809.0	15,113.3	15,113.3	-	11,135.3	11,135.3	-
<b>II. Unquoted on The Stock Exchange</b>	34,878.6	55,137.8	55,131.6	6.3	72,869.1	72,864.8	4.3
01. To Stock Brokers And Dealers	14,551.0	15,834.8	15,834.8	-	13,946.1	13,946.1	-
a. Government and Other Trustee Securities	14.6	0.4	0.4	-	0.4	0.4	-
b. Shares and Debentures	14,023.2	14,960.1	14,960.1	-	13,286.1	13,286.1	-
c. Participation Term Certificates (PTC)	20.7	-	-	-	-	-	-
d. Others	492.5	874.4	874.4	-	659.6	659.6	-
02. To Others	20,327.6	39,303.0	39,296.7	6.3	58,923.0	58,918.7	4.3
a. Government and Other Trustee Securities	13,088.3	14,836.1	14,829.9	6.3	8,157.6	8,153.3	4.3
b. Shares and Debentures	2,793.1	4,413.1	4,413.1	-	6,712.1	6,712.1	-
c. Participation Term Certificates (PTC)	138.1	15.6	15.6	-	6.0	6.0	-
d. Others	4,308.1	20,038.2	20,038.2	-	44,047.4	44,047.4	-
<b>3. MERCHANDISE</b>	<b>2,053,075.1</b>	<b>2,434,049.1</b>	<b>2,434,049.1</b>	<b>0.1</b>	<b>2,507,976.8</b>	<b>2,507,226.7</b>	<b>750.1</b>
<b>I. Food Items</b>	625,482.3	695,792.4	695,792.3	0.1	780,618.8	779,868.7	750.1
01. Wheat	203,459.3	250,235.6	250,235.6	-	329,836.4	329,086.4	750.0
02. Rice and Paddy	102,105.8	125,482.9	125,482.9	-	89,336.1	89,336.1	-
03. Other Grains and Pulses	5,420.0	9,741.5	9,741.5	0.1	11,332.8	11,332.7	0.1
a. Indigenous	3,963.4	9,058.7	9,058.7	0.1	9,965.4	9,965.3	0.1
b. Imported	1,456.6	682.8	682.8	-	1,367.4	1,367.4	-
04. Edible Oils	69,290.9	79,021.2	79,021.2	-	77,483.9	77,483.9	-
a. Indigenous	61,731.7	68,992.9	68,992.9	-	74,946.1	74,946.1	-
b. Imported	7,559.2	10,028.3	10,028.3	-	2,537.8	2,537.8	-
05. Sugar	151,452.8	132,212.3	132,212.3	-	190,593.7	190,593.7	-
a. Indigenous	150,122.0	130,136.9	130,136.9	-	188,496.1	188,496.1	-
b. Imported	1,330.8	2,075.4	2,075.4	-	2,097.6	2,097.6	-
06. Kariana and Spices	4,635.1	10,849.3	10,849.3	-	4,006.6	4,006.6	-
07. Fish and Fish Preparations	107.0	291.4	291.4	-	360.4	360.4	-
08. Other Food Items	89,011.3	87,958.1	87,958.1	-	77,668.9	77,668.9	-
a. Indigenous	87,343.4	85,703.9	85,703.9	-	76,179.9	76,179.9	-
b. Imported	1,668.0	2,254.2	2,254.2	-	1,489.0	1,489.0	-
<b>II. Raw Materials</b>	570,984.9	692,117.2	692,117.2	-	643,783.1	643,783.1	-
01. Cotton Raw	114,607.5	152,104.5	152,104.5	-	160,138.6	160,138.6	-
a. Indigenous	96,552.2	131,430.5	131,430.5	-	141,472.5	141,472.5	-
b. Imported	18,055.4	20,674.0	20,674.0	-	18,666.1	18,666.1	-
02. Synthetic Fibers	21,482.8	24,073.5	24,073.5	-	17,005.2	17,005.2	-
a. Indigenous	19,790.9	22,479.5	22,479.5	-	16,216.4	16,216.4	-
b. Imported	1,691.8	1,594.0	1,594.0	-	788.8	788.8	-
03. Fertilizers	78,355.7	68,585.4	68,585.4	-	56,983.3	56,983.3	-
a. Indigenous	74,187.2	61,464.9	61,464.9	-	49,076.5	49,076.5	-
b. Imported	4,168.5	7,120.5	7,120.5	-	7,906.9	7,906.9	-
04. Petroleum Crude	94,512.1	131,783.8	131,783.8	-	121,877.1	121,877.1	-
a. Indigenous	73,799.7	101,474.9	101,474.9	-	96,836.8	96,836.8	-
b. Imported	20,712.5	30,308.9	30,308.9	-	25,040.3	25,040.3	-
05. Iron and Steel	101,581.6	134,857.1	134,857.1	-	125,635.8	125,635.8	-
a. Indigenous	64,727.9	88,329.8	88,329.8	-	82,539.1	82,539.1	-
b. Imported	36,853.7	46,527.4	46,527.4	-	43,096.7	43,096.7	-



### 3.12 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2021				2022		
	Jun	Dec			Jun <sup>P</sup>		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
06. Wool and Goat Hair	3.7	1.5	1.5	-	14.9	14.9	-
07. Hides and Skins	2,768.9	2,755.8	2,755.8	-	2,790.5	2,790.5	-
08. Oil Seeds	14,591.3	16,569.6	16,569.6	-	11,759.5	11,759.5	-
09. Pesticides and Insecticides	3,967.4	2,280.7	2,280.7	-	3,008.9	3,008.9	-
a. Indigenous	3,958.3	2,280.4	2,280.4	-	3,008.9	3,008.9	-
b. Imported	9.0	0.3	0.3	-	-	-	-
10. Other Raw Materials	139,114.1	159,105.3	159,105.3	-	144,569.2	144,569.2	-
a. Indigenous	121,051.6	135,852.8	135,852.8	-	127,327.9	127,327.9	-
b. Imported	18,062.5	23,252.5	23,252.5	-	17,241.2	17,241.2	-
<b>III. Finished / Manufactured Goods</b>	<b>856,607.9</b>	<b>1,046,139.6</b>	<b>1,046,139.6</b>	<b>-</b>	<b>1,083,575.0</b>	<b>1,083,575.0</b>	<b>-</b>
01. Cotton Textiles	140,843.6	189,759.7	189,759.7	-	192,935.3	192,935.3	-
a. Indigenous	134,987.1	182,300.3	182,300.3	-	181,518.8	181,518.8	-
b. Imported	5,856.6	7,459.4	7,459.4	-	11,416.5	11,416.5	-
02. Cotton Yarn	84,325.4	99,273.1	99,273.1	-	97,972.2	97,972.2	-
a. Indigenous	83,400.2	98,179.0	98,179.0	-	96,711.5	96,711.5	-
b. Imported	925.2	1,094.0	1,094.0	-	1,260.7	1,260.7	-
03. Other Textiles	138,060.1	190,078.1	190,078.1	-	178,292.6	178,292.6	-
a. Indigenous	136,706.7	188,118.7	188,118.7	-	176,639.4	176,639.4	-
b. Imported	1,353.5	1,959.4	1,959.4	-	1,653.3	1,653.3	-
04. Machinery	45,734.6	60,770.1	60,770.1	-	53,363.5	53,363.5	-
a. Locally Manufactured	22,538.9	29,964.5	29,964.5	-	30,475.0	30,475.0	-
b. Imported	23,195.7	30,805.7	30,805.7	-	22,888.4	22,888.4	-
05. Handloom Products	197.7	11.0	11.0	-	269.1	269.1	-
06. Carpets and Rugs	2,131.1	2,958.8	2,958.8	-	1,685.4	1,685.4	-
07. Readymade Garments	53,310.3	54,983.8	54,983.8	-	60,560.7	60,560.7	-
08. Cement and Cement Products	105,483.6	110,688.2	110,688.2	-	126,659.4	126,659.4	-
a. Indigenous	101,230.2	106,018.3	106,018.3	-	122,514.3	122,514.3	-
b. Imported	4,253.4	4,669.9	4,669.9	-	4,145.1	4,145.1	-
09. Sports Goods	1,029.5	1,103.2	1,103.2	-	1,915.7	1,915.7	-
10. Surgical Instruments	7,316.5	12,247.0	12,247.0	-	16,527.1	16,527.1	-
11. Chemicals and Dyes	49,047.8	64,092.5	64,092.5	-	62,256.9	62,256.9	-
12. Other Finished Goods	229,127.7	260,174.2	260,174.2	-	291,137.1	291,137.1	-
a. Indigenous	212,073.4	235,826.1	235,826.1	-	272,978.1	272,978.1	-
b. Imported	17,054.3	24,348.0	24,348.0	-	18,159.0	18,159.0	-
<b>4. FIXED ASSETS</b>	<b>1,575,239.0</b>	<b>1,866,578.3</b>	<b>1,865,691.2</b>	<b>887.1</b>	<b>2,167,191.3</b>	<b>2,166,340.1</b>	<b>851.2</b>
I. Transport equipment's	658,867.4	807,703.0	807,097.9	605.0	887,650.3	887,073.1	577.2
II. Furniture & Fixtures	14,110.3	20,785.6	20,785.6	-	16,578.4	16,578.4	-
III. Office equipment's	58,332.0	60,709.2	60,709.2	-	63,112.9	63,112.9	-
IV. Other machinery & equipment's	843,929.4	977,380.6	977,098.5	282.1	1,199,849.6	1,199,575.7	274.0
<b>5. REAL ESTATE</b>	<b>1,406,200.9</b>	<b>1,558,743.9</b>	<b>1,434,133.9</b>	<b>124,610.0</b>	<b>1,675,497.8</b>	<b>1,559,281.3</b>	<b>116,216.5</b>
I. Land	526,818.3	578,507.5	455,885.3	122,622.2	587,285.9	472,898.9	114,387.1
II. Buildings	879,382.6	980,236.4	978,248.6	1,987.8	1,088,211.9	1,086,382.5	1,829.4
01. Residential	486,556.4	525,434.0	524,550.0	884.0	620,534.0	619,743.7	790.2
02. Non-Residential	392,826.2	454,802.4	453,698.6	1,103.8	467,677.9	466,638.7	1,039.2
a. Commercial	219,204.5	237,810.2	237,013.9	796.3	231,592.8	230,833.1	759.6
b. Industrial	122,444.3	152,595.5	152,319.5	276.0	170,157.9	169,904.7	253.2
c. Other	51,177.4	64,396.7	64,365.2	31.4	65,927.3	65,900.9	26.4
<b>6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES</b>	<b>437,126.6</b>	<b>474,103.3</b>	<b>474,009.2</b>	<b>94.1</b>	<b>491,364.0</b>	<b>491,290.2</b>	<b>73.8</b>
I. Bank Deposits	431,995.0	469,985.0	469,890.9	94.0	487,625.9	487,552.2	73.8
II. Insurance Policies	5,131.7	4,118.4	4,118.3	0.1	3,738.1	3,738.0	0.1
<b>7. OTHERS</b>	<b>2,910,169.0</b>	<b>3,094,091.4</b>	<b>3,089,409.5</b>	<b>4,681.9</b>	<b>3,213,153.2</b>	<b>3,208,472.9</b>	<b>4,680.3</b>
I. Other Secured Advances	980,496.6	1,115,116.3	1,114,723.1	393.3	1,145,807.4	1,145,401.9	405.5
II. Advances Secured By Guarantee(s)	1,929,672.4	1,978,975.0	1,974,686.4	4,288.6	2,067,345.8	2,063,071.0	4,274.8
01. Institutional Guarantee(s)	1,718,968.5	1,776,895.7	1,776,760.8	134.9	1,853,706.0	1,853,581.6	124.4
02. Individual Guarantee(s)	210,703.8	202,079.3	197,925.6	4,153.7	213,639.8	209,489.4	4,150.4
<b>8. Unsecured Advances</b>	<b>151,266.8</b>	<b>169,004.0</b>	<b>168,094.3</b>	<b>909.8</b>	<b>183,056.6</b>	<b>182,152.1</b>	<b>904.5</b>
<b>TOTAL</b>	<b>8,690,821.7</b>	<b>9,810,346.2</b>	<b>9,679,157.0</b>	<b>131,189.3</b>	<b>10,463,867.6</b>	<b>10,340,386.9</b>	<b>123,480.7</b>

Source: Core Statistics Department

### 3.13 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2020				2021				2022	
	Jun		Dec		Jun <sup>R</sup>		Dec		Jun <sup>P</sup>	
	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	1,591,154	2,930,258.6	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
5	30,127	155,529.5	49,438	161,613.7	51,317	168,503.7	54,259.0	212,582.7	55,753	208,837.6
10	684,469	615,766.4	369,807	77,761.6	226,473	830,332.6	332,931.0	899,489.8	808,356	840,303.7
15	35,249	555,600.2	27,779	-	45,334	578,464.1	23,770.0	583,295.8	41,379	965,357.9
20	831,894	949,032.2	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
25	254,861	1,608,044.6	193,327	-	807,316	2,616,994.3	348,720.0	2,621,924.1	340,808	2,562,583.1
30	75,568	387,949.1	55,005	4,495.6	39,966	389,001.0	88,253.0	300,864.5	85,285	334,614.2
33.33	3,308	5,956.9	828	2,934.4	158	12,091.7	10,822.0	22,567.5	10,319	17,352.0
35	8,720	140,850.2	11,003	-	21,402	141,543.2	23,564.0	188,111.0	25,324	232,728.3
40	110,456	163,952.5	33,954	2,934.4	11,204	153,035.0	40,567.0	267,019.5	38,920	239,012.0
45	3,211	114,819.0	3,603	-	6,440	62,896.0	7,873.0	72,408.0	8,400	117,831.2
50	64,904	201,991.9	51,527	-	17,236	136,354.9	34,097.0	188,270.5	37,962	216,497.2
55	1,937	24,134.1	1,566	1,561.2	2,061	50,216.3	4,347.0	58,675.8	3,871	51,824.0
60	2,054	30,024.6	1,727	922.4	1,710	32,757.9	4,192.0	44,204.8	3,925	50,227.6
65	1,199	27,913.1	1,514	630.8	1,445	32,392.8	3,924.0	57,258.6	3,088	42,692.6
70	712	7,749.0	1,162	8.0	990	10,488.8	3,468.0	25,353.2	2,619	20,140.1
75	8,694	20,700.1	890	-	907	18,233.6	3,230.0	26,350.6	3,506	22,657.9
80	531	5,496.8	839	23,148.8	744	8,103.3	2,968.0	19,767.0	2,103	16,314.2
85	370	1,794.0	715	843.0	616	11,883.4	2,582.0	17,760.6	1,896	15,177.8
90	750	5,933.8	1,430	-	1,445	8,863.8	3,464.0	12,258.0	2,538	10,525.0
95	347	3,364.1	714	843.0	805	8,676.4	1,629.0	9,503.1	1,860	10,043.4
99.99	200	6,602.1	444	-	390	8,568.5	3,793.0	10,030.1	4,443	12,445.2
<b>TOTAL</b>	<b>3,710,715.0</b>	<b>7,963,462.7</b>	<b>3,837,867.0</b>	<b>3,044,705.6</b>	<b>3,901,913.0</b>	<b>8,690,821.7</b>	<b>3,893,586.0</b>	<b>9,810,346.2</b>	<b>3,959,346.0</b>	<b>10,463,867.6</b>

