

3.1 Scheduled Banks' Liabilities and Assets

LIABILITIES/ASSETS	Million Rupees						
	2019		2020		2021		2022
	Jun	Dec	Jun ^R	Dec	Jun ^R	Dec	Jun ^P
Liabilities							
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
Demand Deposits	11,249,350.9	11,666,302.4	13,375,081.0	14,361,478.8	15,995,829.7	16,774,719.1	18,351,900.0
(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
Time Deposits	2,841,449.7	3,208,104.6	3,183,592.9	3,401,137.3	3,594,928.4	4,024,780.9	4,171,191.7
(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
Borrowings from	2,392,161.7	2,691,068.7	2,776,222.6	3,074,776.2	4,034,320.3	4,546,378.7	6,905,032.8
(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
Total Liabilities / Assets	20,564,304.0	21,987,848.0	23,861,689.3	25,311,920.8	28,389,403.8	30,389,303.7	34,783,649.9
Assets							
Cash	2,028,979.9	1,901,490.7	1,906,202.6	1,921,340.1	2,206,951.6	2,212,152.1	2,334,968.7
(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
Advances to	7,906,128.9	8,119,252.0	8,254,471.2	8,580,480.6	8,879,416.8	10,045,396.9	10,777,604.5
(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
Investment in Securities and Shares	7,833,381.6	8,728,972.0	10,610,435.9	11,565,719.8	13,779,334.1	14,255,370.8	17,692,073.5
(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
Bank Premises	397,735.1	457,557.9	486,161.1	534,891.3	557,526.6	663,344.7	612,021.0
Head Office and Inter-Bank Adjustment	20,953.5	145,955.1	34,258.1	26,183.6	136,481.3	331,746.1	82,811.8
Other Assets	1,945,925.2	2,189,962.1	2,141,130.6	2,119,224.5	2,313,749.8	2,295,344.7	2,579,384.8
Contingent Liabilities/Assets as per contra	10,502,975.0	11,715,892.9	10,018,726.4	10,927,699.3	12,414,102.7	13,464,078.2	16,204,568.2

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 ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	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
Call Deposits	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
Other Deposits Accounts	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
Saving Deposits	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
FIXED DEPOSITS	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
All Deposits	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 ^R	Dec	Jun ^P
I. FOREIGN CONSTITUENTS	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
2. DOMESTIC CONSTITUENTS	15,897,322.1	16,978,161.1	18,726,716.2	19,764,519.4	21,365,938.8
I. GOVERNMENT	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
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	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
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	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
IV. PRIVATE SECTOR (BUSINESS)	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 ^R	Dec	Jun ^P
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
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	398,842.8	449,904.5	455,579.3	517,331.6	562,512.4
VI. PERSONAL	8,064,407.1	8,488,125.4	9,035,496.8	9,443,867.1	10,091,015.0
VII. OTHER	30,711.3	39,637.6	47,169.6	39,435.9	66,039.6
TOTAL	16,205,389.5	17,330,934.8	19,135,038.6	20,266,870.8	21,973,387.6

Source: Core Statistics Department

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

As on 30th 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
TOTAL	491,812	607,448.8	443,060	3,286,173.8	14,195	1,403,799.2	14,865	1,053,942.5	6,108,039	4,902,456.4

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

As on 30th 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
TOTAL	134,703	562,512.4	60,075,966	10,091,015.0	240,463	66,039.6	67,031,291	21,365,938.8	67,523,103	21,973,387.6

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 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	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
	Total	1,958.67	17,176.37	19,135.04	1,976.89	18,289.98	20,266.87	2,090.28	19,883.11	21,973.39
Punjab	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
	Total	1,073.26	7,512.55	8,585.81	1,089.43	7,853.49	8,942.92	1,141.31	8,519.33	9,660.64
Sindh	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
	Total	216.33	5,716.27	5,932.60	207.31	6,273.97	6,481.28	214.79	6,797.96	7,012.74
Khyber Pakhtunkhwa	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
	Total	297.95	1,107.97	1,405.92	323.38	1,152.53	1,475.91	342.96	1,263.33	1,606.29
Balochistan	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
	Total	93.50	344.37	437.87	93.54	353.04	446.58	108.63	400.49	509.12
Islamabad	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
	Total	34.83	2,174.56	2,209.40	26.48	2,317.71	2,344.19	26.42	2,549.73	2,576.15
FATA	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
	Total	26.37	14.11	40.48	29.51	10.27	39.78	32.49	10.85	43.34

3.5 Province/Region and Categories of Deposits Holders

Period end Position

Billion Rupees

Provinces/ Regions	Category	Jun-2021			Dec-2021			Jun-2022 ^F		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	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
	Total	41.1	60.1	101.2	24.4	64.8	89.1	31.0	62.4	93.5
AJK	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
	Total	175.3	246.5	421.8	182.9	264.2	447.1	192.6	279.0	471.7

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 ^P	
	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
Less than 5,000	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
TOTAL	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, SBP

Note:-

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

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

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	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
TOTAL	3,710,715	7,963,463	3,837,867	8,243,515	3,901,913	8,690,822	3,893,586	9,810,346	3,959,346	10,463,868

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

3.8 Classification of Scheduled Banks' Advances

by Size of Accounts

Commercial Banks

Million Rupees

SIZE OF ACCOUNTS (Rs.)	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 10,000	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
TOTAL	2,998,672	7,813,491.0	3,129,559	8,095,738.4	3,232,371	8,553,467.4	3,262,428	9,679,157.0	3,387,769	10,340,386.9

Source: Core Statistics Department

3.9 Classification of Scheduled Banks' Advances by Size of Accounts and Borrowers As on 30th 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
TOTAL	6	4,198.9	252	1,200,955.4	819	1,182,306.2	1,466	182,650.1	1,151,857	6,751,970.6	242	15,530.8	2,798,943	1,123,399.7	5,761	2,855.9	3,959,346	10,463,867.6

Source: Core Statistics Department

3.10 Classification of Scheduled Banks' Advances by Borrowers

All Banks

Million Rupees

BORROWERS	2021				2022		
	Jun	Dec			Jun ^F		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. FOREIGN CONSTITUENTS	2,846.0	3,546.5	3,546.5	-	4,198.9	4,198.9	-
2. DOMESTIC CONSTITUENTS	8,687,975.7	9,806,799.8	9,675,610.5	131,189.3	10,459,668.7	10,336,188.0	123,480.7
I. GOVERNMENT	995,216.0	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	-	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	1,104,543.4	1,235,075.0	1,235,075.0	-	1,182,306.2	1,182,306.2	-
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	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	124,534.1	154,012.9	153,812.4	200.6	182,650.1	182,444.0	206.1
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
IV. PRIVATE SECTOR (BUSINESS)	5,559,655.7	6,412,266.2	6,283,497.3	128,768.9	6,751,970.6	6,631,624.1	120,346.5
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	-

3.10 Classification of Scheduled Banks' Advances

by Borrowers

All Banks

Million Rupees

BORROWERS	2021				2022		
	Jun	Dec			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	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
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	15,023.1	14,004.9	13,978.9	26.0	15,530.8	15,530.8	-
VI. PERSONAL	885,860.4	1,009,156.1	1,007,265.4	1,890.8	1,123,399.7	1,121,522.4	1,877.3
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	-
VII. OTHER	3,142.9	2,635.6	2,332.5	303.0	2,855.9	2,555.2	300.7
TOTAL	8,690,821.7	9,810,346.2	9,679,157.0	131,189.3	10,463,867.6	10,340,386.9	123,480.7

Source: Core Statistics Department

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2021				2022		
	Jun	Dec			Jun ^P		
	All Banks	All Banks	Commercial Banks	Specialized Banks	All Banks	Commercial Banks	Specialized Banks
1. GOLD BULLION, GOLD, AND SILVER ORNAMENTS, PRECIOUS METALS	65,494.8	87,910.5	87,910.5	-	91,797.0	91,797.0	-
2. SECURITIES, SHARES AND OTHER FINANCIAL INSTRUMENTS	92,249.4	125,865.7	125,859.4	6.3	133,830.8	133,826.5	4.3
I. Quoted on Stock Exchange	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	-
II. Unquoted on The Stock Exchange	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	-
3. MERCHANDISE	2,053,075.1	2,434,049.1	2,434,049.1	0.1	2,507,976.8	2,507,226.7	750.1
I. Food Items	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	-
II. Raw Materials	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	-

3.11 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

Million Rupees

SECURITIES	2021				2022		
	Jun	Dec			Jun ^P		
	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	-
III. Finished / Manufactured Goods	856,607.9	1,046,139.6	1,046,139.6	-	1,083,575.0	1,083,575.0	-
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	-
4. FIXED ASSETS	1,575,239.0	1,866,578.3	1,865,691.2	887.1	2,167,191.3	2,166,340.1	851.2
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
5. REAL ESTATE	1,406,200.9	1,558,743.9	1,434,133.9	124,610.0	1,675,497.8	1,559,281.3	116,216.5
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
6. AGAINST FIXED DEPOSITS AND INSURANCE POLICIES	437,126.6	474,103.3	474,009.2	94.1	491,364.0	491,290.2	73.8
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
7. OTHERS	2,910,169.0	3,094,091.4	3,089,409.5	4,681.9	3,213,153.2	3,208,472.9	4,680.3
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
8. Unsecured Advances	151,266.8	169,004.0	168,094.3	909.8	183,056.6	182,152.1	904.5
TOTAL	8,690,821.7	9,810,346.2	9,679,157.0	131,189.3	10,463,867.6	10,340,386.9	123,480.7

Source: Core Statistics Department

3.12 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

RATES OF MARGIN (%)	2020				2021				2022	
	Jun		Dec		Jun ^R		Dec		Jun ^P	
	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount	No. of A/Cs.	Amount
0	1,591,154	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
TOTAL	3,710,715.0	7,963,462.7	3,837,867.0	3,044,705.6	3,901,913.0	8,690,821.7	3,893,586.0	9,810,346.2	3,959,346.0	10,463,867.6

