Banking System

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Item	Amount 2024^P	% of Total 2024^P	Amount 2023^R	% of Total 2023^R
Assets	52,442	100.00	41,190	100.00
I. Currency and Deposits	3,546	6.76	3,146	7.64
1. Currency	638	1.22	606	1.47
2. Transferable Deposits	2,645	5.04	2,235	5.43
3. Restricted/ compulsory deposits	65	0.12	67	0.16
4 Other Deposits	198	0.38	237	0.58
II. Securities(other than shares)	30,538	58.23	20,972	50.92
1. Short-term	8,049	15.35	5,222	12.68
2. Long-term	22,488	42.88	15,750	38.24
III. Loans extended (Advances)	14,307	27.28	13,555	32.91
1. Short-term	8,501	16.21	8,029	19.49
A) Money at call	182	0.35	174	0.42
B) Reverse Repo	1,025	1.96	640	1.55
C) Bills purchased and discounted	346	0.66	370	0.90
D) Other short-term loans	6,948	13.25	6,844	16.62
2. Long-term	5,807	11.07	5,527	13.42
IV. Shares and other equity	673	1.28	572	1.39
1. Quoted	261	0.50	189	0.46
2. Non quoted	409	0.78	379	0.92
3. Investment fund shares	3	0.01	4	0.01
V. Insurance Technical Reserve	-	-	-	-
VI. Financial Derivatives	12	0.02	13	0.03
VII. Other accounts receivable	1,927	3.68	1,704	4.14
1. Trade credit and advances	-	-	-	-
2. Others	1,927	3.68	1,704	4.14
A) Dividends receivable resident sector	-	-	-	-
B) Settlement accounts resident sector	45	0.09	34	0.08
C) Items in the process of collection	-	-	1	-
D) Miscellaneous assets residents sector	1,878	3.58	1,661	4.03
E) Other non- resident accounts receivable	4	0.01	8	0.02
VIII. Non-financial assets	1,438	2.74	1,227	2.98
1. Produced assets	1,067	2.04	899	2.18
A) Tangible fixed assets	953	1.82	799	1.94
a) Dwellings	171	0.33	151	0.37
i) Building on freehold land	6	0.01	6	0.01
ii) Building on leasehold land	165	0.31	145	0.35
b) Other buildings and structures	348	0.66	307	0.75
i) Building on freehold land	112	0.21	91	0.22
ii) Building on leasehold land	235	0.45	216	0.52
c) Machinery and equipment	354	0.67	278	0.68
i) Transport equipments	31	0.06	23	0.05
ii) Furniture & Fixtures	55	0.11	37	0.09
iii) Office equipments	197	0.38	164	0.40
iv) Other machinery & equipments	70	0.13	55	0.13
d) Other tangible fixed assets n.e.s	81	0.15	63	0.15
B) Intangible fixed assets	114	0.22	100	0.24
a) Computer software	79	0.15	65	0.16
b) Other intangible fixed assets n.e.s	35	0.07	35	0.09
C) Inventories	-	-	-	-
D) Valuables	-	-	-	-
2. Non-produced assets	337	0.64	320	0.78
A) Tangible non-produced assets	312	0.59	298	0.72
a) Land	201	0.38	196	0.48
i) Land underlying Buildings and structures	201	0.38	196	0.48
1. Freehold land	81	0.15	79	0.19
2. Leasehold land	120	0.23	117	0.28
ii) Recreational land	-	-	-	-
iii) Other land n.e.s	-	-	-	-
b) Other tangible non-produced assets n.e.s	110	0.21	102	0.25
B) Intangible non-produced assets	25	0.05	22	0.05
a) Leases and other transferable contracts	18	0.03	16	0.04
b) Purchased goodwill	2	-	2	0.01
c) Other intangible non-produced assets n.e.s	5	0.01	3	0.01
3. Capital work in progress	34	0.07	8	0.02

6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Item	Amount 2024[P]	% of Total 2024[P]	Amount 2023[R]	% of Total 2023[R]
Liabilities	52,442	100.00	41,190	100.00
I. Deposits	32,248	61.49	26,363	64.00
1. Transferable Deposits	26,312	50.17	21,071	51.15
2. Restricted/ compulsory deposits	595	1.13	576	1.40
3. Other deposits	5,342	10.19	4,717	11.45
II. Securities (other than shares bonds/ debentures etc.)	125	0.24	129	0.31
1. Short-term	-	-	-	-
2. Long-term	125	0.24	129	0.31
III. Loans (Borrowings)	13,231	25.23	9,081	22.05
1. Short-term	12,392	23.63	8,211	19.93
A) Money at call	81	0.15	147	0.36
B) Repurchase agreements (Repo)	10,449	19.92	6,120	14.86
C) Other short-term borrowings	1,863	3.55	1,944	4.72
2. Long-term borrowings	839	1.60	870	2.11
IV. Financial Derivatives	33	0.06	35	0.08
V. Other accounts payable	3,766	7.18	2,787	6.77
1. Provision for losses	893	1.70	772	1.87
A) Provision for loan losses-Specific	807	1.54	692	1.68
B) Provision for loan losses-General	54	0.10	44	0.11
C) Provision for other losses	32	0.06	37	0.09
2. Accumulated Depreciation	413	0.79	346	0.84
3. Other accounts payable other resident Sectors	2,436	4.65	1,624	3.94
A) Dividends payable	6	0.01	10	0.02
B) Settlement accounts	35	0.07	74	0.18
C) Items in the process of collection	14	0.03	12	0.03
D) Miscellaneous liability items	2,381	4.54	1,529	3.71
a) Suspense account	127	0.24	94	0.23
b) Provision for expected costs	202	0.39	140	0.34
c) Deferred tax liabilities	30	0.06	15	0.04
d) Accrued wages	13	0.03	9	0.02
e) Accrued rent	1	-	1	-
f) Accrued taxes	714	1.36	535	1.30
g) Other miscellaneous liability items	1,293	2.47	735	1.78
4. Other non- resident accounts payable	24	0.05	44	0.11
A) Dividends payable non-residents	13	0.03	34	0.08
B) Settlement accounts non-residents	-	-	-	-
C) Items in the process of collection	-	-	-	-
D) Miscellaneous liability items - non-residents	10	0.02	10	0.03
VI. Insurance, pension, and standardized guarantee schemes	-	-	328	0.80
VII. Shares and other equity	3,038	5.79	2,467	5.99
1. Quoted	440	0.84	399	0.97
2. Non quoted	267	0.51	264	0.64
3. Investment fund shares	-	-	-	-
4. Retained earnings	666	1.27	544	1.32
5. Current year result	546	1.04	499	1.21
6. General and special reserve	764	1.46	602	1.46
7. Valuation adjustments	355	0.68	159	0.39
IX. Contingencies and Commitments	**17,980**		**16,842**	

Notes:

Source: Statistics & Data Services Department. SBP

1: Total advances shown in assets may differ from advances presented in Table 6.2 due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in Table 6.5 due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on the new format w.e.f. June, 2023.

4 Total may differ due to rounding off and percentages (%) are arrived at from original value.

6.2 Classification of Scheduled Banks' Advances by Borrower

(End June: Billion Rupees)

Borrower	2024 P						2023					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
1. FOREIGN CONSTITUENTS	**3.5**	**-**	**3.5**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2. DOMESTIC CONSTITUENTS	**12,066.1**	**100.0**	**11,927.9**	**100.0**	**430.9**	**100.0**	**11,807.9**	**100.0**	**11,680.1**	**100.0**	**453.0**	**100.0**
I. GOVERNMENT	**975.0**	**8.1**	**975.0**	**8.2**	**361.8**	**84.0**	**1,887.3**	**16.0**	**1,885.3**	**16.1**	**372.3**	**82.2**
A. Federal Government	392.6	3.3	392.6	3.3	361.8	84.0	1,035.3	8.8	1,035.3	8.9	-	-
B. Provincial Governments	582.4	4.8	582.4	4.9	-	-	852.0	7.2	850.0	7.3	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**2,398.0**	**19.9**	**2,398.0**	**20.1**	**-**	**-**	**1,657.8**	**14.0**	**1,657.8**	**14.2**	**-**	**-**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**254.9**	**2.1**	**254.7**	**2.1**	**-**	**-**	**330.0**	**2.8**	**329.9**	**2.8**	**-**	**-**
MFIs and DFIs	151.2	1.3	151.2	1.3	-	-	217.5	1.8	217.5	1.9	-	-
Others	103.7	0.9	103.5	0.9	-	-	112.5	1.0	112.4	1.0	-	-
IV. PRIVATE SECTOR (BUSINESS)	**7,285.1**	**60.4**	**7,149.8**	**59.9**	**68.5**	**15.9**	**6,790.5**	**57.5**	**6,667.2**	**57.1**	**80.1**	**17.7**
A. Agriculture, forestry and fishing	400.8	3.3	286.0	2.4	1.3	0.3	343.9	2.9	242.1	2.1	4.8	1.0
B. Mining and quarrying	87.9	0.7	87.9	0.7	-	-	77.0	0.7	77.0	0.7	-	-
C. Manufacturing	4,754.0	39.4	4,741.7	39.7	46.9	10.9	4,416.7	37.4	4,403.5	37.7	40.9	9.0
D. Electricity, gas, steam and air conditioning supply	514.1	4.3	514.1	4.3	6.1	1.4	570.5	4.8	570.5	4.9	20.1	4.4
E. Water supply; sewerage, waste management and remediation activities	23.9	0.2	23.9	0.2	-	-	14.5	0.1	14.5	0.1	-	-
F. Construction	192.7	1.6	192.5	1.6	0.1	-	190.2	1.6	190.0	1.6	0.2	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	521.9	4.3	518.2	4.3	6.3	1.5	434.3	3.7	430.5	3.7	7.4	1.6
H. Transportation and storage	121.8	1.0	118.2	1.0	-	-	117.0	1.0	113.4	1.0	-	-
I. Accommodation and food service activities	38.2	0.3	38.1	0.3	1.3	0.3	36.9	0.3	36.8	0.3	1.6	0.4
J. Information and communication	389.4	3.2	389.3	3.3	6.4	1.5	328.0	2.8	328.0	2.8	5.0	1.1
K. Real estate activities	37.8	0.3	37.8	0.3	-	-	36.3	0.3	36.3	0.3	-	-
L. Professional, scientific and technical activities	58.3	0.5	58.3	0.5	0.1	-	58.8	0.5	58.8	0.5	0.2	0.1
M. Administrative and support service activities	47.9	0.4	47.4	0.4	-	-	48.3	0.4	48.0	0.4	-	-
N. Education	29.1	0.2	29.0	0.2	-	-	33.4	0.3	33.3	0.3	-	-
O. Human health and social work activities	18.2	0.2	18.2	0.2	-	-	17.0	0.1	16.9	0.1	-	-
P. Arts, entertainment and recreation	1.7	-	1.7	-	-	-	1.9	-	1.9	-	-	-
Q. Other service activities	47.5	0.4	47.5	0.4	-	-	65.7	0.6	65.7	0.6	-	-
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**15.1**	**0.1**	**14.6**	**0.1**	**-**	**-**	**13.6**	**0.1**	**13.6**	**0.1**	**-**	**-**
VI. PERSONAL	**1,135.6**	**9.4**	**1,133.3**	**9.5**	**0.5**	**0.1**	**1,126.5**	**9.5**	**1,124.6**	**9.6**	**0.6**	**0.1**
A. Bank Employees	332.6	2.8	330.5	2.8	0.4	0.1	266.1	2.3	264.2	2.3	0.5	0.1
B. Consumer Financing	802.4	6.6	802.2	6.7	0.1	-	859.7	7.3	859.7	7.4	0.1	-
1) For house building	203.6	1.7	203.6	1.7	0.1	-	212.3	1.8	206.6	1.8	0.1	-
2) For transport i.e. purchase of car etc	230.5	1.9	230.5	1.9	-	-	293.7	2.5	51.4	0.4	-	-
3) Credit cards	122.3	1.0	122.3	1.0	-	-	93.8	0.8	93.8	0.8	-	-
4) Consumers durable	7.4	0.1	7.3	0.1	-	-	7.3	0.1	7.3	0.1	-	-
5) Personal loans	238.6	2.0	238.6	2.0	-	-	252.6	2.1	252.6	2.2	-	-
C) Other	0.6	-	0.6	-	-	-	0.7	-	0.7	-	-	-
VII. OTHER	**2.4**	**-**	**2.4**	**-**	**-**	**-**	**2.2**	**-**	**1.7**	**-**	**-**	**-**
Total	**12,069.6**	**100.0**	**11,931.4**	**100.0**	**430.9**	**100.0**	**11,807.9**	**100.0**	**11,680.2**	**100.0**	**453.0**	**100.0**
Growth (%)	**2.2**		**2.2**		**(4.9)**		**12.8**		**13.0**		**351.5**	
As % of GDP (mp)	**11.4**		**11.3**		**0.4**		**14.1**		**13.9**		**0.5**	

* All Banks excluding specialised banks

Source: Statistics & Data Services Department. SBP

Note: This data of Advances Classified by Borrowers will not match with the data of Credit Classified by Borrowers uploaded on SBP website due to differences in data definitions i.e. “Credit” includes bills and investments along with advances.”