Source: Core Statistics Department

### 3.14 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr	May <sup>P</sup>
<b>A. Agriculture, forestry, and fishing</b>	<b>292,274</b>	<b>326,429</b>	<b>349,953</b>	<b>339,695</b>	<b>342,799</b>	<b>338,972</b>	<b>339,383</b>	<b>337,956</b>
Trade finance	3,292	5,163	5,996	6,105	6,410	6,000	4,557	4,791
Working capital	222,729	240,177	248,943	238,895	238,812	238,017	238,754	231,883
Fixed investment	61,804	70,998	84,130	83,727	85,594	83,585	84,555	88,939
Construction Financing	142	1,151	1,067	1,060	1,060	1,059	1,060	1,055
Other	4,307	8,940	9,817	9,909	10,923	10,311	10,457	11,288
<b>B. Mining and quarrying</b>	<b>67,175</b>	<b>64,099</b>	<b>65,283</b>	<b>62,979</b>	<b>62,327</b>	<b>68,580</b>	<b>69,538</b>	<b>74,381</b>
Trade finance	3,849	2,114	3,385	1,462	1,153	766	702	1,169
Working capital	17,321	10,401	12,730	12,481	12,309	19,116	22,238	27,143
Fixed investment	44,684	50,175	47,846	47,715	47,544	47,360	45,269	44,747
Construction Financing	-	-	-	-	-	-	-	-
Other	1,322	1,410	1,322	1,322	1,322	1,337	1,329	1,322
<b>C. Manufacturing</b>	<b>3,548,472</b>	<b>4,451,436</b>	<b>4,954,502</b>	<b>4,789,223</b>	<b>4,800,018</b>	<b>4,728,821</b>	<b>4,682,150</b>	<b>4,525,912</b>
Trade finance	888,353	1,171,216	1,160,397	1,149,151	1,146,209	1,102,799	1,100,426	1,061,688
Working capital	1,434,218	1,750,989	2,102,145	1,971,036	1,988,180	1,967,477	1,901,422	1,808,110
Fixed investment	1,115,474	1,393,871	1,554,794	1,545,142	1,543,058	1,529,460	1,543,139	1,529,044
Construction Financing	8,783	22,180	21,001	18,947	19,812	23,917	23,449	23,240
Other	101,645	113,180	116,165	104,947	102,760	105,167	113,713	103,831
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>558,695</b>	<b>620,224</b>	<b>623,050</b>	<b>610,964</b>	<b>605,228</b>	<b>609,521</b>	<b>606,095</b>	<b>577,202</b>
Trade finance	5,769	8,399	8,275	7,787	10,633	9,752	8,039	7,604
Working capital	237,775	250,098	250,091	238,205	229,715	244,965	230,863	213,478
Fixed investment	314,017	356,879	359,975	355,644	355,266	347,807	360,466	353,941
Construction Financing	1,001	850	782	782	782	969	969	969
Other	133	3,998	3,927	8,546	8,833	6,028	5,758	1,210
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>24,150</b>	<b>22,442</b>	<b>16,588</b>	<b>17,395</b>	<b>15,371</b>	<b>14,078</b>	<b>13,178</b>	<b>12,206</b>
Trade finance	9,383	13,291	4,986	4,255	4,074	3,937	1,697	1,573
Working capital	9,786	3,353	5,984	7,558	5,638	4,548	4,099	3,356
Fixed investment	4,976	5,364	5,311	5,305	5,302	5,246	7,232	7,158
Construction Financing	-	51	44	43	42	41	41	39
Other	6	383	263	234	315	306	110	80
<b>F. Construction</b>	<b>154,443</b>	<b>188,365</b>	<b>199,373</b>	<b>192,023</b>	<b>192,815</b>	<b>195,588</b>	<b>194,548</b>	<b>190,693</b>
Trade finance	425	624	1,342	1,029	680	630	625	775
Working capital	17,640	17,066	24,122	20,595	22,091	26,961	25,824	25,269
Fixed investment	28,625	24,142	25,724	24,753	25,370	25,749	25,570	24,946
Construction Financing	106,783	145,461	147,405	144,871	143,775	141,617	141,941	139,528
Other	970	1,073	780	774	899	631	589	174
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>452,581</b>	<b>531,595</b>	<b>525,093</b>	<b>497,116</b>	<b>508,629</b>	<b>503,365</b>	<b>474,480</b>	<b>449,958</b>
Trade finance	63,282	83,421	66,307	61,535	63,607	65,212	55,602	53,985
Working capital	267,944	313,701	328,280	298,106	308,669	300,805	283,395	270,583
Fixed investment	89,861	91,296	87,369	84,293	85,242	74,766	75,006	76,477
Construction Financing	3,323	5,456	5,436	5,499	5,474	18,398	18,361	18,275
Other	28,171	37,721	37,701	47,683	45,637	44,184	42,116	30,637
<b>H. Transportation and storage</b>	<b>113,666</b>	<b>127,188</b>	<b>121,322</b>	<b>122,799</b>	<b>122,357</b>	<b>119,405</b>	<b>121,899</b>	<b>120,356</b>
Trade finance	364	3,510	2,439	2,588	2,481	2,504	2,504	2,474
Working capital	40,703	45,789	44,690	47,411	48,072	45,820	46,278	45,557
Fixed investment	70,929	71,220	68,038	66,703	65,782	64,717	65,758	65,416
Construction Financing	346	1,001	1,046	1,003	836	947	1,733	924
Other	1,324	5,668	5,109	5,093	5,186	5,418	5,626	5,985
<b>I. Accommodation and food service activities</b>	<b>42,889</b>	<b>40,198</b>	<b>40,491</b>	<b>38,390</b>	<b>36,832</b>	<b>36,942</b>	<b>36,940</b>	<b>35,988</b>
Trade finance	751	826	844	837	812	589	2,520	1,033
Working capital	13,504	10,777	12,949	10,737	9,572	9,910	8,884	10,062
Fixed investment	16,289	16,740	15,394	15,704	15,141	15,371	14,358	13,625
Construction Financing	11,507	10,973	10,278	10,044	10,166	10,180	10,130	10,146
Other	839	881	1,026	1,067	1,141	892	1,048	1,122

### 3.14 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr	May <sup>F</sup>
<b>J. Information and communication</b>	<b>185,367</b>	<b>277,827</b>	<b>314,654</b>	<b>312,476</b>	<b>311,040</b>	<b>323,737</b>	<b>327,190</b>	<b>333,117</b>
Trade finance	4,798	9,270	8,487	8,389	8,282	8,980	6,469	6,753
Working capital	35,665	24,849	27,559	26,496	26,127	31,854	28,900	37,697
Fixed investment	133,688	231,714	262,084	260,350	258,988	264,339	273,566	270,400
Construction Financing	284	275	740	1,413	1,412	1,375	1,299	1,297
Other	10,932	11,720	15,784	15,828	16,231	17,190	16,956	16,971
<b>K. Real estate activities</b>	<b>30,892</b>	<b>37,084</b>	<b>37,661</b>	<b>36,137</b>	<b>36,061</b>	<b>35,566</b>	<b>35,288</b>	<b>35,314</b>
Trade finance	-	-	-	26	29	-	-	-
Working capital	2,141	2,891	3,070	3,120	3,123	2,687	2,971	2,762
Fixed investment	8,350	9,047	9,315	8,952	8,610	6,006	6,065	6,113
Construction Financing	20,388	25,091	25,236	24,000	24,262	26,836	26,216	26,404
Other	13	55	39	38	38	37	36	36
<b>L. Professional, scientific and technical activities</b>	<b>50,820</b>	<b>53,848</b>	<b>64,971</b>	<b>59,125</b>	<b>57,793</b>	<b>56,156</b>	<b>54,837</b>	<b>55,217</b>
Trade finance	9,697	10,373	9,345	8,945	8,689	8,079	8,365	7,299
Working capital	28,375	25,904	37,180	32,190	32,821	30,823	30,135	30,371
Fixed investment	10,346	13,294	15,799	15,628	13,730	14,243	14,875	16,361
Construction Financing	271	195	146	142	144	856	877	823
Other	2,132	4,082	2,500	2,219	2,409	2,155	585	362
<b>M. Administrative and support service activities</b>	<b>64,558</b>	<b>57,230</b>	<b>62,329</b>	<b>59,844</b>	<b>56,604</b>	<b>54,258</b>	<b>53,561</b>	<b>56,231</b>
Trade finance	8,306	5,761	6,763	6,600	4,481	3,085	3,342	2,733
Working capital	30,041	32,260	30,889	31,291	27,284	26,380	25,743	31,479
Fixed investment	20,092	12,751	17,866	15,424	18,236	17,990	17,679	14,721
Construction Financing	353	113	-	-	9	-	-	-
Other	5,766	6,345	6,811	6,529	6,594	6,803	6,797	7,299
<b>N. Education</b>	<b>32,301</b>	<b>36,167</b>	<b>35,810</b>	<b>32,413</b>	<b>32,289</b>	<b>32,383</b>	<b>30,612</b>	<b>31,264</b>
Trade finance	20	16	12	12	12	12	11	11
Working capital	12,900	11,099	11,927	9,470	9,143	9,978	8,639	9,544
Fixed investment	10,705	10,682	10,327	10,251	9,988	9,888	10,665	10,842
Construction Financing	8,564	14,227	13,388	12,519	12,972	12,291	11,078	10,665
Other	113	143	157	160	175	214	218	202
<b>O. Human health and social work activities</b>	<b>19,911</b>	<b>18,884</b>	<b>18,555</b>	<b>17,611</b>	<b>17,374</b>	<b>16,809</b>	<b>16,193</b>	<b>16,067</b>
Trade finance	15	8	..	..	..	9	9	9
Working capital	5,739	4,812	5,113	4,282	4,285	4,380	3,645	3,703
Fixed investment	8,878	8,544	8,036	7,990	7,852	7,507	7,687	7,646
Construction Financing	5,195	5,432	5,325	5,257	5,123	4,794	4,756	4,627
Other	84	88	81	82	115	119	95	83
<b>P. Arts, entertainment, and recreation</b>	<b>3,099</b>	<b>2,764</b>	<b>1,790</b>	<b>1,762</b>	<b>1,722</b>	<b>1,684</b>	<b>1,677</b>	<b>1,893</b>
Trade finance	1	..	-	-	-	-	-	-
Working capital	790	932	757	756	745	713	734	1,003
Fixed investment	2,307	1,691	917	886	857	507	479	427
Construction Financing	-	130	111	111	111	455	455	455
Other	2	10	5	9	9	9	8	8
<b>Q. Other service activities</b>	<b>71,136</b>	<b>72,118</b>	<b>70,994</b>	<b>68,570</b>	<b>66,751</b>	<b>63,280</b>	<b>63,753</b>	<b>68,814</b>
Trade finance	5,948	2,610	3,341	1,585	1,248	1,214	1,719	1,893
Working capital	31,119	26,682	28,015	27,578	26,798	24,858	25,816	27,849
Fixed investment	23,776	28,970	28,260	27,940	27,505	27,140	27,092	27,565
Construction Financing	3,701	3,365	2,942	2,939	3,119	2,505	2,051	2,593
Other	6,592	10,491	8,436	8,528	8,080	7,563	7,076	8,915
<b>Total</b>	<b>5,712,43</b>	<b>6,927,89</b>	<b>7,502,42</b>	<b>7,258,52</b>	<b>7,266,01</b>	<b>7,199,14</b>	<b>7,121,322</b>	<b>6,922,570</b>

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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

### 3.15 Private Sector Business and Type of Financing-SMEs

Million Rupees

<b>PRIVATE SECTOR (BUSINESS)</b>	<b>Jun-21</b>	<b>Jun-22</b>	<b>Dec-22</b>	<b>Jan-23</b>	<b>Feb-23</b>	<b>Mar-23</b>	<b>Apr</b>	<b>May<sup>P</sup></b>
<b>A. Agriculture, forestry, and fishing</b>	<b>11,688</b>	<b>23,562</b>	<b>23,382</b>	<b>23,859</b>	<b>23,275</b>	<b>23,064</b>	<b>24,037</b>	<b>26,386</b>
Trade finance	32	-	95	38	20	20	-	5
Working capital	9,176	15,922	16,299	16,985	16,290	15,510	16,024	17,497
Fixed investment	1,882	4,568	4,611	4,448	4,525	4,759	5,030	5,542
Construction Financing	5	1,015	15	15	5	5	5	5
Other	592	2,057	2,362	2,373	2,435	2,770	2,978	3,337
<b>B. Mining and quarrying</b>	<b>1,469</b>	<b>2,094</b>	<b>2,843</b>	<b>2,329</b>	<b>2,170</b>	<b>2,000</b>	<b>1,051</b>	<b>1,045</b>
Trade finance	80	27	374	76	76	6	22	33
Working capital	840	1,522	1,999	1,778	1,635	1,551	598	607
Fixed investment	550	545	471	474	459	435	431	405
Construction Financing	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	9	-	-
<b>C. Manufacturing</b>	<b>190,503</b>	<b>226,460</b>	<b>254,699</b>	<b>244,172</b>	<b>224,321</b>	<b>216,999</b>	<b>218,931</b>	<b>208,400</b>
Trade finance	28,846	37,047	29,372	29,343	28,809	27,376	26,729	25,723
Working capital	136,324	155,916	189,674	179,297	160,451	154,856	156,863	148,178
Fixed investment	22,844	29,796	32,349	32,242	31,618	31,355	31,713	31,374
Construction Financing	264	734	354	355	351	344	337	330
Other	2,225	2,968	2,950	2,934	3,092	3,068	3,289	2,795
<b>D. Electricity, gas, steam and air conditioning supply</b>	<b>1,701</b>	<b>3,276</b>	<b>2,554</b>	<b>2,548</b>	<b>2,438</b>	<b>2,185</b>	<b>2,647</b>	<b>2,692</b>
Trade finance	88	103	49	49	49	-	-	20
Working capital	1,000	2,622	1,983	1,979	1,881	1,735	2,187	2,235
Fixed investment	610	532	504	502	490	434	443	434
Construction Financing	-	-	-	-	-	-	-	-
Other	2	18	17	17	17	16	16	3
<b>E. Water supply; sewerage, waste management and remediation activities</b>	<b>177</b>	<b>166</b>	<b>185</b>	<b>428</b>	<b>153</b>	<b>176</b>	<b>176</b>	<b>199</b>
Trade finance	-	-	13	-	-	-	-	-
Working capital	61	53	39	294	25	50	49	74
Fixed investment	111	107	100	96	95	93	90	89
Construction Financing	-	-	-	-	-	-	-	-
Other	6	5	33	38	33	33	36	36
<b>F. Construction</b>	<b>15,770</b>	<b>16,936</b>	<b>16,930</b>	<b>15,837</b>	<b>15,048</b>	<b>15,396</b>	<b>14,736</b>	<b>14,244</b>
Trade finance	30	37	30	30	32	30	2	2
Working capital	5,073	5,078	6,549	6,050	5,938	6,070	5,728	5,227
Fixed investment	1,696	1,807	2,074	2,015	2,051	2,097	2,127	2,140
Construction Financing	8,293	9,593	7,935	7,377	6,856	6,973	6,671	6,703
Other	678	422	343	365	170	226	208	172
<b>G. Wholesale and retail trade; repair of motor vehicles and motorcycles</b>	<b>142,905</b>	<b>169,231</b>	<b>173,877</b>	<b>167,910</b>	<b>165,753</b>	<b>164,726</b>	<b>158,925</b>	<b>165,438</b>
Trade finance	6,292	7,768	6,871	6,458	6,398	6,022	5,484	5,542
Working capital	113,124	124,280	129,925	125,908	122,669	121,517	115,972	120,955
Fixed investment	17,585	25,443	24,326	23,420	24,187	24,856	25,205	26,250
Construction Financing	351	182	162	144	138	136	134	158
Other	5,553	11,557	12,593	11,981	12,362	12,195	12,130	12,533
<b>H. Transportation and storage</b>	<b>24,294</b>	<b>23,614</b>	<b>23,299</b>	<b>22,791</b>	<b>23,186</b>	<b>22,491</b>	<b>21,887</b>	<b>22,416</b>
Trade finance	28	40	23	23	23	33	33	33
Working capital	2,599	2,694	2,657	2,261	2,301	2,561	2,109	2,012
Fixed investment	20,348	17,382	17,228	17,145	17,556	16,405	16,031	16,339
Construction Financing	158	459	401	394	231	225	220	217
Other	1,162	3,038	2,990	2,968	3,075	3,267	3,494	3,816
<b>I. Accommodation and food service activities</b>	<b>4,709</b>	<b>4,376</b>	<b>5,178</b>	<b>5,132</b>	<b>5,171</b>	<b>5,148</b>	<b>5,054</b>	<b>5,154</b>
Trade finance	26	26	34	34	26	26	26	26
Working capital	2,370	1,867	1,917	1,810	1,849	1,928	1,873	1,872
Fixed investment	976	1,224	1,202	1,301	1,255	1,347	1,334	1,346
Construction Financing	498	407	1,009	980	977	968	924	940
Other	839	852	1,016	1,006	1,064	880	897	971