Source: Core Statistics Department

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23 ^P
A. Agriculture, forestry, and fishing	292,274	326,429	331,287	337,753	349,953	339,695	342,799
Trade finance	3,292	5,163	6,142	6,554	5,996	6,105	6,410
Working capital	222,729	240,177	237,973	241,770	248,943	238,895	238,812
Fixed investment	61,804	70,998	76,888	78,818	84,130	83,727	85,594
Construction Financing	142	1,151	1,093	1,104	1,067	1,060	1,060
Other	4,307	8,940	9,191	9,506	9,817	9,909	10,923
B. Mining and quarrying	67,175	64,099	67,378	69,936	65,283	62,979	62,327
Trade finance	3,849	2,114	2,735	2,640	3,385	1,462	1,153
Working capital	17,321	10,401	9,498	12,837	12,730	12,481	12,309
Fixed investment	44,684	50,175	53,807	53,121	47,846	47,715	47,544
Construction Financing	-	-	-	-	-	-	-
Other	1,322	1,410	1,338	1,338	1,322	1,322	1,322
C. Manufacturing	3,548,472	4,451,436	4,574,423	4,586,028	4,954,502	4,789,223	4,800,018
Trade finance	888,353	1,171,216	1,174,450	1,157,373	1,160,397	1,149,151	1,146,209
Working capital	1,434,218	1,750,989	1,780,899	1,798,136	2,102,145	1,971,036	1,988,180
Fixed investment	1,115,474	1,393,871	1,489,363	1,500,272	1,554,794	1,545,142	1,543,058
Construction Financing	8,783	22,180	22,178	21,296	21,001	18,947	19,812
Other	101,645	113,180	107,533	108,952	116,165	104,947	102,760
D. Electricity, gas, steam and air conditioning supply	558,695	620,224	593,391	593,560	623,050	610,964	605,228
Trade finance	5,769	8,399	8,200	8,010	8,275	7,787	10,633
Working capital	237,775	250,098	221,777	218,414	250,091	238,205	229,715
Fixed investment	314,017	356,879	358,578	362,508	359,975	355,644	355,266
Construction Financing	1,001	850	820	820	782	782	782
Other	133	3,998	4,016	3,807	3,927	8,546	8,833
E. Water supply; sewerage, waste management and remediation activities	24,150	22,442	20,206	18,108	16,588	17,395	15,371
Trade finance	9,383	13,291	7,796	6,323	4,986	4,255	4,074
Working capital	9,786	3,353	6,750	6,163	5,984	7,558	5,638
Fixed investment	4,976	5,364	5,319	5,326	5,311	5,305	5,302
Construction Financing	-	51	46	45	44	43	42
Other	6	383	295	252	263	234	315
F. Construction	154,443	188,365	194,519	196,957	199,373	192,023	192,815
Trade finance	425	624	574	462	1,342	1,029	680
Working capital	17,640	17,066	19,438	20,910	24,122	20,595	22,091
Fixed investment	28,625	24,142	28,965	29,753	25,724	24,753	25,370
Construction Financing	106,783	145,461	144,804	145,274	147,405	144,871	143,775
Other	970	1,073	737	558	780	774	899
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	452,581	531,595	489,442	496,958	525,093	497,116	508,629
Trade finance	63,282	83,421	78,811	70,326	66,307	61,535	63,607
Working capital	267,944	313,701	282,452	297,778	328,280	298,106	308,669
Fixed investment	89,861	91,296	87,107	85,195	87,369	84,293	85,242
Construction Financing	3,323	5,456	5,437	5,415	5,436	5,499	5,474
Other	28,171	37,721	35,636	38,244	37,701	47,683	45,637
H. Transportation and storage	113,666	127,188	122,703	122,451	121,322	122,799	122,357
Trade finance	364	3,510	2,591	2,542	2,439	2,588	2,481
Working capital	40,703	45,789	46,855	44,890	44,690	47,411	48,072
Fixed investment	70,929	71,220	67,310	68,817	68,038	66,703	65,782
Construction Financing	346	1,001	922	1,055	1,046	1,003	836
Other	1,324	5,668	5,025	5,148	5,109	5,093	5,186
I. Accommodation and food service activities	42,889	40,198	38,671	38,715	40,491	38,390	36,832
Trade finance	751	826	815	868	844	837	812
Working capital	13,504	10,777	10,184	10,345	12,949	10,737	9,572
Fixed investment	16,289	16,740	16,163	15,977	15,394	15,704	15,141
Construction Financing	11,507	10,973	10,669	10,656	10,278	10,044	10,166
Other	839	881	840	868	1,026	1,067	1,141

3.13 Private Sector Business and Type of Financing-Overall

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23 ^F
J. Information and communication	185,367	277,827	300,882	311,017	314,654	312,476	311,040
Trade finance	4,798	9,270	8,528	8,585	8,487	8,389	8,282
Working capital	35,665	24,849	29,192	38,865	27,559	26,496	26,127
Fixed investment	133,688	231,714	246,172	246,246	262,084	260,350	258,988
Construction Financing	284	275	743	742	740	1,413	1,412
Other	10,932	11,720	16,245	16,579	15,784	15,828	16,231
K. Real estate activities	30,892	37,084	38,259	38,009	37,661	36,137	36,061
Trade finance	-	-	-	-	-	26	29
Working capital	2,141	2,891	2,727	2,766	3,070	3,120	3,123
Fixed investment	8,350	9,047	9,520	9,541	9,315	8,952	8,610
Construction Financing	20,388	25,091	25,973	25,663	25,236	24,000	24,262
Other	13	55	39	39	39	38	38
L. Professional, scientific and technical activities	50,820	53,848	55,622	55,648	64,971	59,125	57,793
Trade finance	9,697	10,373	11,601	10,878	9,345	8,945	8,689
Working capital	28,375	25,904	28,157	28,962	37,180	32,190	32,821
Fixed investment	10,346	13,294	12,138	12,121	15,799	15,628	13,730
Construction Financing	271	195	162	206	146	142	144
Other	2,132	4,082	3,565	3,480	2,500	2,219	2,409
M. Administrative and support service activities	64,558	57,230	51,931	52,039	62,329	59,844	56,604
Trade finance	8,306	5,761	4,286	4,099	6,763	6,600	4,481
Working capital	30,041	32,260	29,302	28,325	30,889	31,291	27,284
Fixed investment	20,092	12,751	11,700	12,209	17,866	15,424	18,236
Construction Financing	353	113	75	-	-	-	9
Other	5,766	6,345	6,569	7,407	6,811	6,529	6,594
N. Education	32,301	36,167	34,140	33,830	35,810	32,413	32,289
Trade finance	20	16	13	13	12	12	12
Working capital	12,900	11,099	9,977	9,717	11,927	9,470	9,143
Fixed investment	10,705	10,682	10,265	10,372	10,327	10,251	9,988
Construction Financing	8,564	14,227	13,753	13,598	13,388	12,519	12,972
Other	113	143	131	129	157	160	175
O. Human health and social work activities	19,911	18,884	18,489	17,979	18,555	17,611	17,374
Trade finance	15	8	..	..	..	..	..
Working capital	5,739	4,812	4,669	4,378	5,113	4,282	4,285
Fixed investment	8,878	8,544	8,236	8,108	8,036	7,990	7,852
Construction Financing	5,195	5,432	5,496	5,410	5,325	5,257	5,123
Other	84	88	87	82	81	82	115
P. Arts, entertainment, and recreation	3,099	2,764	1,847	1,825	1,790	1,762	1,722
Trade finance	1	..	..	-	-	-	-
Working capital	790	932	781	783	757	756	745
Fixed investment	2,307	1,691	944	920	917	886	857
Construction Financing	-	130	118	118	111	111	111
Other	2	10	5	5	5	9	9
Q. Other service activities	71,136	72,118	75,274	73,465	70,994	68,570	66,751
Trade finance	5,948	2,610	3,884	3,565	3,341	1,585	1,248
Working capital	31,119	26,682	30,284	28,586	28,015	27,578	26,798
Fixed investment	23,776	28,970	28,227	28,364	28,260	27,940	27,505
Construction Financing	3,701	3,365	3,186	3,057	2,942	2,939	3,119
Other	6,592	10,491	9,693	9,893	8,436	8,528	8,080
Total	5,712,430	6,927,897	7,008,466	7,044,278	7,502,420	7,258,521	7,266,012

Source: Core Statistics Department

Notes:

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

3.14 Private Sector Business and Type of Financing-SMEs

	Million Rupees						
PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23^P
A. Agriculture, forestry, and fishing	11,688	23,562	21,471	23,423	23,382	23,859	23,275
Trade finance	32	-	50	70	95	38	20
Working capital	9,176	15,922	14,749	16,600	16,299	16,985	16,290
Fixed investment	1,882	4,568	4,515	4,529	4,611	4,448	4,525
Construction Financing	5	1,015	10	10	15	15	5
Other	592	2,057	2,147	2,214	2,362	2,373	2,435
B. Mining and quarrying	1,469	2,094	3,274	2,510	2,843	2,329	2,170
Trade finance	80	27	13	71	374	76	76
Working capital	840	1,522	2,756	1,954	1,999	1,778	1,635
Fixed investment	550	545	505	484	471	474	459
Construction Financing	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
C. Manufacturing	190,503	226,460	218,427	241,606	254,699	244,172	224,321
Trade finance	28,846	37,047	32,014	33,492	29,372	29,343	28,809
Working capital	136,324	155,916	150,567	173,184	189,674	179,297	160,451
Fixed investment	22,844	29,796	32,828	31,782	32,349	32,242	31,618
Construction Financing	264	734	420	375	354	355	351
Other	2,225	2,968	2,599	2,773	2,950	2,934	3,092
D. Electricity, gas, steam and air conditioning supply	1,701	3,276	2,007	2,122	2,554	2,548	2,438
Trade finance	88	103	222	152	49	49	49
Working capital	1,000	2,622	1,255	1,439	1,983	1,979	1,881
Fixed investment	610	532	513	513	504	502	490
Construction Financing	-	-	-	-	-	-	-
Other	2	18	17	17	17	17	17
E. Water supply; sewerage, waste management and remediation activities	177	166	435	194	185	428	153
Trade finance	-	-	268	-	13	-	-
Working capital	61	53	48	41	39	294	25
Fixed investment	111	107	109	118	100	96	95
Construction Financing	-	-	-	-	-	-	-
Other	6	5	10	34	33	38	33
F. Construction	15,770	16,936	15,878	16,020	16,930	15,837	15,048
Trade finance	30	37	2	2	30	30	32
Working capital	5,073	5,078	6,178	6,303	6,549	6,050	5,938
Fixed investment	1,696	1,807	1,941	1,942	2,074	2,015	2,051
Construction Financing	8,293	9,593	7,311	7,329	7,935	7,377	6,856
Other	678	422	446	444	343	365	170
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	142,905	169,231	160,567	166,517	173,877	167,910	165,753
Trade finance	6,292	7,768	6,846	6,608	6,871	6,458	6,398
Working capital	113,124	124,280	120,907	125,653	129,925	125,908	122,669
Fixed investment	17,585	25,443	22,480	22,745	24,326	23,420	24,187
Construction Financing	351	182	169	163	162	144	138
Other	5,553	11,557	10,165	11,347	12,593	11,981	12,362
H. Transportation and storage	24,294	23,614	22,151	23,023	23,299	22,791	23,186
Trade finance	28	40	35	35	23	23	23
Working capital	2,599	2,694	2,829	2,768	2,657	2,261	2,301
Fixed investment	20,348	17,382	15,950	16,794	17,228	17,145	17,556
Construction Financing	158	459	416	409	401	394	231
Other	1,162	3,038	2,921	3,017	2,990	2,968	3,075
I. Accommodation and food service activities	4,709	4,376	4,699	4,939	5,178	5,132	5,171
Trade finance	26	26	34	34	34	34	26
Working capital	2,370	1,867	1,597	1,818	1,917	1,810	1,849
Fixed investment	976	1,224	1,211	1,206	1,202	1,301	1,255
Construction Financing	498	407	1,026	1,022	1,009	980	977
Other	839	852	831	859	1,016	1,006	1,064