6.3 Classification of Scheduled Banks' Advances by Securities Pledged

(End June: Billion Rupees)

Security	2024 P						2023					
	All Banks		Commercial Banks*		Foreign Banks		All Banks		Commercial Banks*		Foreign Banks	
	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share	Amount	% Share
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	**98.6**	**0.8**	**98.6**	**0.8**	**-**	**-**	**94.6**	**0.8**	**94.6**	**0.8**	**-**	**-**
II. Securities, Shares and other Financial Instruments:	**101.5**	**0.8**	**101.5**	**0.9**	**-**	**-**	**144.6**	**1.2**	**144.6**	**1.2**	**-**	**-**
A. Quoted on the Stock Exchange	**61.7**	**0.5**	**61.7**	**0.5**	**-**	**-**	**74.0**	**0.6**	**74.0**	**0.6**	**-**	**-**
1.To Stock Brokers and Dealers	31.6	0.3	31.6	0.3	-	-	39.0	0.3	39.0	0.3	-	-
2.To Others	30.1	0.2	30.1	0.3	-	-	35.0	0.3	35.0	0.3	-	-
B. Unquoted on the Stock Exchange	**39.8**	**0.3**	**39.8**	**0.3**	**-**	**-**	**70.6**	**0.6**	**70.6**	**0.6**	**-**	**-**
1.To Stock Brokers and Dealers	11.5	0.1	11.5	0.1	-	-	11.5	0.1	11.5	0.1	-	-
2.To others	28.2	0.2	28.2	0.2	-	-	59.1	0.5	59.1	0.5	-	-
III. Merchandise	**3,189.8**	**26.4**	**3,189.8**	**26.7**	**1.0**	**0.2**	**2,777.6**	**23.5**	**2,775.6**	**23.8**	**2.2**	**0.5**
A. Food Items:	**1,098.2**	**9.1**	**1,098.2**	**9.2**	**-**	**-**	**819.9**	**6.9**	**817.9**	**7.0**	**-**	**-**
1.Wheat	448.3	3.7	448.3	3.8	-	-	349.5	3.0	347.5	3.0	-	-
2.Rice and Paddy	101.9	0.8	101.9	0.9	-	-	104.0	0.9	104.0	0.9	-	-
3.Other Grain and Pulses	22.5	0.2	22.5	0.2	-	-	8.3	0.1	8.3	0.1	-	-
4.Edible Oil	79.7	0.7	79.7	0.7	-	-	92.4	0.8	92.4	0.8	-	-
5.Sugar	356.4	3.0	356.4	3.0	-	-	184.1	1.6	184.1	1.6	-	-
6.Kariana and Spices	1.1	..	1.1	..	-	-	2.8	..	2.8	..	-	-
7.Fish and Fish Preparation	0.4	..	0.4	..	-	-	0.5	..	0.5	..	-	-
8.Other Food Items	87.8	0.7	87.8	0.7	-	-	78.4	0.7	78.4	0.7	-	-
B. Raw Materials	**769.9**	**6.4**	**769.9**	**6.5**	**0.7**	**0.2**	**691.7**	**5.9**	**691.7**	**5.9**	**1.1**	**0.2**
1.Cotton Raw	145.4	1.2	145.4	1.2	-	-	165.2	1.4	165.2	1.4	-	-
2.Synthetic Fibres	12.5	0.1	12.5	0.1	-	-	14.5	0.1	14.5	0.1	-	-
3.Fertilizers	60.9	0.5	60.9	0.5	-	-	68.3	0.6	68.3	0.6	-	-
4.Petroleum Crude	163.9	1.4	163.9	1.4	-	-	150.0	1.3	150.0	1.3	..	..
5.Iron and Steel	141.7	1.2	141.7	1.2	-	-	123.2	1.0	123.2	1.1	-	-
6.Wool and Goat Hair	..	..	..	..	-	-	..	..	..	..	-	-
7.Hides and Skins	5.3	..	5.3	..	-	-	5.0	..	5.0	..	-	-
8.Oil Seeds	10.6	0.1	10.6	0.1	-	-	11.0	0.1	11.0	0.1	-	-
9.Pesticides and Insecticides	5.6	..	5.6	..	-	-	6.7	0.1	6.7	0.1	-	-
10.Other Raw Materials	224.0	1.9	224.0	1.9	0.7	0.2	147.8	1.3	147.8	1.3	1.1	0.2
C. Finished/Manufactured Goods	**1,321.7**	**11.0**	**1,321.7**	**11.1**	**0.3**	**0.1**	**1,266.0**	**10.7**	**1,266.0**	**10.8**	**1.0**	**0.2**
1.Cotton Textiles	320.8	2.7	320.8	2.7	-	-	297.0	2.5	297.0	2.5	0.2	..
2.Cotton Yarn	93.0	0.8	93.0	0.8	-	-	89.5	0.8	89.5	0.8	0.1	..
3.Other Textiles	231.7	1.9	231.7	1.9	0.2	..	232.4	2.0	232.4	2.0	0.4	0.1
4.Machinery	54.8	0.5	54.8	0.5	-	-	55.3	0.5	55.3	0.5	-	-
5.Handloom Products	0.1	..	0.1	..	-	-	0.1	..	0.1	..	-	-
6.Carpets and Rugs	0.5	..	0.5	..	-	-	0.9	..	0.9	..	-	-
7.Readymade Garments	71.9	0.6	71.9	0.6	-	-	93.3	0.8	93.3	0.8	..	..
8.Cement and Cement Products	110.4	0.9	110.4	0.9	-	-	147.2	1.2	147.2	1.3	-	-
9.Sports Goods	1.2	..	1.2	..	-	-	1.6	..	1.6	..	-	-
10.Surgical Instruments	6.1	0.1	6.1	0.1	-	-	7.5	0.1	7.5	0.1	-	-
11.Chemicals and Dyes	61.6	0.5	61.6	0.5	..	..	61.6	0.5	61.6	0.5	..	..
12.Other finished goods	369.7	3.1	369.7	3.1	0.1	..	279.6	2.4	279.6	2.4	0.2	0.1
IV. Fixed Assets Including Machinery	**2,071.9**	**17.2**	**2,071.0**	**17.4**	**1.5**	**0.4**	**2,160.0**	**18.3**	**2,159.4**	**18.5**	**2.6**	**0.6**
V. Real Estate	**1,748.7**	**14.5**	**1,619.8**	**13.6**	**2.4**	**0.5**	**1,704.8**	**14.4**	**1,587.3**	**13.6**	**4.5**	**1.0**
VI. Fixed Deposits & Insurance Policies	**496.6**	**4.1**	**496.6**	**4.2**	**0.4**	**0.1**	**456.4**	**3.9**	**456.4**	**3.9**	**0.3**	**0.1**
VII. Others	**4,118.8**	**34.1**	**4,118.2**	**34.5**	**425.6**	**98.8**	**4,258.7**	**36.1**	**4,254.1**	**36.4**	**443.4**	**97.9**
VIII. Unsecured Advances	**243.7**	**2.0**	**236.0**	**2.0**	**..**	**..**	**211.2**	**1.8**	**208.2**	**1.8**	**..**	**..**
Total	**12,069.6**	**100.0**	**11,931.4**	**100.0**	**430.9**	**100.0**	**11,807.9**	**100.0**	**11,680.2**	**100.0**	**453.0**	**100.0**

* All Banks excluding specialised banks

Source: Statistics & Data Services Department. SBP

6.4 Classification of Scheduled Banks' Advances by Size of Accounts

(End June: Amount in Billion Rupees)

SIZE OF ACCOUNTS	2024 P				2023			
	All Banks		Commercial Banks*		All Banks		Commercial Banks*	
(Thousand Rupees)	No. of Accounts (000)	Amount	No. of Accounts (000)	Amount	No. of Accounts (000)	Amount	No. of Accounts (000)	Amount
Less Than 25	567	5.0	482	4.5	1,126	10.1	1,098	9.8
25 to 50	580	21.6	554	20.6	935	33.9	881	32.0
50 to 100	1,061	71.2	1,014	67.8	460	31.4	399	26.9
100 to 150	262	32.7	221	27.6	260	31.8	196	24.0
150 to 200	183	31.9	144	25.0	176	30.5	128	22.2
200 to 300	245	60.2	177	43.4	355	88.2	267	67.3
300 to 400	150	51.7	110	37.9	159	54.3	102	35.3
400 to 500	106	47.8	72	32.6	109	48.8	76	34.2
500 to 750	299	187.1	263	165.3	293	188.3	251	163.5
750 to 1,000	120	105.7	105	92.8	121	107.4	110	97.8
1,000 to 2,000	217	312.2	202	289.7	236	329.4	227	318.3
2,000 to 3,000	87	210.7	82	198.9	69	168.3	68	165.7
3,000 to 4,000	32	110.8	31	109.3	29	98.3	28	97.7
4,000 to 5,000	24	106.3	23	105.2	21	93.0	21	92.6
5,000 to 6,000	18	96.4	18	96.1	15	82.8	15	82.7
6,000 to 7,000	13	81.1	12	80.8	11	72.5	11	72.5
7,000 to 8,000	10	75.6	10	75.1	7	55.6	7	55.5
8,000 to 9,000	7	59.1	7	58.9	6	51.9	6	51.9
9,000 to 10,000	9	81.5	9	81.3	7	70.0	7	69.9
10,000 to 100,000	48	1,453.5	48	1,451.5	44	1,347.5	44	1,346.6
100,000 to 500,000	9	2,058.6	9	2,058.4	9	2,044.0	9	2,043.9
500,000 to 1,000,000	2	1,079.0	2	1,079.0	1	999.2	1	999.2
1,000,000 to 5,000,000	1	2,237.6	1	2,237.6	1	2,198.1	1	2,198.1
5,000,000 to 10,000,000	0	824.4	0	824.4	0	668.7	0	668.7
10,000,000 & Over	0	2,667.9	0	2,667.9	0	2,904.0	0	2,904.0
Total	**4,049**	**12,069.6**	**3,597**	**11,931.4**	**4,454**	**11,807.9**	**3,955**	**11,680.2**

Source: Statistics & Data Services Department. SBP

The upper limits of the range is exclusive of amounts e.g Rs. 25 thousand to 50 thousand stands for Rs.25 thousand and over but less than Rs.50 thousand

*All Banks excluding specialized banks.

6.5 Scheduled Banks' Deposits Distributed by Category of Deposit Holders & Type of Accounts

(End June: Billion Rupees)