### 3.15 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr	May <sup>P</sup>
<b>J. Information and communication</b>	<b>4,586</b>	<b>4,669</b>	<b>5,179</b>	<b>5,658</b>	<b>5,426</b>	<b>5,641</b>	<b>5,589</b>	<b>5,316</b>
Trade finance	158	289	328	282	210	204	237	139
Working capital	2,790	1,990	2,437	2,409	2,191	2,396	2,355	2,478
Fixed investment	1,279	1,968	2,034	2,591	2,633	2,653	2,656	2,351
Construction Financing	284	275	265	263	262	260	209	207
Other	74	147	114	113	130	128	133	141
<b>K. Real estate activities</b>	<b>1,815</b>	<b>2,213</b>	<b>2,420</b>	<b>2,411</b>	<b>2,244</b>	<b>2,139</b>	<b>2,083</b>	<b>1,968</b>
Trade finance	-	-	-	26	29	-	-	-
Working capital	306	432	471	452	457	400	393	334
Fixed investment	1,070	1,146	1,343	1,346	1,176	1,157	1,204	1,183
Construction Financing	426	580	567	549	547	544	450	416
Other	13	55	39	38	36	37	36	36
<b>L. Professional, scientific and technical activities</b>	<b>15,146</b>	<b>18,791</b>	<b>20,274</b>	<b>18,635</b>	<b>16,587</b>	<b>15,876</b>	<b>15,964</b>	<b>15,884</b>
Trade finance	1,755	2,198	2,230	2,112	1,942	1,755	1,874	1,730
Working capital	9,705	10,042	11,677	10,603	9,265	9,086	8,208	8,335
Fixed investment	2,564	3,094	4,096	3,700	3,187	2,995	5,705	5,731
Construction Financing	241	145	108	104	104	10	59	5
Other	881	3,313	2,163	2,118	2,089	2,029	119	82
<b>M. Administrative and support service activities</b>	<b>12,320</b>	<b>13,015</b>	<b>11,748</b>	<b>11,471</b>	<b>11,248</b>	<b>10,861</b>	<b>10,511</b>	<b>10,566</b>
Trade finance	1,019	733	647	632	623	455	451	412
Working capital	7,073	7,283	5,891	5,587	5,430	5,362	4,965	5,037
Fixed investment	3,384	2,587	2,628	2,675	2,561	2,365	2,339	2,180
Construction Financing	-	-	-	-	9	-	-	-
Other	845	2,412	2,582	2,578	2,626	2,678	2,757	2,937
<b>N. Education</b>	<b>3,623</b>	<b>2,622</b>	<b>2,889</b>	<b>2,787</b>	<b>2,627</b>	<b>2,692</b>	<b>2,667</b>	<b>3,008</b>
Trade finance	20	16	12	12	12	12	11	11
Working capital	1,736	925	1,180	1,104	1,073	1,095	1,096	1,187
Fixed investment	1,345	1,323	1,359	1,340	1,218	1,205	1,183	1,456
Construction Financing	408	216	180	172	170	166	160	152
Other	113	143	157	159	155	214	218	202
<b>O. Human health and social work activities</b>	<b>3,166</b>	<b>2,049</b>	<b>2,182</b>	<b>2,131</b>	<b>2,113</b>	<b>2,143</b>	<b>2,126</b>	<b>1,998</b>
Trade finance	-	8	-	-	-	9	9	9
Working capital	1,151	891	994	951	894	900	892	903
Fixed investment	1,431	940	985	983	999	1,004	1,020	890
Construction Financing	504	126	126	120	119	115	113	116
Other	80	84	77	78	101	115	91	79
<b>P. Arts, entertainment, and recreation</b>	<b>941</b>	<b>355</b>	<b>270</b>	<b>278</b>	<b>264</b>	<b>262</b>	<b>242</b>	<b>262</b>
Trade finance	1	..	-	-	-	-	-	-
Working capital	507	293	141	151	146	141	123	142
Fixed investment	431	48	121	114	111	109	107	109
Construction Financing	-	4	3	3	3	3	3	3
Other	2	10	5	9	4	9	8	8
<b>Q. Other service activities</b>	<b>30,454</b>	<b>37,717</b>	<b>34,052</b>	<b>32,802</b>	<b>31,114</b>	<b>30,899</b>	<b>30,064</b>	<b>30,154</b>
Trade finance	669	324	178	165	147	158	86	79
Working capital	13,766	13,405	11,315	10,291	9,796	9,690	9,182	9,126
Fixed investment	14,826	21,015	20,046	19,832	19,421	19,158	18,898	19,503
Construction Financing	227	59	46	44	75	106	74	55
Other	967	2,913	2,466	2,470	1,675	1,787	1,825	1,391
<b>Total</b>	<b>465,266</b>	<b>551,145</b>	<b>581,961</b>	<b>561,178</b>	<b>533,138</b>	<b>522,698</b>	<b>516,689</b>	<b>515,131</b>

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](http://www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf)

### 3.16 Province/Region and Disbursement & Utilization of Advances

Billion Rupees

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 2020	Punjab	6,077.52	5,868.65	96.56	208.87	3.44	364.03	6,232.68	40.16	102.55
	Sindh	8,129.34	7,795.79	95.90	333.55	4.10	188.21	7,984.00	51.44	98.21
	KPK	82.83	78.26	94.48	4.57	5.52	70.19	148.45	0.96	179.22
	Balochistan	28.30	25.64	90.59	2.66	9.41	50.35	75.98	0.49	268.52
	Islamabad	1,176.21	935.73	79.55	240.48	20.45	114.47	1,050.20	6.77	89.29
	FATA	0.33	0.29	88.26	0.04	11.74	0.09	0.38	..	116.36
	Gilgit Baltistan	5.97	5.71	95.57	0.26	4.43	0.01	5.72	0.04	95.82
	AJK	19.08	18.92	99.17	0.16	0.83	3.24	22.16	0.14	116.15
<b>Total</b>		<b>15,519.58</b>	<b>14,728.98</b>	<b>94.91</b>	<b>790.60</b>	<b>5.09</b>	<b>790.60</b>	<b>15,519.58</b>	<b>100.00</b>	
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
<b>Total</b>		<b>19,362.04</b>	<b>18,239.31</b>	<b>94.20</b>	<b>1,122.74</b>	<b>5.80</b>	<b>1,122.74</b>	<b>19,362.04</b>	<b>100.00</b>	
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
<b>Total</b>		<b>21,804.31</b>	<b>21,118.47</b>	<b>96.85</b>	<b>685.84</b>	<b>3.15</b>	<b>685.84</b>	<b>21,804.31</b>	<b>100.00</b>	

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.

### 3.17 Province/Region and place of Disbursement and Utilization

Billion Rupees

Place of disbursement	Place of Utilization	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022 <sup>P</sup>	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	5,868.65	96.56	6,681.41	96.39	8,441.68	98.05
	Sindh	106.04	1.74	102.99	1.49	108.40	1.26
	KPK	8.31	0.14	8.51	0.12	14.38	0.17
	Balochistan	1.01	0.02	0.70	0.01	0.43	..
	Islamabad	91.95	1.51	136.12	1.96	38.07	0.44
	FATA	0.06	..	..	..	..	..
	Gilgit-Baltistan	0.01	..	0.05	..	0.05	..
	AJK	1.48	0.02	2.16	0.03	6.70	0.08
<b>Punjab Total</b>		<b>6,077.52</b>	<b>100.00</b>	<b>6,931.94</b>	<b>100.00</b>	<b>8,609.72</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	235.33	2.89	400.17	3.72	107.19	0.96
	Sindh	7,795.79	95.90	10,211.73	94.91	10,978.35	98.13
	KPK	28.64	0.35	40.73	0.38	43.48	0.39
	Balochistan	48.90	0.60	84.91	0.79	53.67	0.48
	Islamabad	19.25	0.24	18.28	0.17	3.88	0.03
	FATA	-	-	2.80	0.03	..	..
	Gilgit-Baltistan	..	..	..	..	0.75	0.01
	AJK	1.43	0.02	0.55	0.01	0.39	..
<b>Sindh Total</b>		<b>8,129.34</b>	<b>100.00</b>	<b>10,759.16</b>	<b>100.00</b>	<b>11,187.72</b>	<b>100.00</b>
<b>KPK</b>	Punjab	0.80	0.97	10.56	9.09	3.08	2.53
	Sindh	0.73	0.88	1.10	0.95	0.02	0.02
	KPK	78.26	94.48	101.31	87.23	114.93	94.41
	Balochistan	0.01	0.01	..	..	..	..
	Islamabad	2.91	3.51	3.03	2.61	3.63	2.98
	FATA	0.02	0.03	0.01	0.01	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	0.10	0.12	0.13	0.11	0.06	0.05
<b>KPK Total</b>		<b>82.83</b>	<b>100.00</b>	<b>116.15</b>	<b>100.00</b>	<b>121.73</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	0.01	0.02	-	-	..	0.01
	Sindh	2.65	9.37	2.14	7.84	0.28	1.61
	KPK	-	-	-	-	..	..
	Balochistan	25.64	90.59	25.21	92.16	16.93	98.38
	Islamabad	..	0.01	-	-	..	..
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
<b>Balochistan Total</b>		<b>28.30</b>	<b>100.00</b>	<b>27.36</b>	<b>100.00</b>	<b>17.21</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	127.85	10.87	186.81	12.44	235.52	12.79
	Sindh	78.79	6.70	87.53	5.83	27.70	1.50
	KPK	33.21	2.82	32.38	2.16	37.19	2.02
	Balochistan	0.40	0.03	0.39	0.03	0.36	0.02
	Islamabad	935.73	79.55	1,194.50	79.54	1,539.73	83.64
	FATA	..	..	..	..	0.02	..
	Gilgit-Baltistan	0.01	..	0.02	..	0.01	..
	AJK	0.22	0.02	0.12	0.01	0.31	0.02
<b>Islamabad Total</b>		<b>1,176.21</b>	<b>100.00</b>	<b>1,501.76</b>	<b>100.00</b>	<b>1,840.83</b>	<b>100.00</b>
<b>FATA Total</b>		<b>0.33</b>	<b>100.00</b>	<b>0.55</b>	<b>100.00</b>	<b>0.44</b>	<b>100.00</b>
<b>Gilgit-Baltistan</b>	Punjab	..	0.02	0.01	0.17	..	0.03
	Sindh	-	-	-	-	..	..
	KPK	0.01	0.10	-	-	..	..
	Balochistan	0.02	0.40	..	0.05	0.02	0.27
	Islamabad	0.23	3.91	0.36	4.83	0.08	1.16
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	5.71	95.57	7.09	94.95	6.86	98.55
	AJK	-	-	-	-	..	..
<b>Gilgit-Baltistan Total</b>		<b>5.97</b>	<b>100.00</b>	<b>7.46</b>	<b>100.00</b>	<b>6.97</b>	<b>100.00</b>
<b>AJK</b>	Punjab	0.04	0.20	0.02	0.11	0.01	0.04
	Sindh	..	0.01	-	-	..	0.01
	KPK	..	..	..	..	0.01	0.03
	Balochistan	-	-	-	-	..	..
	Islamabad	0.12	0.62	0.06	0.34	0.05	0.25
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	18.92	99.17	17.58	99.54	19.63	99.68
<b>AJK Total</b>		<b>19.08</b>	<b>100.00</b>	<b>17.66</b>	<b>100.00</b>	<b>19.70</b>	<b>100.00</b>
<b>Grand Total</b>		<b>15,519.58</b>		<b>19,362.04</b>		<b>21,804.31</b>	

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

Source: Core Statistics Department



### 3.18 Province/Region and Place of Utilization and Disbursement

Billion Rupees

Place of Utilization	Place of Disbursement	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022	
		Amount	(%)	Amount	(%)	Amount	(%)
<b>Punjab</b>	Punjab	5,868.65	94.16	6,681.41	91.79	8,441.68	96.06
	Sindh	235.33	3.78	400.17	5.50	107.19	1.22
	KPK	0.80	0.01	10.56	0.15	3.08	0.04
	Balochistan	0.01	..	-	-	..	..
	Islamabad	127.85	2.05	186.81	2.57	235.52	2.68
	FATA	-	-	-	-	0.01	..
	Gilgit-Baltistan	..	..	0.01	..	..	..
	AJK	0.04	..	0.02	..	0.01	..
<b>Punjab Total</b>		<b>6,232.68</b>	<b>100.00</b>	<b>7,278.98</b>	<b>100.00</b>	<b>8,787.48</b>	<b>100.00</b>
<b>Sindh</b>	Punjab	106.04	1.33	102.99	0.99	108.40	0.98
	Sindh	7,795.79	97.64	10,211.73	98.14	10,978.35	98.77
	KPK	0.73	0.01	1.10	0.01	0.02	..
	Balochistan	2.65	0.03	2.14	0.02	0.28	..
	Islamabad	78.79	0.99	87.53	0.84	27.70	0.25
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	..	..	-	-	..	..
<b>Sindh Total</b>		<b>7,984.00</b>	<b>100.00</b>	<b>10,405.50</b>	<b>100.00</b>	<b>11,114.75</b>	<b>100.00</b>
<b>KPK</b>	Punjab	8.31	5.60	8.51	4.65	14.38	6.84
	Sindh	28.64	19.30	40.73	22.26	43.48	20.70
	KPK	78.26	52.72	101.31	55.36	114.93	54.71
	Balochistan	-	-	-	-	..	..
	Islamabad	33.21	22.37	32.38	17.69	37.19	17.70
	FATA	0.02	0.01	0.07	0.04	0.08	0.04
	Gilgit-Baltistan	0.01	..	-	-	..	..
	AJK	..	..	..	..	0.01	..
<b>KPK Total</b>		<b>148.45</b>	<b>100.00</b>	<b>183.00</b>	<b>100.00</b>	<b>210.06</b>	<b>100.00</b>
<b>Balochistan</b>	Punjab	1.01	1.34	0.70	0.63	0.43	0.60
	Sindh	48.90	64.35	84.91	76.35	53.67	75.16
	KPK	0.01	0.02	..	..	..	..
	Balochistan	25.64	33.74	25.21	22.67	16.93	23.71
	Islamabad	0.40	0.53	0.39	0.35	0.36	0.50
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	0.02	0.03	..	..	0.02	0.03
	AJK	-	-	-	-	..	..
<b>Balochistan Total</b>		<b>75.98</b>	<b>100.00</b>	<b>111.22</b>	<b>100.00</b>	<b>71.41</b>	<b>100.00</b>
<b>Islamabad</b>	Punjab	91.95	8.76	136.12	10.07	38.07	2.40
	Sindh	19.25	1.83	18.28	1.35	3.88	0.24
	KPK	2.91	0.28	3.03	0.22	3.63	0.23
	Balochistan	..	..	-	-	..	..
	Islamabad	935.73	89.10	1,194.50	88.33	1,539.73	97.12
	FATA	0.02	..	0.01	..	0.01	..
	Gilgit-Baltistan	0.23	0.02	0.36	0.03	0.08	0.01
	AJK	0.12	0.01	0.06	..	0.05	..
<b>Islamabad Total</b>		<b>1,050.20</b>	<b>100.00</b>	<b>1,352.36</b>	<b>100.00</b>	<b>1,585.44</b>	<b>100.00</b>
<b>FATA</b>	Punjab	0.06	17.03	..	0.01	..	0.44
	Sindh	-	-	2.80	85.10	..	1.24
	KPK	0.02	6.16	0.01	0.40	..	1.27
	Balochistan	-	-	-	-	..	..
	Islamabad	..	0.96	..	0.09	0.02	6.37
	FATA	0.29	75.85	0.47	14.40	0.35	90.68
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	-	-	-	-	..	..
<b>FATA Total</b>		<b>0.38</b>	<b>100.00</b>	<b>3.29</b>	<b>100.00</b>	<b>0.39</b>	<b>100.00</b>
<b>Gilgit Baltistan</b>	Punjab	0.01	0.09	0.05	0.67	0.05	0.70
	Sindh	..	0.03	..	..	0.75	9.82
	KPK	-	-	-	-	..	0.01
	Balochistan	-	-	-	-	..	..
	Islamabad	0.01	0.13	0.02	0.24	0.01	0.15
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	5.71	99.75	7.09	99.08	6.86	89.32
	AJK	-	-	-	-	..	0.01
<b>Gilgit-Baltistan Total</b>		<b>5.72</b>	<b>100.00</b>	<b>7.15</b>	<b>100.00</b>	<b>7.69</b>	<b>100.00</b>
<b>AJK</b>	Punjab	1.48	6.70	2.16	10.49	6.70	24.73
	Sindh	1.43	6.47	0.55	2.69	0.39	1.46
	KPK	0.10	0.43	0.13	0.64	0.06	0.24
	Balochistan	-	-	-	-	..	..
	Islamabad	0.22	1.01	0.12	0.60	0.31	1.14
	FATA	-	-	-	-	..	..
	Gilgit-Baltistan	-	-	-	-	..	..
	AJK	18.92	85.38	17.58	85.58	19.63	72.44
<b>AJK Total</b>		<b>22.16</b>	<b>100.00</b>	<b>20.55</b>	<b>100.00</b>	<b>27.10</b>	<b>100.00</b>
<b>Grand Total</b>		<b>15,519.58</b>		<b>19,362.04</b>		<b>21,804.31</b>	