3.14 Private Sector Business and Type of Financing-SMEs

Million Rupees

PRIVATE SECTOR (BUSINESS)	Jun-21	Jun-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23 ^P
J. Information and communication	4,586	4,669	4,863	5,229	5,179	5,658	5,426
Trade finance	158	289	310	334	328	282	210
Working capital	2,790	1,990	2,062	2,340	2,437	2,409	2,191
Fixed investment	1,279	1,968	2,090	2,156	2,034	2,591	2,633
Construction Financing	284	275	268	267	265	263	262
Other	74	147	132	131	114	113	130
K. Real estate activities	1,815	2,213	2,256	2,283	2,420	2,411	2,244
Trade finance	-	-	-	-	-	26	29
Working capital	306	432	488	455	471	452	457
Fixed investment	1,070	1,146	1,163	1,224	1,343	1,346	1,176
Construction Financing	426	580	565	565	567	549	547
Other	13	55	39	39	39	38	36
L. Professional, scientific and technical activities	15,146	18,791	18,536	17,938	20,274	18,635	16,587
Trade finance	1,755	2,198	2,379	2,380	2,230	2,112	1,942
Working capital	9,705	10,042	9,928	9,320	11,677	10,603	9,265
Fixed investment	2,564	3,094	3,138	3,196	4,096	3,700	3,187
Construction Financing	241	145	120	112	108	104	104
Other	881	3,313	2,971	2,930	2,163	2,118	2,089
M. Administrative and support service activities	12,320	13,015	12,173	12,374	11,748	11,471	11,248
Trade finance	1,019	733	720	665	647	632	623
Working capital	7,073	7,283	6,564	6,701	5,891	5,587	5,430
Fixed investment	3,384	2,587	2,448	2,454	2,628	2,675	2,561
Construction Financing	-	-	-	-	-	-	9
Other	845	2,412	2,442	2,555	2,582	2,578	2,626
N. Education	3,623	2,622	2,542	2,688	2,889	2,787	2,627
Trade finance	20	16	13	13	12	12	12
Working capital	1,736	925	841	968	1,180	1,104	1,073
Fixed investment	1,345	1,323	1,364	1,397	1,359	1,340	1,218
Construction Financing	408	216	192	181	180	172	170
Other	113	143	131	129	157	159	155
O. Human health and social work activities	3,166	2,049	2,125	2,026	2,182	2,131	2,113
Trade finance	-	8	-	-	-	-	-
Working capital	1,151	891	941	879	994	951	894
Fixed investment	1,431	940	974	940	985	983	999
Construction Financing	504	126	130	129	126	120	119
Other	80	84	81	78	77	78	101
P. Arts, entertainment, and recreation	941	355	283	287	270	278	264
Trade finance	1	..	..	-	-	-	-
Working capital	507	293	154	156	141	151	146
Fixed investment	431	48	121	123	121	114	111
Construction Financing	-	4	3	3	3	3	3
Other	2	10	5	5	5	9	4
Q. Other service activities	30,454	37,717	34,537	34,047	34,052	32,802	31,114
Trade finance	669	324	238	207	178	165	147
Working capital	13,766	13,405	11,718	10,902	11,315	10,291	9,796
Fixed investment	14,826	21,015	19,924	20,199	20,046	19,832	19,421
Construction Financing	227	59	48	48	46	44	75
Other	967	2,913	2,609	2,692	2,466	2,470	1,675
Total	465,266	551,145	526,223	557,226	581,961	561,178	533,138

Source: Core Statistics Department

Notes:

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

3.15 Province/Region and Disbursement & Utilization of Advances

Billion Rupees

Period	Province/ Region	Disbursements	Utilization in same Region		Utilized in other Regions		Disbursed from other but Utilized in Given Region	Total Utilization		Utilization as % of Disbursement
			Amount	% of Regional Disbursement	Amount	% of Regional Disbursement		Amount	(%)	
Jan-Jun 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
Total		15,519.58	14,728.98	94.91	790.60	5.09	790.60	15,519.58	100.00	
Jul-Dec 2021	Punjab	6,931.94	6,681.41	96.39	250.53	3.61	597.57	7,278.98	37.59	105.01
	Sindh	10,759.16	10,211.73	94.91	547.44	5.09	193.77	10,405.50	53.74	96.71
	KPK	116.15	101.31	87.23	14.84	12.77	81.69	183.00	0.95	157.56
	Balochistan	27.36	25.21	92.16	2.14	7.84	86.00	111.22	0.57	406.55
	Islamabad	1,501.76	1,194.50	79.54	307.25	20.46	157.86	1,352.36	6.98	90.05
	FATA	0.55	0.47	86.07	0.08	13.93	2.82	3.29	0.02	597.70
	Gilgit Baltistan	7.46	7.09	94.95	0.38	5.05	0.07	7.15	0.04	95.83
	AJK	17.66	17.58	99.54	0.08	0.46	2.96	20.55	0.11	116.32
Total		19,362.04	18,239.31	94.20	1,122.74	5.80	1,122.74	19,362.04	100.00	
Jan-Jun ^P 2022	Punjab	8,609.72	8,441.68	98.05	168.03	1.95	345.80	8,787.48	40.30	102.06
	Sindh	11,187.72	10,978.35	98.13	209.37	1.87	136.40	11,114.75	50.98	99.35
	KPK	121.73	114.93	94.41	6.80	5.59	95.13	210.06	0.96	172.55
	Balochistan	17.21	16.93	98.38	0.28	1.62	54.48	71.41	0.33	414.94
	Islamabad	1,840.83	1,539.73	83.64	301.10	16.36	45.71	1,585.44	7.27	86.13
	FATA	0.44	0.35	79.60	0.09	20.40	0.04	0.39	0.00	87.78
	Gilgit Baltistan	6.97	6.86	98.55	0.10	1.45	0.82	7.69	0.04	110.34
	AJK	19.70	19.63	99.68	0.06	0.32	7.47	27.10	0.12	137.60
Total		21,804.31	21,118.47	96.85	685.84	3.15	685.84	21,804.31	100.00	

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

Source: Core Statistics Department

Notes:

1. Gross disbursements mean the amounts disbursed by banks during the period 1st Jan - 30th Jun & 1st Jul - 31st Dec either in Pak Rupee or in foreign currency against loans. It also includes loans re-priced, renewed or rolled over during the period. In case of running finance, the disbursed amount means total amount availed by the borrower during the period."

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

3. Place of Utilization" refers to the place where the funds are being utilized by borrower.

3.16 Province/Region and place of Disbursement and Utilization

Billion Rupees

Place of disbursement	Place of Utilization	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022 ^P	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	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
Punjab Total		6,077.52	100.00	6,931.94	100.00	8,609.72	100.00
Sindh	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	..
Sindh Total		8,129.34	100.00	10,759.16	100.00	11,187.72	100.00
KPK	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
KPK Total		82.83	100.00	116.15	100.00	121.73	100.00
Balochistan	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	-	-	-	-	..	..
Balochistan Total		28.30	100.00	27.36	100.00	17.21	100.00
Islamabad	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
Islamabad Total		1,176.21	100.00	1,501.76	100.00	1,840.83	100.00
FATA Total		0.33	100.00	0.55	100.00	0.44	100.00
Gilgit-Baltistan	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	-	-	-	-	..	..
Gilgit-Baltistan Total		5.97	100.00	7.46	100.00	6.97	100.00
AJK	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
AJK Total		19.08	100.00	17.66	100.00	19.70	100.00
Grand Total		15,519.58		19,362.04		21,804.31	

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

Source: Core Statistics Department

3.17 Province/Region and Place of Utilization and Disbursement

Billion Rupees

Place of Utilization	Place of Disbursement	Jan-Jun 2021		Jul-Dec 2021		Jan-Jun 2022	
		Amount	(%)	Amount	(%)	Amount	(%)
Punjab	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	..
Punjab Total		6,232.68	100.00	7,278.98	100.00	8,787.48	100.00
Sindh	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	..	..	-	-	..	..
Sindh Total		7,984.00	100.00	10,405.50	100.00	11,114.75	100.00
KPK	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	..
KPK Total		148.45	100.00	183.00	100.00	210.06	100.00
Balochistan	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	-	-	-	-	..	..
Balochistan Total		75.98	100.00	111.22	100.00	71.41	100.00
Islamabad	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	..
Islamabad Total		1,050.20	100.00	1,352.36	100.00	1,585.44	100.00
FATA	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	-	-	-	-	..	..
FATA Total		0.38	100.00	3.29	100.00	0.39	100.00
Gilgit Baltistan	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
Gilgit-Baltistan Total		5.72	100.00	7.15	100.00	7.69	100.00
AJK	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
AJK Total		22.16	100.00	20.55	100.00	27.10	100.00
Grand Total		15,519.58		19,362.04		21,804.31	

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

Source: Core Statistics Department

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

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

		Billion Rupees								
Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	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
	Total	328.06	8,362.76	8,690.82	356.07	9,454.27	9,810.35	376.31	10,087.56	10,463.87
Punjab	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
	Total	200.69	3,605.18	3,805.87	233.40	4,009.75	4,243.15	248.07	4,401.81	4,649.87
Sindh	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
	Total	106.13	3,766.62	3,872.74	83.53	4,328.87	4,412.40	84.96	4,439.75	4,524.71
Khyber Pakhtunkhwa	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
	Total	8.58	90.55	99.13	16.61	110.11	126.72	20.54	131.11	151.64
Balochistan	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
	Total	7.54	11.72	19.26	15.48	12.52	27.99	13.93	13.25	27.18
Islamabad	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	-	-	-	-	..	..	-	..	..
	Total	1.18	873.32	874.50	1.17	979.85	981.02	1.21	1,071.22	1,072.43
FATA	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	-	-	-	-	-	-	-	-	-
	Total	0.40	0.58	0.98	0.58	0.28	0.86	0.87	0.18	1.05