Category of Deposit Holders	All Deposits		Current Deposits		Call Deposits		Other Deposits		Saving Deposits		Fixed Deposits	
	2023	2024^{P}	2023	2024^{P}	2023	2024^{P}	2023	2024^{P}	2023	2024^{P}	2023	2024^{P}
1. FOREIGN CONSTITUENTS	**737.6**	**848.9**	**381.6**	**411.8**	**3.3**	**5.6**	**6.4**	**15.5**	**256.2**	**319.6**	**90.0**	**96.3**
1) Official	120.8	130.3	49.4	50.0	0.2	2.2	-	-	57.4	65.0	13.8	13.1
2) Business	163.3	170.0	123.3	124.6	0.2	0.1	6.3	8.6	18.5	22.1	14.9	14.5
3) Personal	453.5	548.5	208.9	237.2	2.9	3.2	0.1	6.9	180.4	232.4	61.3	68.7
4) Trust Funds and Non Profit Organizations	-	0.1	-	..	-	-	-	-	-	0.1	-	..
2. DOMESTIC CONSTITUENTS	**23,945.8**	**29,332.0**	**8,605.3**	**9,854.7**	**499.8**	**538.7**	**674.9**	**914.0**	**9,799.6**	**13,192.4**	**4,366.2**	**4,832.1**
I. GOVERNMENT	**3,704.1**	**4,380.1**	**365.9**	**433.6**	**85.0**	**63.6**	**543.2**	**674.8**	**1,484.8**	**1,770.3**	**1,225.2**	**1,437.8**
A. Federal Government	2,360.6	2,709.6	233.8	276.2	73.9	55.3	479.7	560.6	794.1	927.0	779.1	890.5
B. Provincial Governments	1,185.9	1,486.9	118.9	134.2	11.1	8.1	63.4	113.9	551.1	688.2	441.5	542.5
C. Local Bodies	157.5	183.7	13.2	23.3	..	0.2	0.1	0.3	139.5	155.1	4.6	4.9
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	**1,424.5**	**1,883.5**	**138.3**	**136.7**	**29.2**	**38.4**	**79.2**	**139.5**	**378.2**	**668.3**	**799.6**	**900.6**
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	**905.7**	**1,392.7**	**49.3**	**71.0**	**12.2**	**35.7**	**6.9**	**15.9**	**713.7**	**1,091.2**	**123.6**	**178.8**
MFIs and DFIs	37.6	40.3	4.9	5.5	0.1	0.1	3.0	..	23.2	28.4	6.5	6.3
Others	868.0	1,352.3	44.4	65.5	12.1	35.7	3.9	15.9	690.5	1,062.8	117.1	172.5
IV. PRIVATE SECTOR (BUSINESS)	**5,536.1**	**6,643.9**	**2,650.9**	**2,996.6**	**236.9**	**218.6**	**5.6**	**19.8**	**1,801.9**	**2,540.0**	**840.9**	**868.9**
A. Agriculture, forestry and fishing	196.1	213.8	92.7	91.2	4.2	7.4	..	0.1	87.3	97.7	11.9	17.5
B. Mining and quarrying	229.9	325.0	42.2	56.2	20.9	1.0	-	1.4	87.7	206.7	79.0	59.7
C. Manufacturing	1,563.2	1,630.7	721.7	763.4	65.2	77.6	0.5	7.3	503.5	487.5	272.2	294.8
D. Electricity, gas, steam and air conditioning supply	364.8	707.9	49.2	72.1	6.8	8.9	0.4	0.5	222.1	563.1	86.3	63.3
E. Water supply; sewerage, waste management and remediation activities	13.6	11.1	6.9	6.4	1.3	0.6	-	-	1.5	2.8	3.9	1.3
F. Construction	427.3	506.7	234.9	254.1	35.1	29.4	0.3	0.2	117.2	183.3	39.9	39.8
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	953.2	1,163.2	632.3	757.5	30.0	43.3	0.1	0.5	222.6	283.9	68.2	78.0
H. Transportation and storage	427.8	461.6	187.1	204.8	5.4	5.4	0.1	0.2	147.2	175.2	87.9	76.0
I. Accommodation and food service activities	29.8	35.0	14.5	19.1	1.4	1.1	..	..	9.9	11.1	4.1	3.7
J. Information and communication	211.3	257.3	118.7	124.2	2.3	2.5	0.3	2.8	67.3	75.9	22.8	51.9
K. Real estate activities	209.2	165.9	101.1	90.8	39.2	10.4	0.1	0.1	42.4	44.7	26.4	20.0
L. Professional, scientific and technical activities	134.4	163.7	67.8	72.0	1.6	2.4	..	0.3	44.3	69.4	20.7	19.6
M. Administrative and support service activities	112.3	137.4	74.0	85.4	2.8	3.8	..	..	27.8	38.3	7.6	9.8
N. Education	111.4	133.2	30.0	37.7	8.4	5.5	0.1	0.1	45.1	56.5	27.7	33.5
O. Human health and social work activities	81.2	103.1	23.6	31.2	1.7	3.5	..	..	34.0	36.7	21.9	31.7
P. Arts, entertainment and recreation	2.5	3.0	1.5	1.9	0.2	0.1	..	..	0.5	0.6	0.4	0.3
Q. Other service activities	468.2	625.1	252.7	328.5	10.4	15.7	3.8	6.2	141.5	206.7	59.9	68.1
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	**615.9**	**737.9**	**111.5**	**124.7**	**10.2**	**14.9**	**..**	**..**	**211.8**	**276.8**	**282.4**	**321.6**
VI. PERSONAL	**11,695.3**	**14,205.4**	**5,277.3**	**6,060.0**	**105.7**	**134.8**	**24.7**	**57.3**	**5,194.3**	**6,831.8**	**1,093.4**	**1,121.5**
VII. OTHER	**64.3**	**88.5**	**12.2**	**32.1**	**20.6**	**32.8**	**15.3**	**6.9**	**14.9**	**13.9**	**1.2**	**2.9**
Total	**24,683.4**	**30,180.9**	**8,986.9**	**10,266.5**	**503.2**	**544.4**	**681.3**	**929.6**	**10,055.8**	**13,512.0**	**4,456.2**	**4,928.5**
Growth (%)	**12.3**	**22.3**	**15.0**	**14.2**	**47.1**	**8.2**	**27.1**	**36.4**	**10.1**	**34.4**	**7.5**	**10.6**
As % of GDP (mp)	**29.4**	**28.5**	**10.7**	**9.7**	**0.6**	**0.5**	**0.8**	**0.9**	**12.0**	**12.8**	**5.3**	**4.7**

Source: Statistics & Data Services Department. SBP

Note: The classification of economic groups under private sector has been enhanced in the light of International Standard Industrial Classification (ISIC)-Rev.4.0 of the United Nation's Statistics Division. This ISIC 4.0 classification was adopted from June-2019 onwards
Total may differ due to rounding off.

6.6 Scheduled Banks' Deposits Distributed by Type of Accounts

(End June: Accounts in Thousand, Amount in Billion Rupees)

Types of Accounts	2024 P		2023 R		2022		2021	
	Accounts	Amount	Accounts	Amount	Accounts	Amount	Accounts	Amount
Current Deposits	**81,609.6**	**10,266.5**	**71,777.0**	**8,986.9**	**47,035.1**	**7,816.9**	**41,613.4**	**6,635.3**
Call Deposits	**342.9**	**544.4**	**307.8**	**503.2**	**378.3**	**342.1**	**313.4**	**287.4**
Other Deposit Accounts	**231.9**	**929.6**	**160.7**	**681.3**	**148.1**	**535.9**	**38.3**	**446.3**
Saving Deposits	**22,087.2**	**13,512.0**	**21,858.7**	**10,055.8**	**19,065.8**	**9,132.5**	**20,173.1**	**8,202.6**
Fixed Deposits	**959.7**	**4,928.5**	**857.6**	**4,456.2**	**895.9**	**4,146.0**	**897.6**	**3,563.5**
Less than 6 months	141.7	1,455.2	104.8	1,462.7	108.2	1,746.2	80.7	1,538.1
For 6 months and over but less than 1 year	41.5	597.4	38.9	543.6	47.8	440.0	37.9	398.2
For 1 year and over but less than 2 years	487.8	2,488.0	426.3	1,960.5	364.9	1,569.6	276.6	1,282.2
For 2 years and over but less than 3 years	11.3	47.7	22.4	64.6	35.4	30.9	32.2	53.0
For 3 years and over but less than 4 years	26.3	74.9	32.3	80.4	63.8	87.2	40.9	87.7
For 4 years and over but less than 5 years	30.0	13.9	35.9	48.2	21.4	5.7	29.5	13.3
For 5 years and over	221.1	251.3	197.0	296.3	254.4	266.4	399.8	191.0
All Deposits	**105,231.3**	**30,180.9**	**94,961.8**	**24,683.4**	**67,523.1**	**21,973.4**	**63,035.8**	**19,135.0**
				Growth (%)				
Current Deposits	**13.7**	**14.2**	**52.6**	**15.0**	**13.0**	**17.8**	**9.8**	**21.0**
Call Deposits	**11.4**	**8.2**	**(18.6)**	**47.1**	**20.7**	**19.0**	**(8.6)**	**25.6**
Other Deposit Accounts	**44.3**	**36.4**	**8.5**	**27.1**	**286.2**	**20.1**	**(12.6)**	**32.9**
Saving Deposits	**1.0**	**34.4**	**14.6**	**10.1**	**(5.5)**	**11.3**	**1.2**	**17.4**
Fixed Deposits	**11.9**	**10.6**	**(4.3)**	**7.5**	**(0.2)**	**16.3**	**(47.4)**	**12.5**
Less than 6 months	35.2	(0.5)	(3.1)	(16.2)	34.1	13.5	(84.3)	27.1
For 6 months and over but less than 1 year	6.7	9.9	(18.6)	23.5	26.0	10.5	(77.0)	(4.3)
For 1 year and over but less than 2 years	14.4	26.9	16.8	24.9	31.9	22.4	(36.3)	6.1
For 2 years and over but less than 3 years	(49.5)	(26.1)	(36.8)	108.9	10.0	(41.6)	(55.6)	18.6
For 3 years and over but less than 4 years	(18.4)	(6.9)	(49.4)	(7.8)	56.0	(0.6)	(41.8)	(3.2)
For 4 years and over but less than 5 years	(16.6)	(71.2)	67.8	742.5	(27.4)	(57.1)	(55.5)	123.5
For 5 years and over	12.2	(15.2)	(22.6)	11.2	(36.4)	39.5	4.0	(0.9)
All Deposits	**10.8**	**22.3**	**40.6**	**12.3**	**7.1**	**14.8**	**5.2**	**18.1**

Note: Total may differ due to rounding off and growth (%) are calculated from original value.

Source: Statistics & Data Services Department. SBP

6.7 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Categories	Jun-24[P]			Jun-23			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	65.79	783.14	848.93	46.32	691.31	737.62	30.27	577.17	607.45
	Govt.	108.99	4,271.13	4,380.12	91.3	3,612.78	3,704.08	80.13	3,206.04	3,286.17
	NFPSEs	65.79	1,817.72	1,883.51	13.93	1,410.56	1,424.48	11.94	1,391.86	1,403.80
	NBFCs & Fin Aux.	3.51	1,389.18	1,392.68	2.8	902.85	905.66	2.32	1,051.63	1,053.94
	Private Sector	537.26	6,106.59	6,643.85	383.95	5,152.11	5,536.06	342.24	4,560.21	4,902.46
	Trust Fund	15.35	722.57	737.92	13.18	602.74	615.92	13.49	549.02	562.51
	Personal	2,303.74	11,901.62	14,205.35	1,815.69	9,879.62	11,695.31	1,599.95	8,491.06	10,091.01
	Others	18.78	69.76	88.54	15.43	48.85	64.28	9.93	56.11	66.04
	Total	**3,119.21**	**27,061.70**	**30,180.91**	**2,382.61**	**22,300.81**	**24,683.42**	**2,090.28**	**19,883.11**	**21,973.39**
Punjab	Foreign	48.59	309.04	357.63	34.32	269.94	304.27	23.19	205.34	228.53
	Govt.	32.81	1,700.69	1,733.50	26.24	1,471.36	1,497.60	20.59	1,388.19	1,408.78
	NFPSEs	14.83	868.86	883.69	4.49	761.9	766.39	4.48	560.64	565.12
	NBFCs & Fin Aux.	0.52	149.06	149.58	0.36	127.29	127.65	0.32	77.25	77.58
	Private Sector	315.42	2,407.86	2,723.28	219.17	2,088.71	2,307.88	195.38	1,835.77	2,031.15
	Trust Fund	7.63	287.61	295.24	7.21	222.16	229.38	7.77	199.86	207.63
	Personal	1,303.58	6,061.33	7,364.91	1,067.12	5,104.41	6,171.53	888.18	4,242.09	5,130.28
	Others	1.76	30.88	32.65	0.78	10.07	10.85	1.39	10.18	11.57
	Total	**1,725.14**	**11,815.34**	**13,540.48**	**1,359.70**	**10,055.85**	**11,415.54**	**1,141.31**	**8,519.33**	**9,660.64**
Sindh	Foreign	2.28	340.19	342.48	2.15	315.93	318.08	0.35	274.28	274.63
	Govt.	16.56	1,076.32	1,092.88	11.55	792.67	804.22	11.38	504.55	515.93
	NFPSEs	22.56	349.17	371.73	6.68	285.61	292.29	5.39	454.72	460.11
	NBFCs & Fin Aux.	0.04	1,163.25	1,163.28	1.4	715.78	717.19	0.01	932.65	932.66
	Private Sector	87.38	2,512.70	2,600.08	60.2	2,122.56	2,182.77	60.12	1,838.30	1,898.42
	Trust Fund	1.87	293.27	295.14	1.8	274.11	275.91	1.23	253.67	254.90
	Personal	238.18	3,470.19	3,708.37	152.1	2,849.45	3,001.55	136.20	2,532.62	2,668.82
	Others	0.02	5.23	5.25	0.06	7.97	8.03	0.11	7.15	7.27
	Total	**368.9**	**9,210.31**	**9,579.21**	**235.96**	**7,364.07**	**7,600.04**	**214.79**	**6,797.96**	**7,012.74**
Khyber Pakhtunkhwa	Foreign	5.85	21.84	27.7	4.31	17.43	21.74	3.54	14.63	18.17
	Govt.	23.14	377.2	400.34	20.68	310.29	330.96	18.74	350.78	369.53
	NFPSEs	0.32	25.63	25.94	0.62	29.76	30.37	0.49	41.24	41.73
	NBFCs & Fin Aux.	1.12	4.3	5.41	0.05	1.76	1.81	0.04	2.05	2.10
	Private Sector	74.81	190.05	264.86	57.62	163.22	220.84	43.87	176.67	220.54
	Trust Fund	1.93	31.79	33.73	1.55	21.07	22.62	2.55	13.04	15.59
	Personal	402.52	888.68	1,291.20	312.05	700.06	1,012.11	303.77	653.57	957.34
	Others	1.5	14.1	15.6	0.48	12.65	13.13	2.44	22.19	24.62
	Total	**511.18**	**1,553.59**	**2,064.78**	**397.35**	**1,256.23**	**1,653.58**	**375.45**	**1,274.18**	**1,649.62**
Balochistan	Foreign	0.02	1.65	1.68	0.01	1.66	1.67	0.03	1.03	1.06
	Govt.	24.31	186.99	211.29	17.41	133.36	150.77	16.85	128.59	145.44
	NFPSEs	0.69	13.48	14.17	0.56	21.07	21.63	0.68	18.96	19.64
	NBFCs & Fin Aux.	..	0.26	0.26	..	1.42	1.42	-	0.21	0.21
	Private Sector	31.22	98.98	130.2	23.81	89.1	112.91	20.84	76.34	97.18
	Trust Fund	0.24	8.87	9.11	0.23	4.7	4.92	0.10	5.46	5.56
	Personal	83.47	244.81	328.28	65.49	190.47	255.96	64.58	168.86	233.44
	Others	15.3	1.11	16.4	14.09	0.78	14.87	5.55	1.05	6.59
	Total	**155.24**	**556.15**	**711.39**	**121.61**	**442.55**	**564.16**	**108.63**	**400.49**	**509.12**
Islamabad	Foreign	73.58	73.58	73.58	0.15	73.43	73.58	0.17	73.96	74.12
	Govt.	2.59	885.84	888.42	7.74	861.08	868.83	3.35	795.30	798.65
	NFPSEs	0.01	548.63	548.64	0.97	304.8	305.77	0.30	306.21	306.52
	NBFCs & Fin Aux.	-	59.58	59.58	-	47.08	47.08	-	27.85	27.85
	Private Sector	5.24	837.56	842.8	2.62	647.11	649.74	2.66	595.14	597.79
	Trust Fund	1.26	95.83	97.1	0.48	77.32	77.8	0.51	74.70	75.21
	Personal	29.12	857.18	886.31	17.86	731.81	749.68	19.16	661.16	680.32
	Others	0.19	18.35	18.54	0.01	17.35	17.36	0.27	15.41	15.69
	Total	**39.54**	**3,395.69**	**3,435.23**	**29.84**	**2,759.98**	**2,789.82**	**26.42**	**2,549.73**	**2,576.15**