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

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

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign Constituents	-	2.85	2.85	-	3.55	3.55	-	4.20	4.20
	Government	0.28	994.94	995.22	0.66	978.99	979.65	0.32	1,200.63	1,200.96
	Non-Financial Public Sector Enterprises	-	1,104.54	1,104.54	-	1,235.07	1,235.07	-	1,182.31	1,182.31
	NBFCs & Financial Auxiliaries	0.02	124.51	124.53	0.02	153.99	154.01	0.02	182.63	182.65
	Private Sector (Business)	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27	293.05	6,458.92	6,751.97
	Trust Funds & Non Profit Organizations	..	15.02	15.02	..	14.00	14.00	-	15.53	15.53
	Personal/Individuals	81.48	804.38	885.86	81.99	927.17	1,009.16	81.50	1,041.90	1,123.40
	Others	1.44	1.71	3.14	0.96	1.68	2.64	1.42	1.43	2.86
	<b>Total</b>	<b>328.06</b>	<b>8,362.76</b>	<b>8,690.82</b>	<b>356.07</b>	<b>9,454.27</b>	<b>9,810.35</b>	<b>376.31</b>	<b>10,087.56</b>	<b>10,463.87</b>
<b>Punjab</b>	Foreign Constituents	-	-	-	-	..	..	-	-	-
	Government	-	623.90	623.90	-	616.39	616.39	-	847.22	847.22
	Non-Financial Public Sector Enterprises	-	293.43	293.43	-	339.97	339.97	-	352.32	352.32
	NBFCs & Financial Auxiliaries	-	21.59	21.59	-	26.91	26.91	-	39.27	39.27
	Private Sector (Business)	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79	204.13	2,773.26	2,977.39
	Trust Funds & Non Profit Organizations	..	2.83	2.84	..	2.73	2.73	-	5.48	5.48
	Personal/Individuals	23.08	282.03	305.12	45.11	348.93	394.04	43.94	383.95	427.89
	Others	..	0.32	0.32	0.01	0.30	0.31	..	0.30	0.30
	<b>Total</b>	<b>200.69</b>	<b>3,605.18</b>	<b>3,805.87</b>	<b>233.40</b>	<b>4,009.75</b>	<b>4,243.15</b>	<b>248.07</b>	<b>4,401.81</b>	<b>4,649.87</b>
<b>Sindh</b>	Foreign Constituents	-	2.85	2.85	-	3.54	3.54	-	3.43	3.43
	Government	0.28	307.41	307.68	0.66	279.97	280.63	0.32	292.86	293.18
	Non-Financial Public Sector Enterprises	-	488.19	488.19	-	599.33	599.33	-	524.60	524.60
	NBFCs & Financial Auxiliaries	0.02	77.19	77.22	0.02	100.26	100.28	0.02	112.31	112.33
	Private Sector (Business)	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33	67.98	2,928.36	2,996.34
	Trust Funds & Non Profit Organizations	-	4.92	4.92	-	3.96	3.96	-	3.96	3.96
	Personal/Individuals	47.76	446.45	494.20	16.00	492.78	508.78	16.46	573.09	589.55
	Others	1.13	1.39	2.52	0.17	1.38	1.55	0.18	1.13	1.31
	<b>Total</b>	<b>106.13</b>	<b>3,766.62</b>	<b>3,872.74</b>	<b>83.53</b>	<b>4,328.87</b>	<b>4,412.40</b>	<b>84.96</b>	<b>4,439.75</b>	<b>4,524.71</b>
<b>Khyber Pakhtunkhwa</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	0.01	0.01	-	0.01	0.01	-	..	..
	Non-Financial Public Sector Enterprises	-	25.67	25.67	-	25.07	25.07	-	22.77	22.77
	NBFCs & Financial Auxiliaries	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector (Business)	5.36	38.99	44.35	7.92	55.38	63.30	11.11	80.25	91.36
	Trust Funds & Non Profit Organizations	-	0.19	0.19	-	0.17	0.17	-	0.31	0.31
	Personal/Individuals	3.22	25.63	28.85	8.21	29.42	37.63	8.49	27.72	36.20
	Others	-	-	-	0.48	-	0.48	0.94	-	0.94
	<b>Total</b>	<b>8.58</b>	<b>90.55</b>	<b>99.13</b>	<b>16.61</b>	<b>110.11</b>	<b>126.72</b>	<b>20.54</b>	<b>131.11</b>	<b>151.64</b>
<b>Balochistan</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	3.01	3.01	-	2.67	2.67	-	2.60	2.60
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	2.64	4.34	6.98	6.20	5.43	11.63	5.01	6.07	11.08
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	4.60	4.37	8.98	8.98	4.42	13.40	8.62	4.58	13.20
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	<b>Total</b>	<b>7.54</b>	<b>11.72</b>	<b>19.26</b>	<b>15.48</b>	<b>12.52</b>	<b>27.99</b>	<b>13.93</b>	<b>13.25</b>	<b>27.18</b>
<b>Islamabad</b>	Foreign Constituents	-	-	-	-	-	-	-	0.77	0.77
	Government	-	60.62	60.62	-	79.96	79.96	-	57.94	57.94
	Non-Financial Public Sector Enterprises	-	297.01	297.01	-	270.70	270.70	-	282.62	282.62
	NBFCs & Financial Auxiliaries	-	25.67	25.67	-	26.76	26.76	-	31.00	31.00
	Private Sector (Business)	0.61	444.79	445.41	0.50	550.34	550.84	0.51	647.77	648.28
	Trust Funds & Non Profit Organizations	-	7.07	7.07	-	7.14	7.14	-	5.78	5.78
	Personal/Individuals	0.57	38.16	38.73	0.67	44.94	45.62	0.70	45.34	46.04
	Others	-	-	-	-	..	..	-	..	..
	<b>Total</b>	<b>1.18</b>	<b>873.32</b>	<b>874.50</b>	<b>1.17</b>	<b>979.85</b>	<b>981.02</b>	<b>1.21</b>	<b>1,071.22</b>	<b>1,072.43</b>
<b>FATA</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.16	0.10	0.26	0.24	0.10	0.34	0.41	..	0.41
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.24	0.48	0.72	0.34	0.18	0.51	0.47	0.17	0.64
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.40</b>	<b>0.58</b>	<b>0.98</b>	<b>0.58</b>	<b>0.28</b>	<b>0.86</b>	<b>0.87</b>	<b>0.18</b>	<b>1.05</b>

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

Billion Rupees

Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 <sup>P</sup>		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	0.25	0.25	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.99	1.81	2.80	1.28	2.02	3.30	2.1	1.6	3.8
	Trust Funds & Non Profit Organizations	-	-	-	-	-	-	-	-	-
	Personal/Individuals	0.83	2.57	3.40	0.15	0.48	0.63	0.2	0.7	1.0
	Others	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1.82</b>	<b>4.63</b>	<b>6.45</b>	<b>1.43</b>	<b>2.50</b>	<b>3.93</b>	<b>2.3</b>	<b>2.4</b>	<b>4.7</b>
<b>AJK</b>	Foreign Constituents	-	-	-	-	-	-	-	-	-
	Government	-	-	-	-	-	-	-	-	-
	Non-Financial Public Sector Enterprises	-	-	-	-	-	-	-	-	-
	NBFCs & Financial Auxiliaries	-	-	-	-	-	-	-	-	-
	Private Sector (Business)	0.54	5.47	6.01	1.34	4.39	5.73	1.8	21.6	23.4
	Trust Funds & Non Profit Organizations	-	..	..	-	..	..	-	..	..
	Personal/Individuals	1.18	4.68	5.87	2.53	6.01	8.55	2.6	6.3	8.9
	Others	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>1.73</b>	<b>10.16</b>	<b>11.88</b>	<b>3.87</b>	<b>10.41</b>	<b>14.28</b>	<b>4.4</b>	<b>27.9</b>	<b>32.2</b>

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.

### 3.20 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
<b>FY22</b>									
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>611,249</b>	<b>170,504</b>	<b>194,436</b>	<b>44,515</b>	<b>66,202</b>	<b>51,117</b>	<b>11,351</b>	<b>237,309</b>	<b>75,531</b>
<b>Jul-Jun</b>									
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
<b>All Pakistan</b>	<b>966,804</b>	<b>269,782</b>	<b>213,165</b>	<b>54,699</b>	<b>99,288</b>	<b>53,572</b>	<b>13,783</b>	<b>359,822</b>	<b>89,223</b>
<b>FY23</b>									
<b>Jul-Sep</b>									
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
<b>All Pakistan</b>	<b>156,200</b>	<b>73,708</b>	<b>217,307</b>	<b>22,650</b>	<b>22,604</b>	<b>59,788</b>	<b>4,248</b>	<b>100,760</b>	<b>86,830</b>
<b>Jul-Dec</b>									
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
<b>All Pakistan</b>	<b>458,621</b>	<b>153,392</b>	<b>220,666</b>	<b>38,310</b>	<b>52,440</b>	<b>63,134</b>	<b>7,679</b>	<b>239,172</b>	<b>94,148</b>
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>657,816</b>	<b>234,364</b>	<b>216,680</b>	<b>51,086</b>	<b>83,050</b>	<b>61,034</b>	<b>7,975</b>	<b>307,671</b>	<b>80,141</b>

### 3.20 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
<b>FY 22</b>									
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>1,033,296</b>	<b>128,220</b>	<b>176,489</b>	<b>61,111</b>	<b>356,035</b>	<b>135,128</b>	<b>1,761,522</b>	<b>958,269</b>	<b>632,701</b>
<b>Jul-Jun</b>									
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
<b>All Pakistan</b>	<b>1,441,857</b>	<b>191,805</b>	<b>196,839</b>	<b>85,270</b>	<b>498,210</b>	<b>138,582</b>	<b>2,562,413</b>	<b>1,418,906</b>	<b>691,381</b>
<b>FY23</b>									
<b>Jul-Sep</b>									
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
<b>All Pakistan</b>	<b>290,765</b>	<b>46,782</b>	<b>186,160</b>	<b>15,564</b>	<b>139,911</b>	<b>132,907</b>	<b>489,427</b>	<b>383,765</b>	<b>682,992</b>
<b>Jul-Dec</b>									
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
<b>All Pakistan</b>	<b>696,818</b>	<b>107,484</b>	<b>203,149</b>	<b>34,716</b>	<b>289,957</b>	<b>134,470</b>	<b>1,236,144</b>	<b>842,446</b>	<b>715,566</b>
<b>Jul-Mar</b>									
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
<b>All Pakistan</b>	<b>988,954</b>	<b>170,255</b>	<b>217,578</b>	<b>51,644</b>	<b>426,578</b>	<b>137,440</b>	<b>1,757,475</b>	<b>1,221,918</b>	<b>712,873</b>

Source: Agriculture Credit & Financial Inclusion Department

### 3.21 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
<b>Production Loans</b>	<b>641,549</b>	<b>219,226</b>	<b>48,703</b>	<b>77,883</b>	<b>7,196</b>	<b>261,880</b>	<b>697,448</b>	<b>558,990</b>
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
<b>Development Loans</b>	<b>14,770</b>	<b>13,814</b>	<b>1,614</b>	<b>2,885</b>	<b>347</b>	<b>9,092</b>	<b>16,731</b>	<b>25,790</b>
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
<b>Corporate Farming</b>	<b>1,497</b>	<b>1,324</b>	<b>769</b>	<b>2,282</b>	<b>432</b>	<b>36,699</b>	<b>2,698</b>	<b>40,305</b>
Production Loans	1,497	1,324	769	2,282	430	34,499	2,696	38,105
Development Loans	-	-	-	-	2	2,200	2	2,200
<b>Total</b>	<b>657,816</b>	<b>234,364</b>	<b>51,086</b>	<b>83,050</b>	<b>7,975</b>	<b>307,671</b>	<b>716,877</b>	<b>625,085</b>

#### 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
<b>Total</b>	<b>988,954</b>	<b>170,255</b>	<b>51,644</b>	<b>426,578</b>	<b>1,040,598</b>	<b>596,833</b>