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

Billion Rupees

Provinces/ Regions	Borrower	Jun-2021			Dec-2021			Jun-2022 ^P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	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	-	-	-	-	-	-	-	-	-
Total		1.82	4.63	6.45	1.43	2.50	3.93	2.3	2.4	4.7
AJK	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	-	-	-	-	-	-	-	-	-
Total		1.73	10.16	11.88	3.87	10.41	14.28	4.4	27.9	32.2

Source: Core Statistics Department

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

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

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

Foreign Constituents: This covers the transactions with the non-residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

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

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

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

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

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

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

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

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

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

Amount in million Rupees

Period/Provinces	Farm Sector								
	Subsistence Holding			Economic Holding			Above Economic Holding		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY22									
Jul-Dec									
Punjab	368,984	78,319	158,406	27,892	34,677	41,126	6,715	124,092	57,421
Sindh	54,049	37,830	35,745	5,315	7,320	10,510	2,448	30,721	13,881
Khyber Pakhtunkhwa	9,254	2,106	5,837	1,363	1,089	1,938	177	1,380	907
Balochistan	1,605	641	1,567	65	89	199	50	256	274
Azad Jammu Kashmir	403	44	96	2	32	33	10	544	63
Gilgit Baltistan	3,315	410	719	2	2	12	-	-	20
All Pakistan	437,610	119,350	202,369	34,639	43,210	53,819	9,400	156,992	72,565
Jul-Mar									
Punjab	501,270	109,181	150,599	34,744	52,721	39,433	8,290	190,421	61,084
Sindh	86,041	56,183	35,403	7,781	11,382	9,673	2,780	43,836	13,318
Khyber Pakhtunkhwa	14,854	3,312	5,778	1,898	1,920	1,757	210	1,882	766
Balochistan	3,432	1,155	1,754	83	138	204	61	343	276
Azad Jammu Kashmir	510	57	84	4	36	35	10	827	67
Gilgit Baltistan	5,142	615	818	5	5	15	-	-	19
All Pakistan	611,249	170,504	194,436	44,515	66,202	51,117	11,351	237,309	75,531
Jul-Jun									
Punjab	792,984	176,381	163,213	42,732	78,113	41,236	10,351	299,331	74,181
Sindh	136,082	84,579	40,248	9,459	18,077	10,131	3,093	55,548	13,691
Khyber Pakhtunkhwa	23,827	5,701	6,536	2,351	2,750	1,896	255	3,315	956
Balochistan	5,388	1,973	2,061	146	299	253	72	474	301
Azad Jammu Kashmir	1,990	348	260	4	36	36	10	1,130	69
Gilgit Baltistan	6,533	800	847	7	13	21	2	25	25
All Pakistan	966,804	269,782	213,165	54,699	99,288	53,572	13,783	359,822	89,223
FY23									
Jul-Sep									
Punjab	129,027	50,596	168,274	18,361	18,976	46,121	3,351	78,459	71,910
Sindh	19,956	21,454	39,476	3,220	2,834	11,097	736	21,396	13,621
Khyber Pakhtunkhwa	5,071	1,205	6,469	999	726	2,193	126	614	926
Balochistan	562	205	1,986	65	66	362	23	44	306
Azad Jammu Kashmir	438	92	266	1	-	1	9	242	45
Gilgit Baltistan	1,146	156	836	4	2	14	3	4	22
All Pakistan	156,200	73,708	217,307	22,650	22,604	59,788	4,248	100,760	86,830
Jul-Dec									
Punjab	381,879	106,865	169,431	30,807	43,384	48,765	5,244	188,584	75,047
Sindh	60,510	42,083	41,278	5,605	7,277	11,499	1,032	48,067	17,132
Khyber Pakhtunkhwa	10,812	3,102	6,664	1,770	1,620	2,421	202	1,292	1,052
Balochistan	1,984	727	2,203	119	149	404	32	90	300
Azad Jammu Kashmir	1,035	267	302	3	1	32	1,163	1,132	591
Gilgit Baltistan	2,401	348	788	6	8	14	6	7	25
All Pakistan	458,621	153,392	220,666	38,310	52,440	63,134	7,679	239,172	94,148

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

Amount in million Rupees

Period/Provinces	Non-Farm Sector						Overall		
	Small Farm			Large Farm			Farm & Nom Farm		
	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding	No. of Borrowers	Disbursed	Outstanding
FY 22									
Jul-Dec									
Punjab	608,992	71,208	137,078	36,328	209,287	109,998	1,048,911	517,582	504,028
Sindh	99,658	10,420	23,418	1,256	22,876	13,145	162,726	109,166	96,700
Khyber Pakhtunkhwa	18,258	4,386	7,988	995	598	1,161	30,047	9,560	17,831
Balochistan	649	75	188	64	87	69	2,433	1,148	2,297
Azad Jammu Kashmir	14,152	1,205	1,990	296	35	316	14,863	1,860	2,498
Gilgit Baltistan	3,408	770	1,614	642	312	1,111	7,367	1,494	3,475
All Pakistan	745,117	88,063	172,277	39,581	233,195	125,800	1,266,347	640,811	626,829
Jul-Mar									
Punjab	832,494	102,739	139,730	56,357	315,136	117,302	1,433,155	770,198	508,148
Sindh	148,760	15,788	24,266	1,811	39,383	15,091	247,173	166,571	97,751
Khyber Pakhtunkhwa	26,846	6,673	8,547	1,564	856	1,161	45,372	14,643	18,008
Balochistan	1,112	131	229	78	139	87	4,766	1,907	2,550
Azad Jammu Kashmir	18,981	1,762	1,962	426	67	290	19,931	2,749	2,438
Gilgit Baltistan	5,103	1,129	1,755	875	454	1,197	11,125	2,203	3,805
All Pakistan	1,033,296	128,220	176,489	61,111	356,035	135,128	1,761,522	958,269	632,701
Jul-Jun									
Punjab	1,168,647	153,116	154,133	79,191	445,167	120,197	2,093,905	1,152,109	552,960
Sindh	201,549	24,346	28,307	2,304	50,873	15,645	352,487	233,423	108,021
Khyber Pakhtunkhwa	38,825	10,018	10,053	2,033	1,316	1,112	67,291	23,099	20,553
Balochistan	1,408	236	278	97	149	83	7,111	3,131	2,977
Azad Jammu Kashmir	24,051	2,464	2,040	490	95	250	26,545	4,073	2,655
Gilgit Baltistan	7,377	1,624	2,027	1,155	610	1,296	15,074	3,072	4,215
All Pakistan	1,441,857	191,805	196,839	85,270	498,210	138,582	2,562,413	1,418,906	691,381
FY23									
Jul-Sep									
Punjab	247,395	38,061	147,325	14,615	123,552	114,439	412,749	309,644	548,069
Sindh	30,012	5,773	28,056	358	15,907	15,624	54,282	67,365	107,874
Khyber Pakhtunkhwa	8,322	2,182	7,527	360	307	1,140	14,878	5,034	18,255
Balochistan	201	39	257	12	13	83	863	367	2,993
Azad Jammu Kashmir	3,615	524	1,835	21	33	281	4,084	892	2,428
Gilgit Baltistan	1,220	202	1,160	198	99	1,341	2,571	464	3,373
All Pakistan	290,765	46,782	186,160	15,564	139,911	132,907	489,427	383,765	682,992
Jul-Dec									
Punjab	576,191	86,488	161,893	32,749	260,024	116,289	1,026,870	685,345	571,425
Sindh	91,264	14,522	29,516	571	28,574	15,077	158,982	140,523	114,502
Khyber Pakhtunkhwa	18,643	4,817	8,297	776	946	1,376	32,203	11,777	19,810
Balochistan	563	115	276	25	37	85	2,723	1,119	3,269
Azad Jammu Kashmir	6,944	996	1,835	34	127	247	9,179	2,523	3,007
Gilgit Baltistan	3,213	546	1,331	561	250	1,396	6,187	1,159	3,554
All Pakistan	696,818	107,484	203,149	34,716	289,957	134,470	1,236,144	842,446	715,566

Source: Agriculture Credit & Financial Inclusion Department

3.20 Agricultural Loans Disbursed by Holdings and Sectors All Banks 2022

Farm (Crop) Sector

(Million Rupees)

Purpose	Subsistence Holdings		Economic Holdings		Above Economic Holdings		Total	
	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed	No. of Borrowers	Amount Disbursed
Production Loans	950,253	250,807	50,787	91,099	11,968	287,962	1,013,008	629,868
All Crops Loan (Excluding Veg & Fruits)	908,690	147,606	45,168	80,082	9,540	146,966	963,398	374,655
Vegetables	19	8	12	56	2	36	33	101
Fruits/Orchards	6,613	2,478	2,744	5,446	877	14,899	10,234	22,823
Flowers/Ornamental Plants	21,131	96,316	146	1,714	1,214	122,756	22,491	220,786
Others	13,800	4,398	2,717	3,801	335	3,305	16,852	11,504
Development Loans	12,197	16,809	3,193	5,296	1,451	19,883	16,841	41,987
Plough Cattle	3	21	-	-	-	-	3	21
Tube wells	211	216	66	131	29	138	306	485
Sprinkle & Trickle Irrigation	-	-	4	5	1	2	5	7
Tractors	5,581	6,770	1,497	2,645	569	1,311	7,647	10,726
Orchards	1,159	838	599	1,379	54	897	1,812	3,114
Farm Transportation	47	41	187	352	132	570	366	963
Godown/Silos	4,118	1,469	624	188	33	357	4,775	2,013
Land Improvement	183	134	14	3	-	-	197	137
Farm Machinery	720	439	162	209	12	37	894	685
High Quality Seed Processing Units	3	23	6	7	368	10,397	377	10,427
Green House/ Tunnel Farming	5	6	-	-	2	246	7	252
Cold Storage	49	1,119	18	158	147	1,045	214	2,321
Others NGOs	118	5,733	16	220	104	4,882	238	10,835
Corporate Farming	4,354	2,166	719	2,894	364	51,977	5,437	57,037
Production Loans	4,354	2,166	719	2,894	364	51,977	5,437	57,037
Development Loans	-	-	-	-	-	-	-	-
Total	966,804	269,782	54,699	99,288	13,783	359,822	1,035,286	728,892