6.7 Province/Region wise Deposits by Categories

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Categories	Jun-24P			Jun-23			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.27	0.43	0.7	0.11	0.35	0.46	0.07	0.25	0.33
	Govt.	8.5	20.61	29.11	6.59	14.56	21.14	7.90	14.83	22.73
	NFPSEs	0.21	9.73	9.95	0.59	5.63	6.22	0.14	6.57	6.71
	NBFCs & Fin Aux.	1.64	4.91	6.55	0.93	3.45	4.38	1.89	5.54	7.43
	Private Sector	7.16	15.53	22.69	5.27	10.93	16.2	4.42	6.90	11.32
	Trust Fund	1.07	0.62	1.69	0.75	0.46	1.21	0.45	0.44	0.90
	Personal	27.15	54.69	81.85	17.66	36.68	54.34	16.16	27.81	43.97
	Others	0.02	0.03	0.05	0.01	0.02	0.03	0.01	0.05	0.06
	Total	**46.02**	**106.57**	**152.59**	**31.91**	**72.08**	**104**	**31.04**	**62.41**	**93.45**
AJK	Foreign	7.65	17.28	24.92	5.27	12.56	17.83	2.93	7.68	10.60
	Govt.	1.09	23.48	24.56	1.1	29.46	30.56	1.32	23.81	25.13
	NFPSEs	27.17	2.22	29.38	0.01	1.8	1.81	0.45	3.51	3.96
	NBFCs & Fin Aux.	0.19	7.82	8.01	0.06	6.08	6.14	0.05	6.06	6.11
	Private Sector	16.05	43.9	59.95	15.25	30.48	45.73	14.95	31.10	46.06
	Trust Fund	1.34	4.57	5.91	1.16	2.92	4.08	0.88	1.84	2.72
	Personal	219.71	324.72	544.44	183.41	266.74	450.15	171.90	204.94	376.85
	Others	..	0.05	0.05	..	0.01	0.01	0.16	0.07	0.23
	Total	**273.19**	**424.04**	**697.23**	**206.25**	**350.04**	**556.29**	**192.64**	**279.02**	**471.66**

Source: Statistics & Data Services Department. SBP

Outstanding deposits" show position of deposits held by banks at the end of the period (30th Jun). 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).

BELOW DEFINITION IS APPLICABLE FOR BOTH TABLES 6.7 AND 6.8

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.

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

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

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

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

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

6.8 Province/Region wise Advances by Borrowers
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-24[P]			Jun-23			Jun-22		
		Rural	**Urban**	**Total**	**Rural**	**Urban**	**Total**	**Rural**	**Urban**	**Total**
Overall	Foreign	-	3.53	3.53	-	0.02	0.02	-	4.20	4.20
	Govt.	2.06	972.95	975.01	28.68	1,858.58	1,887.26	0.32	1,200.63	1,200.96
	NFPSEs	-	2,397.99	2,397.99	-	1,657.83	1,657.83	-	1,182.31	1,182.31
	NBFCs & Fin Aux.	..	254.88	254.88	0.01	330	330.01	0.02	182.63	182.65
	Private Sector	311.91	6,973.22	7,285.13	274.59	6,515.88	6,790.47	293.05	6,458.92	6,751.97
	Trust Fund	0.46	14.6	15.07	-	13.62	13.62	-	15.53	15.53
	Personal	79.62	1,055.96	1,135.57	78.88	1,047.62	1,126.49	81.50	1,041.90	1,123.40
	Others	0.69	1.75	2.44	1.2	1.02	2.22	1.42	1.43	2.86
	Total	**394.74**	**11,674.87**	**12,069.61**	**383.36**	**11,424.57**	**11,807.93**	**376.31**	**10,087.56**	**10,463.87**
Punjab	Foreign	-	-	-	-	0.02	0.02	-	-	-
	Govt.	-	313.29	313.29	-	1,035.40	1,035.40	-	847.22	847.22
	NFPSEs	-	1,001.71	1,001.71	-	501.07	501.07	-	352.32	352.32
	NBFCs & Fin Aux.	-	42.72	42.72	-	36.12	36.12	-	39.27	39.27
	Private Sector	211.22	3,035.30	3,246.52	173.19	2,793.24	2,966.44	204.13	2,773.26	2,977.39
	Trust Fund	0.46	6.46	6.92	-	4.5	4.5	-	5.48	5.48
	Personal	34.57	335.83	370.39	33.62	343.94	377.56	43.94	383.95	427.89
	Others	0.52	0.12	0.64	0.91	0.57	1.47	..	0.30	0.30
	Total	**246.77**	**4,735.43**	**4,982.20**	**207.72**	**4,714.86**	**4,922.58**	**248.07**	**4,401.81**	**4,649.87**
Sindh	Foreign	-	3.53	3.53	-	-	-	-	3.43	3.43
	Govt.	2.06	286.89	288.95	28.68	391.75	420.43	0.32	292.86	293.18
	NFPSEs	-	1,068.93	1,068.93	-	845.22	845.22	-	524.60	524.60
	NBFCs & Fin Aux.	..	143.68	143.68	0.01	193.66	193.68	0.02	112.31	112.33
	Private Sector	38.93	3,066.71	3,105.64	37.4	2,900.77	2,938.16	67.98	2,928.36	2,996.34
	Trust Fund	-	3.2	3.2	-	4.37	4.37	-	3.96	3.96
	Personal	27.92	625.94	653.86	28.44	607.42	635.86	16.46	573.09	589.55
	Others	-	1.63	1.63	-	0.45	0.45	0.18	1.13	1.31
	Total	**68.9**	**5,200.51**	**5,269.42**	**94.53**	**4,943.66**	**5,038.19**	**84.96**	**4,439.75**	**4,524.71**
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.01	0.01	-	..	..	-	..	..
	NFPSEs	-	17.8	17.8	-	18.42	18.42	-	22.77	22.77
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	51.83	70.63	122.46	55.1	63.63	118.73	11.52	80.26	91.77
	Trust Fund	-	0.01	0.01	-	0.25	0.25	-	0.31	0.31
	Personal	6.51	50.5	57.01	6.74	50.61	57.35	8.96	27.89	36.85
	Others	-	-	-	-	-	-	0.94	-	0.94
	Total	**58.34**	**139.01**	**197.34**	**61.85**	**132.96**	**194.81**	**21.41**	**131.28**	**152.69**
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1.63	1.63	-	1.96	1.96	-	2.60	2.60
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4.59	5.98	10.57	4.32	5.09	9.41	5.01	6.07	11.08
	Trust Fund	-	-	-	-	0.35	0.35	-	-	-
	Personal	7.74	5.08	12.82	7.33	4.93	12.26	8.62	4.58	13.20
	Others	0.17	-	0.17	0.3	-	0.3	0.30	-	0.30
	Total	**12.5**	**12.7**	**25.2**	**11.95**	**12.33**	**24.28**	**13.93**	**13.25**	**27.18**
Islamabad	Foreign	-	-	-	-	-	-	-	0.77	0.77
	Govt.	-	371.13	371.13	-	429.47	429.47	-	57.94	57.94
	NFPSEs	-	309.55	309.55	-	293.11	293.11	-	282.62	282.62
	NBFCs & Fin Aux.	-	68.42	68.42	-	100.15	100.15	-	31.00	31.00
	Private Sector	0.41	767.47	767.88	0.26	730.57	730.83	0.51	647.77	648.28
	Trust Fund	-	4.93	4.93	-	4.15	4.15	-	5.78	5.78
	Personal	0.37	32.83	33.2	0.37	34.78	35.15	0.70	45.34	46.04
	Others	-	..	..	-	..	..	-	..	..
	Total	**0.78**	**1,554.33**	**1,555.11**	**0.63**	**1,592.24**	**1,592.86**	**1.21**	**1,071.22**	**1,072.43**

6.8 Province/Region wise Advances by Borrowers

(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Borrowers	Jun-24P			Jun-23			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.48	3.16	6.64	3.01	2.8	5.81	2.11	1.65	3.76
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.66	1.5	2.16	0.46	1.33	1.8	0.23	0.75	0.97
	Others	-	-	-	-	-	-	-	-	-
	Total	**4.14**	**4.66**	**8.8**	**3.48**	**4.13**	**7.61**	**2.34**	**2.39**	**4.73**
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1.45	23.96	25.41	1.3	19.78	21.08	1.79	21.56	23.35
	Trust Fund	-	-	-	-	-	-	-	..	..
	Personal	1.85	4.28	6.14	1.92	4.6	6.52	2.60	6.30	8.90
	Others	-	-	-	-	-	-	-	-	-
	Total	**3.31**	**28.24**	**31.55**	**3.22**	**24.38**	**27.6**	**4.39**	**27.86**	**32.25**

Source: Statistics & Data Services Department. SBP

Outstanding Advances means the advances/loans recoverable at the end of the period (30th June). 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. 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.

6.9 Province/Region-wise Disbursement & Utilization of Advances

(Billion Rupees)

Period	Province/ Region	Disbursement	(%)	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	(%)	
Apr-Jun 2024	Punjab	4,890.10	41.67	4,631.09	94.70	259.02	5.30	254.85	4,885.94	41.64	99.91
	Sindh	5,394.68	45.97	5,098.28	94.51	296.40	5.49	194.83	5,293.10	45.10	98.12
	KPK	125.97	1.07	122.76	97.46	3.21	2.54	40.43	163.19	1.39	129.55
	Balochistan	9.75	0.08	9.67	99.14	0.08	0.86	90.37	100.04	0.85	1,025.87
	Islamabad	1,294.31	11.03	1,150.18	88.86	144.12	11.14	119.68	1,269.87	10.82	98.11
	Gilgit-Baltistan	4.42	0.04	4.33	97.80	0.10	2.20	1.91	6.23	0.05	140.90
	AJK	16.71	0.14	16.70	99.95	0.01	0.05	0.87	17.57	0.15	105.16
	Total	**11,735.94**	**100.00**	**11,033.00**	**94.01**	**702.94**	**5.99**	**702.94**	**11,735.94**	**100.00**	
Jan-Mar 2024	Punjab	4,961.90	41.72	4,762.04	95.97	199.86	4.03	427.92	5,189.96	43.64	104.60
	Sindh	5,516.69	46.38	5,078.04	92.05	438.65	7.95	127.40	5,205.44	43.77	94.36
	KPK	87.27	0.73	83.98	96.22	3.29	3.78	38.38	122.36	1.03	140.21
	Balochistan	9.88	0.08	9.66	97.77	0.22	2.23	84.48	94.14	0.79	953.20
	Islamabad	1,303.69	10.96	1,168.36	89.62	135.33	10.38	98.09	1,266.46	10.64	97.14
	Gilgit-Baltistan	4.09	0.03	4.03	98.65	0.06	1.35	0.06	4.09	0.03	100.09
	AJK	10.28	0.09	10.28	100.00	..	-	1.08	11.36	0.10	110.46
	Total	**11,893.80**	**100.00**	**11,116.39**	**93.46**	**777.41**	**6.54**	**777.41**	**11,893.80**	**100.00**	
Oct-Dec 2023	Punjab	5,090.45	40.76	4,785.38	94.01	305.07	5.99	422.87	5,208.25	41.70	102.31
	Sindh	5,893.59	47.19	5,419.95	91.96	473.64	8.04	194.00	5,613.95	44.95	95.26
	KPK	71.23	0.57	66.98	94.03	4.25	5.97	51.19	118.17	0.95	165.89
	Balochistan	9.91	0.08	9.67	97.61	0.24	2.39	106.41	116.09	0.93	1,171.30
	Islamabad	1,409.31	11.28	1,275.82	90.53	133.48	9.47	138.11	1,413.93	11.32	100.33
	Gilgit-Baltistan	4.75	0.04	4.70	98.92	0.05	1.08	2.17	6.87	0.06	144.56
	AJK	9.79	0.08	9.77	99.78	0.02	0.22	2.01	11.79	0.09	120.34
	Total	**12,489.04**	**100.00**	**11,572.28**	**92.66**	**916.76**	**7.34**	**916.76**	**12,489.04**	**100.00**	
Jul-Sep 2023	Punjab	4,938.97	40.40	4,731.26	95.79	207.71	4.21	573.66	5,304.92	43.39	107.41
	Sindh	5,649.45	46.21	5,135.29	90.90	514.16	9.10	197.40	5,332.69	43.62	94.39
	KPK	64.33	0.53	61.84	96.13	2.49	3.87	48.15	109.99	0.90	170.97
	Balochistan	12.88	0.11	12.47	96.86	0.40	3.14	136.90	149.37	1.22	1,159.92
	Islamabad	1,546.97	12.65	1,073.96	69.42	473.00	30.58	237.74	1,311.71	10.73	84.79
	Gilgit-Baltistan	4.59	0.04	4.52	98.61	0.06	1.39	0.85	5.37	0.04	117.10
	AJK	8.80	0.07	8.80	99.98	..	0.02	3.12	11.92	0.10	135.46
	Total	**12,225.98**	**100.00**	**11,028.16**	**90.20**	**1,197.82**	**9.80**	**1,197.82**	**12,225.98**	**100.00**	

Source: Statistics & Data Services Department. SBP

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

"***Gross disbursements*** mean the amounts disbursed by banks during the period 1st Jan - 30th Mar & 1st Jul – 30th Jun 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."