Source: Agriculture Credit & Financial Inclusion Department, SBP

## 3.22 Classification of Scheduled Banks' Bills Purchased and Discounted All Banks

Million Rupees

ECONOMIC GROUPS	2021						2022		
	Jun			Dec			Jun <sup>P</sup>		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
<b>1. FOREIGN CONSTITUENTS</b>	55.4	-	172.9	-	-	290.4	-	-	592.5
<b>2. DOMESTIC CONSTITUENTS</b>	119,171.3	45,345.3	140,899.6	130,798.8	43,050.8	185,087.0	143,038.6	49,474.1	224,852.1
<b>I. GOVERNMENT</b>	-	2,094.6	-	-	115.0	-	-	5,228.9	-
<b>II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)</b>	12,723.4	2,522.4	..	19,001.0	-	..	17,068.2	-	..
<b>III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)</b>	-	-	-	-	-	-	-	-	-
<b>IV. PRIVATE SECTOR (BUSINESS)</b>	106,447.9	40,728.0	140,899.6	111,797.7	42,916.6	185,087.0	125,970.4	44,245.3	224,852.1
a. Agriculture, forestry and fishing	9.7	94.4	2.0	9.7	143.2	341.3	9.7	-	278.7
b. Mining and quarrying	-	1,321.7	440.1	-	1,321.7	574.8	-	1,409.7	552.1
c. Manufacturing	68,622.0	32,436.0	130,671.9	70,249.0	33,406.3	168,030.1	77,409.3	34,009.1	201,804.8
01 - Manufacture of food products	7,305.9	3,271.1	2,054.3	9,231.4	7,687.1	4,384.0	7,038.9	3,006.7	9,486.8
02 - Manufacture of beverages	100.0	521.7	19.3	150.0	494.2	3.5	100.0	481.6	8.0
03 - Manufacture of textiles	38,629.7	12,980.5	103,057.3	42,753.1	7,267.0	132,160.0	48,141.3	17,262.1	157,581.6
04 - Manufacture of wearing apparel	1,743.9	939.5	18,575.4	1,873.1	534.1	23,279.3	1,358.9	2,157.4	23,576.7
05 - Manufacture of leather and related products	10.0	309.3	2,270.3	72.8	337.0	2,432.6	-	850.3	3,509.2
06 - Manufacture of paper and paper products	69.1	1,338.0	307.0	451.6	799.6	190.6	32.4	890.3	102.8
07 - Manufacture of coke and refined petroleum products	5,317.7	489.5	597.7	4,558.2	758.5	-	4,965.6	488.2	625.0
08 - Manufacture of chemicals and chemical products	11,419.8	2,608.7	-	6,961.9	2,944.9	-	10,713.3	2,367.8	773.4
09 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	37.5	179.8	133.5	121.7	323.3	-	120.7	174.0	190.4
10 - Manufacture of rubber and plastics products	288.3	597.4	412.1	210.3	510.0	88.1	192.8	1,216.0	911.6
11 - Manufacture of other non-metallic mineral products	78.3	4,734.5	1,681.9	111.6	1,159.1	2,835.0	275.1	508.9	984.5
12 - Manufacture of basic metals	260.0	794.4	12.2	929.7	2,879.9	-	366.0	1,459.5	-
13 - Manufacture of fabricated metal products, except machinery and equipment	27.5	196.2	7.0	624.2	1,175.8	13.3	291.8	135.6	17.2
14 - Manufacture of computer, electronic and optical products	100.1	-	-	84.4	498.4	-	211.2	-	-
15 - Manufacture of electrical equipment	444.5	1,871.0	131.0	241.8	4,212.9	126.4	282.1	1,608.3	425.7
16 - Manufacture of machinery and equipment	24.2	54.4	198.0	6.1	46.2	575.4	-	-	447.4
17 - Manufacture of motor vehicles, trailers and semi-trailers	626.4	1,205.5	77.0	657.4	1,270.3	322.6	536.5	1,316.2	338.0
18 - Manufacture of furniture	53.0	103.4	-	158.0	32.9	-	225.0	-	-
19. Other manufacturing	2,086.0	241.3	1,137.6	1,051.6	475.1	1,619.4	2,557.8	86.2	2,826.4
d. Electricity, gas, steam and air conditioning supply	131.9	-	-	2,889.2	-	-	3,754.6	227.2	-
e. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-	377.9	-	-
f. Construction	881.2	36.4	160.7	177.9	208.3	261.7	685.5	219.8	-
g. Wholesale and retail trade; repair of motor vehicles and motorcycles	15,001.9	5,177.1	8,640.6	16,490.8	7,358.5	15,129.8	18,341.8	5,935.9	20,790.4
01 - Wholesale and retail trade and repair of motor vehicles and motorcycles	-	9.8	58.7	9.3	0.5	58.3	-	0.5	31.1
02 - Wholesale trade, except of motor vehicles and motorcycles	7,589.6	4,586.7	2,237.9	6,914.4	7,201.6	3,556.2	7,610.1	5,645.0	4,680.1
03 - Retail trade, except of motor vehicles and motorcycles	7,412.3	580.6	6,344.0	9,567.1	156.4	11,515.3	10,731.7	290.4	16,079.2
h. Transportation and storage	-	-	106.9	2.9	-	119.8	7.0	1,772.2	108.3
i. Accommodation and food service activities	-	-	-	-	77.7	65.3	-	19.3	-
j. Information and communication	10,810.7	5.2	68.7	10,043.6	45.6	103.0	10,823.0	50.6	154.7
k. Real estate activities	-	-	-	-	-	-	-	-	-
l. Professional, scientific and technical activities	1,758.2	362.3	106.3	1,765.0	304.3	87.4	3,425.7	573.4	85.2
m. Administrative and support service activities	3,443.1	1,275.4	628.1	3,814.4	46.9	224.2	3,880.2	24.0	986.1
n. Education	-	-	-	-	-	-	-	-	-
o. Human health and social work activities	-	4.1	-	100.0	4.1	-	-	4.1	-
p. Arts, entertainment, and recreation	-	-	-	-	-	-	-	-	-
q. Other service activities	5,789.1	15.4	74.5	6,255.3	-	149.6	7,255.7	-	91.9
<b>V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS</b>	-	0.2	-	-	19.2	-	-	-	-
<b>VI. PERSONAL</b>	-	-	-	-	-	-	-	-	-
<b>VII. OTHER</b>	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>119,226.6</b>	<b>45,345.3</b>	<b>141,072.5</b>	<b>130,798.8</b>	<b>43,050.8</b>	<b>185,377.5</b>	<b>143,038.6</b>	<b>49,474.1</b>	<b>225,444.7</b>

Source: Core Statistics Department

## 3.23 Classification of Scheduled Banks' Investments in Securities and Shares

Million Rupees

SECURITIES / SHARES	2021						2022		
	Jun			Dec			Jun <sup>P</sup>		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>I. TREASURY BILLS / SHORT TERM FED. BONDS</b>	<b>6,050,306.2</b>	<b>6,160,529.2</b>	<b>6,063,721.8</b>	<b>4,874,637.1</b>	<b>5,149,275.4</b>	<b>4,879,580.7</b>	<b>5,566,284.6</b>	<b>5,554,446.0</b>	<b>5,573,926.6</b>
01. Federal Government	6,050,306.1	6,160,529.1	6,063,721.7	4,874,637.0	5,149,275.3	4,879,580.6	5,566,284.5	5,554,445.9	5,573,926.5
02. Provincial Governments	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>II. FEDERAL BONDS</b>	<b>5,949,738.0</b>	<b>5,993,337.3</b>	<b>6,072,881.1</b>	<b>7,060,987.2</b>	<b>6,838,635.9</b>	<b>7,132,788.7</b>	<b>8,818,397.3</b>	<b>8,914,991.7</b>	<b>8,885,350.5</b>
01. Compensation Bonds	-	-	-	-	-	-	-	-	-
02. Federal Investment Bonds	-	-	-	-	-	-	-	-	-
03. Pakistan Investment Bonds	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.8	7,132,788.6	8,818,397.3	8,914,991.7	8,885,350.5
04. Bearer National Fund Bonds	-	-	-	-	-	-	-	-	-
05. Income Tax Bonds	..	..	..	..	..	..	..	..	..
<b>III. SHARES</b>	<b>299,420.7</b>	<b>200,663.6</b>	<b>332,193.5</b>	<b>305,998.7</b>	<b>199,822.9</b>	<b>327,906.0</b>	<b>344,593.4</b>	<b>257,027.6</b>	<b>355,088.5</b>
<b>01. Quoted On The Stock Exchange; of which:</b>	<b>176,079.4</b>	<b>67,020.7</b>	<b>203,023.2</b>	<b>171,455.9</b>	<b>61,397.4</b>	<b>185,898.5</b>	<b>186,316.7</b>	<b>95,270.5</b>	<b>192,391.8</b>
a. Financial Institutions	25,177.8	15,344.0	29,325.3	23,778.4	15,185.0	27,311.1	31,055.2	18,127.7	31,385.5
b. NFPSEs	17,414.1	5,249.0	15,946.1	17,715.4	5,535.4	14,647.5	13,233.9	5,485.7	13,723.4
c. Private Sector	133,487.6	46,427.8	157,751.8	129,962.1	40,676.9	143,940.0	142,027.6	71,657.1	147,282.9
<b>02. Unquoted On The Stock Exchange; of which:</b>	<b>123,341.2</b>	<b>133,642.8</b>	<b>129,170.3</b>	<b>134,542.8</b>	<b>138,425.6</b>	<b>142,007.5</b>	<b>158,276.7</b>	<b>161,757.2</b>	<b>162,696.7</b>
a. Financial Institutions	20,133.0	27,467.7	20,133.0	20,594.8	19,435.0	20,597.7	24,798.8	25,458.7	24,910.8
b. NFPSEs	1,741.5	1,008.2	1,525.8	1,741.5	1,258.2	1,420.4	1,741.5	1,258.2	1,279.3
c. Private Sector	65,145.3	76,272.4	66,730.1	73,404.1	86,368.8	73,731.0	86,909.1	101,208.1	87,232.9
<b>IV. DEBENTURES</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>	<b>5.7</b>
<b>V. PARTICIPATION TERM CERTIFICATES</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>	<b>0.3</b>
<b>VI. CERTIFICATE OF INVESTMENTS</b>	<b>3,841.9</b>	<b>3,841.9</b>	<b>3,884.5</b>	<b>4,058.1</b>	<b>4,283.1</b>	<b>4,087.5</b>	<b>2,026.8</b>	<b>2,026.8</b>	<b>2,067.5</b>
<b>VII. TERM FINANCE CERTIFICATES</b>	<b>57,890.9</b>	<b>59,378.2</b>	<b>59,360.6</b>	<b>71,093.1</b>	<b>72,817.5</b>	<b>72,750.7</b>	<b>79,000.0</b>	<b>78,434.9</b>	<b>82,858.0</b>
<b>VIII. MODARBA CERTIFICATES</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. MUTUAL FUNDS</b>	<b>9,437.4</b>	<b>9,151.8</b>	<b>9,476.0</b>	<b>15,409.0</b>	<b>14,260.2</b>	<b>15,487.6</b>	<b>12,345.4</b>	<b>12,201.7</b>	<b>13,187.9</b>
<b>X. NIT UNITS</b>	<b>2,461.0</b>	<b>1,782.7</b>	<b>2,653.3</b>	<b>2,530.9</b>	<b>2,133.2</b>	<b>2,831.5</b>	<b>2,363.4</b>	<b>2,133.5</b>	<b>2,776.6</b>
<b>XI. OTHERS</b>	<b>88,866.3</b>	<b>88,833.2</b>	<b>91,403.1</b>	<b>67,551.0</b>	<b>66,905.7</b>	<b>70,239.2</b>	<b>108,089.2</b>	<b>106,677.6</b>	<b>100,345.0</b>
<b>XII. Islamic Banking Products - Investments</b>	<b>1,317,365.7</b>	<b>1,309,799.1</b>	<b>1,377,543.0</b>	<b>1,853,099.8</b>	<b>1,852,373.7</b>	<b>1,904,231.8</b>	<b>2,758,967.4</b>	<b>2,753,696.2</b>	<b>2,806,985.4</b>
<b>01. GOP Ijara Sukuk</b>	<b>748,897.5</b>	<b>747,397.1</b>	<b>780,993.8</b>	<b>1,293,211.3</b>	<b>1,297,536.5</b>	<b>1,325,223.5</b>	<b>2,239,570.1</b>	<b>2,233,990.6</b>	<b>2,258,743.4</b>
<b>02. Corporate Sukuks</b>	<b>508,822.0</b>	<b>505,782.3</b>	<b>533,452.1</b>	<b>510,853.2</b>	<b>507,046.2</b>	<b>528,884.8</b>	<b>477,966.8</b>	<b>477,142.0</b>	<b>506,781.9</b>
a. Diminishing Musharaka Sukuk	151,894.7	152,106.7	154,520.4	153,529.1	152,617.2	156,109.3	146,890.8	148,067.3	150,245.3
b. Ijarah Sukuk	183,942.7	181,310.6	201,831.7	180,763.9	178,057.0	191,923.8	177,617.8	175,038.1	196,578.1
c. Modaraba Sukuk	18,227.0	18,151.2	18,612.3	21,747.0	21,747.0	22,172.5	21,898.7	21,897.0	22,597.9
d. Wakala Sukuk	30.3	425.0	30.9	-	-	-	-	-	-
e. Any other	154,727.2	153,788.8	158,456.7	154,813.2	154,625.0	158,679.3	131,559.6	132,139.7	137,360.7
<b>03. Wakala Placements</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>04. Commodity Murabaha</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>05. Placements Bai Muajjal</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>06. Strategic Investment – Long Term</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,531.8</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,479.6</b>	<b>1,467.6</b>	<b>1,467.6</b>	<b>1,526.9</b>
<b>07. Certificate of Investment (COIs) - Long Term</b>	<b>88.1</b>	<b>88.1</b>	<b>88.1</b>	<b>3,188.1</b>	<b>3,188.1</b>	<b>3,222.2</b>	<b>4,638.1</b>	<b>4,638.1</b>	<b>4,709.5</b>
<b>08. Placement with FI</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>09. Other Mode of Investments – Short Term</b>	<b>6,027.1</b>	<b>4,682.6</b>	<b>6,889.6</b>	<b>3,622.4</b>	<b>3,269.4</b>	<b>4,202.8</b>	<b>6,212.7</b>	<b>6,215.2</b>	<b>6,227.5</b>
<b>10. Other Mode of Investments – Long Term</b>	<b>52,063.5</b>	<b>50,381.4</b>	<b>54,587.6</b>	<b>40,757.2</b>	<b>39,865.9</b>	<b>41,218.8</b>	<b>29,112.2</b>	<b>30,242.7</b>	<b>28,996.2</b>
<b>TOTAL</b>	<b>13,779,334.1</b>	<b>13,827,323.0</b>	<b>14,013,122.9</b>	<b>14,255,370.8</b>	<b>14,200,513.5</b>	<b>14,409,909.7</b>	<b>17,692,073.5</b>	<b>17,681,642.0</b>	<b>17,822,592.0</b>

Totals may differ due to rounding off.