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	52,253	212,016	1,417,937	178,156	1,470,190	390,171
Poultry	4203	236,685	491	6,078	4,694	242,763
Fisheries	1,002	12388.159	4,819	580	5,821	12,968
Forestry	49	14.329	4	2.1	53	16
Others	27,763	37,107	18,606	6,989	46,369	44,096
Total	85,270	498,210	1,441,857	191,805	1,527,127	690,014

Source: Agriculture Credit & Financial Inclusion Department, SBP

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

ECONOMIC GROUPS	2021						2022		
	Jun			Dec			Jun ^P		
	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills	Inland Bills	Import Bills	Foreign Bills
1. FOREIGN CONSTITUENTS	55.4	-	172.9	-	-	290.4	-	-	592.5
2. DOMESTIC CONSTITUENTS	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
I. GOVERNMENT	-	2,094.6	-	-	115.0	-	-	5,228.9	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	12,723.4	2,522.4	..	19,001.0	-	..	17,068.2	-	..
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	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
V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS	-	0.2	-	-	19.2	-	-	-	-
VI. PERSONAL	-	-	-	-	-	-	-	-	-
VII. OTHER	-	-	-	-	-	-	-	-	-
TOTAL	119,226.6	45,345.3	141,072.5	130,798.8	43,050.8	185,377.5	143,038.6	49,474.1	225,444.7

Source: Core Statistics Department

3.22 Classification of Scheduled Banks' Investments in Securities and Shares

Million Rupees

SECURITIES / SHARES	2021						2022		
	Jun			Dec			Jun ^P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	6,050,306.2	6,160,529.2	6,063,721.8	4,874,637.1	5,149,275.4	4,879,580.7	5,566,284.6	5,554,446.0	5,573,926.6
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
II. FEDERAL BONDS	5,949,738.0	5,993,337.3	6,072,881.1	7,060,987.2	6,838,635.9	7,132,788.7	8,818,397.3	8,914,991.7	8,885,350.5
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	..	..	..	..	..	..	..	..	..
III. SHARES	299,420.7	200,663.6	332,193.5	305,998.7	199,822.9	327,906.0	344,593.4	257,027.6	355,088.5
01. Quoted On The Stock Exchange; of which:	176,079.4	67,020.7	203,023.2	171,455.9	61,397.4	185,898.5	186,316.7	95,270.5	192,391.8
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
02. Unquoted On The Stock Exchange; of which:	123,341.2	133,642.8	129,170.3	134,542.8	138,425.6	142,007.5	158,276.7	161,757.2	162,696.7
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
IV. DEBENTURES	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7	5.7
V. PARTICIPATION TERM CERTIFICATES	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
VI. CERTIFICATE OF INVESTMENTS	3,841.9	3,841.9	3,884.5	4,058.1	4,283.1	4,087.5	2,026.8	2,026.8	2,067.5
VII. TERM FINANCE CERTIFICATES	57,890.9	59,378.2	59,360.6	71,093.1	72,817.5	72,750.7	79,000.0	78,434.9	82,858.0
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	9,437.4	9,151.8	9,476.0	15,409.0	14,260.2	15,487.6	12,345.4	12,201.7	13,187.9
X. NIT UNITS	2,461.0	1,782.7	2,653.3	2,530.9	2,133.2	2,831.5	2,363.4	2,133.5	2,776.6
XI. OTHERS	88,866.3	88,833.2	91,403.1	67,551.0	66,905.7	70,239.2	108,089.2	106,677.6	100,345.0
XII. Islamic Banking Products - Investments	1,317,365.7	1,309,799.1	1,377,543.0	1,853,099.8	1,852,373.7	1,904,231.8	2,758,967.4	2,753,696.2	2,806,985.4
01. GOP Ijara Sukuk	748,897.5	747,397.1	780,993.8	1,293,211.3	1,297,536.5	1,325,223.5	2,239,570.1	2,233,990.6	2,258,743.4
02. Corporate Sukuks	508,822.0	505,782.3	533,452.1	510,853.2	507,046.2	528,884.8	477,966.8	477,142.0	506,781.9
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
03. Wakala Placements	-	-	-	-	-	-	-	-	-
04. Commodity Murabaha	-	-	-	-	-	-	-	-	-
05. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
06. Strategic Investment – Long Term	1,467.6	1,467.6	1,531.8	1,467.6	1,467.6	1,479.6	1,467.6	1,467.6	1,526.9
07. Certificate of Investment (COIs) - Long Term	88.1	88.1	88.1	3,188.1	3,188.1	3,222.2	4,638.1	4,638.1	4,709.5
08. Placement with FI	-	-	-	-	-	-	-	-	-
09. Other Mode of Investments – Short Term	6,027.1	4,682.6	6,889.6	3,622.4	3,269.4	4,202.8	6,212.7	6,215.2	6,227.5
10. Other Mode of Investments – Long Term	52,063.5	50,381.4	54,587.6	40,757.2	39,865.9	41,218.8	29,112.2	30,242.7	28,996.2
TOTAL	13,779,334.1	13,827,323.0	14,013,122.9	14,255,370.8	14,200,513.5	14,409,909.7	17,692,073.5	17,681,642.0	17,822,592.0

Totals may differ due to rounding off.

Source: Core Statistics Department

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

RATE OF RETURN	Million Rupees			
	2020	2021		2022
	Dec	Jun ^R	Dec ^R	Jun ^P
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
Total	14,104,187.88	15,335,474.83	16,122,326.97	17,226,091.93

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

Source: Core Statistics Department

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

RATE OF RETURN	Million Rupees			
	2020	2021		2022
	Dec ^R	Jun ^R	Dec ^R	Jun ^P
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
Total	3,728,223.85	3,799,563.78	4,144,543.81	4,747,295.69

Source: Core Statistics Department

*01.00 stands for 0.01 to 1.00

*02.00 stands for 1.01 to 2.00

So on

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

Million Rupees

RATE OF RETURN	2020		2021				2022	
	Dec		Jun ^R		Dec ^R		Jun ^P	
	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
TOTAL	6,369,578.59	4,176,448.32	6,565,041.65	4,961,777.04	7,185,488.78	5,595,802.99	7,471,615.93	5,774,915.21

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 Return (Islamic Banking)

Million Rupees

RATE OF RETURN	2020		2021				2022	
	Dec		Jun ^R		Dec ^R		Jun ^P	
	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
TOTAL	1,873,936.6	1,186,046.4	2,125,780.0	1,589,661.5	2,624,857.5	1,941,718.5	2,992,251.7	2,230,708.3

Source: Core Statistics Department

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

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun ^R	Dec ^R	Jun ^P
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.

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun ^R	Dec ^R	Jun ^P
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.

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

TYPE OF DEPOSITS		Percent per annum			
		2020	2021		2022
		Dec	Jun ^R	Dec ^R	Jun ^P
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.

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

		Percent per annum								
AS AT THE END OF	Precious Metals	Stock Exchange Securities	Merchandise	Machinery	Real Estate	Financial Obligations	Others	Unsecured Advances	TOTAL ADVANCES	
I. OVERALL- ALL BANKS										
2020	Dec	10.58	7.87	7.05	7.99	7.37	7.00	7.90	27.32	7.94
2021	Jun	10.40	8.41	6.68	7.90	7.03	7.07	8.51	28.09	8.01
	Dec	11.30	8.93	7.49	8.80	8.03	8.25	8.65	28.44	8.64
2022	Jun^P	12.52	12.88	11.14	11.45	11.01	10.98	13.01	29.56	11.54
II. CONVENTIONAL BANKING - ALL BANKS										
2020	Dec	10.58	7.85	6.91	7.83	7.24	7.01	8.06	27.42	8.03
2021	Jun	10.40	8.38	6.63	7.85	6.80	7.19	8.78	28.30	8.16
	Dec	11.30	9.06	7.48	8.67	7.86	8.60	8.94	28.77	8.83
2022	Jun^P	12.52	11.86	9.94	11.33	9.89	11.13	12.57	30.10	11.60
III. ISLAMIC BANKING-ALL BANKS										
2020	Dec^R	-	7.96	7.50	8.41	7.75	6.57	7.40	9.82	7.68
2021	Jun^R	-	8.90	6.84	8.01	7.59	5.03	7.71	16.06	7.53
	Dec^P	-	7.12	7.55	9.08	8.46	5.20	7.93	16.45	8.14
2022	Jun^P	-	12.70	10.14	11.30	10.27	9.29	11.26	23.66	10.82

Source: Core Statistics Department

3.31 Structure of Interest Rates

Percent

w.e.f.	SBP Reverse Repo Rate ¹	SBP Repo Rate ²	SBP Policy (Target) Rate ³	End User Export Finance Scheme Rate ⁴	
				w.e.f.	Rate
17-Apr-20	10.00	8.00	9.00	1-Feb-13	8.20
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

Long Term Financing Facility Rate (LTFF)

w.e.f.	Period of Financing	SBP Rate of Refinance	PFI's Spread	End User's Rate
3-Mar-23	Upto 3 years	15.50	1.50	17.00
	Over 3 years and upto 5 years	14.50	2.50	17.00
	Over 5 years and upto 10 years	14.00	3.00	17.00

Financing Facility for Storage of Agri. Produce (FFSAP)

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

Service charges/Mark up rates of Refinance facility for SMEs

S.No	Refinancing Facility	w.e.f (Circular Date)	Description	Max. Tenor (Years)	SBP Rate of Refinance to PFI's	PFI's Spread	End User Rate (%)
1	Refinancing Facility for Modernization of SMEs	19-May-17		Upto 10	2.00	4.00	6.00
2	Refinance Scheme for Working Capital Financing of SEs and Low-End MEs	22-Dec-17		Upto 1	2.00	4.00	6.00
3	Financing Facility for Storage of Agricultural Produce (FFSAP)	19-May-17	For SMEs	Up to 10	2.00	4.00	6.00
4	SBP Financing Scheme for Renewable Energy	26-Jul-19	Category I	Upto 12	3.00	3.00	6.00
			Category II	Upto 10	2.00	4.00	6.00
			Category III	Upto 10	3.00	3.00	6.00
5	Refinance and Credit Guarantee Scheme for Women Entrepreneurs	25-Aug-17		Upto 5	0.00	5.00	5.00
6	Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons	19-Mar-19		Upto 5	0.00	5.00	5.00

PFI's: Participating Financial Institutions

Source: State Bank of Pakistan

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

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

3: Introduced with effect from May 25, 2015 Via DMMD Circular # 09 of 2015, as new Policy (Target) Rate. 4: Banks are allowed to charge a maximum spread of 1% (effective March 04, 2014, 2% in case of financing to SMEs without enhancing borrowers' rate).