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

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

6.10 Province/Region-wise Advances by place of Disbursement & Utilization

(Billion Rupees)

Place of disbursement	Place of Utilization	Apr-Jun 2024^{P}		Jan-Mar 2024		Oct-Dec 2023		Jul-Sep 2023	
		Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Punjab	Punjab	4,631.1	94.7	4,762.0	96.0	4,785.4	94.0	4,731.3	95.8
	Sindh	154.0	3.2	107.8	2.2	179.4	3.5	173.9	3.5
	KPK	6.1	0.1	5.6	0.1	15.5	0.3	10.8	0.2
	Balochistan	0.6	..	0.4	..	..	-	0.2	-
	Islamabad	97.7	2.0	85.2	1.7	108.7	2.1	20.3	0.4
	Gilgit-Baltistan	0.2	-	..	-	0.1	-	..	-
	AJK	0.4	..	0.8	..	1.3	..	2.4	0.1
	Punjab Total	4,890.1	100.0	4,961.9	100.0	5,090.5	100.0	4,939.0	100.0
Sindh	Punjab	167.5	3.1	330.5	6.0	316.8	5.4	141.1	2.5
	Sindh	5,098.3	94.5	5,078.0	92.1	5,419.9	92.0	5,135.3	90.9
	KPK	17.3	0.3	12.8	0.2	20.3	0.4	19.6	0.4
	Balochistan	89.8	1.7	83.8	1.5	106.4	1.8	136.6	2.4
	Islamabad	19.7	0.4	11.3	0.2	27.4	0.5	215.3	3.8
	Gilgit-Baltistan	1.8	..	..	-	2.0	..	0.8	..
	AJK	0.4	..	0.3	-	0.7	..	0.7	..
	Sindh Total	5,394.7	100.0	5,516.7	100.0	5,893.6	100.0	5,649.4	100.0
KPK	Punjab	0.1	0.1	0.1	0.1	0.1	0.1	..	0.1
	Sindh	0.9	0.7	1.7	1.9	2.2	3.1	0.4	0.6
	KPK	122.8	97.5	84.0	96.2	67.0	94.0	61.8	96.1
	Balochistan	-	-	-	-	..	..	-	-
	Islamabad	2.2	1.8	1.5	1.8	2.0	2.8	2.0	3.2
	Gilgit-Baltistan	-	-	-	-	..	-	-	-
	AJK	..	..	-	-	-	-	..	..
	KPK Total	126.0	100.0	87.3	100.0	71.2	100.0	64.3	100.0
Balochistan	Punjab	..	..	-	-	..	..	..	-
	Sindh	0.1	0.8	0.2	2.2	0.2	2.4	0.4	3.1
	KPK	-	-	-	-	-	-	-	-
	Balochistan	9.7	99.1	9.7	97.8	9.7	97.6	12.5	96.9
	Islamabad	-	-	-	-	-	-	-	-
	Gilgit-Baltistan	-	-	-	-	..	-	-	-
	AJK	-	-	-	-	-	-	-	-
	Balochistan Total	9.8	100.0	9.9	100.0	9.9	100.0	12.9	100.0
Islamabad	Punjab	87.3	6.7	97.3	7.5	106.0	7.5	432.5	28.0
	Sindh	39.8	3.1	17.7	1.4	12.2	0.9	22.7	1.5
	KPK	17.0	1.3	20.0	1.5	15.3	1.1	17.7	1.1
	Balochistan	-	-	0.3	..	..	-	0.1	-
	Islamabad	1,150.2	88.9	1,168.4	89.6	1,275.8	90.5	1,074.0	69.4
	Gilgit-Baltistan	..	-	..	-	..	-	..	-
	AJK	..	-	..	-	..	-	..	-
	Islamabad Total	1,294.3	100.0	1,303.7	100.0	1,409.3	100.0	1,547.0	100.0
Gilgit-Baltistan	Punjab	..	-	..	-	..	0.1	..	..
	Sindh	-	-	-	-	..	..	-	-
	KPK	..	0.2	..	0.1	..	0.3	..	..
	Balochistan	..	-	..	0.2	..	0.2	..	-
	Islamabad	0.1	2.0	..	1.1	..	0.6	0.1	1.3
	Gilgit-Baltistan	4.3	97.8	4.0	98.7	4.7	98.9	4.5	98.6
	AJK	-	-	-	-	-	-	-	-
	Gilgit-Baltistan Total	4.4	100.0	4.1	100.0	4.8	100.0	4.6	100.0
AJK	Punjab	..	-	-	-	..	0.2	..	..
	Sindh	-	-	-	-	-	-	-	-
	KPK	..	-	-	-	..	..	-	-
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	..	0.1	..	-	..	..	..	..
	Gilgit-Baltistan	-	-	-	-	..	-	-	-
	AJK	16.7	100.0	10.3	100.0	9.8	99.8	8.8	100.0
	AJK Total	16.7	100.0	10.3	100.0	9.8	100.0	8.8	100.0
Grand Total		11,735.9	-	11,893.8	-	12,489.0	-	12,226.0	

Source: Statistics & Data Services Department. SBP

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

6.11 Province/Region-wise Advances by Place of Utilization & Disbursement

(Billion Rupees)

Place of disbursement	Place of Utilization	Apr-Jun 2024[P]		Jan-Mar 2024		Oct-Dec 2023		Jul-Sep 2023	
		Amount	**(%)**	**Amount**	**(%)**	**Amount**	**(%)**	**Amount**	**(%)**
Punjab	Punjab	4,631.1	94.8	4,762.0	91.8	4,785.4	91.9	4,731.3	89.2
	Sindh	167.5	3.4	330.5	6.4	316.8	6.1	141.1	2.7
	KPK	0.1	-	0.1	-	0.1	-	..	-
	Balochistan	..	-	-	-	..	-	..	-
	Islamabad	87.3	1.8	97.3	1.9	106.0	2.0	432.5	8.2
	Gilgit-Baltistan	..	-	..	-	..	-	..	-
	AJK	..	-	-	-	..	-	..	-
	Punjab Total	**4,885.9**	**100.0**	**5,190.0**	**100.0**	**5,208.2**	**100.0**	**5,304.9**	**100.0**
Sindh	Punjab	154.0	2.9	107.8	2.1	179.4	3.2	173.9	3.3
	Sindh	5,098.3	96.3	5,078.0	97.6	5,419.9	96.5	5,135.3	96.3
	KPK	0.9	..	1.7	..	2.2	..	0.4	..
	Balochistan	0.1	-	0.2	-	0.2	-	0.4	..
	Islamabad	39.8	0.8	17.7	0.3	12.2	0.2	22.7	0.4
	Gilgit-Baltistan	-	-	-	-	..	-	-	-
	AJK	-	-	-	-	-	-	-	-
	Sindh Total	**5,293.1**	**100.0**	**5,205.4**	**100.0**	**5,614.0**	**100.0**	**5,332.7**	**100.0**
KPK	Punjab	6.1	3.7	5.6	4.6	15.5	13.2	10.8	9.9
	Sindh	17.3	10.6	12.8	10.5	20.3	17.2	19.6	17.8
	KPK	122.8	75.2	84.0	68.6	67.0	56.7	61.8	56.2
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	17.0	10.4	20.0	16.3	15.3	12.9	17.7	16.1
	Gilgit-Baltistan	..	-	..	-	..	..	..	-
	AJK	..	-	-	-	..	-	-	-
	KPK Total	**163.2**	**100.0**	**122.4**	**100.0**	**118.2**	**100.0**	**110.0**	**100.0**
Balochistan	Punjab	0.6	0.6	0.4	0.4	..	..	0.2	0.2
	Sindh	89.8	89.7	83.8	89.0	106.4	91.6	136.6	91.5
	KPK	-	-	-	-	..	..	-	-
	Balochistan	9.7	9.7	9.7	10.3	9.7	8.3	12.5	8.4
	Islamabad	-	-	0.3	0.3	..	-	0.1	0.1
	Gilgit-Baltistan	..	-	..	..	..	..	..	-
	AJK	-	-	-	-	-	-	-	-
	Balochistan Total	**100.0**	**100.0**	**94.1**	**100.0**	**116.1**	**100.0**	**149.4**	**100.0**
Islamabad	Punjab	97.7	7.7	85.2	6.7	108.7	7.7	20.3	1.6
	Sindh	19.7	1.6	11.3	0.9	27.4	1.9	215.3	16.4
	KPK	2.2	0.2	1.5	0.1	2.0	0.1	2.0	0.2
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	1,150.2	90.6	1,168.4	92.3	1,275.8	90.2	1,074.0	81.9
	Gilgit-Baltistan	0.1	..	..	-	..	-	0.1	-
	AJK	..	-	..	-	..	-	..	-
	Islamabad Total	**1,269.9**	**100.0**	**1,266.5**	**100.0**	**1,413.9**	**100.0**	**1,311.7**	**100.0**
Gilgit-Baltistan	Punjab	0.2	2.5	..	0.8	0.1	1.9	..	0.4
	Sindh	1.8	28.1	..	0.3	2.0	29.6	0.8	15.4
	KPK	-	-	-	-	..	..	-	-
	Balochistan	-	-	-	-	..	-	-	-
	Islamabad	..	..	..	0.4	..	0.1	..	..
	Gilgit-Baltistan	4.3	69.4	4.0	98.6	4.7	68.4	4.5	84.2
	AJK	-	-	-	-	..	-	-	-
	Gilgit-Baltistan Total	**6.2**	**100.0**	**4.1**	**100.0**	**6.9**	**100.0**	**5.4**	**100.0**
AJK	Punjab	0.4	2.3	0.8	6.9	1.3	10.7	2.4	20.5
	Sindh	0.4	2.4	0.3	2.3	0.7	6.3	0.7	5.5
	KPK	..	0.1	-	-	-	-	..	0.1
	Balochistan	-	-	-	-	-	-	-	-
	Islamabad	..	0.1	..	0.4	..	..	..	0.1
	Gilgit-Baltistan	-	-	-	-	-	-	-	-
	AJK	16.7	95.1	10.3	90.5	9.8	82.9	8.8	73.8
	AJK Total	**17.6**	**100.0**	**11.4**	**100.0**	**11.8**	**100.0**	**11.9**	**100.0**
Grand Total		**11,735.9**	**-**	**11,893.8**	**-**	**12,489.0**	**-**	**12,226.0**	**-**

Source: Statistics & Data Services Department. SBP

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

6.12 Scheduled Banks' Deposits Distributed by Size of Account

(End June: Amount in Billion Rupees)

Size of Account (Thousand Rupees)	2024P		2023P	
	No. of Accounts (000)	Amount	No. of Accounts (000)	Amount
Less Than 25	71,989	227.9	58,082	166.8
25 to 50	5,330	196.2	5,493	196.7
50 to 100	7,255	522.8	6,133	438.7
100 to 150	4,307	530.9	3,701	452.1
150 to 200	2,911	501.5	2,476	428.3
200 to 300	4,247	1,045.7	2,907	704.9
300 to 400	2,114	732.7	1,531	527.7
400 to 500	1,336	592.9	951	424.9
500 to 750	2,219	1,331.6	1,322	797.9
750 to 1,000	998	831.7	668	580.9
1,000 to 2,000	1,183	1,595.9	1,104	1,516.9
2,000 to 3,000	422	1,018.6	405	974.5
3,000 to 4,000	222	757.7	199	681.1
4,000 to 5,000	125	558.2	121	541.6
5,000 to 6,000	112	603.8	98	526.8
6,000 to 7,000	75	483.3	57	366.5
7,000 to 8,000	55	412.6	43	322.6
8,000 to 9,000	38	320.1	34	283.6
9,000 to 10,000	30	283.9	27	258.1
10,000 to 100,000	243	5,602.9	215	4,904.0
100,000 to 500,000	16	2,953.2	14	2,688.1
500,000 to 1,000,000	2	1,455.3	2	1,378.5
1,000,000 to 5,000,000	2	3,607.1	2	3,188.9
5,000,000 to 10,000,000	..	1,294.6	..	1,295.9
10,000,000 & Over	..	2,720.0	..	1,037.4
Total	**105,231**	**30,180.9**	**85,585**	**24,683.4**

Source: Statistics & Data Services Department. SBP

The upper limits of the range is exclusive of amounts e.g Rs.25 thousand to 50 thousand stands for Rs.25 thousand and over but less than Rs.50 thousand.