Source: Core Statistics Department



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

Million Rupees				
RATE OF RETURN	2020	2021		2022
	Dec	Jun <sup>R</sup>	Dec <sup>R</sup>	Jun <sup>P</sup>
00.00	5,173,150.97	5,427,917.57	5,534,412.86	6,152,031.03
01.00*	562,690.44	589,144.90	547,399.85	656,423.74
02.00*	45,072.51	27,485.11	103,838.02	49,334.77
03.00*	42,891.76	105,996.86	42,121.49	20,410.36
04.00*	83,809.46	73,684.88	33,816.51	4,327.73
05.00*	267,239.95	233,993.82	168,943.22	55,901.26
05.25	16,842.25	14,637.42	89,481.20	268.27
05.50	4,451,168.28	5,209,116.30	314,687.34	8,045.08
05.75	1,080,746.84	1,040,814.82	106,071.99	4,514.95
06.00	140,867.29	317,263.23	130,699.97	23,987.35
06.25	161,866.71	336,179.07	78,098.75	15,932.43
06.50	660,309.01	638,899.03	18,145.80	8,083.68
06.75	196,794.73	209,071.05	97,622.98	9,637.74
07.00	211,800.73	157,455.14	85,924.66	74,394.32
07.25	175,320.58	209,766.67	4,580,064.65	50,517.02
07.50	177,339.97	231,246.37	1,315,047.88	8,135.38
07.75	27,533.19	126,549.37	528,880.76	32,792.34
08.00	238,712.25	75,750.91	295,640.45	29,952.43
08.25	11,870.08	192,914.24	327,010.68	28,580.44
08.50	108,257.74	6,156.36	214,878.04	12,264.30
08.75	1,962.69	1,398.43	142,957.06	108,973.22
09.00	2,545.57	10,425.92	74,155.92	50,447.63
09.25	446.24	231.42	180,513.74	3,604.01
09.50	5,312.34	5,496.79	66,767.57	51,153.07
09.75	3,895.38	6,640.43	59,372.31	14,150.13
10.00	3,534.17	1,413.16	49,177.55	40,943.73
10.25	7,031.22	2,448.24	137,096.02	83,069.43
10.50	56,540.38	16,427.71	224,157.72	73,986.18
10.75	16,332.30	13,385.50	47,535.70	58,151.36
11.00	9,369.16	6,421.12	63,291.58	68,222.39
11.25	16,684.40	4,756.12	50,758.26	54,660.40
11.50	13,339.84	5,103.65	89,484.27	40,412.33
11.75	5,494.34	948.17	140,758.10	18,481.98
12.00	34,774.61	10,989.81	73,355.37	31,475.50
12.25	16,125.46	5,940.65	26,188.71	5,678,883.86
12.50	13,622.32	8,961.17	64,351.17	1,450,068.42
12.75	12,453.94	4,953.15	4,572.15	275,148.62
13.00	24,608.65	967.15	9,199.64	271,189.03
13.25	17,041.60	1,759.11	1,428.96	305,296.21
13.50	2,853.30	357.48	345.95	127,522.49
13.75	1,421.40	11.40	626.02	72,160.41
14.00	1,594.68	1,211.77	1,591.35	97,112.96
14.25	65.89	25.13	2.04	59,086.81
14.50	596.85	83.38	404.48	139,379.61
14.75	0.00	0.00	0.00	45,147.04
15.00 & above	2,256.44	1,074.86	1,448.25	761,830.50
<b>Total</b>	<b>14,104,187.88</b>	<b>15,335,474.83</b>	<b>16,122,326.97</b>	<b>17,226,091.93</b>

\*01.00 stands for 0.01 to 1.00

\*02.00 stands for 1.01 to 2.00

So on

Source: Core Statistics Department

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

RATE OF RETURN	Million Rupees			
	2020 Dec <sup>R</sup>	2021 Jun <sup>R</sup> Dec <sup>R</sup>		2022 Jun <sup>P</sup>
00.00	1,101,758.45	1,416,098.23	1,659,010.95	1,903,416.17
01.00*	722,890.49	192,244.36	228,963.91	165,175.17
02.00*	10,619.19	11,969.46	10,337.87	28,653.59
03.00*	575,551.98	625,331.56	138,428.73	1,347.89
04.00*	214,015.12	293,615.43	657,714.15	71,135.49
05.00*	226,470.78	311,716.80	320,335.58	98,873.00
05.25	48,702.77	49,070.54	62,022.29	38,796.79
05.50	219,721.72	227,881.63	44,939.16	175,015.54
05.75	77,370.14	160,182.09	28,438.72	19,527.69
06.00	61,914.68	55,922.56	53,693.47	34,305.39
06.25	41,405.84	72,314.47	38,843.44	24,603.79
06.50	141,887.52	42,598.45	60,724.44	297,267.08
06.75	49,209.24	62,765.33	26,887.87	20,013.42
07.00	94,084.83	73,855.94	155,970.37	316,731.74
07.25	94,435.50	111,177.76	106,891.92	19,058.18
07.50	19,083.71	57,632.13	58,343.09	56,993.90
07.75	2,520.52	23,095.53	40,668.29	13,066.02
08.00	5,309.06	8,221.24	97,069.97	51,687.07
08.25	523.89	3,167.65	37,769.71	28,313.28
08.50	3,489.43	20.72	31,128.61	37,394.23
08.75	528.43	432.63	30,341.70	59,016.47
09.00	13,184.42	58.23	69,128.38	23,977.19
09.25	27.49	21.90	40,438.91	18,407.44
09.50	17.22	12.92	24,444.51	37,342.64
09.75	49.62	28.82	7,364.48	17,753.81
10.00	198.56	28.76	13,714.66	100,341.56
10.25	32.33	0.35	43,371.88	13,700.59
10.50	99.34	15.04	27,659.14	80,956.71
10.75	8.05	1.35	10,663.91	18,561.72
11.00	263.83	22.80	9,598.26	41,566.37
11.25	99.61	1.03	1,555.90	14,998.11
11.50	422.36	5.00	1,624.18	32,047.91
11.75	287.68	-	3,081.54	88,930.44
12.00	1,130.20	3.90	2,918.70	30,823.62
12.25	209.61	-	-	149,432.70
12.50	567.91	37.00	248.55	67,249.20
12.75	34.00	-	-	79,318.67
13.00	98.35	12.20	202.48	96,252.53
13.25	-	-	-	38,057.58
13.50	-	-	-	34,143.89
13.75	-	-	-	19,885.09
14.00	-	-	-	35,742.13
14.25	-	-	-	16,506.91
14.50	-	-	4.09	33,239.81
14.75	-	-	-	53,559.30
15.00 & above	-	-	-	144,107.90
<b>Total</b>	<b>3,728,223.85</b>	<b>3,799,563.78</b>	<b>4,144,543.81</b>	<b>4,747,295.69</b>

Source: Core Statistics Department

\*01.00 stands for 0.01 to 1.00  
 \*02.00 stands for 1.01 to 2.00  
 So on

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

RATE OF RETURN	Million Rupees							
	2020		2021				2022	
	Dec		Jun <sup>R</sup>		Dec <sup>R</sup>		Jun <sup>P</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	513,005.48	391,627.88	387,672.30	385,852.29	465,236.61	413,391.74	354,734.25	351,755.36
01.00*	56,830.29	39,610.72	54,474.82	43,450.99	50,710.04	45,911.25	43,111.51	38,716.84
02.00*	74,937.11	71,817.17	87,649.11	82,592.43	142,373.95	124,886.68	154,434.90	148,300.50
03.00*	673,824.34	622,682.63	658,525.45	656,204.57	792,241.72	746,842.17	714,278.61	678,935.64
04.00*	98,893.19	61,569.12	112,469.83	112,388.64	201,923.45	147,990.35	227,613.03	185,712.43
05.00*	90,848.17	40,537.38	117,132.71	102,835.09	142,914.28	142,855.13	203,316.28	195,751.26
06.00*	69,270.64	50,229.59	133,551.16	125,793.33	56,343.99	46,856.37	94,069.75	82,395.49
07.00*	64,887.68	31,501.46	161,374.67	42,799.90	241,594.74	18,130.57	25,217.12	25,071.46
08.00*	1,722,159.25	885,154.21	1,711,223.27	946,806.23	640,751.68	336,098.60	47,513.49	47,512.40
08.25	486,163.45	293,046.48	414,489.29	244,897.16	164,793.20	152,212.06	6,478.30	6,478.30
08.50	277,259.19	180,725.65	517,188.10	353,911.78	224,549.83	199,941.32	29,805.43	29,262.57
08.75	322,548.34	184,172.79	229,583.15	165,851.81	203,608.29	195,356.61	54,927.97	22,474.84
09.00	189,641.42	127,501.06	295,450.46	183,363.70	152,503.01	117,573.63	79,702.04	48,361.08
09.25	151,241.78	126,103.17	134,185.43	114,034.96	185,619.87	138,431.25	13,432.25	13,432.25
09.50	52,741.04	44,786.76	180,406.84	175,854.67	217,651.34	143,726.94	26,005.41	26,005.41
09.75	162,982.94	85,022.90	72,304.82	65,475.93	210,190.76	150,624.57	11,619.34	11,619.34
10.00	80,532.27	76,566.00	100,345.14	90,520.05	208,666.79	197,185.32	147,121.38	69,848.69
10.25	139,514.32	91,475.88	65,844.20	48,049.99	190,150.96	155,009.60	14,331.30	4,836.66
10.50	37,476.80	31,874.43	167,478.42	116,921.10	227,441.75	207,421.24	99,344.36	60,065.43
10.75	143,316.30	95,409.68	36,220.03	27,720.03	279,271.62	166,201.64	42,454.33	41,429.23
11.00	31,422.86	27,728.28	122,376.38	122,349.45	255,584.92	117,497.57	115,207.56	112,568.90
11.25	36,763.50	30,777.31	22,389.11	17,577.08	175,615.45	164,325.99	78,251.23	40,151.40
11.50	25,997.57	19,064.99	58,245.66	58,245.66	332,612.67	165,226.28	97,253.37	92,169.81
11.75	18,749.41	12,250.79	14,795.60	14,795.60	171,089.13	137,206.54	67,226.21	20,981.20
12.00	96,164.33	85,935.60	47,664.85	35,128.28	170,297.90	122,760.89	330,279.32	130,970.38
12.25	66,528.18	57,062.51	18,838.67	18,338.67	72,611.25	67,234.26	382,451.53	92,178.37
12.50	17,703.07	14,321.90	29,754.71	29,620.93	118,998.60	109,468.51	188,621.55	172,169.04
12.75	15,135.32	9,048.01	46,468.59	46,468.59	62,801.21	60,328.00	211,466.56	180,262.63
13.00	96,860.52	91,098.13	60,612.90	56,991.60	102,552.12	102,034.53	189,860.20	146,723.98
13.25	18,152.43	14,728.75	14,281.75	14,281.75	44,364.25	44,364.25	117,517.04	97,127.07
13.50	47,921.70	41,485.35	40,225.32	40,182.59	81,335.13	74,561.46	141,245.57	116,094.74
13.75	7,794.08	5,214.91	11,323.00	11,323.00	40,597.28	40,454.97	127,947.61	126,311.44
14.00	63,563.33	60,712.27	31,813.95	31,813.95	104,670.20	103,770.20	163,533.12	160,548.22
14.25	10,064.22	8,714.74	7,573.41	7,573.41	10,903.07	10,903.07	141,355.75	121,197.52
14.50	4,715.12	2,824.98	14,245.64	14,169.43	19,684.26	19,684.26	185,370.38	136,220.91
14.75	19,492.51	13,915.17	9,663.78	9,663.78	20,153.38	20,153.38	170,463.43	139,536.87
15.00	26,382.72	19,191.00	9,489.02	9,411.52	9,027.93	9,021.80	234,829.26	197,853.15
15.25	19,565.71	2,830.29	1,280.82	1,269.77	19,611.11	19,611.11	240,718.52	192,434.33
15.50	80,810.06	63,044.22	16,902.53	6,902.53	21,587.41	7,768.61	323,465.25	196,755.22
15.75	3,517.33	1,792.69	1,746.09	1,746.09	7,040.96	7,040.96	365,101.58	153,202.03
16.00	11,946.10	6,431.87	11,577.99	10,577.99	14,472.93	14,472.93	139,413.54	120,606.67
16.25	7,129.67	6,552.51	18,639.95	18,639.95	20,437.66	20,437.66	151,810.66	115,823.20
16.50	27,415.36	23,918.61	24,147.90	24,147.90	27,861.63	27,861.63	186,253.46	105,041.96
16.75	3,937.79	3,613.45	2,795.15	2,795.15	10,189.05	10,189.05	92,008.80	88,757.12
17.00	7,836.91	841.71	8,238.39	8,238.39	6,771.81	6,771.81	44,950.37	44,500.98
17.25	1,235.91	168.93	389.85	389.85	1,524.61	1,524.61	82,326.82	78,479.79
17.50	10,683.75	6,541.28	11,736.30	1,266.06	5,196.27	5,196.27	53,478.53	53,478.53
17.75	1,121.80	161.10	1,133.84	135.84	702.80	702.80	36,275.26	31,589.81
18.00	25,009.67	2,573.01	114,355.97	114,355.97	51,323.36	51,323.36	27,137.21	27,137.21
18.25	15,524.08	1,185.87	3,204.84	2,623.81	9,123.76	9,050.41	36,277.94	36,070.33
18.50	5,488.43	1,643.89	699.20	699.20	786.98	786.98	11,449.30	11,449.30
18.75	790.62	442.88	1,244.59	1,244.59	5,937.23	5,937.23	16,937.09	16,937.09
19.00	1,989.64	161.65	2,666.57	2,666.57	20,982.89	20,982.89	59,974.00	59,974.00
19.25	653.37	419.61	196.26	196.26	158.47	158.47	8,043.87	8,043.87
19.50	2,802.99	1,306.26	8,202.04	2,069.36	677.30	677.30	5,465.74	5,465.74
19.75	1,058.57	994.00	721.10	721.10	701.30	701.30	16,586.72	16,586.72
20.00 & above	129,575.98	6,334.88	137,830.75	137,830.75	168,964.66	168,964.66	241,550.51	241,550.51
<b>TOTAL</b>	<b>6,369,578.59</b>	<b>4,176,448.32</b>	<b>6,565,041.65</b>	<b>4,961,777.04</b>	<b>7,185,488.78</b>	<b>5,595,802.99</b>	<b>7,471,615.93</b>	<b>5,774,915.21</b>