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

3.32 Overall Weighted Average Lending and Deposit Rates

Percent per annum

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank	Including Interbank	Excluding Interbank
Nov-22																
1.Scheduled Banks (SBs)	15.78	16.04	15.95	16.24	13.64	13.62	14.72	14.71	8.58	8.60	13.06	13.04	7.71	7.79	12.37	12.35
a. Public	16.84	16.84	16.86	16.86	12.84	12.83	15.13	15.12	8.88	9.71	13.20	13.20	8.18	8.82	12.72	12.72
b. Private	15.74	16.01	15.92	16.22	13.79	13.76	14.55	14.54	8.55	8.52	13.04	13.02	7.50	7.45	12.23	12.20
c. Foreign	16.15	16.15	16.16	16.16	15.87	15.90	16.13	16.17	9.42	10.97	13.76	13.76	10.92	11.00	13.55	13.55
d. Specialized	22.79	22.79	22.79	22.79	13.93	13.93	21.31	21.32	8.11	8.09	14.64	14.64	12.46	12.44	14.59	14.61
2. DFIs	16.42	16.42	16.45	16.45	11.92	12.44	12.67	13.42	15.72	15.72	15.72	15.72	15.75	15.75	15.75	15.75
3. MFBs	34.50	34.50	35.01	35.01	30.10	30.10	30.72	30.72	7.17	7.05	14.15	14.09	11.20	11.04	14.51	14.46
4. Overall (SBs,MFBs,DFIs)	15.92	16.20	16.09	16.40	14.12	14.12	15.20	15.22	7.60	7.52	13.76	13.71	7.79	7.87	12.43	12.41
Dec-22^R																
1.Scheduled Banks (SBs)	16.48	16.77	16.67	17.00	14.23	14.20	15.39	15.36	11.36	11.34	14.48	14.46	7.94	7.89	13.42	13.39
a. Public	17.79	17.80	17.80	17.80	13.62	13.61	15.74	15.73	12.63	12.82	14.36	14.36	10.05	10.09	13.70	13.70
b. Private	16.41	16.71	16.61	16.95	14.34	14.31	15.23	15.18	11.26	11.22	14.49	14.47	7.34	7.26	13.28	13.24
c. Foreign	16.88	16.91	16.88	16.91	16.25	16.26	16.54	16.55	10.10	10.86	14.49	14.49	10.90	10.97	14.33	14.33
d. Specialized	23.54	23.55	23.54	23.55	15.15	15.14	22.01	22.02	11.61	11.57	14.75	14.75	12.80	12.78	14.84	14.84
2. DFIs	17.54	17.54	17.57	17.57	12.61	13.19	13.40	14.19	16.33	16.33	16.33	16.33	16.08	16.08	16.08	16.08
3. MFBs	35.21	35.21	35.28	35.28	30.35	30.35	30.79	30.79	5.01	4.55	12.21	11.73	12.33	12.17	14.95	14.88
4. Overall (SBs,MFBs,DFIs)	16.60	16.91	16.79	17.14	14.68	14.70	15.84	15.86	7.86	7.67	13.59	13.45	8.05	7.99	13.47	13.44
Jan-23^R																
1.Scheduled Banks (SBs)	17.09	17.52	17.22	17.68	14.59	14.50	15.74	15.70	7.48	7.44	13.89	13.83	7.94	7.97	13.53	13.52
a. Public	17.64	17.66	17.87	17.89	13.38	13.37	15.76	15.75	8.84	10.16	13.78	13.77	9.44	9.77	13.66	13.66
b. Private	17.06	17.51	17.19	17.66	14.84	14.73	15.65	15.59	7.35	7.20	13.90	13.83	7.47	7.45	13.45	13.44
c. Foreign	17.35	17.35	17.35	17.35	16.76	16.76	17.08	17.08	7.83	8.75	14.29	14.29	10.65	10.72	14.42	14.42
d. Specialized	23.69	23.70	23.69	23.70	15.72	15.71	22.35	22.37	7.65	7.64	14.84	14.84	13.25	13.23	14.82	14.82
2. DFIs	17.84	17.84	18.09	18.09	12.65	13.27	13.57	14.49	16.87	16.87	16.87	16.87	16.42	16.42	16.42	16.42
3. MFBs	33.23	33.23	34.70	34.70	30.77	30.77	31.29	31.29	7.45	7.21	13.74	13.61	11.56	11.31	15.00	14.88
4. Overall (SBs,MFBs,DFIs)	17.18	17.62	17.31	17.78	15.09	15.04	16.24	16.25	7.49	7.44	13.89	13.84	8.03	8.05	13.58	13.57
Feb-23^P																
1.Scheduled Banks (SBs)	17.84	17.89	18.07	18.14	15.04	15.00	16.18	16.16	9.86	9.86	14.54	14.49	8.58	8.62	13.70	13.68
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
2. DFIs	19.67	19.67	19.80	19.80	13.14	13.77	14.01	14.89	17.62	17.62	17.62	17.62	17.44	17.44	17.45	17.45
3. MFBs	33.64	33.64	35.78	35.78	30.95	30.95	31.59	31.59	8.52	8.50	14.17	14.19	11.76	11.52	15.43	15.32
4. Overall (SBs,MFBs,DFIs)	17.95	18.01	18.19	18.27	15.50	15.48	16.64	16.66	9.85	9.85	14.54	14.49	8.66	8.70	13.75	13.73

Notes: P: provisional

Source: Core Statistics Department

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

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

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

Percent per annum

Period	Zarai Taraqiyati Bank Ltd.		Punjab Provincial Cooperative Bank		Commercial Banks ¹	
	Production Loans	Development Loans	Production Loans	Development Loans	Production Loans	Development Loans
2012-13	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.00 ³
2013-14	12.00 ⁴	13.80 ⁴	19.00	18.00	16.00 ³	16.50 ³
2014-15	12.90 ⁴	12.90 ⁴	17.75	17.75	15.01 ³	15.01 ³
2015-16	15.21	15.21	17.50	17.50	11.60	12.52
2016-17	14.21	14.21	15.08	16.16	11.60	11.60
2017-18	14.21	14.21	14.40	15.80	11.52	11.52
2018-19	14.21	14.21	14.40	15.80	15.30	15.30
2019-20	12.30	12.24	16.67	17.96	15.69	15.69
2020-21	12.27	12.27	16.67	17.96	12.40	12.20
2021-22 ^P	22.70	22.70	17.67	20.25	16.71	16.68

P: Provisional

Source: Agriculture Credit & Financial Inclusion Department

1. Commercial banks including 5 Big Commercial Bank, 14 DPBs

2. Percent incentive is allowed to those borrowers who repay in time.

3. Mark up rates of comm. Banks are available since 2007-08.

4. ZTBL revised markup rates (average) in FY 2011-12.

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

3.34 Rates of Profit on National Savings Schemes

S C H E M E	Percent per annum									
	2021		2022							2023
	13 th Aug	10 th Dec	4 th Feb	22 nd Feb	25 th Mar	10 th May	3 rd Jun	5 th Oct	7 th Nov	12 th Jan
1. Savings Accounts										
(i) With cheque facilities	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50	13.50	14.50
(ii) Without cheque facilities	5.50	7.25	8.25	12.24	12.72	10.75	12.25	13.50	13.50	14.50
2. Khas Deposit Accounts or Certificates¹										
3 Years (Rollover)										
(i) First 5 periods of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
(iii) Three Years (Compound rate)	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42	13.42
3. Mahana Amdani Accounts²										
(i) 1 st year	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
(ii) 2 nd year	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24	7.24
(iii) 3 rd year	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43
(iv) 4 th year	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79
(v) 5 th year	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45
(vi) 6 th year	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25	9.25
(vii) 7 th year	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
(viii) Compound rate on maturity	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
4. Defence Savings Certificates³										
(i) 1 st year	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(ii) 10 years (Compound rate)	9.37	11.12	10.40	10.32	10.92	12.40	12.40	12.26	12.26	12.26
5. National Deposit Certificates / Accounts⁴										
(i) 1 year (Rollover)	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
6 (a) Special Savings Certificates (Reg)⁵										
or Special Saving Accounts										
(i) First 5 periods of complete 6 months	8.20	10.40	10.00	10.00	11.00	12.40	13.00	13.00	13.00	13.00
(ii) Last period of complete 6 months	9.40	11.60	11.40	11.00	11.80	13.40	14.40	14.20	13.60	13.60
(b) Special Savings Certificates (Bearer)⁵										
(i) First 4 periods of complete 6 months	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
(ii) Last 2 periods of complete 6 months	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
7. Regular Income Certificates⁶	8.76	10.80	10.32	10.20	11.04	12.00	12.36	12.60	12.36	12.60
8. Pensioner's Benefit Accounts⁷	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92	13.92	13.92
9. Behbood Saving Certificate⁸	11.04	12.96	12.24	12.24	12.72	14.16	14.16	13.92	13.92	13.92
10. Short-Term Saving Certificate⁹										
(i) 3 Months	6.88	9.24	9.68	9.72	10.40	13.40	13.68	15.00	15.00	16.12
(ii) 6 Months	7.12	9.66	10.12	10.10	10.60	13.90	13.96	15.04	15.04	16.00
(iii) 1 year	7.30	10.26	10.20	10.14	10.70	13.75	14.00	15.14	15.14	15.96
11. Shuhada Family Welfare account¹⁰	11.04	12.96	12.24	12.24	12.72	14.16	14.16	14.16	14.16	14.16
12. Sarwa Islamic Term Account (SITA)*								13.20	13.20	13.20

Notes:

Source: Central Directorate of National Savings

- Mahana Amdani Accounts were introduced w.e.f. 02-03-1983 and discontinued from 17-03-2003. Rates are quoted for outstanding amount as on today.
 - Special Savings Certificates/ Accounts (Registered / Bearer) have been introduced w.e.f. 4-02-1990. Withholding tax at 2% was levied on the value of certificates purchased on and after 15-06-1995. Discontinued w.e.f.20-02-1997. Rates are quoted for outstanding amount as on today.
 - The scheme has been introduced w.e.f 30-07-2003 especially for widows and senior citizens aged 60 years or above. Profit earned on deposits made in NSS except PBA & BSC are liable to withholding tax as per rules.
 - Shuhada Family Welfare Account (SFWA) is offered to benefit the families of Shuhada of Armed Forces, Law Enforcement agencies and civilians to invest in a way for providing maximum social security net to the deserving segment of society w.e.f 23rd May 2018.
- * S.R.O (I)/2022. In exercise of the powers conferred by Rule 1(2) & 9(1) of the Sarwa Islamic Term Account Rules, 2019, the Finance Division is pleased to announce that the expected rate of profit payable on the deposits made in 3-years shall be 13.20% w.e.f 5th October 2022.