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
Jun-24																
1.Scheduled Banks (SBs)	**20.16**	**20.05**	**20.55**	**20.53**	**18.73**	**18.70**	**19.64**	**19.63**	**10.29**	**10.24**	**18.37**	**18.32**	**11.68**	**11.85**	**18.20**	**18.19**
a. Public	20.83	21.25	20.85	21.27	19.17	19.17	21.51	21.54	15.77	16.46	19.32	19.31	13.85	14.96	18.84	18.83
b. Private	21.09	21.19	21.56	21.78	18.87	18.85	19.61	19.59	9.39	9.24	18.13	18.07	10.99	10.97	17.94	17.93
c. Foreign	9.62	9.49	9.62	9.49	10.91	10.81	10.92	10.82	9.31	9.90	17.03	17.03	15.22	15.82	19.39	19.39
d. Specialized	26.91	26.91	26.92	26.92	18.68	18.70	26.38	26.38	4.35	4.32	20.45	20.45	16.71	16.66	19.71	19.70
2. DFIs	**22.00**	**22.00**	**22.03**	**22.03**	**15.84**	**16.40**	**17.22**	**18.15**	**19.99**	**19.99**	**19.99**	**19.99**	**21.08**	**21.09**	**21.09**	**21.09**
3. MFBs	**32.07**	**32.07**	**39.84**	**39.84**	**35.32**	**35.32**	**36.71**	**36.71**	**8.86**	**8.80**	**16.53**	**16.51**	**14.92**	**14.85**	**20.45**	**20.45**
4. Overall (SBs, MFBs, DFIs)	**20.24**	**20.15**	**20.65**	**20.66**	**19.03**	**19.02**	**19.96**	**19.97**	**10.29**	**10.24**	**18.35**	**18.30**	**11.76**	**11.93**	**18.26**	**18.25**
May-24																
1.Scheduled Banks (SBs)	**20.78**	**20.62**	**21.10**	**20.94**	**18.48**	**18.45**	**19.93**	**19.90**	**10.21**	**10.14**	**18.83**	**18.78**	**11.74**	**11.86**	**18.16**	**18.14**
a. Public	22.00	22.03	22.03	22.06	19.51	19.50	21.75	21.76	15.24	15.53	19.45	19.46	13.71	14.60	18.40	18.39
b. Private	21.82	21.82	22.21	22.21	18.59	18.56	19.88	19.85	9.28	9.10	18.65	18.58	11.13	11.10	18.02	18.01
c. Foreign	10.17	10.17	10.17	10.17	10.94	10.84	10.96	10.85	14.75	16.64	19.32	19.32	14.89	15.08	19.37	19.37
d. Specialized	28.21	28.21	28.22	28.22	18.11	18.13	26.42	26.42	16.84	16.85	20.43	20.43	17.42	17.38	19.74	19.73
2. DFIs	**22.88**	**22.88**	**23.04**	**23.04**	**15.80**	**16.39**	**17.22**	**18.20**	**21.67**	**21.68**	**21.67**	**21.69**	**21.88**	**21.90**	**21.89**	**21.91**
3. MFBs	**33.69**	**33.69**	**39.32**	**39.32**	**35.16**	**35.16**	**36.60**	**36.60**	**9.91**	**9.43**	**18.75**	**18.50**	**15.51**	**15.36**	**21.12**	**21.09**
4. Overall (SBs, MFBs, DFIs)	**20.88**	**20.74**	**21.22**	**21.08**	**18.97**	**18.96**	**20.44**	**20.44**	**10.22**	**10.14**	**18.84**	**18.79**	**11.84**	**11.95**	**18.24**	**18.22**
Apr-24																
1.Scheduled Banks (SBs)	**21.05**	**20.86**	**21.30**	**21.15**	**18.43**	**18.39**	**19.92**	**19.90**	**10.31**	**10.22**	**18.36**	**18.29**	**11.73**	**11.84**	**18.15**	**18.14**
a. Public	22.75	22.90	22.77	22.92	19.27	19.25	21.74	21.74	16.92	17.48	19.06	19.06	13.91	14.75	18.69	18.67
b. Private	22.00	21.95	22.31	22.31	18.61	18.57	19.90	19.88	9.37	9.19	18.21	18.12	11.09	11.08	17.95	17.95
c. Foreign	9.96	9.91	9.96	9.91	10.65	10.56	10.66	10.57	7.69	8.12	16.34	16.34	14.26	14.36	19.05	19.05
d. Specialized	28.07	28.07	28.07	28.07	17.60	17.62	26.46	26.46	15.03	15.06	20.15	20.15	17.42	17.37	19.76	19.74
2. DFIs	**22.90**	**22.90**	**22.96**	**22.96**	**15.99**	**16.59**	**17.38**	**18.35**	**21.38**	**21.39**	**21.38**	**21.39**	**21.83**	**21.84**	**21.84**	**21.85**
3. MFBs	**32.07**	**32.07**	**39.19**	**39.19**	**35.01**	**35.01**	**36.50**	**36.50**	**10.08**	**10.02**	**18.42**	**18.40**	**15.76**	**15.61**	**21.23**	**21.20**
4. Overall (SBs, MFBs, DFIs)	**21.10**	**20.92**	**21.38**	**21.24**	**18.92**	**18.92**	**20.44**	**20.45**	**10.32**	**10.24**	**18.37**	**18.30**	**11.83**	**11.94**	**18.24**	**18.23**
Mar-24																
1.Scheduled Banks (SBs)	**20.75**	**20.50**	**21.10**	**20.91**	**18.34**	**18.28**	**19.84**	**19.80**	**10.39**	**10.30**	**18.44**	**18.38**	**11.71**	**11.80**	**18.14**	**18.12**
a. Public	23.30	23.58	23.32	23.61	19.57	19.55	22.01	22.02	16.69	17.23	18.93	18.92	14.08	14.80	18.75	18.71
b. Private	21.75	21.66	22.18	22.17	18.39	18.31	19.71	19.66	9.64	9.49	18.38	18.31	11.04	11.03	17.92	17.92
c. Foreign	10.30	10.28	10.30	10.28	10.42	10.37	10.43	10.38	5.14	5.47	14.04	14.04	14.44	14.57	18.94	18.94
d. Specialized	28.39	28.39	28.39	28.39	19.60	19.62	26.83	26.83	12.88	12.90	20.47	20.47	17.51	17.47	19.81	19.80
2. DFIs	**22.85**	**22.85**	**22.87**	**22.87**	**15.86**	**16.50**	**17.20**	**18.21**	**21.80**	**21.72**	**21.80**	**21.72**	**21.96**	**21.97**	**21.97**	**21.98**
3. MFBs	**32.05**	**32.05**	**39.22**	**39.22**	**35.13**	**35.13**	**36.37**	**36.37**	**11.29**	**11.19**	**18.36**	**18.37**	**15.77**	**15.62**	**21.17**	**21.14**
4. Overall (SBs, MFBs, DFIs)	**20.82**	**20.58**	**21.20**	**21.02**	**18.85**	**18.81**	**20.36**	**20.35**	**10.41**	**10.33**	**18.45**	**18.39**	**11.82**	**11.90**	**18.23**	**18.21**
Feb-24																
1.Scheduled Banks (SBs)	**20.46**	**20.29**	**20.98**	**20.87**	**18.42**	**18.37**	**19.86**	**19.84**	**9.94**	**9.82**	**18.55**	**18.47**	**11.85**	**11.97**	**18.15**	**18.14**
a. Public	22.56	22.95	22.59	22.99	19.43	19.44	21.82	21.85	16.99	17.51	19.67	19.67	14.29	15.16	18.81	18.80
b. Private	21.49	21.44	22.11	22.14	18.51	18.45	19.78	19.74	9.04	8.82	18.30	18.20	11.11	11.08	17.90	17.88
c. Foreign	9.82	9.80	9.83	9.81	10.63	10.62	10.65	10.63	5.34	5.69	15.58	15.58	15.33	15.46	19.37	19.37
d. Specialized	28.19	28.19	28.20	28.20	19.97	19.99	26.94	26.94	9.51	9.52	20.44	20.44	17.60	17.57	19.82	19.81
2. DFIs	**22.62**	**22.62**	**22.72**	**22.72**	**15.68**	**16.36**	**17.01**	**18.06**	**21.19**	**21.17**	**21.19**	**21.17**	**21.91**	**21.93**	**21.92**	**21.94**
3. MFBs	**32.52**	**32.52**	**37.97**	**37.97**	**34.98**	**34.98**	**36.25**	**36.25**	**8.41**	**8.34**	**18.01**	**17.95**	**15.78**	**15.60**	**20.90**	**20.85**
4. Overall (SBs, MFBs, DFIs)	**20.53**	**20.38**	**21.07**	**20.98**	**18.91**	**18.89**	**20.37**	**20.37**	**9.94**	**9.81**	**18.55**	**18.47**	**11.95**	**12.06**	**18.23**	**18.22**
Jan-24																
1.Scheduled Banks (SBs)	**20.97**	**20.81**	**21.35**	**21.24**	**18.56**	**18.53**	**19.87**	**19.85**	**10.60**	**10.51**	**18.75**	**18.69**	**11.92**	**12.02**	**18.16**	**18.16**
a. Public	22.65	22.90	22.67	22.93	19.61	19.63	21.95	21.98	17.28	17.70	19.62	19.62	14.27	15.05	18.82	18.81
b. Private	21.87	21.83	22.32	22.34	18.65	18.60	19.74	19.71	9.63	9.44	18.55	18.46	11.21	11.18	17.91	17.90
c. Foreign	9.81	9.81	9.81	9.81	10.61	10.59	10.62	10.60	5.21	5.53	15.70	15.70	15.15	15.24	19.31	19.31
d. Specialized	27.52	27.52	27.53	27.53	20.09	20.12	27.16	27.16	11.59	11.58	20.48	20.48	17.78	17.74	19.83	19.82
2. DFIs	**22.47**	**22.47**	**22.53**	**22.53**	**15.78**	**16.48**	**17.13**	**18.22**	**21.34**	**21.37**	**21.34**	**21.37**	**21.80**	**21.83**	**21.82**	**21.84**
3. MFBs	**34.12**	**34.12**	**38.86**	**38.86**	**34.88**	**34.88**	**36.16**	**36.16**	**11.37**	**11.29**	**19.76**	**19.75**	**15.86**	**15.69**	**20.90**	**20.85**
4. Overall (SBs, MFBs, DFIs)	**21.04**	**20.89**	**21.44**	**21.33**	**19.04**	**19.03**	**20.37**	**20.38**	**10.61**	**10.52**	**18.77**	**18.70**	**12.02**	**12.12**	**18.24**	**18.23**
Dec-23																
1.Scheduled Banks (SBs)	**21.00**	**20.84**	**21.47**	**21.39**	**18.88**	**18.83**	**20.33**	**20.29**	**10.87**	**10.85**	**19.04**	**19.00**	**11.61**	**11.79**	**18.20**	**18.19**
a. Public	22.50	22.75	22.67	22.96	20.03	20.02	22.23	22.23	16.79	17.51	19.69	19.68	13.23	14.38	18.64	18.63
b. Private	21.92	21.89	22.48	22.57	18.95	18.88	20.24	20.18	9.84	9.72	18.87	18.82	11.08	11.06	18.02	18.01
c. Foreign	10.58	10.58	10.58	10.58	10.64	10.64	10.65	10.65	5.23	5.53	15.59	15.59	14.60	14.72	19.25	19.25
d. Specialized	27.16	27.16	27.17	27.17	19.91	19.94	27.25	27.25	12.04	12.01	20.52	20.52	18.33	18.30	20.76	20.76
2. DFIs	**22.91**	**22.91**	**22.94**	**22.94**	**17.63**	**17.63**	**19.47**	**19.46**	**21.93**	**21.94**	**21.93**	**21.94**	**22.17**	**22.19**	**22.18**	**22.20**
3. MFBs	**35.23**	**35.23**	**40.61**	**40.61**	**34.74**	**34.74**	**35.97**	**35.97**	**11.49**	**11.32**	**19.82**	**19.73**	**15.85**	**15.67**	**21.05**	**20.99**
4. Overall (SBs, MFBs, DFIs)	**21.10**	**20.95**	**21.59**	**21.52**	**19.36**	**19.32**	**20.82**	**20.80**	**10.88**	**10.86**	**19.05**	**19.01**	**11.72**	**11.88**	**18.28**	**18.27**
Nov-23																
1.Scheduled Banks (SBs)	**21.11**	**20.96**	**21.32**	**21.20**	**18.84**	**18.76**	**20.27**	**20.22**	**10.75**	**10.76**	**19.14**	**19.13**	**11.55**	**11.70**	**18.08**	**18.07**
a. Public	22.88	23.24	22.89	23.26	20.13	20.13	22.29	22.30	17.00	17.44	19.68	19.69	13.19	14.19	18.52	18.50
b. Private	22.29	22.30	22.55	22.60	18.87	18.76	20.13	20.06	9.74	9.68	19.01	18.99	11.01	11.00	17.88	17.88
c. Foreign	9.43	9.25	9.43	9.25	10.72	10.68	10.74	10.70	6.66	6.88	16.80	16.80	14.46	14.72	19.32	19.32
d. Specialized	27.11	27.11	27.11	27.11	18.83	18.85	27.28	27.28	13.70	13.69	20.77	20.77	18.63	18.61	20.79	20.80
2. DFIs	**23.35**	**23.35**	**23.41**	**23.41**	**16.16**	**17.02**	**17.54**	**18.84**	**21.85**	**21.85**	**21.85**	**21.85**	**22.18**	**22.19**	**22.19**	**22.20**
3. MFBs	**35.17**	**35.17**	**39.66**	**39.66**	**33.85**	**33.85**	**35.45**	**35.45**	**12.08**	**12.00**	**19.96**	**19.96**	**15.49**	**15.34**	**20.88**	**20.84**
4. Overall (SBs, MFBs, DFIs)	**21.21**	**21.08**	**21.44**	**21.34**	**19.27**	**19.23**	**20.73**	**20.72**	**10.77**	**10.78**	**19.15**	**19.14**	**11.65**	**11.80**	**18.15**	**18.15**