Source: Core Statistics Department

\*01.00 stands for 0.01 to 1.00  
 \*02.00 stands for 1.01 to 2.00  
 So on

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

Million Rupees

RATE OF RETURN	2020		2021				2022	
	Dec		Jun <sup>R</sup>		Dec <sup>R</sup>		Jun <sup>F</sup>	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
0.00	103,915.8	88,284.5	145,644.8	145,637.7	195,111.8	195,111.6	247,209.3	238,610.0
1.00*	16,903.1	9,482.6	15,250.7	7,936.6	6,324.2	6,324.2	4,698.4	4,698.4
2.00*	16,508.2	16,360.0	24,775.9	24,775.9	65,193.1	35,537.5	38,570.3	38,570.3
3.00*	188,789.1	184,856.1	197,370.1	197,341.2	249,738.0	249,715.4	213,262.4	213,246.8
4.00*	18,434.6	10,285.1	37,806.6	37,791.6	46,243.3	46,243.3	100,683.6	66,334.0
5.00*	24,066.3	18,115.7	41,883.2	41,462.3	71,492.6	71,492.6	94,229.7	94,229.7
6.00*	8,865.9	6,909.8	14,883.2	11,993.0	6,382.1	6,232.1	38,674.6	38,674.6
7.00*	71,881.5	17,270.3	24,616.4	9,321.2	295,385.7	12,094.6	32,545.5	32,545.5
8.00*	602,215.9	296,482.2	628,398.8	251,800.9	300,321.5	117,545.0	67,074.4	44,682.4
8.25	156,333.7	101,192.3	106,075.0	94,073.6	39,804.1	39,125.9	6,983.1	6,983.1
8.50	83,111.9	72,163.7	129,125.3	98,418.6	62,648.9	46,492.3	3,632.4	3,632.4
8.75	88,586.1	63,501.7	115,259.5	92,482.4	70,813.8	57,714.9	7,718.9	6,794.1
9.00	61,321.4	40,898.8	120,605.9	65,587.8	59,952.8	58,218.9	16,838.2	7,993.7
9.25	50,989.1	47,861.2	48,843.3	48,830.6	41,223.9	39,166.8	2,388.8	2,388.8
9.50	26,036.8	24,371.9	53,893.1	53,882.5	68,996.0	66,746.2	6,587.1	6,463.1
9.75	26,758.3	23,898.6	37,912.7	37,897.3	65,587.8	64,056.1	9,886.2	9,886.2
10.00	18,081.9	16,341.9	37,063.4	35,585.8	51,290.4	50,564.8	9,643.4	7,139.4
10.25	36,870.4	29,452.7	42,111.0	40,074.4	59,329.3	58,509.9	20,677.3	5,667.4
10.50	9,844.8	6,022.3	18,610.9	18,592.5	66,523.8	56,317.1	38,395.7	8,395.7
10.75	26,916.7	11,189.5	27,379.5	27,379.5	81,531.9	70,282.1	12,448.9	12,009.7
11.00	13,727.7	5,516.5	28,545.1	28,530.5	52,959.9	50,852.8	19,794.4	19,772.4
11.25	14,967.2	7,685.4	21,126.2	21,125.4	78,631.3	68,397.2	49,639.8	20,639.8
11.50	8,406.6	2,651.8	17,669.6	17,661.7	72,228.0	65,616.5	29,243.6	27,241.8
11.75	10,759.2	1,927.7	21,346.6	15,046.6	113,372.2	53,599.9	132,764.9	23,817.1
12.00	16,486.4	9,750.0	19,798.1	17,731.9	54,791.6	46,930.5	201,176.2	71,015.2
12.25	20,970.6	13,949.6	18,880.5	18,880.5	38,203.1	38,201.3	214,751.4	34,386.7
12.50	6,859.1	1,722.3	13,419.3	13,419.3	42,977.9	42,585.7	69,758.2	52,035.8
12.75	4,977.0	2,235.0	8,902.2	8,902.2	34,811.2	34,770.1	93,940.7	62,301.5
13.00	5,595.1	2,394.9	6,275.7	6,275.7	21,944.4	17,791.8	44,636.6	44,636.6
13.25	11,862.5	4,965.2	7,526.1	7,526.1	18,920.1	18,894.9	35,902.5	35,902.5
13.50	8,972.2	1,783.8	11,723.8	11,723.8	20,560.8	20,489.7	52,232.6	50,518.4
13.75	6,849.8	1,912.1	11,157.7	11,157.7	13,927.6	13,924.6	56,383.9	55,983.9
14.00	13,390.7	4,734.3	9,743.9	9,743.9	25,022.1	25,022.1	41,183.3	41,181.4
14.25	7,574.8	3,092.8	7,057.0	7,056.4	12,932.2	12,926.8	35,897.1	35,896.6
14.50	6,251.3	2,653.5	6,062.2	4,977.6	11,184.2	10,142.2	98,380.9	82,528.8
14.75	6,634.5	2,549.0	5,721.2	5,721.2	7,771.4	7,763.3	55,527.8	55,527.8
15.00	8,758.7	6,870.7	5,388.7	5,388.7	9,079.9	9,073.8	94,679.2	75,624.7
15.25	6,254.2	3,480.1	4,217.3	4,217.3	41,407.4	7,062.6	97,040.2	76,130.7
15.50	7,551.3	5,545.5	2,415.9	2,415.9	6,053.5	6,050.3	109,220.4	81,786.3
15.75	2,046.5	726.3	1,903.5	1,903.5	3,749.1	3,747.5	87,946.1	57,556.1
16.00	5,705.8	4,895.2	2,958.7	2,958.7	3,212.8	3,212.8	72,741.3	63,802.3
16.25	1,763.1	623.0	1,160.5	1,160.5	7,724.8	7,721.1	88,013.0	76,672.0
16.50	4,300.1	2,899.5	2,816.4	2,816.4	3,042.5	3,042.5	45,110.0	45,110.0
16.75	2,187.1	316.0	756.1	756.1	1,062.9	1,057.9	34,216.0	31,771.6
17.00	4,809.1	1,601.0	1,798.2	1,798.2	2,170.2	2,170.2	21,752.2	21,752.2
17.25	1,612.2	221.1	403.7	403.7	899.2	878.7	20,233.2	20,233.2
17.50	2,234.1	191.4	784.4	784.4	937.8	926.6	12,384.5	12,384.5
17.75	1,356.1	359.7	699.8	699.8	532.4	532.4	16,097.7	16,097.7
18.00	3,831.7	474.9	1,860.3	1,860.3	3,031.6	3,031.6	10,136.4	10,136.4
18.25	796.0	128.0	321.7	321.7	717.7	713.6	14,668.6	14,668.6
18.50	1,161.1	155.1	845.2	845.2	981.9	976.5	5,920.2	5,920.2
18.75	684.1	72.3	421.0	421.0	363.1	363.1	10,242.7	10,242.7
19.00	2,435.9	904.4	1,824.5	1,824.5	1,751.5	1,751.5	6,070.8	6,070.8
19.25	1,640.7	331.9	997.1	997.1	745.5	745.5	5,998.9	5,998.9
19.50	1,561.5	86.7	758.8	758.8	777.6	777.6	4,282.5	4,282.5
19.75	1,238.8	20.3	697.5	697.5	504.6	504.6	4,559.8	4,559.8
20.00 & over	11,292.2	1,678.7	10,286.1	10,286.1	11,978.6	11,977.5	27,575.7	27,575.7
<b>TOTAL</b>	<b>1,873,936.6</b>	<b>1,186,046.4</b>	<b>2,125,780.0</b>	<b>1,589,661.5</b>	<b>2,624,857.5</b>	<b>1,941,718.5</b>	<b>2,992,251.7</b>	<b>2,230,708.3</b>

Source: Core Statistics Department

\* 1.00 stands for 0.25 to 1.00

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\* 8.00 stands for 7.25 to 8.00

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun <sup>R</sup>	Dec <sup>R</sup>	Jun <sup>P</sup>
I.	Call Deposits	3.96 (2.00)	3.20 (2.38)	4.67 (1.90)	5.71 (2.51)
II.	Saving Deposits	5.02 (67.56)	4.97 (68.05)	6.43 (66.73)	10.67 (67.05)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.20 (5.99)	5.94 (6.72)	8.57 (7.86)	12.90 (6.43)
	(b) 3 months and over				
	but less than 6 months	5.53 (5.83)	5.01 (6.04)	6.58 (6.59)	11.30 (6.39)
	(c) 6 months and over				
	but less than 1 year	4.63 (4.36)	5.22 (3.30)	6.09 (3.18)	9.10 (3.23)
	(d) 1 year and over but				
	less than 2 years	6.37 (11.09)	5.86 (10.64)	7.28 (10.76)	11.48 (11.52)
	(e) 2 years and over but				
	less than 3 years	6.99 (0.41)	7.07 (0.44)	8.13 (0.29)	9.37 (0.23)
	(f) 3 years and over but				
	less than 4 years	7.21 (0.76)	7.32 (0.73)	7.98 (0.66)	10.47 (0.64)
	(g) 4 years and over but				
	less than 5 years	6.15 (0.14)	5.45 (0.11)	8.40 (0.10)	9.21 (0.04)
	(h) 5 years and over	8.08 (1.86)	7.83 (1.58)	9.25 (1.93)	11.17 (1.96)
IV.	Overall				
	(i) Excluding current and other deposits	5.31	5.17	6.73	10.80
	(ii) Including current and other deposits	3.43	3.38	4.40	6.97

Source: Core Statistics Department

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

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun <sup>R</sup>	Dec <sup>R</sup>	Jun <sup>P</sup>
I.	Call Deposits	4.20 (2.30)	3.46 (2.75)	5.06 (2.19)	6.18 (2.94)
II.	Saving Deposits	5.28 (68.25)	5.31 (68.17)	6.96 (65.82)	11.47 (66.86)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	6.36 (6.11)	5.98 (6.83)	8.77 (8.19)	13.17 (6.57)
	(b) 3 months and over but less than 6 months	5.55 (6.13)	4.92 (6.41)	6.47 (6.96)	11.13 (6.53)
	(c) 6 months and over but less than 1 year	4.52 (3.63)	5.01 (2.66)	5.63 (3.04)	7.99 (2.85)
	(d) 1 year and over but less than 2 years	6.55 (10.79)	6.04 (10.63)	7.40 (10.91)	11.93 (11.46)
	(e) 2 years and over but less than 3 years	7.96 (0.29)	7.64 (0.34)	9.42 (0.22)	11.08 (0.17)
	(f) 3 years and over but less than 4 years	7.88 (0.63)	7.82 (0.64)	8.60 (0.66)	11.20 (0.68)
	(g) 4 years and over but less than 5 years	6.47 (0.16)	5.77 (0.13)	9.04 (0.12)	11.30 (0.04)
	(h) 5 years and over	8.48 (1.71)	8.10 (1.45)	9.66 (1.88)	11.94 (1.90)
IV.	Overall				
	(i) Excluding current and other deposits	5.53	5.41	7.11	11.40
	(ii) Including current and other deposits	3.55	3.56	4.73	7.46

Source: Core Statistics Department

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

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun <sup>R</sup>	Dec <sup>R</sup>	Jun <sup>P</sup>
I.	Call Deposits	0.06 (0.65)	0.09 (2.71)	.. (0.73)	.. (0.91)
II.	Saving Deposits	3.79 (64.45)	3.61 (67.57)	(4.38) 70.45	7.73 (67.76)
III.	Term or Fixed Deposits				
	(a) Less than 3 months	5.45 (5.46)	5.78 (6.31)	7.52 (6.49)	11.79 (5.88)
	(b) 3 months and over but less than 6 months	5.36 (4.53)	5.50 (4.54)	7.23 (5.07)	12.04 (5.90)
	(c) 6 months and over but less than 1 year	4.86 (7.63)	5.61 (5.89)	7.65 (3.74)	11.66 (4.65)
	(d) 1 year and over but less than 2 years	5.69 (12.41)	5.14 (10.68)	6.78 (10.15)	9.83 (11.77)
	(e) 2 years and over but less than 3 years	5.67 (0.95)	6.14 (0.83)	6.12 (0.58)	6.82 (0.43)
	(f) 3 years and over but less than 4 years	5.79 (1.35)	6.14 (0.63)	5.26 (0.62)	6.66 (0.49)
	(g) 4 years and over but less than 5 years	1.52 (0.05)	6.14 (1.10)	1.23 (0.04)	1.55 (0.04)
	(h) 5 years and over	6.87 (2.52)	8.10 (1.43)	7.77 (2.13)	8.62 (2.16)
IV.	Overall				
	(i) Excluding current and other deposits	4.36	4.20	5.15	8.59
	(ii) Including current and other deposits	2.84	2.66	3.11	5.19

Source: Core Statistics Department

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

### 3.31 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	
<b>I. OVERALL- ALL BANKS</b>										
<b>2020</b>	<b>Dec</b>	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
<b>2021</b>	<b>Jun</b>	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	<b>Dec</b>	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
<b>2022</b>	<b>Jun<sup>P</sup></b>	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
<b>II. CONVENTIONAL BANKING - ALL BANKS</b>										
<b>2020</b>	<b>Dec</b>	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
<b>2021</b>	<b>Jun</b>	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	<b>Dec</b>	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
<b>2022</b>	<b>Jun<sup>P</sup></b>	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
<b>III. ISLAMIC BANKING-ALL BANKS</b>										
<b>2020</b>	<b>Dec<sup>R</sup></b>	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
<b>2021</b>	<b>Jun<sup>R</sup></b>	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	<b>Dec<sup>P</sup></b>	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
<b>2022</b>	<b>Jun<sup>P</sup></b>	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82

Source: Core Statistics Department



### 3.32 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate <sup>1</sup>	SBP Repo Rate <sup>2</sup>	SBP Policy (Target) Rate <sup>3</sup>	End User Export Finance Scheme Rate <sup>4</sup>	
				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
5-Apr-23	Upto 3 years	16.50	1.50	18.00
	Over 3 years and upto 5 years	15.50	2.50	18.00
	Over 5 years and upto 10 years	15.00	3.00	18.00

#### Financing Facility for Storage of Agri. Produce (FFSAP)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
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).

### 3.33 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
<b>Feb-23</b>																
<b>1. Scheduled Banks (SBs)</b>	<b>17.84</b>	<b>17.89</b>	<b>18.07</b>	<b>18.14</b>	<b>15.04</b>	<b>15.00</b>	<b>16.18</b>	<b>16.16</b>	<b>9.86</b>	<b>9.86</b>	<b>14.54</b>	<b>14.49</b>	<b>8.58</b>	<b>8.62</b>	<b>13.70</b>	<b>13.68</b>
a. Public	18.56	18.55	18.57	18.56	14.43	14.42	16.93	16.92	13.01	13.54	14.64	14.62	9.85	10.28	14.36	14.35
b. Private	17.79	17.84	18.04	18.11	15.14	15.09	15.95	15.93	9.39	9.28	14.51	14.45	8.15	8.12	13.45	13.43
c. Foreign	17.99	17.99	18.01	18.01	17.24	17.24	17.57	17.57	9.85	12.36	15.03	15.03	11.67	11.74	15.28	15.28
d. Specialized	24.49	24.50	24.50	24.50	16.03	16.03	22.72	22.73	11.41	11.33	15.75	15.76	13.68	13.66	15.28	15.28
<b>2. DFIs</b>	<b>19.67</b>	<b>19.67</b>	<b>19.80</b>	<b>19.80</b>	<b>13.14</b>	<b>13.77</b>	<b>14.01</b>	<b>14.89</b>	<b>17.62</b>	<b>17.62</b>	<b>17.62</b>	<b>17.62</b>	<b>17.44</b>	<b>17.44</b>	<b>17.45</b>	<b>17.45</b>
<b>3. MFBs</b>	<b>33.64</b>	<b>33.64</b>	<b>35.78</b>	<b>35.78</b>	<b>30.95</b>	<b>30.95</b>	<b>31.59</b>	<b>31.59</b>	<b>8.52</b>	<b>8.50</b>	<b>14.17</b>	<b>14.19</b>	<b>11.76</b>	<b>11.52</b>	<b>15.43</b>	<b>15.32</b>
<b>4. Overall (SBs, MFBs, DFIs)</b>	<b>17.95</b>	<b>18.01</b>	<b>18.19</b>	<b>18.27</b>	<b>15.50</b>	<b>15.48</b>	<b>16.64</b>	<b>16.66</b>	<b>9.85</b>	<b>9.85</b>	<b>14.54</b>	<b>14.49</b>	<b>8.66</b>	<b>8.70</b>	<b>13.75</b>	<b>13.73</b>
<b>Mar-23<sup>R</sup></b>																
<b>1. Scheduled Banks (SBs)</b>	<b>17.98</b>	<b>18.26</b>	<b>18.23</b>	<b>18.56</b>	<b>15.82</b>	<b>15.72</b>	<b>16.98</b>	<b>16.91</b>	<b>8.09</b>	<b>8.00</b>	<b>14.67</b>	<b>14.54</b>	<b>8.64</b>	<b>8.70</b>	<b>14.10</b>	<b>14.08</b>
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	10.29	10.86	14.41	14.41
b. Private	18.54	19.00	18.83	19.35	16.28	16.17	17.15	17.07	7.71	7.53	14.63	14.47	8.16	8.13	13.97	13.94
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
<b>2. DFIs</b>	<b>20.59</b>	<b>20.59</b>	<b>20.66</b>	<b>20.66</b>	<b>14.46</b>	<b>15.18</b>	<b>15.37</b>	<b>16.34</b>	<b>20.20</b>	<b>20.20</b>	<b>20.20</b>	<b>20.20</b>	<b>19.25</b>	<b>19.25</b>	<b>19.25</b>	<b>19.25</b>
<b>3. MFBs</b>	<b>34.88</b>	<b>34.88</b>	<b>38.39</b>	<b>38.39</b>	<b>31.31</b>	<b>31.31</b>	<b>32.09</b>	<b>32.09</b>	<b>11.89</b>	<b>11.83</b>	<b>16.77</b>	<b>17.07</b>	<b>12.40</b>	<b>12.14</b>	<b>16.57</b>	<b>16.44</b>
<b>4. Overall (SBs, MFBs, DFIs)</b>	<b>18.08</b>	<b>18.37</b>	<b>18.33</b>	<b>18.68</b>	<b>16.26</b>	<b>16.19</b>	<b>17.43</b>	<b>17.39</b>	<b>8.14</b>	<b>8.05</b>	<b>14.71</b>	<b>14.58</b>	<b>8.73</b>	<b>8.79</b>	<b>14.18</b>	<b>14.15</b>
<b>Apr-23<sup>R</sup></b>																
<b>1. Scheduled Banks (SBs)</b>	<b>20.15</b>	<b>20.44</b>	<b>20.36</b>	<b>20.68</b>	<b>17.19</b>	<b>17.11</b>	<b>18.40</b>	<b>18.36</b>	<b>10.95</b>	<b>10.89</b>	<b>16.76</b>	<b>16.67</b>	<b>9.60</b>	<b>9.71</b>	<b>15.76</b>	<b>15.75</b>
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
<b>2. DFIs</b>	<b>22.66</b>	<b>22.66</b>	<b>22.77</b>	<b>22.77</b>	<b>14.93</b>	<b>15.74</b>	<b>15.88</b>	<b>16.96</b>	<b>21.38</b>	<b>21.38</b>	<b>21.38</b>	<b>21.38</b>	<b>20.43</b>	<b>20.43</b>	<b>20.43</b>	<b>20.43</b>
<b>3. MFBs</b>	<b>35.29</b>	<b>35.29</b>	<b>39.63</b>	<b>39.63</b>	<b>31.62</b>	<b>31.62</b>	<b>32.43</b>	<b>32.43</b>	<b>11.68</b>	<b>11.67</b>	<b>17.10</b>	<b>17.09</b>	<b>13.36</b>	<b>13.16</b>	<b>17.95</b>	<b>17.86</b>
<b>4. Overall (SBs, MFBs, DFIs)</b>	<b>20.21</b>	<b>20.51</b>	<b>20.44</b>	<b>20.77</b>	<b>17.57</b>	<b>17.53</b>	<b>18.79</b>	<b>18.79</b>	<b>10.96</b>	<b>10.90</b>	<b>16.77</b>	<b>16.68</b>	<b>9.69</b>	<b>9.79</b>	<b>15.82</b>	<b>15.81</b>
<b>May-23<sup>P</sup></b>																
<b>1. Scheduled Banks (SBs)</b>	<b>19.28</b>	<b>20.39</b>	<b>19.50</b>	<b>20.67</b>	<b>17.30</b>	<b>17.27</b>	<b>18.47</b>	<b>18.47</b>	<b>11.13</b>	<b>11.36</b>	<b>17.80</b>	<b>17.77</b>	<b>10.08</b>	<b>10.23</b>	<b>16.51</b>	<b>16.51</b>
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	20.14	21.73	20.41	22.08	18.04	18.03	19.06	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
<b>2. DFIs</b>	<b>22.95</b>	<b>22.95</b>	<b>23.04</b>	<b>23.04</b>	<b>15.72</b>	<b>16.68</b>	<b>16.86</b>	<b>18.15</b>	<b>21.13</b>	<b>21.13</b>	<b>21.13</b>	<b>21.13</b>	<b>20.74</b>	<b>20.74</b>	<b>20.74</b>	<b>20.74</b>
<b>3. MFBs</b>	<b>35.06</b>	<b>35.06</b>	<b>39.33</b>	<b>39.33</b>	<b>32.40</b>	<b>32.40</b>	<b>33.45</b>	<b>33.45</b>	<b>10.81</b>	<b>10.76</b>	<b>17.61</b>	<b>17.64</b>	<b>13.71</b>	<b>13.60</b>	<b>18.28</b>	<b>18.24</b>
<b>4. Overall (SBs, MFBs, DFIs)</b>	<b>19.39</b>	<b>20.51</b>	<b>19.62</b>	<b>20.80</b>	<b>17.72</b>	<b>17.72</b>	<b>18.91</b>	<b>18.94</b>	<b>11.13</b>	<b>11.36</b>	<b>17.80</b>	<b>17.77</b>	<b>10.17</b>	<b>10.32</b>	<b>16.57</b>	<b>16.56</b>