3.35 Branchless Banking: Key Indicators

Period	Number of Agents	Number of Accounts	Deposits as of date (Rs. in millions)	Number of transactions during the quarter (No. in thousands)	Value of transactions during the quarter (Rs. in millions)	Average Size of Transaction (in Rs.)	Average number of Transaction per day
2018							
Q1	403,100	38,507,887	17,051	192,890	776,491	4,234	2,398,849
Q2	405,571	39,246,468	15,345	215,896	914,089	4,252	2,051,068
Q3	413,177	43,102,952	16,580	225,753	972,714	4,309	2,508,365
Q4	425,199	47,164,779	23,678	266,980	1,005,518	3,766	2,966,439
2019							
Q1	408,980	51,809,393	30,263	296,010	1,012,248	3,420	3,288,996
Q2	421,053	35,730,704	25,664	327,524	1,138,388	3,476	3,639,153
Q3	425,945	39,693,557	26,591	322,174	1,157,029	3,591	3,579,706
Q4	437,182	46,103,017	28,770	363,546	1,197,115	3,293	4,039,399
2020							
Q1	434,192	48,345,517	31,935	407,258	1,292,313	3,173	4,525,085
Q2	445,181	52,522,222	36,660	396,687	1,504,934	3,794	4,407,635
Q3	461,953	58,137,695	41,870	461,960	1,919,210	4,154	5,132,891
Q4	481,837	62,755,479	51,671	553,279	2,069,307	3,740	6,147,543
2021							
Q1	509,720	66,542,098	56,442	594,373	1,862,144	3,133	6,604,143
Q2	534,460	74,620,637	55,259	623,505	2,235,488	3,585	6,927,833
Q3	560,556	72,406,011	56,042	616,972	2,291,329	3,714	6,855,240
Q4	587,547	78,809,751	65,579	666,444	2,582,391	3,875	7,404,932
2022							
Q1	612,901	85,064,531	70,527	713,246	2,817,329	3,950	7,924,956
Q2	637,231	88,549,274	78,272	728,625	2,946,271	4,044	8,095,830
Q3	629,266	90,302,812	81,299	733,052	3,177,184	4,334	8,145,022
Q4	622,884	97,096,597	88,488	874,560	3,660,955	4,186	9,717,337

Source: Agriculture Credit & Financial Inclusion Department

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

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

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

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

3.36 Clearing House Statistics

(Thousand Cheques)
Million Rupees

PERIOD		2019	2020	2021	2022	2022			2023	
					Feb	Oct	Nov	Dec	Jan	Feb
Karachi	No. of Cheques Cleared	24,637	18,524	19,316	1,678	1,512	1,339	1,595	1,597	1,480
	Amount	11,345,271	9,962,227	12,457,829	1,007,503	1,100,315	1,401,258	1,217,462	1,207,497	1,138,472
Lahore	No. of Cheques Cleared	9,081	7,503	8,173	651	629	647	653	637	620
	Amount	5,086,338	5,012,278	6,603,769	585,587	501,875	621,073	608,136	608,164	595,254
Peshawar	No. of Cheques Cleared	1,615	2,445	1,662	161	149	132	151	149	162
	Amount	1,290,981	1,306,671	1,772,204	176,984	156,665	166,298	199,287	169,241	148,254
Quetta	No. of Cheques Cleared	931	750	769	55	59	60	60	59	55
	Amount	801,875	793,655	895,147	55,395	70,076	69,035	79,222	88,742	74,492
Faisalabad	No. of Cheques Cleared	2,285	1,637	1,859	128	99	98	109	103	107
	Amount	1,469,097	1,434,471	2,014,765	166,593	111,352	139,075	142,443	109,742	111,025
Rawalpindi	No. of Cheques Cleared	2,282	1,981	2,409	183	155	178	183	182	165
	Amount	1,550,321	1,612,262	2,465,530	187,323	212,358	195,942	226,394	211,339	201,021
Hyderabad	No. of Cheques Cleared	93	43	76	7	8	6	8	3	5
	Amount	91,964	86,545	122,707	8,133	7,517	11,528	9,408	4,872	5,632
Islamabad	No. of Cheques Cleared	3,553	3,064	2,735	245	225	25	22	266	203
	Amount	4,025,485	4,055,736	3,756,678	416,330	379,554	32,507	31,975	37,023	34,215
Multan	No. of Cheques Cleared	1,074	958	1,014	83	77	80	83	82	71
	Amount	1,062,194	1,084,509	1,308,320	111,012	114,114	111,057	121,356	118,375	110,353
Sialkot	No. of Cheques Cleared	745	615	746	57	57	60	61	59	51
	Amount	421,540	463,815	706,141	57,341	95,766	91,524	88,186	60,514	58,248
Sukkur	No. of Cheques Cleared	699	589	639	47	41	39	47	48	42
	Amount	454,149	441,891	574,029	33,672	43,839	45,357	55,720	34,314	37,254
D.I. Khan	No. of Cheques Cleared	23	19	20	2	1	1	1	1	1
	Amount	17,736	16,769	17,179	1,515	1,860	735	1,919	2,616	2,398
Others	No. of Cheques Cleared	1,430	1,160	1,326	104	99	109	108	104	110
	Amount	975,694	1,164,114	1,334,163	106,660	126,572	138,232	150,946	121,354	122,448
TOTAL	No. of Cheques Cleared	48,448	39,288	40,626	3,400	3,112	2,774	3,081	3,291	3,072
	Amount	28,592,644	27,434,942	33,914,101	2,914,047	2,921,864	3,023,621	2,932,455	2,773,792	2,639,066

Source: SBP-BSC field offices

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21		FY22			
		Q3	Q4	Q1	Q2	Q3	Q4
1. E-Banking Infrastructure							
Real Time Online Branches (RTOB)	No.	16,081	16,170	16,321	16,571	16,643	16,603
Automated Teller Machines (ATM)	No.	16,175	16,355	16,546	16,709	16,897	17,133
Point of Sale (POS)	No.	67,099	71,907	79,134	92,153	96,975	104,865
2. Cards							
Credit Cards	No.	1,687,815	1,720,949	1,758,130	1,739,901	1,739,466	1,799,702
Debit Cards	No.	28,582,140	29,849,278	29,714,882	30,919,816	29,419,406	30,162,289
Proprietary ATMs only Cards	No.	6,426,981	5,771,429	4,605,196	4,781,926	4,881,677	42,144
Pre-Paid Cards	No.	126,322	127,670	128,003	125,369	127,624	109,010
Social Welfare Cards	No.	7,699,466	8,467,023	9,997,081	11,096,417	11,017,162	10,327,551
4. E-Banking Financial Transactions							
Number of Transactions	Thousands	309,795	323,365	361,606	400,321	410,925	438,950
Amount	Million Rupees	22,485,021	23,400,046	27,189,235	33,260,259	35,422,174	41,985,001
4.1 ATM Transactions							
Number of Transactions	Thousands	153,452	157,760	163,733	173,575	171,283	183,677
Amount	Million Rupees	2,084,493	2,177,567	2,158,697	2,370,852	2,437,036	2,660,480
i. Cash Withdrawal							
Number of Transactions	Thousands	148,000	152,236	158,654	168,068	165,740	178,184
Amount	Million Rupees	1,885,768	1,975,250	1,976,720	2,138,479	2,204,839	2,379,151
ii. Cash Deposit							
Number of Transactions	Thousands	339	279	60	381	401	420
Amount	Million Rupees	28,950	24,494	7,265	38,006	39,737	44,772
iv. Utility Bills Payment							
Number of Transactions	Thousands	1,375	1,438	1,455	1,312	1,453	1,303
Amount	Million Rupees	3,724	5,913	8,721	6,347	5,547	7,569
v. Intra Bank Fund Transfers							
Number of Transactions	Thousands	1,512	1,434	1,286	1,377	1,306	1,264
Amount	Million Rupees	59,937	58,096	55,029	63,108	63,284	64,273
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	2,222	2,367	2,277	2,437	2,384	2,501
Amount	Million Rupees	105,982	113,673	110,962	124,912	123,630	164,579
vi. Others							
Number of Transactions	Thousands	5	6	-	-	-	-
Amount	Million Rupees	131	141	-	-	-	-
4.2 POS Transactions							
Number of Transactions	Thousands	25,175	24,204	28,060	31,371	38,253	39,843
Amount	Million Rupees	125,421	122,189	134,861	178,109	189,691	204,585
4.3 RTOB Transactions							
Number of Transactions	Thousands	49,273	45,252	48,355	54,021	52,336	52,456
Amount	Million Rupees	17,398,116	17,767,514	20,816,399	25,331,738	26,774,067	32,386,571
i. Real Time Cash Withdrawals							
Number of Transactions	Thousands	10,591	9,749	10,319	11,509	11,541	11,708
Amount	Million Rupees	1,726,392	1,555,805	1,761,906	2,032,616	2,158,697	2,503,555
ii. Real Time Cash Deposits							
Number of Transactions	Thousands	23,364	20,303	21,463	25,205	24,437	22,514
Amount	Million Rupees	3,705,767	3,574,185	3,901,998	4,554,900	4,603,003	4,810,130
iii. Real Time Intra Bank Fund Transfers							
Number of Transactions	Thousands	15,319	15,200	16,572	17,307	16,358	18,234
Amount	Million Rupees	11,965,957	12,637,523	15,152,494	18,744,222	20,012,367	25,072,886
4.4 Mobile Phone Banking Transactions							
Number of Transactions	Thousands	51,739	61,299	79,102	93,964	101,539	112,917
Amount	Million Rupees	1,297,940	1,591,590	2,161,173	2,926,586	3,085,830	3,677,150
i. Payment Through Mobile							
Number of Transactions	Thousands	1,595	2,411	4,020	5,602	6,069	6,680
Amount	Million Rupees	140,823	174,923	215,807	232,072	255,471	306,739
ii. Utility Bills Payment							
Number of Transactions	Thousands	15,770	17,484	17,779	18,124	19,176	19,917
Amount	Million Rupees	21,292	29,661	44,069	38,041	42,191	49,979
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	10,324	11,890	15,245	19,682	21,762	25,357
Amount	Million Rupees	451,699	532,552	748,085	1,262,750	1,245,833	1,486,337
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	24,049	29,514	42,059	50,555	54,532	60,962
Amount	Million Rupees	684,127	854,455	1,153,212	1,393,724	1,542,335	1,834,096