6.13 Overall Weighted Average Lending and Deposit Rates

(Percent per annum)

Items	Gross Disbursements				Outstanding Loans				Fresh Deposits				Outstanding Deposits			
	Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup		Including Zero Markup		Excluding Zero Markup	
	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs	Including Inter FIs	Excluding Inter FIs
							Oct-23									
1.Scheduled Banks (SBs)	**19.87**	**19.52**	**21.65**	**21.64**	**18.94**	**18.81**	**20.39**	**20.32**	**10.82**	**10.76**	**18.62**	**18.57**	**11.52**	**11.68**	**17.98**	**17.98**
a. Public	22.12	22.71	22.13	22.72	19.88	19.88	22.04	22.05	17.34	17.80	19.92	19.91	13.39	14.40	18.55	18.55
b. Private	20.55	20.29	22.68	22.89	19.08	18.92	20.36	20.26	9.50	9.34	18.21	18.12	10.91	10.89	17.74	17.74
c. Foreign	9.98	9.98	9.98	9.98	11.06	10.98	11.08	11.00	9.00	9.92	15.25	15.24	15.08	15.47	19.30	19.30
d. Specialized	27.68	27.68	27.68	27.68	17.88	17.90	27.27	27.27	15.81	15.81	20.71	20.71	18.11	18.08	20.76	20.76
2. DFIs	**23.46**	**23.46**	**23.52**	**23.52**	**15.93**	**16.83**	**17.32**	**18.69**	**22.24**	**22.24**	**22.28**	**22.28**	**22.28**	**22.27**	**22.29**	**22.28**
3. MFBs	**29.09**	**29.09**	**31.86**	**31.86**	**33.17**	**33.17**	**34.52**	**34.52**	**12.92**	**12.81**	**20.11**	**20.07**	**15.59**	**15.44**	**20.93**	**20.89**
4. Overall (SBs, MFBs, DFIs)	**19.94**	**19.60**	**21.72**	**21.73**	**19.34**	**19.26**	**20.80**	**20.78**	**10.84**	**10.78**	**18.64**	**18.58**	**11.62**	**11.77**	**18.06**	**18.05**
							Sep-23									
1.Scheduled Banks (SBs)	**20.17**	**20.04**	**21.63**	**21.77**	**18.81**	**18.76**	**20.26**	**20.23**	**11.20**	**11.18**	**18.62**	**18.58**	**11.29**	**11.04**	**17.81**	**17.64**
a. Public	21.76	23.13	21.78	23.16	19.81	19.81	22.08	22.08	17.38	17.83	19.83	19.83	13.18	13.99	18.16	18.14
b. Private	20.95	20.93	22.67	23.00	18.94	18.87	20.21	20.18	10.05	9.95	18.28	18.23	10.69	10.17	17.64	17.40
c. Foreign	9.65	9.65	9.65	9.65	10.77	10.77	10.79	10.79	9.19	9.75	14.90	14.90	14.83	15.05	19.23	19.23
d. Specialized	27.52	27.52	27.52	27.52	19.47	19.49	27.38	27.38	11.35	11.32	20.53	20.53	18.04	18.01	20.72	20.72
2. DFIs	**23.97**	**23.97**	**24.27**	**24.27**	**16.88**	**16.85**	**18.82**	**18.79**	**22.79**	**22.79**	**22.79**	**22.79**	**22.32**	**22.31**	**22.32**	**22.31**
3. MFBs	**35.64**	**35.64**	**39.00**	**39.00**	**33.46**	**33.46**	**34.72**	**34.72**	**9.91**	**9.75**	**18.54**	**18.50**	**15.45**	**15.31**	**20.67**	**20.63**
4. Overall (SBs, MFBs, DFIs)	**20.25**	**20.13**	**21.72**	**21.88**	**19.25**	**19.21**	**20.71**	**20.70**	**11.20**	**11.18**	**18.62**	**18.59**	**11.39**	**11.15**	**17.88**	**17.73**
							Aug-23									
1.Scheduled Banks (SBs)	**21.07**	**20.95**	**21.36**	**21.31**	**18.52**	**18.43**	**20.11**	**20.06**	**10.85**	**10.78**	**18.33**	**18.23**	**11.21**	**11.36**	**17.64**	**17.63**
a. Public	22.46	23.21	22.57	23.43	18.62	18.60	22.15	22.14	17.35	17.96	20.06	20.06	13.20	14.25	18.24	18.21
b. Private	22.18	22.34	22.54	22.79	18.92	18.82	20.07	20.01	9.54	9.34	17.78	17.64	10.56	10.54	17.37	17.37
c. Foreign	9.49	9.49	9.49	9.49	10.64	10.63	10.66	10.65	12.54	15.04	17.98	17.98	15.44	15.56	19.60	19.60
d. Specialized	28.12	28.12	28.12	28.12	18.89	18.89	27.02	27.03	9.75	9.69	20.57	20.57	18.24	18.21	20.72	20.72
2. DFIs	**22.74**	**22.74**	**22.88**	**22.88**	**16.35**	**17.36**	**17.54**	**18.91**	**22.33**	**22.33**	**22.33**	**22.33**	**22.06**	**22.06**	**22.06**	**22.06**
3. MFBs	**36.39**	**36.39**	**39.22**	**39.22**	**33.24**	**33.24**	**34.38**	**34.38**	**10.63**	**10.58**	**18.60**	**18.56**	**15.51**	**15.37**	**20.52**	**20.48**
4. Overall (SBs, MFBs, DFIs)	**21.16**	**21.07**	**21.46**	**21.44**	**18.94**	**18.89**	**20.53**	**20.53**	**10.87**	**10.81**	**18.36**	**18.26**	**11.31**	**11.46**	**17.72**	**17.71**
							Jul-23									
1.Scheduled Banks (SBs)	**21.46**	**21.45**	**21.62**	**21.64**	**18.00**	**17.89**	**19.52**	**19.45**	**12.76**	**12.76**	**19.28**	**19.24**	**11.23**	**11.39**	**17.69**	**17.68**
a. Public	21.18	21.00	21.19	21.01	16.40	16.37	19.58	19.56	17.88	18.33	19.78	19.78	13.56	14.71	18.36	18.35
b. Private	22.63	22.87	22.82	23.10	18.82	18.72	19.92	19.85	11.36	11.24	19.07	19.00	10.50	10.48	17.39	17.38
c. Foreign	9.71	9.66	9.71	9.66	10.75	10.71	10.80	10.75	12.69	13.25	19.39	19.39	14.69	14.79	19.61	19.61
d. Specialized	28.18	28.18	28.18	28.18	18.27	18.27	26.47	26.49	14.27	14.07	20.49	20.49	18.37	18.34	20.71	20.72
2. DFIs	**23.31**	**23.31**	**23.39**	**23.39**	**16.36**	**17.37**	**17.54**	**18.91**	**22.28**	**22.28**	**22.28**	**22.28**	**21.83**	**21.83**	**21.83**	**21.83**
3. MFBs	**36.42**	**36.42**	**39.17**	**39.17**	**32.58**	**32.58**	**33.76**	**33.76**	**11.49**	**11.42**	**17.85**	**17.83**	**15.04**	**14.95**	**19.83**	**19.82**
4. Overall (SBs, MFBs, DFIs)	**21.54**	**21.54**	**21.70**	**21.74**	**18.41**	**18.34**	**19.94**	**19.92**	**12.75**	**12.76**	**19.27**	**19.23**	**11.32**	**11.48**	**17.75**	**17.74**

Source: Statistics & Data Services Department. SBP

1. 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.
2. Foreign currency loans are first converted into Pak Rupees at the prevalent exchange rates of the last day of the reporting month.
3. 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.
4. All disbursements made to non-residents, private sector, public sector and government are included.
5. All credit facilities such as credit cards, personal loans etc. and credit schemes such as LMM, export finance scheme and commodity operations are included.
6. Outstanding loans mean the loans recoverable at the end of the month. Weighted Average rates of advances and deposits have been compiled by;
   a. Including advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
   b. Excluding advances and deposits at zero markup of return, i.e. non-remunerative advances and deposits
7. 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.
8. Foreign currency deposits are first converted into Pak Rupees at the prevalent exchange rates as of the last day of the reporting month.
9. Fresh deposits mobilized during the month include outstanding balance of:
   a Fresh deposits (new accounts) mobilized during the month
   b Re-priced and /or rolled-over deposits during the month
10. Outstanding deposits show position of deposits held by RIs at the end of the month.
11. "Public" stands for Public Sector Banks - the banks incorporated in Pakistan or the shares/capital controlled by the federal and /or provincial governments.
12. "Private" stands for Private Sector Banks incorporated in Pakistan, owned and controlled by private sector.
13. "Foreign" stands for the branches of banks working in Pakistan but incorporated abroad
14. "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.
15. DFIs stands for Development Finance Institutions
16. MFBs stands for Microfinance Banks
17. Weighted Averages have been worked out by weighting interest rates by the corresponding amounts of loans/deposits. The formula used is:

Weighted Average Rate = ∑ (Rate * Amount) ÷ ∑ (Amount)

6.14 Non-Performing Loans

(End Period: Billion Rupees)

Banks	NPLs*				
	30-06-2024	30-06-2023	30-06-2022	30-06-2021	30-06-2020
All Banks & DFIs	**1,019.8**	**974.0**	**893.2**	**867.3**	**863.7**
All Banks	**1,004.4**	**959.4**	**878.5**	**850.8**	**846.6**
Commercial Banks	**962.4**	**915.7**	**833.8**	**794.5**	**767.6**
Public Sector Commercial Banks	319.0	319.4	305.4	286.7	267.2
Local Private Banks	642.8	594.3	526.5	505.4	497.7
Foreign Banks	0.5	1.9	1.9	2.4	2.8
Specialised Banks	**42.0**	**43.8**	**44.8**	**56.3**	**78.9**
DFIs	**15.4**	**14.5**	**14.6**	**16.5**	**17.1**

(End Period: Billion Rupees)

Banks	Net NPLs*					Net NPLs to Net Loans (%)*				
	30-06-2024	30-06-2023	30-06-2022	30-06-2021	30-06-2020	30-06-2024	30-06-2023	30-06-2022	30-06-2021	30-06-2020
All Banks & DFIs	**(54.2)**	**53.0**	**75.7**	**99.5**	**161.0**	**(0.4)**	**0.4**	**0.7**	**1.1**	**2.0**
All Banks	**(53.0)**	**54.1**	**73.9**	**95.4**	**155.5**	**(0.4)**	**0.5**	**0.7**	**1.1**	**1.9**
Commercial Banks	**(73.4)**	**31.9**	**54.6**	**71.7**	**115.3**	**(0.6)**	**0.3**	**0.5**	**0.8**	**1.5**
Public Sector Commercial Banks	(26.0)	17.2	25.0	25.8	42.4	(1.2)	0.7	1.3	1.6	2.8
Local Private Banks	(47.0)	15.0	30.1	46.3	73.2	(0.5)	0.2	0.3	0.7	1.2
Foreign Banks	(0.4)	(0.3)	(0.5)	(0.4)	(0.3)	(0.1)	(0.1)	(0.5)	(0.5)	(0.3)
Specialised Banks	**20.4**	**22.2**	**19.2**	**23.7**	**40.2**	**17.5**	**20.9**	**19.6**	**22.6**	**36.1**
DFIs	**(1.2)**	**(1.1)**	**1.8**	**4.1**	**5.5**	**(0.6)**	**(0.6)**	**1.2**	**3.6**	**5.7**

Note: * Based on un-audited data submitted by the banks and DFIs

Source: Financial Stability Department, SBP

6.15 Electronic Banking Statistics

Product/Item	FY20	FY21	FY22	FY23	FY24
Number in Actual					
1. Banking Infrastructure					
Number of Banks' Branches#	16,067	16,308	17,031	17,693	18,450
Real Time Online Branches (RTOB)	15,922	16,170	16,603	17,547	18,302
Automated Teller Machines (ATM)	15,612	16,355	17,133	17,808	18,957
Point of Sale (POS)	49,067	71,907	104,865	115,288	125,593
2. Payment Cards (Total Cards)	**42,814,427**	**45,936,349**	**42,440,696**	**44,466,703**	**44,484,773**
Credit Cards	1,655,030	1,720,949	1,799,702	2,013,118	2,047,802
Debit Cards	26,698,046	29,849,278	30,162,289	33,872,829	39,487,578
Proprietary ATMs only Cards	6,943,385	5,771,429	42,144	-	
Pre-Paid Cards	134,586	127,670	109,010	95,358	31,643
Social Welfare Cards	7,383,380	8,467,023	10,327,551	8,485,398	2,917,750
3. Registered Users (Total)	**44,758,205**	**49,548,267**	**56,060,486**	**63,271,464**	**71,557,542**
Internet Banking Users	3,983,235	5,239,301	8,369,872	9,636,899	11,995,884
Mobile Phone Banking Users	8,451,997	10,872,844	12,339,053	16,061,403	18,677,692
Call Center / IVR Users	32,322,973	33,436,122	35,351,561	37,573,162	40,883,966
4. Number of e-Merchants Registered with Banks	**1,707**	**3,003**	**4,887**	**6,889**	**7,816**

(Number in Thousands & Amount in Million Rs.)