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:

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

### 3.34 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 <sup>1</sup>	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.00 <sup>3</sup>
2013-14	12.00 <sup>4</sup>	13.80 <sup>4</sup>	19.00	18.00	16.00 <sup>3</sup>	16.50 <sup>3</sup>
2014-15	12.90 <sup>4</sup>	12.90 <sup>4</sup>	17.75	17.75	15.01 <sup>3</sup>	15.01 <sup>3</sup>
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 <sup>P</sup>	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

### 3.35 Rates of Profit on National Savings Schemes

S C H E M E	Percent per annum									
	2021	2022							2023	
	10 <sup>th</sup> Dec	4 <sup>th</sup> Feb	22 <sup>nd</sup> Feb	25 <sup>th</sup> Mar	10 <sup>th</sup> May	3 <sup>rd</sup> Jun	5 <sup>th</sup> Oct	7 <sup>th</sup> Nov	12 <sup>th</sup> Jan	10 <sup>th</sup> Apr
<b>1. Savings Accounts</b>										
(i) With cheque facilities	7.25	8.25	12.24	12.72	10.75	12.25	13.50	13.50	14.50	18.50
(ii) Without cheque facilities	7.25	8.25	12.24	12.72	10.75	12.25	13.50	13.50	14.50	18.50
<b>2. Khas Deposit Accounts or Certificates<sup>1</sup></b>										
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
<b>3. Mahana Amdani Accounts<sup>2</sup></b>										
(i) 1 <sup>st</sup> year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 <sup>nd</sup> year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 <sup>rd</sup> year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 <sup>th</sup> year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 <sup>th</sup> year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 <sup>th</sup> year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 <sup>th</sup> 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
<b>4. Defence Savings Certificates<sup>3</sup></b>										
(i) 1 <sup>st</sup> 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)	11.12	10.40	10.32	10.92	12.40	12.40	12.26	12.26	12.26	14.87
<b>5. National Deposit Certificates / Accounts<sup>4</sup></b>										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
<b>6 (a) Special Savings Certificates (Reg) or Special Saving Accounts</b>										
(i) First 5 periods of complete 6 months	10.40	10.00	10.00	11.00	12.40	13.00	13.00	13.00	13.00	17.00
(ii) Last period of complete 6 months	11.60	11.40	11.00	11.80	13.40	14.40	14.20	13.60	13.60	17.80
<b>(b) Special Savings Certificates (Bearer)</b>										
(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
<b>7. Regular Income Certificates</b>	10.80	10.32	10.20	11.04	12.00	12.36	12.60	12.36	12.60	12.84
<b>8. Pensioner's Benefit Accounts</b>	12.96	12.24	12.24	12.72	14.16	14.16	13.92	13.92	13.92	16.56
<b>9. Behbood Saving Certificate</b>	12.96	12.24	12.24	12.72	14.16	14.16	13.92	13.92	13.92	16.56
<b>10. Short-Term Saving Certificate</b>										
(i) 3 Months	9.24	9.68	9.72	10.40	13.40	13.68	15.00	15.00	16.12	19.92
(ii) 6 Months	9.66	10.12	10.10	10.60	13.90	13.96	15.04	15.04	16.00	19.64
(iii) 1 year	10.26	10.20	10.14	10.70	13.75	14.00	15.14	15.14	15.96	19.82
<b>11. Shuhada Family Welfare account</b>	12.96	12.24	12.24	12.72	14.16	14.16	14.16	14.16	14.16	16.56
<b>12. Sarwa Islamic Term Account (SITA)*</b>							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.

### 3.36 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
<b>2018</b>							
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
<b>2019</b>							
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
<b>2020</b>							
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
<b>2021</b>							
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
<b>2022</b>							
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
<b>2023</b>							
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.

### 3.37 Clearing House Statistics

(Thousand Cheques)  
Million Rupees

PERIOD		2019	2020	2021	2022	2023				
					May	Jan	Feb	Mar	Apr	May
<b>Karachi</b>	No. of Cheques Cleared	24,637	18,524	19,316	1,436	1,597	1,480	1,578	1,240	1,240
	Amount	11,345,271	9,962,227	12,457,829	1,154,254	1,207,497	1,138,472	1,215,604	958,658	958,658
<b>Lahore</b>	No. of Cheques Cleared	9,081	7,503	8,173	594	637	620	646	636	696
	Amount	5,086,338	5,012,278	6,603,769	574,410	608,164	595,254	622,344	596,125	918,351
<b>Peshawar</b>	No. of Cheques Cleared	1,615	2,445	1,662	198	149	162	147	155	155
	Amount	1,290,981	1,306,671	1,772,204	187,259	169,241	148,254	149,614	162,352	162,352
<b>Quetta</b>	No. of Cheques Cleared	931	750	769	49	59	55	63	50	60
	Amount	801,875	793,655	895,147	60,121	88,742	74,492	87,042	70,105	81,186
<b>Faisalabad</b>	No. of Cheques Cleared	2,285	1,637	1,859	92	103	107	121	115	118
	Amount	1,469,097	1,434,471	2,014,765	119,198	109,742	111,025	138,982	137,856	202,426
<b>Rawalpindi</b>	No. of Cheques Cleared	2,282	1,981	2,409	160	182	165	187	192	180
	Amount	1,550,321	1,612,262	2,465,530	18,919	211,339	201,021	232,538	262,357	227,775
<b>Hyderabad</b>	No. of Cheques Cleared	93	43	76	8	3	5	7	4	8
	Amount	91,964	86,545	122,707	12,894	4,872	5,632	12,295	9,587	16,945
<b>Islamabad</b>	No. of Cheques Cleared	3,553	3,064	2,735	32	266	203	246	220	41
	Amount	4,025,485	4,055,736	3,756,678	28,778	37,023	34,215	467,703	431,254	57,516
<b>Multan</b>	No. of Cheques Cleared	1,074	958	1,014	75	82	71	80	74	82
	Amount	1,062,194	1,084,509	1,308,320	111,793	118,375	110,353	107,969	100,614	131,364
<b>Sialkot</b>	No. of Cheques Cleared	745	615	746	54	59	51	61	49	64
	Amount	421,540	463,815	706,141	71,242	60,514	58,248	63,070	60,954	123,107
<b>Sukkur</b>	No. of Cheques Cleared	699	589	639	43	48	42	50	58	55
	Amount	454,149	441,891	574,029	56,449	34,314	37,254	35,890	40,987	58,922
<b>D.I. Khan</b>	No. of Cheques Cleared	23	19	20	-	1	1	1	1	2
	Amount	17,736	16,769	17,179	-	2,616	2,398	1,140	18,241	2,659
<b>Others</b>	No. of Cheques Cleared	1,430	1,160	1,326	83	104	110	103	106	111
	Amount	975,694	1,164,114	1,334,163	129,780	121,354	122,448	132,518	154,120	207,794
<b>TOTAL</b>	No. of Cheques Cleared	<b>48,448</b>	<b>39,288</b>	<b>40,626</b>	<b>2,824</b>	<b>3,291</b>	<b>3,072</b>	<b>3,291</b>	<b>2,900</b>	<b>2,811</b>
	Amount	<b>28,592,644</b>	<b>27,434,942</b>	<b>33,914,101</b>	<b>2,525,097</b>	<b>2,773,792</b>	<b>2,639,066</b>	<b>3,266,710</b>	<b>3,003,210</b>	<b>3,149,056</b>

Source: SBP-BSC field offices

### 3.38 Electronic Banking Statistics

Product / Item	Unit	FY22			FY23		
		Q2	Q3	Q4	Q1	Q2	Q3
<b>1. E-Banking Infrastructure</b>							
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
<b>2. Cards</b>							
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
<b>4. E-Banking Financial Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>400,321</b>	<b>410,925</b>	<b>438,950</b>	<b>454,818</b>	<b>513,054</b>	<b>534,970</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>33,260,259</b>	<b>35,422,174</b>	<b>41,985,001</b>	<b>39,879,090</b>	<b>39,833,907</b>	<b>44,294,253</b>
<b>4.1 ATM Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>173,575</b>	<b>171,283</b>	<b>183,677</b>	<b>184,927</b>	<b>202,498</b>	<b>202,274</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>2,370,852</b>	<b>2,437,036</b>	<b>2,660,480</b>	<b>2,679,020</b>	<b>2,945,101</b>	<b>3,120,988</b>
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	-	-	-	-	-	-
<b>4.2 POS Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>31,371</b>	<b>38,253</b>	<b>39,843</b>	<b>42,521</b>	<b>48,471</b>	<b>51,756</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>178,109</b>	<b>189,691</b>	<b>204,585</b>	<b>216,568</b>	<b>256,791</b>	<b>282,577</b>
<b>4.3 RTOB Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>54,021</b>	<b>52,336</b>	<b>52,456</b>	<b>48,392</b>	<b>53,179</b>	<b>54,012</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>25,331,738</b>	<b>26,774,067</b>	<b>32,386,571</b>	<b>28,944,491</b>	<b>27,428,362</b>	<b>29,929,779</b>
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
<b>4.4 Mobile Phone Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>93,964</b>	<b>101,539</b>	<b>112,917</b>	<b>129,860</b>	<b>155,318</b>	<b>179,659</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>2,926,586</b>	<b>3,085,830</b>	<b>3,677,150</b>	<b>4,224,817</b>	<b>5,322,832</b>	<b>6,782,500</b>
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

### 3.38 Electronic Banking Statistics

Product / Item	Unit	FY22			FY23		
		Q2	Q3	Q4	Q1	Q2	Q3
<b>4.5 Call Centre Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>38</b>	<b>34</b>	<b>34</b>	<b>38</b>	<b>35</b>	<b>31</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>1,639</b>	<b>1,587</b>	<b>2,093</b>	<b>2,417</b>	<b>1,918</b>	<b>1,860</b>
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
<b>4.6 Internet Banking Transactions</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>33,769</b>	<b>38,335</b>	<b>39,969</b>	<b>40,110</b>	<b>45,334</b>	<b>40,841</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>2,424,648</b>	<b>2,906,935</b>	<b>3,024,139</b>	<b>3,778,325</b>	<b>3,844,723</b>	<b>4,139,755</b>
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
<b>4.7 e-Commerce</b>							
<b>Number of Transactions</b>	<b>Thousands</b>	<b>13,584</b>	<b>9,144</b>	<b>10,054</b>	<b>8,970</b>	<b>8,220</b>	<b>6,396</b>
<b>Amount</b>	<b>Million Rupees</b>	<b>26,688</b>	<b>27,028</b>	<b>29,984</b>	<b>33,451</b>	<b>34,180</b>	<b>36,615</b>

Source: Payment Systems Policy & Oversight Department

### 3.39 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
<b>Total</b>	<b>1,076,375</b>	<b>155,677</b>	<b>1,074,935</b>	<b>205,538</b>	<b>1,150,185</b>	<b>135,259</b>	<b>1,212,315</b>	<b>150,549</b>	<b>1,268,548</b>	<b>171,495</b>

### 3.40 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
<b>Total</b>	<b>96.5</b>	<b>46,412.1</b>	<b>96.0</b>	<b>55,704.3</b>	<b>93.9</b>	<b>50,898.2</b>	<b>95.5</b>	<b>55,116.9</b>	<b>94.3</b>	<b>56,763.5</b>

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

Source: Payment Systems Policy & Oversight Department



### 3.41 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
<b>Total</b>	<b>11,694,531</b>	<b>878,521</b>	<b>7.5</b>	<b>11,881,281</b>	<b>897,822</b>	<b>7.6</b>	<b>12,645,356</b>	<b>924,038</b>	<b>7.3</b>	<b>12,633,238</b>	<b>985,123</b>	<b>7.8</b>

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
<b>Total</b>	<b>11,694,531</b>	<b>878,521</b>	<b>7.5</b>	<b>11,881,281</b>	<b>897,822</b>	<b>7.6</b>	<b>12,645,356</b>	<b>924,038</b>	<b>7.3</b>	<b>12,633,238</b>	<b>985,123</b>	<b>7.8</b>

Source: Financial Stability Department SBP

### 3.42 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Dec-22 <sup>R</sup>			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

### 3.43 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