3.37 Electronic Banking Statistics

Product / Item	Unit	FY21		FY22			
		Q3	Q4	Q1	Q2	Q3	Q4
4.5 Call Centre Banking Transactions							
Number of Transactions	Thousands	39	40	40	38	34	34
Amount	Million Rupees	2,116	2,140	1,685	1,639	1,587	2,093
i. Payment Through Call Centre							
Number of Transactions	Thousands	30	29	25	25	24	24
Amount	Million Rupees	1,634	1,665	1,327	1,355	1,300	1,805
ii. Utility Bills Payment							
Number of Transactions	Thousands	5	7	12	10	7	8
Amount	Million Rupees	100	142	248	178	139	154
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	4	4	3	3	2	2
Amount	Million Rupees	377	330	109	105	146	133
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	-	-	-	-	-	-
Amount	Million Rupees	5	4	1	1	1	1
4.6 Internet Banking Transactions							
Number of Transactions	Thousands	24,501	27,982	29,644	33,769	38,335	39,969
Amount	Million Rupees	1,561,670	1,720,666	1,894,149	2,424,648	2,906,935	3,024,139
i. Payment Through Internet							
Number of Transactions	Thousands	1,145	1,162	1,296	1,465	1,388	1,429
Amount	Million Rupees	160,254	167,204	172,239	196,749	660,006	219,491
ii. Utility Bills Payment							
Number of Transactions	Thousands	4,415	4,597	4,759	4,787	5,326	5,687
Amount	Million Rupees	144,629	157,003	124,657	116,248	150,512	191,726
iii. Intra Bank Fund Transfers							
Number of Transactions	Thousands	8,595	9,834	10,360	11,241	12,728	13,865
Amount	Million Rupees	559,321	628,826	720,669	865,505	979,590	1,318,668
vi. Inter Bank Fund Transfers (IBFT)							
Number of Transactions	Thousands	10,346	12,388	13,229	16,277	18,894	18,989
Amount	Million Rupees	697,466	767,632	876,584	1,246,145	1,116,826	1,294,253
4.7 e-Commerce							
Number of Transactions	Thousands	5,616	6,828	12,672	13,584	9,144	10,054
Amount	Million Rupees	15,265	18,381	22,272	26,688	27,028	29,984

Source: Payment Systems Policy & Oversight Department

3.38 Real Time Gross Settlement- Systems Based Transactions

(Volume in Actual & Value in Billion Rupees)

Items	FY21		FY22							
	Q4		Q1		Q2		Q3		Q4	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
Securities Transactions	21,195	108,731	21,624	117,745	21,935	111,958	23,420	106,215	24,766	148,211
Inter Bank Fund Transfers	1,028,363	33,917	1,042,987	36,692	1,104,149	44,240	1,037,391	44,212	1,034,906	49,668
Retails Cheques Clearing	14,592	5,440	14,452	4,614	16,413	5,117	15,564	5,251	15,263	7,660
Total	1,064,150	148,088	1,079,063	159,050	1,142,497	161,315	1,076,375	155,677	1,074,935	205,538

3.39 Real Time Gross Settlement-Paper Based Transactions

(Volume in Million & Value in Billion Rupees)

Cash Deposits	25.7	4,587.5	23.0	5,237.1	24.8	5,659.8	23.5	5,194.1	23.0	6,137.2
Cash withdrawals	38.3	5,306.8	36.1	5,668.2	37.3	6,360.5	36.5	6,482.3	36.1	7,113.9
Intra Bank Funds Transfer through Cheques	9.6	14,634.4	10.2	16,795.8	8.5	18,965.5	8.6	19,536.1	9.1	23,377.0
Inter Bank Funds Transfers (Clearing)	10.0	6,802.4	9.2	7,289.5	9.8	7,975.7	9.7	8,148.2	10.5	9,605.0
Utilities Bills Payments	17.4	687.3	16.0	692.5	15.6	604.4	14.6	368.0	13.7	502.6
Direct Debit (Standing Instructions)	0.7	2,351.8	0.6	2,670.8	0.7	3,294.5	0.6	2,831.7	0.7	3,987.2
Pay Order/Demand Draft	3.1	2,390.4	2.8	2,689.3	4.6	3,276.7	2.8	3,166.6	2.6	4,154.8
Others*	0.1	473.2	0.1	553.1	0.2	543.7	0.2	685.1	0.2	826.5
Total	104.8	37,234.0	98.0	41,596.3	101.4	46,680.7	96.5	46,412.1	96.0	55,704.3

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

Source: Payment Systems Policy & Oversight Department

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

Amount in million Rupees
Ratio in percent

SEGMENT	2021			2022								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Corporate Sector	7,731,109	653,988	8.5	7,926,781	661,159	8.3	8,166,970	673,173	8.2	8,387,416	685,623	8.2
SMEs Sector	518,631	76,534	14.8	488,463	75,555	15.5	477,227	74,199	15.5	450,769	76,463	17.0
Agriculture Sector	404,847	61,821	15.3	406,133	57,009	14.0	424,314	58,971	13.9	423,138	58,973	13.9
Consumer sector	820,928	30,263	3.7	863,380	31,036	3.6	897,754	30,738	3.4	895,819	32,142	3.6
<i>i. Credit Cards</i>	64,968	2,619	4.0	68,890	2,640	3.8	72,215	2,223	3.1	78,580	2,208	2.8
<i>ii. Auto loans</i>	351,437	4,155	1.2	358,908	4,298	1.2	361,406	4,409	1.2	345,317	4,681	1.4
<i>iii. Consumer durable</i>	1,771	66	3.7	1,955	75	3.8	911	64	7.0	1,191	76	6.4
<i>iv. Mortgage loans</i>	148,000	9,923	6.7	173,918	9,806	5.6	205,480	9,914	4.8	215,471	10,451	4.9
<i>v. Other personal loans</i>	254,752	13,499	5.3	259,708	14,218	5.5	257,742	14,128	5.5	255,260	14,727	5.8
Commodity Financing	990,803	8,090	0.8	979,465	8,395	0.9	1,218,697	8,008	0.7	1,212,027	7,483	0.6
Staff Loans	198,298	2,380	1.2	208,172	2,510	1.2	224,693	2,368	1.1	232,706	2,687	1.2
Others	240,752	27,131	11.3	259,258	27,998	10.8	284,877	31,066	10.9	279,406	34,452	12.3
Total	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5	11,881,281	897,822	7.6

SECTOR	2021			2022								
	Q4			Q1			Q2			Q3		
	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio	Advances	NPLs	Infection Ratio
Agribusiness	931,704	67,446	7.2	868,683	62,770	7.2	997,667	65,407	6.6	1,038,778	64,056	6.2
Automobile / Transportation	194,677	17,341	8.9	200,395	17,463	8.7	213,924	18,565	8.7	222,272	18,632	8.4
Cement	213,275	5,477	2.6	221,225	5,690	2.6	245,583	5,449	2.2	276,186	5,490	2.0
Chemical & Pharmaceuticals	375,419	16,551	4.4	377,512	16,438	4.4	419,087	16,538	3.9	444,836	16,778	3.8
Electronics	150,523	24,110	16.0	155,608	23,996	15.4	165,555	25,131	15.2	168,032	24,884	14.8
Financial	337,473	10,495	3.1	344,657	10,547	3.1	382,568	10,697	2.8	352,229	12,129	3.4
Individuals	1,071,916	63,050	5.9	1,108,163	62,857	5.7	1,202,135	63,676	5.3	1,185,900	62,739	5.3
Insurance	6,421	62	1.0	6,184	62	1.0	5,210	62	1.2	5,633	62	1.1
Others	4,026,516	357,631	8.9	4,039,804	361,500	8.9	4,288,029	369,070	8.6	4,362,776	383,308	8.8
Production/Transmission of Energy	1,521,026	78,264	5.1	1,559,682	83,735	5.4	1,519,079	84,505	5.6	1,581,880	83,705	5.3
Shoes & Leather garments	43,635	5,476	12.5	47,977	5,733	11.9	51,895	5,906	11.4	54,823	6,219	11.3
Sugar	251,046	58,531	23.3	401,196	58,417	14.6	347,780	59,331	17.1	271,142	59,195	21.8
Textile	1,781,736	155,771	8.7	1,800,567	154,453	8.6	1,856,019	154,184	8.3	1,916,793	160,626	8.4
Total	10,905,368	860,206	7.9	11,131,652	863,662	7.8	11,694,531	878,521	7.5	11,881,281	897,822	7.6

Source: Financial Stability Department SBP

3.41 Non-Performing Loans (Domestic and Overseas Operations)

Million Rupees

Banks / DFIs	Jun-22			Sep-22		
	NPLs	Net NPLs	Net NPLs to Net Loans (%)	NPLs	Net NPLs	Net NPLs to Net Loans (%)
All Banks & DFIs	893,168	75,677	0.68	913,140	74,791	0.67
All Banks	878,521	73,853	0.68	897,822	72,280	0.65
Commercial Banks	833,767	54,646	0.51	856,553	55,589	0.51
Public Sector Commercial Banks	305,372	25,007	1.32	312,590	28,669	1.47
Local Private Banks	526,542	30,137	0.34	542,087	27,509	0.31
Foreign Banks	1,853	(497)	(0.47)	1,876	(589)	(0.55)
Specialized Banks	44,754	19,207	19.61	41,269	16,692	17.00
DFIs	14,647	1,824	1.15	15,319	2,510	1.15

3.42 Cash Recovery against Non-Performing Loans

Million Rupees

Banks / DFIs	For the Quarter	For the Quarter
	Ended Jun 2022	Ended Sep 2022
All Banks & DFIs	27,326	18,227
All Banks	26,579	18,205
Commercial Banks	18,941	14,645
Public Sector Commercial Banks	7,828	3,651
Local Private Banks	11,122	10,989
Foreign Banks	16	5
Specialized Banks	7,637	3,560
DFIs	748	21

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

Source: Financial Stability Department SBP