Product/Item	FY20	FY21	FY22	FY23	FY24
5. E-Banking Financial Transactions					
Number of Transactions	905,939	1,183,148	1,611,820	2,073,272	2,781,381
Amount	65,987,325	86,482,286	137,857,101	167,398,201	245,866,460
5.1 ATM Transactions					
Number of Transactions	512,093	598,662	692,264	809,678	931,593
Amount	6,429,418	8,075,088	9,626,930	12,154,350	15,017,922
i. Cash Withdrawal					
Number of Transactions	492,724	577,257	670,647	786,671	907,563
Amount	5,833,752	7,292,440	8,699,189	10,973,016	13,520,030
ii. Cash and Instrument Deposits*					
Number of Transactions	534	978	1,262	2,965	4,921
Amount	27,422	83,203	129,780	316,160	532,576
iii. Deposit of Payment Instrument					
Number of Transactions	29	23	-	-	-
Amount	626	531	-	-	-
iv. Utility Bills Payment					
Number of Transactions	5,992	5,369	5,523	4,304	1,080
Amount	18,354	21,340	28,184	32,543	19,999
v. A/c to A/c Funds Transfer					
Number of Transactions	6,270	6,184	5,233	4,862	5,163
Amount	225,953	243,331	245,693	265,943	301,708
vi. Third Party A/c to A/c Funds Transfer					
Number of Transactions	6,544	8,774	9,599	10,855	12,865
Amount	323,310	434,674	524,083	566,075	643,609
5.2 POS Transactions					
Number of Transactions	70,338	89,013	137,552	199,314	271,443
Amount	364,229	452,249	707,384	1,063,591	1,502,351
5.3 RTOB Transactions					
Number of Transactions	173,712	186,570	207,167	199,948	192,311
Amount	54,433,236	67,308,358	105,308,775	113,941,889	159,314,162
i. Real Time Cash Withdrawals					
Number of Transactions	35,824	40,264	45,077	42,946	41,297
Amount	4,461,075	6,157,255	8,456,774	10,719,788	11,025,447
ii. Real Time Cash Deposits					
Number of Transactions	82,483	86,852	93,619	97,073	93,661
Amount	10,906,656	14,056,243	17,870,031	22,417,706	25,213,327
iii. Real Time A/c to A/c Funds Transfer					
Number of Transactions	55,405	59,454	68,471	59,929	57,353
Amount	39,065,506	47,094,860	78,981,969	80,804,395	123,075,388

6.15 Electronic Banking Statistics

Product/Item	FY20	FY21	FY22	FY23	FY24
			(Number in Thousands & Amount in Million Rs.)		
5.4 Mobile Banking Transactions					
Number of Transactions	82,760	193,421	387,521	660,577	1,122,779
Amount	1,763,621	4,915,215	11,850,738	23,757,967	46,344,311
i. Payment Through Mobile					
Number of Transactions	4,969	7,883	22,371	33,197	42,492
Amount	224,558	590,234	1,010,089	1,530,265	2,243,181
ii. Utility Bills Payment					
Number of Transactions	34,426	60,082	74,996	92,090	124,721
Amount	43,497	106,189	174,279	586,468	1,116,269
iii. A/c to A/c Funds Transfer					
Number of Transactions	20,179	38,890	82,046	141,367	225,576
Amount	730,185	1,702,832	4,743,004	9,732,448	18,323,673
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	23,186	86,566	208,108	393,923	729,990
Amount	765,381	2,515,960	5,923,366	11,908,786	24,661,188
5.5 Call Centers /IVR Banking Transactions					
Number of Transactions	200	167	146	136	266
Amount	9,260	8,119	7,004	8,050	7,847
i. Payment Through Call Centre					
Number of Transactions	150	123	98	89	205
Amount	7,355	6,252	5,787	6,758	6,080
ii. Utility Bills Payment					
Number of Transactions	27	26	38	40	56
Amount	451	453	719	851	1,547
iii. A/c to A/c Funds Transfer					
Number of Transactions	22	17	10	7	5
Amount	1,426	1,399	493	439	218
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	1	1	-	..	..
Amount	28	15	4	3	1
5.6 Internet Banking Transactions					
Number of Transactions	56,632	93,443	141,719	171,838	223,088
Amount	2,952,690	5,661,312	10,249,912	16,330,364	23,485,561
i. Payment Through Internet					
Number of Transactions	3,178	4,929	5,577	5,523	5,656
Amount	569,929	672,294	1,248,486	2,719,100	2,556,060
ii. Utility Bills Payment					
Number of Transactions	13,487	16,944	20,559	22,996	24,119
Amount	150,116	464,463	583,144	887,272	1,332,269
iii. A/c to A/c Funds Transfer					
Number of Transactions	22,258	32,748	48,194	55,217	62,376
Amount	1,208,467	2,084,210	3,884,433	5,977,777	8,510,308
iv. Third Party A/c to A/c Funds Transfer					
Number of Transactions	17,709	38,822	67,390	88,103	130,938
Amount	1,024,178	2,440,346	4,533,848	6,746,214	11,086,923
5.7 e-Commerce Transactions					
Number of Transactions	10,205	21,864	45,454	31,782	39,902
Amount	34,871	60,599	105,972	141,990	194,306
6. E-Banking Non-Financial Transactions('000)	585,697	1,053,471	1,668,380	1,867,693	674,728
ATMs	99,363	120,992	131,318	133,106	46,170
Internet Banking	126,307	201,808	414,761	364,329	107,879
Mobile Phone Banking	339,636	714,114	1,103,111	1,350,554	518,072
Call Centers Banking	20,391	16,557	19,191	19,704	2,608
7. Paper Based Transactions					
Number of Transactions('000)	424,643	395,781	391,910	374,286	378,888
Amount (Billion Rupees)	131,194	151,615	190,393	228,747	288,359
8. PRISM System					
Number of Transactions (Actual)	2,606,861	4,131,398	4,372,870	4,871,110	5,788,013
Amount (Billion Rupees)	394,293	444,528	681,581	640,365	1,043,097
8.1 Securities Settlement					
Number of Transactions (Actual)	83,147	76,715	91,745	79,677	84,619
Amount (Billion Rupees)	262,659	302,892	484,128	393,060	732,086
8.2 Interbank Funds Transfer					
Number of Transactions (Actual)	290,909	314,781	347,062	367,746	373,729
Amount (Billion Rupees)	80,422	83,092	107,983	138,240	189,275
8.3 3rd Party Customers Transfers					
Number of Transactions (Actual)	2,173,789	3,679,819	3,872,371	4,359,447	5,291,036
Amount (Billion Rupees)	35,547	41,552	66,828	83,021	103,590
8.4 Retails Cheques Clearing					
Number of Transactions (Actual)	59,016	60,083	61,692	64,240	38,629
Amount (Billion Rupees)	15,665	16,992	22,641	26,045	18,146

Source: Payment Systems Policy & Oversight Department SBP

* From FY22, 'Deposit of Payment Instruments' and 'Cash Deposits' is reported together under new head 'Cash and Instruments Deposits'

It includes the number of branches of Pakistani's Banks located outside the country and sub-branches.

6.16 Islamic Banking Statistics

(Amount in Million Rupees, Accounts in numbers)

Item	2024 P	2023 R	2022	2021
	Jun	Jun	Jun	Jun
Deposits				
No. of Accounts	16,753,700.0	14,814,093.0	9,795,027	7,922,609.0
Amount	7,268,183.6	5,794,300.5	4,747,295.7	3,799,563.8
Percent to Total[1] Deposits	24.1	23.5	21.6	19.6
Financing [2]				
No. of Accounts	524,361.0	469,236.0	349,474.0	246,820.0
Amount	3,504,344.2	3,386,513.8	3,017,052.2	2,170,963.2
Percent to Total[1] Financing	29.0	27.8	27.7	24.1
Investment				
Amount	4,727,902.8	3,426,152.1	2,758,967.4	1,317,365.7
Percent to Total[1] Investment	15.3	16.0	15.6	9.6
Liabilities/Assets				
Amount	9,456,089.5	7,923,787.9	6,744,814.4	5,805,672.5
Percent to Total[1] Liabilities/Assets	18.0	19.2	19.4	20.5
Weighted Average Return on				
Advances	18.5	17.8	10.8	7.5
Deposits	14.2	11.1	5.2	2.7
Selected Ratios				
Ratio of Deposits to Liabilities	70.4	57.3	70.4	65.4
Ratio of Financing to Assets	44.7	36.6	44.7	37.4
Ratio of Financing to Deposits	63.6	63.9	63.6	57.1
Ratio of Investment to Deposits	58.1	44.7	58.1	34.7
Infrastructure				
Full-fledged Islamic Scheduled Banks	6.0	6.0	5	5.0
Pakistani	6.0	6.0	5	5.0
Foreign	-	-	-	-
Full-fledged Islamic Scheduled Banks Branches	2,812.0	2,597.0	1,775	1,677.0
Pakistani	2,812.0	2,597.0	1,775	1,677.0
Foreign	-	-	-	-
Stand-alone Branches of Existing Scheduled Banks	2,345.0	1,845.0	2,237	1,751.0
Pakistani	2,345.0	1,845.0	2,237	1,751.0
Foreign			-	-
Total Islamic Branches	**5,157.0**	**4,442.0**	**4,012**	**3,428.0**

Source: Statistics & Data Services Department. SBP

1. Total includes all scheduled banks
2. Financing = Advances +Bills

6.17 Scheduled Banks operating in Pakistan

As on 30th June, 2024

	Bank Name	Total Branches*	Website
A. Public Sector Commercial Banks		**2,920**	
1	First Women Bank Ltd.	43	www.fwbl.com.pk
2	National Bank of Pakistan	1,504	www.nbp.com.pk
3	Sindh Bank Ltd.	324	www.sindhbank.com.pk
4	The Bank of Khyber	240	www.bok.com.pk
5	The Bank of Punjab	809	www.bop.com.pk
B. Local Private Banks		**13,284**	
1	Al Baraka Bank (Pakistan) Ltd.	170	www.albaraka.com.pk
2	Allied Bank Ltd.	1,489	www.abl.com
3	Askari Bank Ltd.	596	www.askaribank.com.pk
4	Bank Al-Falah Ltd.	1,030	www.bankalfalah.com
5	Bank Al-Habib Ltd.	1,123	www.bankalhabib.com
6	Bank Islami Pakistan Ltd.	437	www.bankislami.com.pk
7	Dubai Islamic Bank Pakistan Ltd	235	www.dibpak.com
8	Faysal Bank Ltd.	731	www.faysalbank.com
9	Habib Bank Ltd.	1,728	www.hbl.com
10	Habib Metropolitan Bank Ltd	545	www.habibmetro.com
11	JS Bank Ltd.	283	www.jsbl.com
12	MCB Bank Ltd.	1,428	www.mcb.com.pk
13	MCB Islamic Bank Ltd.	231	www.mcbislamicbank.com
14	Meezan Bank Ltd.	1,010	www.meezanbank.com
15	Samba Bank Ltd.	47	www.samba.com.pk
16	Silk Bank Ltd.	105	www.silkbank.com.pk
17	Soneri Bank Ltd.	499	www.soneribank.com
18	Standard Chartered Bank (Pakistan) Ltd.	40	www.sc.com/pk
19	Bank Makramah Limited (BML)	176	www.bankmakramah.com
20	United Bank Ltd.	1,381	www.ubl.com.pk
C. Foreign Banks		**10**	
1	Bank of China Ltd.	2	www.boc.cn/en/
2	Citibank Pakistan	3	www.citibank.com.pk
3	Deutsche Bank AG	2	www.db.com/pakistan
4	Industrial and Commercial Bank of China Ltd.	3	www.icbc-ltd.com/ICBCLtd/en/
D. Specialized Banks		**653**	
1	SME Bank Ltd.	1	www.smebank.org
2	The Punjab Provincial Cooperative Bank Ltd.	151	www.ppcbl.com.pk
3	Zarai Taraqiati Bank Ltd.	501	www.ztbl.com.pk
Commercial Banks (A+B+C)		**16,214**	
All Scheduled Banks (A+B+C+D)		**16,687**	

*It does not include number of branches of Pakistani Banks' located outside the country.

6.18 Microfinance Banks operating in Pakistan

As on 30th June, 2024

	Bank Name	Total Branches	Website
1	Halan Microfinance Bank Limited	20	www.advanspakistan.com
2	Apna Microfinance Bank	92	www.apnabank.com.pk
3	FINCA Microfinance Bank Ltd.	115	www.finca.pk
4	Khushhalibank Ltd.	204	www.khushhalibank.com.pk
5	Mobilink Microfinance Bank Ltd.	109	www.mobilinkbank.com
6	NRSP Microfinance Bank Ltd.	134	www.nrspbank.com
7	LOLC Microfinance Bank Ltd.	70	www.lolc.com.pk
8	Sindh Microfinance Bank	20	www.sindhmfb.com
9	Telenor Microfinance Bank	46	www.telenor.com
10	HBL Microfinance Bank Ltd.	204	www.hblmfb.com
11	U Microfinance Bank Ltd.	415	www.ubank.com.pk
All Microfinance Banks		**1,429**	

Source: Statistics & Data Services Department. SBP